Livelihoods and Coping Strategies
A Study of Female-Headed Households in Mekelle, Ethiopia

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ACCRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>ADCS</td>
<td>Adigrat Diocese Catholic Secretariat</td>
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<tr>
<td>BJ/SC</td>
<td>Bureau of Justice /Social Court</td>
</tr>
<tr>
<td>BLSA</td>
<td>Bureau of Labor and Social Affairs</td>
</tr>
<tr>
<td>BoFED</td>
<td>Bureau of Financial and Economic Development</td>
</tr>
<tr>
<td>BTNRS</td>
<td>Bureau of Tigray National Regional State</td>
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<tr>
<td>CBO</td>
<td>Community Based Organizations</td>
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<tr>
<td>CSA</td>
<td>Central Statistics Authority</td>
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<tr>
<td>DECSI</td>
<td>Dedebit Credit and Saving Institute</td>
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<tr>
<td>DFID</td>
<td>Department for International Development of the British Government</td>
</tr>
<tr>
<td>FDRE</td>
<td>Federal Democratic Republic of Ethiopia</td>
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<tr>
<td>FH</td>
<td>Female-headed</td>
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<tr>
<td>FHH</td>
<td>Female-headed Household</td>
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<tr>
<td>FHHs</td>
<td>Femal-headed households</td>
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<tr>
<td>HAB</td>
<td>Human beings Association of Brotherhood</td>
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<tr>
<td>HH</td>
<td>Household</td>
</tr>
<tr>
<td>HHQ</td>
<td>Household Questionnaire</td>
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<tr>
<td>MCA</td>
<td>Mekelle City Administration</td>
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<td>MH</td>
<td>Male-headed</td>
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<tr>
<td>MHH</td>
<td>Male-headed Household</td>
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<tr>
<td>MHHs</td>
<td>Male-headed households</td>
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<tr>
<td>MM</td>
<td>Mums for Mums</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organizations</td>
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<td>NGOs</td>
<td>Non Governmental Organizations</td>
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<tr>
<td>PASDEP</td>
<td>Plan for Accelerated and Sustainable Development to End Poverty</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>RMSEDA</td>
<td>Regional Micro &amp; Small Enterprises Development Agency</td>
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<tr>
<td>SDPRP</td>
<td>Sustainable Development and Poverty Reduction Program</td>
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<tr>
<td>SLA</td>
<td>Sustainable Livelihoods Approach</td>
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<tr>
<td>TA</td>
<td>Tabia Administration</td>
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<tr>
<td>TBWA</td>
<td>Tigray Bureau of Women Affairs</td>
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<tr>
<td>TGE</td>
<td>Transitional Government of Ethiopia</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
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<tr>
<td>WAT</td>
<td>Women Association of Tigray</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
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<tr>
<td>WDR</td>
<td>World Development Report</td>
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<tr>
<td>YAT</td>
<td>Youth Association of Tigray</td>
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SUMMARY

This study explored the livelihoods situation of female-headed households (FHHs) in Mekelle, Ethiopia. The DFID's SLA framework was adopted as theoretical foundation of the research. However, few adjustments like inclusion of political capital as a separate asset and mental capital as a component of human capital were made. A case study approach was used and qualitative and quantitative data gathered from primary and secondary sources. The principal objective of this study was to gain better understanding of the livelihoods systems, and identify the most important assets and institutions for the livelihoods of the households, therefore explore policy issues of relevance to female-headship and poverty.

War, drought and famine are among the main features of poverty in Tigray. Gender gaps in access to productive assets and differences in access to employment opportunities are also common facts. Moreover, there is stigma against women and conservatism that woman as belonging and dependent to men; therefore, they are confined to traditional household roles. Dependence of a household on merely male financial source is widespread. Mekelle is the capital city of the region housing nearly 45% FHHs, majority in the poor category. Several are the causes for female-headship: widowhood, separation, divorce and deliberate decision on the part of women for independence and emotional security are among the many factors.

Despite the lack of regular employment, there is energeticness in the FHHs to look other alternatives for survival. FHHs either run informal business or engage themselves in casual work to diversify income sources. They use family labor as a venture for securing financial capital. A majority of them involve their children in income generating activities as important supplementary source of financial capital. A house for domestic business is indispensable for the majority.

Social capital among the FHHs is strong; they share information, ideas, and livelihood resources to build their assets and cushion shocks and stresses. Relying on neighbours and kinship ties is also used to mitigate financial constraints. Foremost, the FHHs are well-informed concerning the role of political capital. They are active participants in CBOs and politics to increase their asset base and affirm their rights. The income generating interventions and assistance from NGOs, WAT and the MCA are important for their livelihoods. Using political capital, they influence policies and laws and they access benefits such as training and credit facilities to diversify their income sources.

However, thriving is difficult due to limitation in assets, especially human capital, decent housing and infrastructure, and access to social organizations. Majority of the livelihood strategies are merely for survival having minimal potential for asset accumulation. Foremost, FHHs feel discontent with urban life and experience sense of helplessness and vulnerability.

Exploring the differences in asset endowments between the two types of households, striking differences are revealed from the survey result. Firstly, MHHs are in a better position than FHHs in terms of attaining higher levels of education, especially university degree. Also, FHHs have more dependents and low male labor support as compared to the MHHs. Therefore, at household level, FHHs are constrained in terms of human capital with its negative influence on ability to raise financial capital.
Secondly, majority MHHs live in better quality dwellings than the FHHs reflected in the form of two or more number of rooms per household and improved internal and external housing conditions. Therefore, FHHs' ability to use housing as a venture for domestic business is somehow constrained due to housing problem. Thirdly, majority of the sample MH households rely on regular monthly income from salaried employment whereas the FHHs depend on irregular sources. Lastly, FHHs survive under a constrained set of social bonds as compared to the MHHs due to the fact that they are not members in social organizations operating in the city whereas majority of the MHHs are members.

Hence, the FHHs are in urgent need of integrated intervention in many respects. Investment in social and economic infrastructure seems to be two most pressing interventions. They help to augment human capital and labour productivity as a venture to improve financial capital, build other assets and break the intergenerational transmission of poverty. Besides, they create residual employment opportunities for less qualified individual such as FHHs. Assistances given to the FHHs should be that of enabling them to become better breadwinners and climb out of dependency. Moreover, provision of need based training and credit for empowering FH informal sector operators can be an important way out from reliance on assistance. Lastly, designing tighter policies for equality in order to eliminate the subjection of women to inequality is worth noting.

Lastly, one of the recommendations arising from the findings of study is there is strong need for future research on the causes for female headship, consequences on emotional and psychological crisis and its implication for poverty in Ethiopia.
Chapter One: Introduction

1.1 Background of the Study

“I have to be both father and mother to my children. I never know what’s going to happen. If you don’t have any friends, you’re on your own. . . . The government doesn’t know or care about the problems of young mothers — all it can do is talk about birth control! (a young and unemployed single mother in Libreville) (Narayan, Voices of the Poor: pp158)

Life in Third World cities is miserable nowadays especially for low income households. Third World nations are suffering from broader conflicts, drought and famine, disease, social disruptions, and many other tragic developments. Reliance on the cash economy, unemployment and underemployment, overcrowded living conditions, environmental hazards and exposure to multiple pollutants, social fragmentation and lack of community and inter-household support networks, crime and violence, systematic subordination or exclusion of specific social groups or households are common facts of urban life. Urban poverty and other socio-economic evils strike all socio-economic groups but evidence suggests that women and their children living in these countries are the principal victims.

Gender based differences in socio-economic and political status have become a feature of the poorest nations of the world. Among others, one way to remark the variation is the gender intensity of illiteracy and participation in the informal sector. 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 & Smith 2003). Moreover, females in poor countries represent the bulk of the informal sector labour supply or low productive informal business ventures, constituting nearly 70% (World Bank 2000).

What is more, in every society male-headed nuclear households are constructed as a natural order with intrinsically defined roles between a husband and a wife. However, households headed by women have become a demographic reality especially in urban areas. While the rising phenomenon of female-headed households (FHHs) is well-acknowledged in literature, it is often a neglected area of study in the field of urban sustainable development.

Securing livelihoods and coping with urban life is a multifaceted and dynamic phenomenon and presents various unique structural challenges for female-headed households (Beall and Kanji 1999). The trade-offs between the productive and reproductive roles and the choices and opportunities that they face, and the coping strategies that they adopt are likely to be different when compared to their male-headed counterparts. Moreover, understanding the livelihoods and coping strategies of the households should recognize the impact of the wider formal and informal social, political and economic institutions in mediating access and influencing their capabilities to engage in activities and secure their livelihoods (Beall & Kanji 1999).

Household poverty related literature on Ethiopia (for example Kedir & McKay 2003, Kedir 2005, Dercon 1997) focus on the outcomes or conditions of being poor and
often explain poverty as a product of material deprivation. Much of the studies are dominated by narrow measures of current household income, expenditure or consumption and fail to address important aspects such as asset erosion and vulnerability. Most importantly, a majority of the studies fail to analyse the variations and implications of various forms of deprivation for living conditions of households in the Ethiopian urban socio-economic context. Furthermore, there is lack of appropriate analytical research that investigates livelihoods of urban female-headed households (FHHs) in Ethiopia in general and in Tigray region in particular because the majority of these studies mainly focus on rural areas. This implies very little or nothing has been done to investigate how FHHs in general cope with urban poverty in the Ethiopian urban socio-economic and institutional context.

This study, therefore, fills a very important niche to the research gap on livelihoods and coping strategies of FHHs in Ethiopia in general and Mekelle city in particular. The study focuses on the impacts of different types of assets and institutions on the livelihoods of these households.

To gain a better analytical understanding of livelihoods of the FHHs, the study makes use of the “Sustainable Livelihoods Approach” (SLA). The SLA is preferred above the standard approaches, which view poverty in terms of income or consumption deprivation. The SLA approach places people at the centre of livelihoods analysis and provides a holistic framework to assess the assets and resources households have at their disposal and analyze how these assets are linked to the strategies that they take up to achieve desired outcomes. Apart from these, the SLA is a tool that draws on the notion of multidimensionality of poverty and provides an analytical basis for understanding the impact of different types of institutions on access to livelihood assets and capabilities of households in dealing with poverty. What is more, the approach is much wider in scope and incorporates issues that have to do with entitlements social and institutional resources and human endowments (Carney 2002).

1.2 Statement of the Problem

In traditional societies, socially and culturally – constructed gender relations have systematically subordinated women to men. Women have less rights to education, employment, and productive resources. Men and women play different roles with their gender differences shaped by cultural, ideological, religious, political, and economic determinants.

Women in Ethiopia face inbuilt gender bias and discrimination in society. Firstly, there is a strong gender differential in education (Debele 2006). 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. According to statistics from Center for Reproductive Rights (CRR), women comprise more than 50% of the Ethiopian population but only 23% of the student population (CRR 2003). Moreover, data on literacy from the Federal Democratic Republic of Ethiopia (FDRE) show that, with an average around 30% literacy rate in the country in 1999/00, females have a higher illiteracy rate (80%) than males (60%).

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1 Except Desta et al. (2006) & Meehan (2004) focus on FHHs and livelihoods in rural Tigray
Secondly, women in Ethiopia are discriminated against in the work place thus are less represented in formal wage-paying jobs, so they end up either working in the house or in the informal sector. Unemployment rates in the formal sector among young women, in 1999, were nearly 20% as compared to only 7% for men. Moreover, of those working in the informal economy, about 70% are women (Denu et al 2005). According to statistics from the Federal Civil Service Agency of Ethiopia cited in Feleke (2007), women though they fulfil the necessary requirements are found in only 33% of the civil service positions, out of which 95% are low position workers.

Finally, like in many developing countries, women in Ethiopia are confined to only traditional roles: cooking and raising children. Most women, even those in a good social position, have accepted those traditions without questioning their subordination. Furthermore, there is the stigma of a woman as belonging to and dependent of male guardians (CRR 2003). These conditions make women to be psychologically, economically and emotionally dependent on men or to have limited bargaining power within the socio-economic systems that surround them.

The implications of this inbuilt gender bias against girls and women in society are that FHHs are more likely to be vulnerable to poverty at any point in time compared to nuclear-family households. More significantly, gender-based differences in access and resources considerably affect resource allocation and productivity within the households, posing another threat to secure livelihoods.

Most important of all, in a fragile socio-economic environment and during the absence of a male and household support, FHHs’ livelihood strategies may result in uncertain livelihood outcomes, such as erosion of household asset base and kinship ties and may sustain poverty or perpetuate it inter-generationally. It is also important to remark that single parenthood may result in inter-generational transmission of various forms of adversities (emotional, psychological, and social) which deems to spread the seeds of distress and future hardship on children (Chant 2007).

At any rate, the sudden loss of a husband or temporary absence of a male-partner has devastating socio-economic consequences for single mothers. Being female-headed and constrained in the quality and quantity of labor, the women have triple roles to play: income-earning activities, childcare, and household maintenance which leads to nervy pressures, psychological crisis, and social distresses and isolation.

Apart from the above conditions, institutions are less able and willing to reverse the socio-economic consequences of female-headship. This is either due to lack of voice from women in general and FHHs in particular, or lack of data on the causes and consequences and therefore lack of awareness on how to deal with the social and institutional constraints the households face during their itinerary of life (DFID 1999).

In summary lower levels of education, unemployment or underemployment, systematic subordination of women by men and the bare dependence of a household on male income make FHHs start every aspect of their life from a disadvantage platform.
1.3 The Study Area

Mekelle\(^2\) (the study area) is the third largest town in Ethiopia and capital city of the Tigray National Regional State. According to a population projection study conducted by the Mekelle City Administration (MCA) in 1997, the city accommodated more than 216,850 inhabitants by the year 2005. The average household size in the city is 4.3 persons, which corresponds to nearly 50,500 households. Around 45% of these households are female-headed (MCA 2005). Slightly more 50% of the population lives below the US$1 poverty line (Gebreselasie 2005).

The city has been expanding tremendously due to population growth. The annual population growth rate is 5.5% (MCA 2005). According to the 1994 Population and Housing Census of Ethiopia, 54% of residents were migrants (MCA2005).

The city is a dynamic centre for political, economic and social activities of the region. For several reasons, it is greatly affected by the rapid increase of FHHs. Thus, the researcher has opted for Mekelle city as appropriate symbol and chosen as a case for this study.

To the author’s knowledge, there is no study conducted that investigates the livelihoods of FHHs in Mekelle city\(^3\). It is, therefore, of utmost importance to carry out this research and explain the processes and mechanisms by which the households cope with urban life and secure their livelihoods.

1.4 Research Objective

The problem of urban poverty has hardly been studied in Ethiopia. Gender and urban poverty issues have fallen outside the mainstream and urban planning has focused mainly on physical and spatial aspects of urban development. The focus of government, donor agencies and scholars has been on rural areas. Most importantly, gender-based problems and livelihoods of FHHs in urban context are hardly discussed in the literature. Therefore, it is hoped that this paper will shed some light on this issue.

Given this preliminary foundation, the study has the following objectives:

1. To produce a comprehensive study of livelihoods and coping strategies of FHHs in Mekelle and to contribute to the research gap in this area.

2. To identify the most important livelihood assets and institutions for FHHs in coping with urban poverty, and

3. To provide an indication for further research and policy intervention in the field of female-headship and poverty.

However, undertaking this study is to fulfill the partial requirement for the award of the Master Degree in Urban Management and Development at the Institute for Housing and Urban Development Studies (IHS), Rotterdam: The Netherlands.

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\(^2\) Mekelle (population 220,000) is the third largest city in Ethiopia next to Addis Ababa (population 3.1 million) and Dire Dawa (population 308,000) in 2004

\(^3\) Except Desta et al (2005) and Meehan (2004) that focused on rural Tigray
1.5 Research Questions

The central questions that direct this research are what strategies do female-headed households adopt in coping with urban poverty, and what could be the impact of different types of assets and institutions upon the welfare of female-headed households in Mekelle?

Household livelihood systems are influenced by several factors (indigenous and exogenous to the household) thus should be understood from broader perspective.

A household is dynamic and changes its shape and form over time having detrimental effect on household capabilities and agency in coping with poverty. Hence, the first research sub-question to be addressed is formulated as:

1. What are the differences in the socio-economic characteristics between female-headed and male-headed households in Mekelle?

Household livelihoods are also influenced by institutional and relational factors and the rights of access to productive assets, services and transfers. It is an outcome of complex web of domestic formal and informal social and institutional relations. Moreover, it is closely linked to how households secure access and control over resources and their relationship with the wider socio-economic and institutional environment. Therefore, two research sub-questions to be addressed in this study are:

2. What differences can be found in the asset base and access to livelihood assets and institutions between female-headed and male-headed households?

3. What are the impacts of different types of institutions on the livelihoods of female-headed households?

1.6 Operationalization of Terms

Table 1.1: Operationalization of Terms

<table>
<thead>
<tr>
<th>Variable</th>
<th>Operational definition</th>
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<tr>
<td>Household</td>
<td>Dynamic, kin-specific group of people who pool resources for common goal – survival (Beall and Kanji 1999, Rakodi &amp; Lloyd-Jones 2002).</td>
</tr>
<tr>
<td>Female-headed household</td>
<td>Household where the male partner either temporarily or permanently does not exist within the household; or even if he exists, for several reasons, the woman has an income-earning responsibility (Quisumbing et al. 1995).</td>
</tr>
<tr>
<td>Poverty</td>
<td>Lack of opportunities or means to command resources for attaining minimum level of living (Beall and Kanji 1999, Rakodi &amp; Lloyd-Jones 2002, Ashby 1999).</td>
</tr>
<tr>
<td>Livelihoods</td>
<td>Capabilities and assets at disposal and activities pursued or required for a means of living or in response to socio-economic stresses and shocks (Beall and Kanji 1999, Rakodi &amp; Lloyd-Jones 2002, Hossain 2005).</td>
</tr>
<tr>
<td>Livelihood assets</td>
<td>Portfolio of tangible (physical resources, investments …) and intangible (rights of access to services and transfers, networks…) possessions employed in livelihood systems (Beall and Kanji 1999, Rakodi 2002, Hossain 2005). Includes physical, financial, human, social, and natural assets (DFID 1997).</td>
</tr>
<tr>
<td>Institutions</td>
<td>Formal and informal, public and private structures and arrangements that influence, govern, and transform how individuals and societies interact (Rakodi &amp; Lloyd-Jones 2002).</td>
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1.7 Organization of the Paper

The report is structured in the following fashion:

Chapter one described the background information with an overview of the depth of research on female-headship and poverty from Ethiopian urban context; and provided the problem statement, research objectives and questions as well as operationalization of important terms.

Chapter two provides the theoretical and empirical framework. The chapter starts with a review of literature on FHHs and poverty from global, regional, and specific country contexts. Then, an in-depth theoretical discussion of the Sustainable Livelihood Approach (SLA) will follow. The next part of the chapter will highlight some recommendations on the theoretical improvements to the SLA. The final part of the study will provide the theoretical framework that guides the study.

Chapter three describes the research methodology part of the paper. It starts with the definition of the research strategy and type employed. Then, follow the description of the research population, sampling techniques and data quality. The next part delves to an in-depth description of the household questionnaire. The chapter ends with presentation of limitations of the study and the techniques of presentation of research results.

Chapter four presents a summary of the national policy contexts for poverty reduction and reviews the national and regional institutional and policy settings and laws for human rights and their implication for women.

Chapter five consists of discussion of the research findings. The findings are discussed in light of pre-set research questions. In this part the descriptive comparative analysis of household characteristics, livelihood assets and the impact of institutions will be presented, followed by interpretation of the results of the analysis.

Chapter six provides the answers to the various research questions, the reflection upon existing story and knowledge and recommendations are posted.
Chapter Two: Theoretical Framework

2.1 Introduction
In this chapter, three important concepts relevant to this study are explored: namely female headship, poverty, and sustainable livelihoods. The first section of the chapter (2.2) provides an overview of relevant literature linked to female-headship and poverty. The next section (2.3) looks into the Sustainable Livelihoods Approach (SLA) and framework followed by the analytical and theoretical framework that guides the research. Finally, the chapter ends with a framework in which the link between female-headship, poverty and livelihoods is emphasised.

2.2 Poverty Studies on Female-Headed Households

2.2.1 Female Headship and Poverty: Concepts, Definitions, and Findings

A definition of female-headed households
In traditional societies, headship of the household is usually branded on men because they are vested with greater power or influence in the family or household due to the socially-constructed control over the general affairs of the family, including decision-making in economic, social and political affairs. At the same time, in official data collections, men are recognized as family heads without due deliberations to the real economic significance or contributions of the female member (Kabeer 2002).

The term household is an important economic unit. 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 ‘female-headed’ households which consists of a women living alone with/without here children or a women living along with her spouse and children but with the major economic role in the household.

According to Chant & Brydon (1998 pp54-55), there are two different types of female-headed household: the de jure and the de facto. The former are female head who belong to one of the following categories: divorced or separated, single, widowed; while the later are either women whose spouses are temporarily absent, or those who despite having a co-resident partner play the dominant economic role in daily family life (see Chant 2003, Kabeer 2002, Chant & Brydon 1989).

2.2.2 Female-headship, global facts
Global, regional, as well as country-specific figures show that the number of FHHs is growing in developed and developing countries, representing a growing component of the society in the world. Their proportion differs from region to region and country to country, ranging between 10 – 45%. According to Chant, cited in Beall and Kanji (1999), approximately 30% percent of world’s urban households are headed by women. Buvinic (1996) also indicated that the socio-economic and demographic trend of Latin America has witnessed an increase in the proportion of households headed by women in urban areas. Female-headship is around 30% in Africa.
Female family headship ranges between 30 – 40% in sub Sahara Africa while they represent almost 35% in the Caribbean (Baden, Hasim & Meintjes 1998). Country-specific figures also reflect rising trends or significance in proportion. Women head roughly 20% of households in India (Todaro & Smith 2003). According to Aritomi & Jayakody (2005), 26% of households in Vietnam are headed by women. Buvinic and Rao Gupta cited in Basil (2001), report that the incidence of FHHs in Burkina Faso and Cameroon has increased from 5 to 10% and 14 to 18.5% respectively for the period mid-70s to mid-80s.

The statistics for Ethiopia is also high. Of the estimated 13.4 million households females head 26 percent of the households in the country, 41% in urban and 23% in rural respectively (FDRE 2002). According to Gebresellassie (2006), the proportion of FHHs in urban areas of the country in 1994, 1995, and 1997 is 37, 40, and 41% respectively reflecting a massive increase. Desta et. al. (2005) indicates that the composition of household headship in urban and rural Tigray is about 30% female-headed and 70% male-headed. A survey documented by the Mekelle Municipality indicates that the proportion of FHHs in Mekelle city is nearly 45% (MCA2005).

**2.2.3 Structural Causes for Female-headship**

Factors responsible for the global incidences of female-household headship are diverse and differ from region to region and country to country. In general, post-war economic restructuring and the focus on industrialization especially in contemporary developing countries have led to rural-urban labour mobility which altered sex ratios in both rural and urban areas, whereby as a result, more FHHs are found in cities (Chant & Brydon 1998 pp 145-147). The numerical imbalance has contributed to new pattern of household headship and family composition and cities of developing countries are gravely affected by the increase in the magnitude and diversity of FHHs (Kabeer 2003, Garcia & Rojas 2001, Todaro & Smith 2003, Chant & Brydon 1989).

According to Chant & Brydon (1989), the capitalization of rural agriculture and sex-selectivity of rural-urban migration is one factor for the emergence of FHHs in Latin American cities. The decline in rural employment opportunities and better employment prospects in domestic services and unskilled tertiary occupation in cities are principal reasons for the outflow of Latin American women from rural to urban areas. Increase in widowhood due to greater life expectancy of women and temporary sexual liaisons and fertility between men and women are contributing factors for increase in FHHs in Latin America (Kabeer 2003, Wallace & March 1991, Chant & Brydon 1989). According to Buvinic & Acosta cited in Garcia & Rojas (2001) greater women life expectancy, separations and divorces and a lower incidence of subsequent unions among widows are factors that affect various social groups and formation of FHHs in Latin America.

In Africa too, greater numbers of single female migrants to cities are reflected due to guerilla war and death of male combatants in rural areas, thus women headship is common in cities despite the fact that poverty appear to be dominant factors. Firstly, though declining, the widespread existence of polygamy and the weakness of marital unions in West Africa has been a major factor for women’s preference to head their own households (Moser & Rodgers 2005). Secondly, lawlessness and the associated violence against women in the countryside is one factor for migration of women to cities of Africa. Finally, the growth in proportion of FHHs in Africa is closely linked
to poverty whereby the inability of men to satisfy household needs and heightened financial stress which leads to forced male labour migration or family disruption and divorce (Kabeer 2003, Chant 2003).

Despite the aforementioned reasons for formation of FHHs, in specific circumstances, women in a household who seek for autonomy and class-consciousnesses decide to make a deliberate action to be independent. According to Chant & Brydon (1989) FHHs in Latin America, specifically in Mexico, are formed as a deliberate strategy on the part of women to escape the financial and emotional insecurity resulting from co-residence with an irresponsible partner. And indeed in West African towns such as Abidjan in the Ivory Coast, women positively resist living with their partners for fear of being economically constrained (Moser & Rogers 2005).

In Ethiopia, though it is difficult to give evidence about specific situations of urban FHHs, women headship is a result of migration, poverty, and war and civil unrest. The bloody intra-state conflict which took place during the Derg regime (1974-1991) and inter-state conflict with Eritrea (since 1998) had left a profound effect on households and community leaving many widows in rural and urban areas. Aside from widowhood, cases of divorce predominate in urban areas. Divorce rate in the country is relatively high, which is 7% (Kodama 2006). Though declining, virilised (forced) marriage is the general pattern of family union in rural parts of Ethiopia whereby psychological and emotional victims of the process and separated women often leave rural areas and migrate to urban districts (Kodama 2006).

Factors for female-headship in Tigray are same or worse. The region is known for the deeply rooted poverty situation, degraded natural resource base, prolonged war and civil unrest, and social disruptions and family disintegration. To mention one peculiar factor, according to Desta et al. (2006), the average marriage in Tigray lasts only 7.5 years leaving large proportions of female-headed households.

Despite all the above mentioned circumstances and causes for female-headship, urban livelihoods and its implication for women and children in FHHs have hardly been studied. Moreover, due to the absence of information and voices from women, institutions are not always able and willing to reverse the causes and socio-economic consequences of female-headship and poverty.

**2.2.4 Female Headship and Poverty**

Earliest interest in mainstream thinking on the link between FHHs and poverty dates back to the beginning of the 1970s in the US debate about single mothers and welfare (Lott & Bullock 2001). In the debate an attempt was made to look into the heavy burden that falls on single mothers and its consequences and the need for reform of welfare policy that caters strategic focus to tackle the disadvantages in single mothers and their household members.

New interest in research in analyzing the link between poverty and gender emanated for two major reasons: (i) the swell in global incidence in the proportion of FHHs in both developing and developed countries and secondly, (ii) the rise of female participation in low-return urban informal sector activities (Kabber 2003). Then, substantial research work has been undertaken since the beginning of the 1980s and in much of these researches female headship and poverty became the accepted virtual
orthodoxy in development thinking about gender and poverty (see Kabeer 2003, Chant 2003). As summarized by Chant (2003 pp1-2), FHHs were linked with the concept of a global feminization of poverty and categorized as the vulnerable and poorest of the poor and ultimately the view became an accepted discourse in policy circles and among international agencies.

In many of the studies, it has been argued that the principal factors responsible for the likelihood of vulnerability FHHs and feminization of poverty stem from four reasons (i) the structural lack of male labour and support (ii) discrimination in rights and entitlements and inherent gender bias (against women or a girl child) at households level or in society (iii) economic and institutional restructuring and the rising participation of women in low return informal sector, (iv) social fragmentation and erosion of kin-based support networks, (see also Chant 2003, Kabeer 2003, Basil 2001).

Comparative poverty studies reflect that FHHs have different demographic and socio-economic characteristics as compared to nuclear family or male-headed households and are often expected to face unique institutional and structural challenges and trade-offs in coping with poverty (Beall & Kanji 1999, Rakodi 2002). Moreover, FHHs are sometimes characterized as ‘disorganized’ groups lacking in-house influence, appropriate guidance and care for children (Beall and Kanji 1999). Another set of perspective also identifies that female household headship, due to triple roles and resource constraints can transmit various forms of economic, psychological and moral disadvantages to children and perpetuate poverty inter-generationally (Barros et al. 1993).

2.2.5 Female-headed Vs Male-headed Households and Poverty, Comparative Studies

There is an abundant literature that compare female-headed against men-headed households (MHHs) to examine the link between gender and poverty. Many of the studies use income and/or expenditure-based poverty measures to calculate the per-capita income and/or expenditure and test the incidence of poverty among FHHs. The conclusion in much of the literature is that female headship is often found to be linked with higher incidence of poverty; but there are seemingly contradicting conclusions and still it is a controversial issue.

For example, Buvinic and Gupta (1997) reviewed 61 studies in developing countries to look at the relationship between female headship and poverty. In all of the 38 studies, they found that FHHs were over-represented among the poor, and additional 15 studies found associations between poverty and certain types of female headship. But in eight of the studies, no evidence is found.

Another study by Quisumbing, et al. (1995) which reviewed poverty studies in 10 developing countries found that large proportions of individuals in FHHs are worse-off in terms of different poverty measures. However, the same study found that poverty measures among FHHs tend to be statistically less significant in 7 of the sample countries. Moreover, stochastic dominance analysis of the study reveals that poverty differences among poor female-headed and poor male-headed households are not sufficiently large. Thus the study sheds some doubts about the commended
association between female-headship and incidence of poverty. Country specific studies also reproduce mixed result. For example, a study by DeGraff and Bilsborrow (1992) in Ecuador found that FHHs have a 10 percent lower per capita income than MHHs. According to Fuwa’s (1999) disaggregated comparative analysis of poverty in Panama, only particular segment of FHHs (especially those who have common-law partners) living in urban areas, are disadvantaged in both consumption and non-consumption indicators of poverty.

Another study by Rosenhouse, cited in Aritomi & Jayakodi (2005), found that though the differences are small (due to the fact that the MHHs have multiple earners), the per capita expenditure of Peruvian FHHs is lower than their male-headed counterparts. More disaggregated study by Dreze & Srinivasan (1998) shows that widow-headed households are more disadvantaged than the more general categories of FHHs. According to Baden et al (1997), in 1995, 49 percent of FHHs in South Africa were in the ‘poor’ and 26 percent in the ‘very-poor’ category as compared to 31 percent of MHHs in the ‘poor’ and only 13 percent into the ‘very-poor’ category.

A study of national poverty by FDRE (2002) and urban poverty analysis by Kedir (2000) shows FHHs face higher incidence, intensity and severity of poverty than their male-headed counterparts. A more disaggregated poverty study by Gebreselassie (2006) indicated that FHHs in urban Ethiopia have about 12% higher chance of being chronically poor and female-headship is important predictor of chronic poverty.

**2.2.6 Female-headship and its Impact on Children**

Abundant research work is conducted to test the consequence of female-headship on child welfare. The studies try to look into the link between absence of a father as income-earner and caretaker and the participation of female household heads in formal and/or informal income-earning activities as breadwinners, the amount of earned-income and children nutritional status.

From developed countries context, according to Buvinic (1999), there is zero-sum game whereby more household income is offset in less breastfeeding and decreased child nutritional status due to the lost time for childcare and household maintenance. Studies in Latin America focus on income poverty and child welfare. A study by Buvinic (1990) reviewed 22 cases in the region on poverty of female headship and the status of children in these households. All but one of the studies confirmed that there is positive correlation between child poverty and women households headship.

Recent study by Chant (2007) in Gambia, Philippines and Costa Rica finds that hostile and discriminatory attitudes towards FHHs in society can transmit risks to children’s well-being and exacerbate psychological disadvantages; though for several reasons the same can happen to children in male-headed units. In Kenya, family separation and absence of a father is thought to contribute to rising problems of emotional and physical abuse on children whereby children are forced to participate in income-earning arrangement or look after the elderly (Moser & Rodgers 2005). According to Findley cited in Moser and Rodgers (2005), in Nigeria, Lesotho and Kenya, women had difficulties for caring, controlling, and disciplining children.
2.2.7 Reflections

Mainstream arguments that link female-headship and poverty often neglect other important dimension of the consequences of female-headship: psychological crisis, nervous economic pressures, and social distresses and isolation that women face when or during loss or absence of male partner and its implication on the mental capital and energy of the female head or the family members.

Firstly, unexpected shocks as a result of loss of a partner combined with rising economic pressures on women unfamiliar to income-earning practices may result in apprehension on the women that jeopardizes health conditions and well-being. Consequently, sudden stress and absence of male emotional and economic support may lead to sense of deprivation which may often be deeper than the actual decline in household income which compromises household mental capital.

Secondly, female-headship and poverty, especially in traditional societies where division of labour is highly pronounced have to be understood in the context of changing roles and associated consequences. Female-headed households who have been confined to reproductive responsibilities within the household have to face sudden and stark contradiction with reality when compelled to the complicated urban labour market. Such situations may lead to mental disorganization and moral and psychological crisis.

Finally, FHHs may face difficulties to reconcile productive, reproductive and maintenance functions. Single motherhood in the presence of children and lack of time to learn market skills due to time poverty increases the risk of unemployment and poverty. Time poverty which narrows access to basic human capabilities related to time itself, health and education exposes FHHs to labour-related poverty. All the above situations compromise the conditions of mental capital.

Interim Summary

The above discussion served to highlight the major theoretical and research developments evolved around female-headship and poverty during the past few decades. Considering the complexity of the causes and consequences of the problem, it can be safely said that female-headship and poverty has not been merely studied from a broader context.

Poverty and poverty reduction discourses are nowadays being centred on the Sustainable Livelihoods Approach. The more complex and realistic but not yet recognized problem of female-headship and poverty in urban areas deserve to be studied under the umbrella of the SLA which, which the following section is to take an in-depth analysis of the approach and its framework.

2.3 The Sustainable Livelihoods Approach

2.3.1 Conceptualizing Poverty

Understanding the nature, characteristics, and dynamics of poverty has been of an academic and policy interest for many decades (Kedir 2000, Mitlin & Satterthwaite). But there is no single theoretical framework that analyses poverty in its entirety. In
fact, there are two broad complementary approaches to the conceptualization of poverty: the pure economic and the anthropological approaches (Makisa et. al 1997). The conventionally held pure economic definition (the poverty line approach) uses income and consumption indicators complemented by other social dimensions (access to basic services, life expectancy and infant mortality rates, proportion of household income spent on food and nutrition) and compare individuals, households, countries and categorize them as ‘poor’ and ‘not-poor’ (Makisa et al. 1997, Solesbury 2003).

Money-metric measures of poverty are widely used because they are objective, unbiased and can be adjusted to offset differences between inter and intra-household inequalities. However, it measures only one aspect of deprivation ‘the command over commodities’ and overlooks other dimension. For example, from an urban context, it can underestimate urban poverty because it does not capture other dimension of urban living and poverty associated with cost of living, access to productive public services, vulnerability to macroeconomic fluctuations and environmental health hazards, and erosion of kin-based safety nets (Mitlin and Satterthwaite).

The alternative approach (participatory poverty assessment), developed by social planners and anthropologists mainly working with rural communities in developing countries, allow for poor people to develop their own conception of poverty and encompass non-income deprivations (Makisa et al. 1997, Chambers 1999). Qualitative dimensions such as self-esteem and identity, independence, freedom, non-exploitative relations, legal and political rights are often included by the poor themselves (Makisa et al. 1997, Todaro & Smith 2003). The approach has shown that people’s own conception of poverty and disadvantages often differ from the conventionally-held and professionally-subscribed definitions.

As an outcome of positive development towards understanding its dynamics and multi-dimensionality, there have been strong attempts to broaden the definition of poverty to include more subjective dimensions such as, deprivation, vulnerability, rights and entitlement and social exclusion (Makisa et al. 1997). Such development has made it possible to analyse the factors that aggravate poverty and understand why people remain poor permanently (Solesbury 2003). Moreover, poverty since recently is understood as local, complex, dynamic and diverse (Chambers 1999).

Recent new paradigm to the conceptualization of poverty looks into more broader dimensions and include terms such as, defencelessness, voicelessness and powerlessness, lack of participation in decision-making, lack of representation, ill treatment by institutions, vulnerability to shocks and stresses, and uncertainty about the future (WDR 2001). Thus, since the 1990s, poverty studies and poverty reduction approached have broadened the concept of poverty to 'livelihoods' and adopt the Sustainable Livelihoods Approach and its framework which the following section explores in detail.

### 2.3.2 The Definition of Livelihoods

The definition of livelihoods is an umbrella concept. But there is a consensus that livelihood is about the ways and means of making a living (Beall and Kanji 1999, Chambers 1995, Rakodi & Lloyd-Jones 2002). The concept implies livelihood is more than just making income. Cited in [http://www.livelihood.wur.nl](http://www.livelihood.wur.nl), Willman (1984) while conducting a study on livelihoods in London in the early 1980s defined
the term as ‘an ensemble of productive tasks, which includes finding or making shelter, preparing food to put on the table, transacting money, and conducting exchanges in the market. Furthermore, livelihood is a matter of the ownership and utilization of information, management of social relationships, meeting obligations, and affirmation of personal identity and significance. 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.

2.3.3 The Livelihoods Approach and Its Principles

There is increased understanding that the ways by which households and individuals realize their basic socio-economic needs are through complex blend of activities, capabilities, and assets. During the beginning of the 1990s, two prominent personalities stimulated intellectual inspiration and originated a new broader concept, the sustainable livelihoods approach, for the analysis and understanding of how people pursue their livelihoods in dealing with poverty. Chambers and Conway (1992), who conceived the livelihoods concept and approach from a rural context, defined the term in its entirety as ‘means of gaining a living’. Livelihood combines capabilities (human endowments such as skills, aptitudes, and initiatives) assets (stores and resources) and entitlements (claims and accesses) as both means and ends of sustaining a living. This new paradigm puts people at the centre and a livelihood to be both socially and environmentally sustainable (Chambers 1999).

The credibility of the concept is that, since its inception, more optimistic studies which look households as proactive citizens able to survive in shocks and uncertainties appeared and dominated the development discourse (de Haan & Zoomers 2005). Moreover, the approach which was first developed to analyse livelihoods in rural contexts, is since recently adopted to urban socio-economic contexts and has become an important analytical tool to understand the dynamics of urban poverty (see Rakodi and Lloyd-Jones 2002, Beall and Kanji 1999).

The concept now has reached in the North and South and has influenced thinking and policy practice throughout the world (Carney 2002). Right after 1992, development agencies and donor institutions such as DFID, OXFAM, CARE, UNDP and SID adopted the concept of sustainable livelihoods and spot it as analytical tool embracing set of core principles embedded within an overall theoretical framework. As a major impetus to the approach, since its inception the institutions have been exploring the methodological approaches of the concept, adopt its principles to their own working environment and priorities, and use it as a tool for development intervention, project evaluation, and policy analysis in both rural and urban context (see Carney 2002, Cahn 2002).

Drawing on Chambers and Conway (1992), the DFID Sustainable Livelihoods Guidance Sheets (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 and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.’
According to Carney (2002), the sustainable livelihoods approach is integrating concept of different themes: assets, vulnerability, and sustainability. The general theme of the approach is that various strands are linked together with the appreciation of the diversity of livelihoods, the role of different types of assets, the importance as well as impact of the wider social and economic environment in mediating access of individuals and households to assets and livelihood systems (Carney 2002).

The second important theme of the concept is that household livelihoods and activity diversification requires combination of tangible and non-tangible assets, thus analysis of poverty and individual or household livelihood systems requires examination of the functions of the different asset portfolio held (Moser 1998, Chambers 1999).

The third theme of the approach is that livelihood is sustainable if it is capable of passably satisfying people’s needs, offering security against shocks and stresses and maintaining long-term productivity of resources without compromising livelihood options of others or future generation (de Haan). The fourth important theme of the livelihoods approach is that people’s assets and livelihood strategies are not floating freely but are embedded in structures and influenced by processes, the so-called vulnerability context (de Haan).

Within the overall theoretical framework, several principles are embedded in the sustainable livelihoods approach (Cahn 2002). First, poverty is recognized as multidimensional. Second, and of course the most important principle is that it takes people at the centre of analysis and recognizes their strengths in asset portfolio, livelihood strategies and activities as vital antidote to the view of poor people as ‘passive’ or ‘deprived’ (Rakodi & Llod-Jones 2002, DFID 1999). Third, livelihood is holistic and usually influenced by multiple internal and external variables; and assets are just more than income-winning mechanism but have broader meaning to the people’s world and being. Moreover, livelihood strategies are diverse and volatile; and individuals or household may be in and out of poverty since they live in a dynamic rather than static situations. Underlying the concept of livelihoods and basic livelihood requirements are dependent in part on individual or household endowments and endeavour and in part on public policies and institutions and social networks and relationships.

Given the above preliminary discussion of origin, core principles and themes of the contemporary livelihoods approach, the following section will explore deeply and take up detail look into the sustainable livelihoods framework and lay the foundations of this research.

2.3.4 The Sustainable Livelihoods Framework

This section will take up an in-depth look to the Sustainable Livelihoods Framework (SLF) on which this study hinges as constructive information to draw out key linkages in urban livelihood systems of female-headed households. Therefore, it adopts the DFID SLF and analyses separately all its components and discusses their interrelationships to one another. To this end, first thorough analysis of livelihoods assets that people own will take place. Second, the vulnerability context will be analyzed, followed by the structures and processes. Third, the livelihood strategies and their outcomes will be reviewed. Finally, the author will forward some changes to the framework and develop a structural framework that guides this study.
The SLF is an imperative tool because it presents the factors that affect people’s livelihoods and the relationships between them. The framework provides a checklist of important issues and sketches out the way these link to each other, draws attention to core influences and processes, and emphasises the multiple interactions between the various factors which affect livelihoods (DFID 1999). The analysis below shows the attributes of each types of capital and their inter-linkage and identifies which assets are essential for the urban poor to maintain (figure 2.1).

### A. Assets

The sustainable livelihoods approach proposes new thinking in terms of viewing people as having strengths or assets as conceptual remedy to traditional paradigms which view poor people as ‘deprived’ or ‘passive’. The proponents of the approach put forward that for more conceptual, empirical and practical understanding of livelihoods of poor people, it would be appropriate to start with an analysis of strengths as opposed to an analysis of needs in order for spotting what opportunity they may offer or where limitation may lie (DFID 1999). Accordingly, though they may not have financial capital poor people may have vital material and non-material assets: the quality and quantity of labour (the knowledge, skills, physical and mental health), the social ties and networks, and other physical resources to draw and build their livelihoods.

The SL approaches is concerned first and foremost with seeking accurate and realistic understanding of how people combine and nurture assets or capital endowments and convert them into livelihood outcomes. Thus, the approach has identified five categories of assets (human, financial, social, physical, and natural) and presented them visually in the framework as a pentagon to bring to life the inter-relationships between the assets. The definitions of the five assets is given in Box 2.1

As mentioned earlier, the SLA and framework was developed to investigate livelihood systems in rural context. Since recently, the approach has been applied to analyse livelihoods in urban context. As a positive development, many studies have
realized the cross-cutting difference between urban and rural areas and the implications these differences could entail for livelihood analysis in urban context. As a result three critical differences: *commercialization, environmental hazard, and social fragmentation* are identified as peculiar characteristic of urban areas that could have implication for the conceptualization of the SLF from urban perspective (Rakodi & Lloyd-Jones 2002, Moser 1998).

**Box 2.1: Household Livelihood Assets**

| **Human capital:** | the labour resources available to households, which have both quantitative and qualitative dimensions. The former refers to the number of household members and time available to engage in income-earning activities. Qualitative aspects refer the level of education and skills and the health status of household members. |
| **Social capital:** | the social resources (networks, membership of groups, relationships of trust and reciprocity, access to wider institutions of society) on which people draw in pursuits of livelihoods. |
| **Natural capital:** | the natural resource stocks from which resource flows useful for livelihoods are derived, including land water, and other environmental resources, especially common pool resources. |
| **Physical capital:** | physical or produced capital refers to basic infrastructure (transport, housing, water, energy, communication…) and production equipment and means which enable people to pursue their livelihoods. |
| **Financial capital:** | the financial resources available to people (saving, credit, remittances, and pensions) which provide them with different livelihood outcomes. |

*Source: Rakodi and Lloyd-Jones 2002*

Firstly, the commercialization or commoditization of urban livelihoods has important implications for the urban poor. Urban households has 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, World Bank 1991). Therefore, labour is the most important asset for making a living in urban areas.

Secondly, environmental pollution and health hazards are acute manifestations of urban areas. Thus, while the poor may benefit from urban public services and the dynamics of the urban economy, poor sanitation and waste disposal, industrial and vehicular air and water pollution, poor quality housing and inadequate water supplies may jeopardize urban poor’s health and often have serious impact upon human capital (Moser 1998, Rakodi and Llyod-Jones 2002). But it is also important to note that some urban dwellers may depend on urban agriculture practised in and around their house or on idle land (de Haan L 2000).

Finally, urban areas are symbol of vertical and horizontal household and individual heterogeneity in incomes and access to services and infrastructure and to economic and political opportunities, 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 non-market transfers (Moser 1998).

Apart from what is discussed above, the direct access and use of the assets as well as their relative importance is different between rural and urban areas mainly as a result of differences in social, economic, and environmental contexts. For example, according to Rakodi & Lloyd-Jones (2002) natural capital is less significant to the urban poor. Although urban residents are directly or indirectly dependent on natural resources for food, water and energy and, though land and tenure security are major issues in urban areas there is doubt about whether urban land can be conceptualized as natural capital (Rakodi & Lloyd-Jones 2002, Carney 2002).

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. It is usable for direct achievement of livelihood outcomes and easily convertible into other types of capital (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 (Rakodi & Lloyd-Jones 2002, Carney 2002).

Adequate access to productive infrastructure and services such as road, water and energy in urban setting, which represent the totality of physical capital, are essential for the urban poor. Productive equipments that directly generate 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). Shelter in urban areas is also multifunctional, providing income-earning potential through rent and home-based activities (Rakodi & Lloyd-Jones 2002).

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, Rakodi & Lloyd-Jones 2002). Therefore, the following discussion shows how access and the use of assets are influenced by the environments.

B. Vulnerability Context
Urban livelihood studies define vulnerability as insecurity and sensitivity to economic, social, political, and ecological changes which endanger the well-being of individuals, households and communities (Moser 1998, DFID 1999). Implicit within the vulnerability is the responsiveness and ability to mobilize resources to resist risks households face during such negative changes (Chambers and Conway 1992, Moser 1998). Four are the main threats to livelihoods: shocks, stresses, trends, and seasonality. 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 (Chambers and Conway 1992, Moser 1998, Rakodi & Lloyd-Jones 2002).
The vulnerability context is usually external and out of people’s immediate control. People’s ability to respond to external changes and resist or recover from the negative effects of the changing environment depends on the asset base and opportunities open to them (Rakodi & Lloyd-Jones 2002). Therefore, vulnerability is closely linked to asset base and capabilities; thus the weaker the asset base the higher the vulnerability and vice versa (Moser 1998, Rakodi & Lloyd-Jones 2002). In other words, the stronger the asset status over which people have control and the more the options open for them, the better the capacity to avoid or reduce vulnerability.

Furthermore, the ability to cope and reduce vulnerability depends on private action composed of positive competence, the ability to perceive, predict and adopt and mobilize resources, exploit opportunities, and transform assets (Chambers and Conway 1992). Thus vulnerability depends on the stock of human capital available in order to make use of the other types of assets (Rakodi & Lloyd-Jones 2002).

C. Transforming Structures and Processes
Transforming structures or organizations public and private formal and informal institutions and processes such as policies, norms, and laws are identified in the livelihoods framework as incentives or barriers that shape access, control and use of livelihood assets and influence livelihood systems (Rakodi & Lloyd-Jones 2002). They operate at household, local, national, as well as international arena, and in all spheres (DFID 1999).

Processes are what influence or transform how organizations and individuals interact which embody power relations and have a significant impact on the access of the poor to all types of assets. Processes also influence entitlements and may open incentives or constrain access thus influencing people’s ability to manage their portfolio, take advantage of opportunities and cope with stresses and shocks (DFID 1999, Rakodi & Lloyd-Jones 2002).

Moreover, processes such as markets and legal restrictions determine what livelihood opportunities and activities are available and influence access and the effective value as well as return of the assets (DFID 1999). Gender relations and social capital are also important elements closely twined to structures and processes (Rakodi & Lloyd-Jones 2002). In a nutshell, transforming processes and structures have direct impact to the vulnerability context; can restrict people’s choice of livelihood strategies thus having detrimental impact on livelihood outcomes (DFID 1999).

D. Livelihood Strategies
Based on the asset portfolio they have, under the vulnerability context they operate, and constrained by structures and processes people choose strategies composed of activities that generate the means to improve their livelihoods, spread risks, or enable recovery (Rakodi & Lloyd-Jones 2002). Thus livelihood strategies can be defined as activities people carry out and choices they make in order to achieve their livelihood goals (DFID 1999). People’s livelihood strategies are dynamic thus change with the context of the external environment over which they have little control (Cahn 2002). Therefore, understanding the dynamics and outcomes of people’s livelihood strategies is important to trace back their impact on the resource and assets the household and the community call for (Rakodi & Lloyd-Jones 2002).
E. Livelihood Outcomes
Within the SLF, livelihood outcomes are identified as the end results or achievements of people’s livelihood strategies, affected by the livelihood strategies that they adopt and the available opportunities. Positive outcomes of the livelihood strategies adopted by the poor should improve incomes, reduce vulnerability, increase well-being and be socially and environmentally sustainable (Rakodi & Lloyd-Jones 2002). On the other hand, the outcomes of livelihood strategies may be ineffective for example if long-term consumption declines, assets are lost permanently, or if they are socially or environmentally unsustainable (Rakodi & Lloyd-Jones 2002).

2.3.5 Critique to the Approach and Proposed Changes to the SLF
Recognizing that the sustainable livelihoods framework discussed above is an important thematic construct of the factors that need to be taken into account in poverty analysis, below few critical elements will be discussed and complementary modifications to the model will be proposed.

Firstly, political capital is missing in the dimension of the DFID sustainable livelihood framework. But recently, CARE has already transformed the DFID asset pentagon into hexagon and incorporated political capital as one dimension and developed a rights-based sustainable livelihoods approach and framework (Sanderson 2002). Recognizing some missing elements, a round table discussion between representatives of DFID, CARE, and Khanya in South Africa called for incorporating new principles in the framework and included issues such as governance, rights and responsibilities (Carney 2002).

Many livelihood studies recognize social and political capital as synonymously related to rights and claims. But there is clear distinction between the two. While social capital is related to horizontal claims, political capital is more of about vertical claims and rights (Carney 2002). In addition, political capital is related to the level of knowledge of one’s own rights and obligation complemented by the motivation and capability to affirm those rights (Carney 2002). Moreover, it is the capacity to influence policy formation processes, policies and political decision-making. Political capital is also a right to justice and freedom of association (Moser 2001). Moser also stated that the impoverishment of the poor can be the result of barring them from participation in political processes. Thus, political capital is gatekeeper asset crucial for permitting or preventing an individual's ability to influence decisions in governance matters and the accumulation of other resources and assets that can be politically defended to reduce one's own vulnerability and improve wellbeing (Moser 2001).

Secondly, in the definition of natural capital in the SLA is composed of only natural resource stocks from which resource flows and services useful for livelihoods are derived (DFID 1999, Rakodi and Lloyd-Jones 2002). But urban areas are characterized by diverse environmental health hazards due to inadequate water supplies, sanitation, and solid waste disposal often exacerbated by industrial and vehicular air and water pollution. Moreover, the poor live in overcrowded and poor quality housing inaccessible to public services and infrastructure. Therefore, such environmental hazards can pose serious impact upon the urban poor’s health and well-being and jeopardize the most important asset, human capital.
Thirdly gender and gender related problems are not mentioned in the DFID sustainable livelihood framework. But, inter- and intra-household gender and power relations between men and women are more explicitly important in determining the livelihoods of households, especially women and their children (Carney 2002). At household level girls are less likely than men to get education – they are often kept out of school to help families or, if a household has limited resources boy’s education is considered better investment. In addition, culturally-constructed gender ideologies have subordinated women on men thus the bargaining power of women is low (Beall and Kanji 1999). Moreover, women are confined to household maintenance roles and are regarded as caretakers – preparing meals, caring for children. Thus, women are likely to have limited access or rights to livelihood assets and participation in governance and political decision-making processes. However, the livelihoods framework reviewed do not provide clear guidance on the mechanisms by which gender relations and issues can be incorporated into the livelihood system.

Fourthly, the DFID human capital definition is composed of only the skills, knowledge, and health to pursue livelihood strategies. However, the best use of those endowments depends on brain's power supply that determines success and aspiration. Mental capital has to do with the level of mental energy or brain power as a foundation for success or failure in daily life or activity. In a more precise term, it is the affect or mood that makes the difference in work output and efficiency, social interaction, emotional responses, and judgement of life crucial for performance. The level of mental capital is subject to factors and changes on the socioeconomic position, neighborhood context, social capital and other circumstances that surround the individual or the household (Arnot 1999).

According to Arnot (1999) mental capital can be described by two factors: namely positive affect and negative affect. While positive affect is related to the level of activity, strength, stimulation and enthusiasm, negative affect is associated with feelings such as unhappiness, fear, anxiety, and hostility which explain the opposite of being calm or relaxed. In other words, positive affect includes feelings relating to liveliness and vitality and negative affect encompasses feelings relating to stress and tension. In general, good and bad affect or mood determine pattern of thought of an individual (Arnot 1999). As a result a highly positive affect acts as the energizer needed to supercharge thought processes and motivate human creativity and sociability and determines the level of commitment for future task and responsibility

2.3.6 Chapter Summary

There are many reasons to suggest that rapid urbanisation in poor countries is twined with complex problems of household poverty. High prices for goods, commercialization of services meeting basic needs, and additional cost due to environmental and health hazards are basic facts of urban life.

The complex web of formal and informal socio-economic and political institutions and the environmental contexts in which the households live determine their access to livelihood assets. However, their livelihood systems and vulnerability to shocks and stresses are further bound by the prevailing structures and processes. To overcome the negative trends, they adopt diverse strategies
Households headed by women are growing in developing countries, representing a growing component of the society. Literature confirmed that these households are more likely to be victims of the urban socio-economic maladies due to the fact that they start every aspect of their life from a disadvantaged platform as they are likely to have, for several reasons, limited livelihood assets and opportunities.

Literature on female headship and poverty has focused on using income and/or expenditure-based poverty measures to categorize the households as poor and no poor, which of course misses important subjective as well as non-financial asset dimensions. Therefore, to bring those important missing dimensions to the study of female-headship and poverty, the problem deserves to be studied under the umbrella of the SLA.

### 2.3.7 The Theoretical Framework

**Figure 2.2: The Theoretical Framework of the Study - The Sustainable Livelihoods Framework**

- **Vulnerability Context**
  - Shocks (Internal & External)
  - Stresses
  - Trends
  - Seasonality

- **Mental Capital**
  - Positive affect
  - Negative affect

- **Transforming Structures & Processes**
  - Structures
    - Levels of government
    - Private sector
    - Civil Society
    - NGOs
  - Processes
    - Laws
    - Policies
    - Culture
    - Institutions

- **Livelihood Strategies to achieve livelihood aspirations**
  - More income
  - Reduced vulnerability
  - Improved food security
  - Improved environmental health
  - Increased participation
Chapter Three: Research Methodology

3.1 Introduction
This part describes in detail the methodology of the research. First, it describes the research strategy and type, the research instruments and data sources. Then, it provides an explanation on how data quality and reliability is enhanced in this research. The next part delves into the description of the research framework, questionnaires and sampling design. Finally, the limitations of the study and the techniques of presentation of research results will be posted.

3.2 Research Strategy and Type
Securing livelihoods and coping with poverty in urban context is complex and dynamic phenomena, thus *case study approach* which allows using in-depth desk research, is found to be the most important research strategy for this study. The case study method excels at bringing us to an understanding of complex social problems and allows for detailed contextual analysis of real life and contemporary phenomena under the conditions that the investigator has no control over the variables. Moreover, case study approach allows retaining holistic and meaningful characteristics of real life events such as household life cycles. In fact, one of the strengths of the strategy is it permits empirical inquiry using both qualitative and quantitative data for analysis (Yin 1991). In fact, study explains and gives details of household characteristics, differences in the livelihoods and coping strategies of female-headed and male-headed households in Mekelle city, thus the research is explanatory.

3.3 Research Instruments and Data Sources
To understand the interrelations of complex social problems and livelihood systems of households, many studies propose for the use of qualitative and quantitative research instruments and collection of data from diverse sources. For example, de Haan (2005) and Murray (2001) recommend for the use of multiple instruments for different reasons. Firstly, taking into account the point of view of different stakeholders helps to gain in-depth understanding of the livelihood context of households. Secondly, information collected from diverse sources helps for data triangulation thus enhances the reliability of the collected information, research findings and the conclusions.

The use of quantitative methods is helpful in generalizing findings and results of a study. But, qualitative methods provide an in-depth understanding to better explain and compare the livelihoods of the households. Apart from, qualitative methods is commendable to understand the dynamics of livelihoods which could be hard to unveil using quantitative information alone. Furthermore, the combined use of quantitative and qualitative information is advantageous in providing a better analysis and interpretation of the research findings.

After all, the use of multiple sources and integrated information collection is helpful to investigate the complex livelihoods of the poor and, is the methodological tool of the Sustainable Livelihoods Framework (de Haan 2002, Murray 2001, Chambers 1999). Thus, qualitative and quantitative primary and secondary data relevant for this study were collected from diverse sources in Mekelle from the 3rd to the 25th July 2007.
3.4 Research Framework

Table 3.1: Research Framework

<table>
<thead>
<tr>
<th>Research question</th>
<th>Unit of Analysis</th>
<th>Variable</th>
<th>Indicators</th>
<th>Type of Data and Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the differences in the socio-economic characteristics between the female-headed and male-headed households in Mekelle?</td>
<td>Female-headed Households</td>
<td>Characteristics of households pre-female headship</td>
<td>Education, Marital status, Employment</td>
<td>Primary quantitative + qualitative</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Causes of female-headship</td>
<td>Socio-economic status</td>
<td>HHQ</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Consequences of female-headship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What differences can be found in the asset base and access to livelihood assets and institutions between the female-headed and male-headed households?</td>
<td>Male-headed and Female-headed Households</td>
<td>Household Characteristics</td>
<td>Access to assets Ownership of assets Access to institutions</td>
<td>Primary quantitative + qualitative</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>HHQ</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Secondary information</td>
</tr>
<tr>
<td>What are the impacts of different types of institutions on the livelihoods of female-headed households?</td>
<td>Female-headed Households</td>
<td>Institutions</td>
<td>Access to institutions Level of participation</td>
<td>Primary quantitative + qualitative</td>
</tr>
<tr>
<td></td>
<td>State and Non-state institutions</td>
<td></td>
<td></td>
<td>Institution mapping</td>
</tr>
</tbody>
</table>

3.5 Data Quality

3.5.1 Quality and Reliability

To enhance the dependability of the data, different procedures were followed and control measures employed at the data collection level.

- Careful and rigorous design of the questionnaire was made.
- Theoretical and practical training of the research assistants was given, for example on how to keep record open-ended questions.
- Non-informed check of research assistants was made by the author at the time of field work.
- Diverse information was collected from different relevant policies and documents, and several researches were reviewed.

3.5.2 Validity and Objectivity

The validity of this research is improved by incorporating only relevant questions in the questionnaires effective in assessing the issue of interest and helpful to measure what is intended to assess as is given in the research objectives. To insure objectivity, the researcher as much as possible, put limited influence on data collection. Moreover, objectivity was enhanced through asking open-ended questions and avoiding provoking and leading inquiries.
3.6 Research Population and Sampling Design

The city has been administratively divided into three-sub city nicknamed municipal service: North, South and Quiha municipal service. The municipal services are further divided into ten lowest administrative units called Tabia, nine of which are comparable. Sample households were obtained on the basis of a two stage random sampling procedure. At the first stage, out of the nine comparable Tabias in the city a sample of six were randomly chosen. Then from the six Tabias, in the second stage five households of each category (5 female-headed and 5 male-headed families) were randomly drawn. Therefore, the findings of this study are based on a population comprising 30 female-headed and 30 male-headed households, a total of 60 households. Sample size of both categories is proportional and sampling was done from list of households obtained in each Tabia offices. To insure representatives of the sample population and eliminate bias, great care was taken during sampling.

For the institution mapping questionnaire, a purposive sample selection technique was applied. Twenty FHHs able to read and write were identified from the household questionnaire after the first survey. Then, the households were provided with practical demonstration on how to map the institutions based on their impact on livelihoods, so that without influence form research assistants and the author households were allowed to rank the relative importance of the various organizations and institutions to their livelihoods and note the justifications thereof.

3.7 The Questionnaire Design

The questionnaire used in this study is reasonably comprehensive and designed carefully to include all the information that help respondents put their assets and livelihood strategies and map the most important institutions in coping with urban poverty. It is also designed to include all the questions that are believed to meet the objectives of the survey. The questionnaire is categorized into three major parts.

The first part seeks to find out the demographic characteristics of female as well as male-headed households. In the first section, socio-economic assessment part of the questionnaire, the sex, age and educational background of the household heads, the demographic composition and the education level of each person in both types of household are assessed. Then, questions that interrogate and cross-examine the reasons for female-headship and previous assets (before being single parent) of the female-headed households are included. The second part of the questionnaire tries to find out what assets and institutions are useful for the livelihoods of both FH and MH households. In this part, questions that interrogate six major types of assets for comparative analysis of the capital endowments and livelihood options are included.

The third part of the questionnaire contains questions appropriate to inquire the factors that contribute to the vulnerability of households and the coping strategies the households deploy to mitigate their vulnerability. In here, trends and shocks pertinent and critical in the city are included. Lastly, questions that interrogate the level of mental capital of the households are contained. What is more, a separate questionnaire was prepared to investigate the significance and responsiveness of institutions for the livelihoods of the sample FHHs.

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4 The smallest administrative unit similar to ward (Tigrinya)
3.8 Scope and Limitation of the Study

This study is carried out and focused only on households in Mekelle city which is the capital of Tigray National Regional State. Nevertheless, it should be kept in mind that there are 12 relatively big (urban category) and emerging cities within the region. Due to limited resources and time constraint, however, the study could not cover livelihoods of FHHs in other cities. Moreover, the sample population of the study is 60 households (30 FHHs and 30 MHHs).

Therefore, first the information collected and analyzed from the sample size may not be adequate enough to represent and explain the situation of livelihoods of FHHs of the whole region. Second, the generalizations from the findings of the study may be limited to the study area due to the inherent differences in the nature of urban problems and as a result of the small sample size. Thus, the external validity (generalizability beyond the city to other urban areas) may be narrow, which of course is one of the limitations of the case study method. The case study method allows for an in-depth analysis of a case, but as a trade off, limits its external generalizability. But external validity could be tested and enhanced by series of replications of the findings in other cities, which of course is the logic in other methodologies too.

Another limitation of this study may be that it uses estimates of household expenditures to compare the difference in financial capital between the two types of households. This happened due to the fact that surveyed households were not interested to disclose their amount of income due to the fact that the FHHs relate such assessments with NGO benefits. Moreover, female spouses in MHHs did not explicitly know the amount of income the male spouse earns. Nevertheless, to restore the reliability of the analysis and examine the topic, after pilot testing the questionnaire in 6 households, important amendments were made in the questionnaire to cross-examine the differences in financial sources and capital between the two types of households. Thus, households were asked to mention their major source of income so that in the discussion it can be viewed from the socio-economic and employment environment in the country in general and the city in particular.

3.9 Data Analysis

Quantitative data processing and analysis of the research findings is done using Statistical Package for Social Sciences (SPSS). Simple frequency tables and graphs are used to assess socio-economic characteristics of households. Cross tabulations to plot results for more than one variable are also employed. In addition, Pearson's Chi-square test, a statistical test instruments, is employed to compare differences in socio-economic indicators and livelihood assets between the two groups of household. In fact, as a background information secondary information are used throughout the discussion. Furthermore, qualitative information worthy to complement the statistical findings and produce sensible information is used where necessary. Last but not least, efforts are made to provide household narratives to harmonize the findings.
Chapter 4: Policies, Processes and Structures

4.1 Introduction

This chapter starts with a brief review of the poverty profile of Ethiopia. The second part then summarizes the overall policies, goals and strategies of the Sustainable Development and Poverty Reduction Program (SDPRP) and the Plan for Accelerated and Sustained Development to End Poverty (PASDEP) of the country. The part that assesses the core principles of the constitution of the Federal Democratic Republic of Ethiopia (FDRE) relevant for the rights of women and the national policy on women follows. It then presents an elaboration of the socio-economic profile of the Tigray region and Mekelle city.

4.2 National and Regional Policy Contexts and Development Strategies for Poverty Reduction

4.2.1 Socio-economic Profile of Ethiopia

Ethiopia, located in the Eastern Horn of Africa with a total population of around 72 million in 2004, is the third most populous country in Africa following Nigeria and Egypt. Despite having immense natural resources and good potential for development, the majority of the population lives below absolute poverty line. This can be partly explained by the fact that the country has been in the longstanding history of civil war and inveterate drought which left the economy in deep paralysis manifested by the loss in economic dynamism and competitiveness, acute macroeconomic instability and social crisis.

Occupational structure of the population shows that about 16% and 84% are urban and rural dwellers respectively. According to the 1999/00 HICE & WM survey results due to various socio-economic maladies and disruptions, of the estimated 13.4 million households females head 26 percent of the households in the country, 41% in urban and 23% in rural respectively. In urban areas, female-headed households have been found to have higher poverty incidence (49%) than their male counterparts (34%) (FDRE 2002).

The incidence, depth and severity of poverty of the country depend on the demographic and socio-economic characteristics of its households. While average family size for Ethiopia stood at 4.9 persons per household, poorer households tend to have larger family size (5.8) which stood in contrast to 3.9 per household in better-off households. In addition, poor households tend to have larger proportion of dependents (134 per 100) than richer households (89 per 100). Moreover, members of poorer household tend to have older household heads compared to richer ones (FDRE 2002).

Based on the National Food Poverty Line, the quantity of food items in a basket that meets a predetermined level of minimum calorie requirement i.e. 2200 kcal per adult equivalent per day, the proportion of absolutely poor people in the country in 1999/00 was 44%. The statistics in urban and rural areas for the same year were 37% and 45% respectively. Despite the above figures, consumption poverty head count in urban areas has increased by about 11 percent between 1995/96 and 1999/2000 implying that life in urban areas is much more expensive.
In Ethiopia unemployment and underemployment, clear manifestations of poverty, are high. While unemployment in the larger urban centers is estimated to be between 26% and 40%, underemployment due to casualisation of labor is also widespread. For instance, the proportion of urban households engaged in casual work has increased from 15% in 1989/90 to 35% in 1995 which indicates how volatile household incomes can be, increasing susceptibility to poverty (Kedir 2005). More important, poverty is worsened by illiteracy. The overall literacy rate in Ethiopia for 1999/00 is 29 percent which has increased slightly from 27 percent in 1995/96. However, females have a lower literacy rate (20 percent) than that of males (40 percent) (FDRE 2002).

Another characteristic shock with strong implications for urban welfare is illness and prevalence of high rate of HIV/AIDS. The cumulative number of people living with HIV/AIDS is about 1.5 million: 3.8% male and 5% female (OSSA 2005). The increasing incidence of the virus especially among the economically active population is eroding the income generating power of households. According to Kedir (2005), at the end of 1999 the incidence of the virus among the adult population was estimated as high as 10.6 percent. Regarding housing, about 85% of the households in Ethiopia live in low quality houses. About 70% of the urban population of the country is living in slums. While 90% urban housing roofs are made of corrugated iron sheets the remaining is grass-roofed with high risk of disease and poverty trap. Considering the 4.9 household size in the country, the average number of rooms per household is 1.6 which is an indicator of overcrowded living conditions (FDRE 2002).

To reduce the deep-rooted poverty in the country, the government had adopted a full-fledged declaration of government commitment (the Sustainable Development and Poverty Reduction Strategy Paper) in the mid 1990s. In the next part of this chapter, the main elements and complementary measures of the strategy, as are stipulated in the policy document, are reviewed.

4.2.2 The National Poverty Reduction and Sustainable Development Program (SDPRP)

The goal of the national Poverty Reduction Strategy Paper as stipulated in the SDPRP is to reduce poverty through maintaining macroeconomic stability. It aims

- a 10% reduction in poverty from its 1999/00 level of 44%,
- a reduction in infant mortality from 97/1000 to 85/1000,
- an increase in primary school enrollment from 57% in 2000/01 to 65%,
- a 65% GER in primary education; 16% GER for the first cycle and 8% for the second cycle,
- to expand health extension package to improve access and equity,
- to increase the rate of roads from an average 57% for all roads to 82%,
- to half the proportion of people without sustainable access to safe drinking water and sanitation; all to be achieved by the end of the program period (2004/05)

To enable the fulfillment of these goals the real GDP should grow with 7% on average during the program period. In addition, to meet the MDGs and halve poverty by 2015 the economy should grow in real terms by 5.7% per annum (FDRE 2002). The policy document assumes that institutional efficiency through capacity building,
devolution and empowerment, reform in civil service and justice system, peace and
stability, and improving the functioning of public services will make meeting the goal
easier. The macroeconomic policy and framework reorients budgetary resources
towards key poverty reducing sectors: agriculture, health and education. In addition,
the fiscal policy aims at reducing deficit while at the same time allocating investment
and spending toward agriculture, natural resources, social service giving sectors and
infrastructure such as education, water, health and road construction. Moreover, the
monetary policy aims to contain inflation at a single digit level (5%).

Recognizing the difference in power and access to economic resources between men
and women and its implication for the lives of women and the national economy, the
SDPRP envisages the empowering women in any effort to alleviate poverty. Devoting
resources to address gender issues and sensitivity within sectoral policies and in any
socio-economic interventions are considered as the key mechanisms to achieve long-
lasting equitable development. Key strategic focus of the program are take measures
that minimize barriers to girl's education, create improved access of women to
information on reproductive health and rights, organize and strengthen women's
associations, mobilize society to confront harmful traditional practices, and strengthen
constitutional rights and legislations so that women can be active participants in the
wellbeing and socio-political life of any society on equal terms with men.

After the completion of the implementation period of the SDPR program in 2004/05,
new plan, the Plan for Accelerated and Sustained Development to End Poverty was

4.2.3 Plan for Accelerated and Sustained Development to End Poverty
(PASDEP)

Recognizing the unprecedented urbanization taking place in the country and the
increased importance given nationally to urban development and its contribution for
the country's socio-economic and environmental progress, PASDEP was adopted. The
plan is give a time span of 5 years. Within the time horizon, it is aimed at to link the
development strategies of the program to achieving the MDGs in a meaningful way
by the 2015.

The urban PASDEP strategy involves an approach that integrates four basic initiatives
of urban development. Firstly, to reduce urban unemployment from its current 40% level
level to less that 20% and improve income earning capacity of households by
supporting small & micro enterprises. Secondly, launch a national integrated housing
development program to reduce slum areas by 50% by the end of the program and
reduce the vulnerability of the urban poor by integrating public and private sector
investment with micro enterprise development. Thirdly, increase access of the poor,
small and medium enterprises, and investors to serviced land to ensure integrated
housing and urban development in order to improve household welfare and to realize
robust economic growth. Fourthly, strengthen urban-rural and urban-urban linkages
by consolidating efforts in the larger towns and launching a small town development
program. To this end improving infrastructure and communications such as rural
access roads, telecommunication and rural electrification, building up of small rural
towns, and investing in general education and technical and vocational training in
peri-urban areas are efforts to be scaled-up.
According to the policy document, the focus on women concentrates on:

- bringing more girls into education,
- improving women’s health through village level health extension services,
- liberating girls’ and women’s time from unproductive household activities,
- opening up small entrepreneurship opportunities for women, and
- facilitating legislative and institutional reforms to protect the rights of women

4.2.4 The FDRE Constitution and Women's Rights in the Ethiopian Legal Framework

In this section attempts will be made to assess the core principles of the FDRE constitution and the National Policy on Women as a useful starting point for the analysis of the prevailing laws and standards relevant for the rights of women.

The constitution of the FDRE provided the legal framework for the empowerment of women. This is provided by the constitution's Art.35 and Art. 40. According to these provisions, women have the right to property and to equality in ownership and use of property with men. The National Women's Policy translates these broad provisions into strategies which are intended to ensure the political, economic, and social empowerment of women. There are five strategies included in the National Women's policy: awareness creation, capacity building, gender mainstreaming, organizing women, and networking and research. The establishment of Women Affairs Bureaus and Standing Committee in the parliament and attempts to address gender issue in development strategies and sectors of the country are attempts towards this end.

4.2.5 The National Policy on Ethiopian Women

The government recognizes the fact that the participation of women in the formal sector was negligible when it ventured in designing the national women's policy. Then, the policy defies the long held gender inequality that was tolerated in the previous laws and institutions. This is considered as primary part of its main objectives, which includes creating conducive legal and institutional atmosphere that promotes respect for human rights of women; ensuring their equality and enabling them to equally participate in the political, economic, and social life of their society (TGE 1993). As summarized shortly, the functions of the policy are:

- to institutionalize the economic, political, and social rights of women by creating appropriate structures within the government offices and institutions to establish equitable gender sensitive public policies.

As stipulated in the policy document, gender equality forms the corner stone in the of economic development efforts along with the equal participation of women in any governmental organizations and structures. As regards the promotion of education of female students, the document reads:

- women's right to learn at any level of education and training institution in the field of their choice shall be ensured. Rights of women to receive and benefit from, in a manner based on equality and non-discrimination, equal pay for equal work, promotion, appointment, transfer, and training shall be respected.
4.2.6 Socio-economic Profile of Tigray

Tigray National Regional State, situated in the northern part of Ethiopia, covers approximately 53,000 km² of land area. The region has a long-standing history of war and is highly drought prone with poor natural resources base. It had been in a stretched civil war for 17 years between 1974-1991 during the socialist regime. In addition, the Ethio-Eritrea war, erupted in May 1998, took the lives of many and swept the welfare of numerous households.

According to the population projection study conducted by the Bureau of Planning and Economic Development (BoPED), the population of the region is growing at the rate of 2.7% per annum and by 2004 it was estimated to reach slightly above 4.1 million, of which 83% was expected to live in rural and the remaining 17% in urban areas. In terms of sex composition, 49% of the population are male and 51% female. The population size in 1994 was 3,136,267. So in about seven years time it has increased by nearly 1 million, which is an increase of about 25% (BoFED 1998).

The urban population growth between 1994 and 2004 was 45%, from 468,478 to around 746,000 in 2004. Studies show that total fertility rate is higher in rural areas than in urban centres but urban population was expected to increase by more than 50% in ten years while the total population increased by only 25% (BoPED 1998). The 1994 census result conducted by the Central Statistical Authority (CSA) revealed that about 49% of total urban population was migrant. Then it is possible to conclude that the high rate of urbanization of the region is mainly due to migration.

In urban centres, rapid population growth coupled with high rate of unemployment puts constant pressure on the scarce municipal resources. Currently, over 61 percent of urban population lives below poverty line and about 40% is unemployed (BoPED 1998). Female labor force participation is in the formal sector significantly low. According to the survey conducted by CSA in 1994, of the total working force in the region 73% of the total unemployed populations of the region are found to be women.

There are total of 40 cities and towns that have municipal status and they have accommodated more than 107,825 dwellings/residential houses. The number of people living in single room housing is estimated to be 5, which is very high and has negative effect on public welfare and environmental sanitation. The incidence of HIV/AIDS among the economically productive population of the region is very high where 5.3% and 2% male and female youth in urban and rural areas respectively were found to be infected by the virus.

4.2.7 The Tigray Family Law and its Institutional Arrangement

One area of law in the FDRE constitution article 52 (1) made regional matter was the 1960 family code. Thus, Tigray came up with its own family law in line with the constitution in November 1999. This makes it the first family law that abrogated inequality and discrimination, especially against women and minimal protections for children's interest that was openly legitimized in the legal system. As such, it caters for equality of women with men during conclusion, marriage, and at the time of dissolution which is in line with article 34 of the federal constitution. The constitution of Tigray, in its article 62-66 determines the judiciary along with their jurisdictions and the levels at which they are to be structured. The institutions that have been placed at a position to apply the family law are social courts which have legal basis in
the regional constitution and instituted in each Tabia (kebele). The points marking the significance of the social courts in the current justice system are easy and inexpensive access to justice for the community; develop the culture of respecting the laws and promotion of spirit of peace and understanding among members of the society.

4.2.8 Snapshot of the Study Area

Situated in the southern zone of the Tigray regional state and with total land area of 74 Km², Mekelle city (the study area) is found 783 Km North of Addis Ababa. Geographically the city is located at 13° 32’ North latitude and 39° 28’ East longitudes. The agro climatic zone where Mekelle is located is called Weyna dega (mild climatic condition). The city experiences mild climate with annual average maximum and minimum temperature of 24.1° C and 11.11° C respectively. The average elevation of the city ranges between 2000 to 2200 meters above sea level.

The city is the capital of Tigray National Regional State. Recently, the city has been expanding tremendously due to population growth. Annual population growth rate is 5.5 % (MCA 2005). According to a population projection study conducted by the Mekelle City Administration (MCA) in 1997, the city has been expected to accommodate more than 216,850 inhabitants by the year 2005. In terms of sex composition, 51% of the population are female against 49% male. Average household size is 4.3, which corresponds to around 50,500 households. According to official data from the region, around 45% of households of the city are female-headed (MCA 2005). Urban poverty in Mekelle in the year 2004 is 50.5% (Gebreselassie 2006). Regarding to the age structure, about 41% of the population is young falling below 15 years of age. About 55.41% of the population lies between the age ranges 15-49. The percentage of the population aged 65 and above is about 3.6%. For each 100 persons in the productive age group, there are about 80 young and old dependants to be supported.

Rapid urbanization of the city, about 17%, is engulfing peripheral villages of rural category and small towns enlarging the city's size from 23.04 Km² in 1994 to 74 Km² in 2005. The city is an emerging dynamism in its political, economic and social significance. According to the 1994 Population and Housing Census of Ethiopia, 54% of residents were migrants. The migratory movement from Eritrea and persons displaced from the borders due to the Ethio-Eritrea conflict accounts for 21 % of the population of the city.

<table>
<thead>
<tr>
<th>Tabia</th>
<th>Population</th>
<th>Residential units</th>
<th>Individual water tap (%)</th>
<th>Communal water taps</th>
<th>Health institutions</th>
<th>Waste containers</th>
<th>Markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addis Alem</td>
<td>20,779</td>
<td>512</td>
<td>72</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Adi Haki</td>
<td>23,289</td>
<td>631</td>
<td>81</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Ayder</td>
<td>17,165</td>
<td>424</td>
<td>76</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Aynalem</td>
<td>11,912</td>
<td>311</td>
<td>76.2</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Hadnet</td>
<td>18,257</td>
<td>389</td>
<td>81.5</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Hawelli</td>
<td>26,589</td>
<td>824</td>
<td>87.2</td>
<td>3</td>
<td>2</td>
<td>9</td>
<td>-</td>
</tr>
<tr>
<td>Endistry</td>
<td>23,156</td>
<td>615</td>
<td>72</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Kedamay Weyane</td>
<td>19,288</td>
<td>439</td>
<td>71.5</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Kwiha</td>
<td>24,149</td>
<td>569</td>
<td>68</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Sewhi Negus</td>
<td>19,911</td>
<td>501</td>
<td>85.4</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: MCA 2005
Chapter 5: Exploring the Livelihoods of Female-Headed Households

5.1 Introduction

This part presents the findings of the study by answering the research questions, i.e. the comparison of livelihood options open to female-headed and male-headed households in Mekelle. Discussion and analysis is based on primary qualitative and quantitative information obtained from the household questionnaire, informant interview from institutions, and secondary and tertiary data from relevant studies.

The first part of the analysis (5.2) presents findings on the socioeconomic characteristics of FHHs, general socio-economic indicators before FHHs became single parent, and the causes for and consequences of female-headship on the livelihoods of the household. The next section (5.3) delves into comparative analysis of current livelihoods of FH and MH households by reviewing different types of assets. Assessments of the vulnerability context and coping strategies as well as the livelihood outcomes will be contained in section 5.4. Institution mapping, where respondents reflect the relative significance of government and non-government institutions is contained in section 5.5. Then, in section 5.6 a reflection as well as discussions on the livelihood outcomes of the coping strategies is presented. Lastly, a summary on the significance of the SLA over other approaches is posted.

5.2 Demographic, Employment and Educational Status of Female-headed Households before being Single Parent

5.2.1 Demographics

According to a population projection study conducted by the Mekelle City Administration (MCA) in 1997, by the year 2005 around 216,850 households were expected to inhabit the city. In the same year, 55% and 45% of households were likely to be MH and FH respectively. Thus, based on the 1997 projection, 27,775 households were male-headed and 22,725 female-headed by the year 2005.

The study explored the educational attainment and employment status of female heads in FH households as an indicator of their access to education during childhood and employment before they became single parent. As can be seen from table 5.1, educational attainment for the households is low (43.3% no education, 36.7% primary complete, and only 20% secondary and above). Regarding employment status, 73.3% and 10% were unemployed and self-employed respectively. The low level of educational attainment can be related to the negative value given to girl's education, girl's increased dropouts and failure at school due to additional household burdens or early marriage, and household poverty and inability to send children to school. The high unemployment is a reflection of low education level and the discriminations and prejudices in the labor market against women.

Table 5.1: Education and Employment Status before Being Female-headed

<table>
<thead>
<tr>
<th>Education status</th>
<th>Freq</th>
<th>%</th>
<th>Employment Status</th>
<th>Freq</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No education</td>
<td>13</td>
<td>43.3</td>
<td>Employed</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Primary complete</td>
<td>11</td>
<td>36.7</td>
<td>Self employed</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Secondary complete</td>
<td>5</td>
<td>16.6</td>
<td>Unemployed</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Vocational and above</td>
<td>1</td>
<td>3.3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>30</td>
<td>100%</td>
<td></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Livelihoods and Coping Strategies: A study of Female-Headed Households in Mekelle, Ethiopia 33
If we have a closer look at the income situation of the households before it became female-headed, we find that in 73% of the cases the husband was the major breadwinner for the livelihood of the family and 27% both x-husband and wife. The finding can be an important indicative of the fact that men in Ethiopia dominate in the labor market and income-earning activities for a household and women are confined to in-house roles: cooking, raising children, and taking care of their husband.

The above data can be underlined by socio-economic studies conducted at national and regional level. For example, according to statistics from CRR (2003), women comprise more than 50% of the Ethiopian population but only 23% of the student population. In addition, females have a higher illiteracy rate (80%) and the unemployment rate among women in Tigray in 1999 was nearly 20%.

5.2.2 Causes for Female-headship

Various factors, though differing from region to region and country to country, are mentioned for the increase in the global incidence of female-household headship. Separations, divorce, widowhood, migration, polygamy, and deliberate preferences are among the many (Garcia 2001, Chant & Brydon 1998, Kabeer 2003).

During the research, the respondents who were interviewed on the causes revealed the following reasons: 15 (58%) of the cases indicated that their husband died, of which 9 due to sickness, 4 due to war, and 2 due to an accident. In 38% of the cases, the couple separated/divorced, of which 6 due to misunderstanding and the remaining 4 other socio-economic problems such as poverty (table 5.2).

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Freq</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty and separation or divorce</td>
<td>4</td>
<td>15.4</td>
</tr>
<tr>
<td>Misunderstanding and separation or divorce</td>
<td>6</td>
<td>23</td>
</tr>
<tr>
<td>Death of male partner</td>
<td>15</td>
<td>57.7</td>
</tr>
<tr>
<td>Self-interest to be independent</td>
<td>1</td>
<td>3.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

These findings are inline with other socio-economic studies conducted in the region. For example, a study by Meehan (2004) shows that average marriage in Tigray lasts only 7.5 years. Moreover, according to Desta et al. (2006) separation and divorce are aggravated as a result of empowerment of women often conflicting with the high resistance and less tolerance of men. Moreover, the bloody war during the socialist regime (1974-1991) and the conflict with Eritrea and HIV/AIDS took human lives and eroded socio-economic welfare of households (Desta et al. 2006).

5.2.3 Consequences of Female Headship

In order to compare the difference in livelihoods before and during single-parenthood and look into the impact of absence of a male support, the FHHs were asked to rank their previous relative economic status in relation to their neighbours. According to the perceived response of the households 23.3%, 40%, and 23.3% responded that they were respectively much better off, average, and poorer compared to their neighbours; the remaining 13% were already living in dismal conditions before they became single-parent (table 5.3).
Table 5.3: Household Economic Status before Being Single-parent

<table>
<thead>
<tr>
<th></th>
<th>Freq</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Much better than the rest</td>
<td>7</td>
<td>23.3</td>
</tr>
<tr>
<td>Average standard</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>Poor than most households</td>
<td>7</td>
<td>23.3</td>
</tr>
<tr>
<td>Very destitute</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Those who perceived their economic status was much better and average than the rest remarked that, compared to the living standard their neighbours had and the status they have now, they had relatively stable source and amount of income before being single-parent. Moreover, they noted that the male head of the household had better income-earning potential and higher status job. On the other hand, those who perceived their economic status poorer and very destitute confirmed that, despite the presence of male head, they were unable to properly feed themselves and provide the necessary goods and services for the household due to the inadequacy of general household income, irregularity of income due to casual work, and absence of other forms of social security.

Data on the temporal consequence of female-headship on the living standard of the household give a similar picture. Slightly over 63% surveyed households reported their economic condition declined through time, 30% improved, and somewhat over 6% remained unchanged as compared to during the presence of male head in the household.

Most importantly, in traditional societies men are recognized as major protectors of a family and dependable guardian against calamities for children and the family. When a family loses the men sentinel, members feel like they are abandoned, and the family is liable to fall into disorganization and psychological troubles (Mayee 2003). In addition to the economic consequences, a household can also face emotional distress and familial disruption.

From the survey result, 46% of female heads of FHHs revealed that the family lost its internal strength and suffered familial disconnection; 25% reported that the family get disorganized and took time to recover. The remaining 19% and 10% revealed that the family has got internal strength and nothing changed.

*two of my three kids are on the street. I often go and beg them to come back home, but none of them is willing because life on the street seems relatively comfortable for them (an old women confessed).*
5.3 Comparing the Livelihoods of Female and Male-headed Households

This part explores the difference in the livelihoods between female-headed and male-headed households in the research area based on the SLA and according to the different assets. This will be done in the following manner:

- Human capital: by mainly comparing household size, dependency ratio, educational attainment, and employment status,
- Physical capital: by looking into the differences in house ownership, quality of housing, access to infrastructures, and possession of equipments,
- Financial capital: by exploring differences in major sources of income, monthly expenditure, and affordability of life,
- Social capital: contrasting membership in social organizations, level of relationship at neighbourhood level and between household types,
- Political capital: by exploring membership in political parties, participation in political life, and awareness of women's rights,
- Natural capital: by comparing access to potable water, plot of land, and solid waste services
- Mental capital: looking into the differences in the positive and negative affects

5.3.1 Human Capital

5.3.1.1 Household Size, Age and Literacy Rate

This study is based on information collected from 30 FH and 30 MH households. Of the 30 FHH, 4 (13.3%) are de facto and the remaining 26 (86.6%) are de jure.

Regarding place of origin of female spouses in both types of households, for several reasons, 25%, 22%, and 10% of female heads in FHHs and female spouses in MHHs migrated from rural areas of the region, other small towns within the region, and other rural and urban areas out of the region respectively. The remaining 43% responded that they are descendants of Mekelle. Migration is a response to poor living conditions in rural area.

Pre-existing knowledge states that demographic and socio-economic characteristics of households in Ethiopia are significant correlate to human capital and firm determinants for household livelihoods (FDRE 2002, Gebreselassie 2006).

Total household size of the surveyed FHHs is 138 ranging from 2-8 members and those of MHHs is 173 ranging from 2-11 members respectively, reflecting incidence of extremes in size. As can be learned from table 5.5, average household size in MHH and FHHs is 5.8 and 4.6 respectively, which is above the average 4.3 for the city. The finding is within the range for the country. According to a study by the FDRE, average household size for the country stood at 4.9 per household in 2002 with poorer households having a larger family size (5.8) against the 3.9 per household in better off families (FDRE 2002). The implication from the data is surveyed households, either FH or MH have larger family with the probability of falling into the poor category.

| Table 5.4: Households Size and Age Composition |
| Households | Mean Family Size | Mean Age | Mode Age |
| FH | 4.6 | 40.97 | 40 |
| MH | 5.8 | 43.27 | 47 |
Age is one of the variables to analyse the economic dependency of members and its implication for the livelihood situation of the households. As indicated in Table 5.4, the average age of FHHs and MHHs is 41 and 43.3 respectively. Moreover, given the household size, the most frequent age in FHHs is 40 while in MHHs is 47.

Then, as symptomatic of labor availability and dependency and its implication for the livelihoods of the households, age distribution and dependency of the surveyed households was computed. As figure 5.1 shows, apart from the fact that a household member is currently employed or not, FHHs have 84 dependents for every 100 working age population and MHHs have 75 dependents for every 100 working age population, implying that the former tend to have more dependents than the latter.

In a study conducted by FDRE (2002), an important demographic factor with positive effect on poverty is the dependency ratio. The study indicates that a unit increase in dependency ratio is associated with a 30% probability of falling into poverty.

**Figure 5.1: Age Distribution of HH Members**

![Age Distribution of HH Members](image)

In spite of the fact that a household member is in the working age range, gender composition and the presence of male and female household members have an implication for labor availability either for income-earning or other household responsibilities. The gender composition of FH and MH households was such that 56 (40.5%) and 82 (59.5%) of the members in FHHs are male and female respectively. Taking male to female ratio, FHHs have 67 males for every 100 female household members. In contrast, when looking into the results for MHHs, the gender composition is such that 78 (45%) and 95 (55%) of the members are males and females respectively, while the male to female ratio is 82 males for 100 females.

From the analysis it becomes obvious that the FHHs in the sample are exposed to double risks: having relatively higher proportion of dependents and a low level of male labor support. The potential effect of such high dependency and low ratio of male labor force among the FHHs goes far beyond the immediate implication. FHHs would be in a much difficult condition to provide the family with the necessary goods and services, send their children to school, and maintain decent family life with an implication to the possibility of inter-generational poverty transmission.
5.3.1.2 Literacy

Another important factor strongly influencing the livelihoods of households and their probability of falling into poverty is the educational level of the household head and its members. An urban poverty study by Gebreselassie (2005) in Ethiopia shows that, dropping some variables such as asset accumulation and age, as the level of education of the household head and its members rises, its living standard increases. Moreover, in Ethiopia many studies indicate that educational attainment, such as a university degree, is a good predictor of the financial and welfare position of a household.

If we have a closer look at literacy, both types of households have nearly comparable percentage members in the lower levels of education (no education, primary, junior, secondary and vocational). However, there is significant difference regarding higher level education. Ten members in MHHs hold a university degree against only 1 among FHHs. This implies that MHHs in general are found at a better standing in attaining higher education. Nevertheless, the higher level of educational attainment in male-headed households can be attributed to the presence of a male head and the higher probability that men have for attending higher levels of schooling (table 5.5).

<table>
<thead>
<tr>
<th></th>
<th>FHH</th>
<th></th>
<th>MHHS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>32</td>
<td>23.2</td>
<td>56</td>
<td>32.4</td>
</tr>
<tr>
<td>Church education</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>3.5</td>
</tr>
<tr>
<td>Primary (1-6)</td>
<td>58</td>
<td>42</td>
<td>67</td>
<td>38.7</td>
</tr>
<tr>
<td>Junior (7-8)</td>
<td>28</td>
<td>20</td>
<td>11</td>
<td>6.3</td>
</tr>
<tr>
<td>Secondary (9-10)</td>
<td>14</td>
<td>10</td>
<td>22</td>
<td>12.2</td>
</tr>
<tr>
<td>Vocational</td>
<td>1</td>
<td>0.73</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>University degree and above</td>
<td>1</td>
<td>0.73</td>
<td>10</td>
<td>5.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>138</td>
<td>100</td>
<td>173</td>
<td>100</td>
</tr>
</tbody>
</table>

The implication of the finding is that FHHs are in a disadvantaged position in terms educational attainment with other related consequences. Then, it can follow that female-headed households are exposed to multiple risks: having higher proportion of dependents, lower male to female labor ratio, and low level of educational attainment, all indicators of the higher probability for the households to fall into poverty.

5.3.2 Physical Capital

Evidence suggests that shelter is one of the basic needs of human beings next only to food and clothing. It is also a source of identity that has considerable effect on psychological well-being of the inhabitants (Mitlin and Satterthwaite). Moreover, home ownership brings out significant economic security and social status to the household. Housing also acts as matrixes that strengthens social ties and develop social relationships. For the urban poor, housing is more than just shelter; it is also source of income by renting rooms or running domestic businesses (Rakodi and Lloyd-Jones 2002, Moser 1998).

In urban context, housing can be considered as the most essential physical capital. In this study, it was found important to assess whether there are differences in house ownership between FH and MH households and its implication for the living condition of the households. The result of the survey indicates there is no significant difference in ownership of a house. While 40% FHHs and 53.3% MHHs own a house,
the remaining 60% and 46.7% FHHs and MHHs live in public accommodation or in houses rented by landlords (see table 5.7). Among the households that do not own housing, 83.3% FHHs and 78.6% MHHs rent from private property owners and the remaining 16.7% FHHs and 21.4% MHHs live in public housing.

**Table 5.6: House Ownership**

<table>
<thead>
<tr>
<th>Ownership</th>
<th>HH</th>
<th>FHH (N=30)</th>
<th>MHH (N=30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>12 (40%)</td>
<td>16 (53.3%)</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>18 (60%)</td>
<td>14 (46.7%)</td>
<td></td>
</tr>
</tbody>
</table>

Despite some discrepancy, the finding strongly reflects the results of the 1994 census conducted by the CSA. According to the census results, about 62%, 30%, and 3% of households of the city live in owner-occupied, rented, and in public housing respectively (CSA 1994).

There is, however, a significant difference in the mean rent payment between FH and MH tenants for housing. As indicated in table 5.7, the mean rental expenditure for MHHs is Birr 94.17 while this is only 58.13 for FHHs.

**Table 5.7: Average Household Rental Expenditure**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>FHH(N=18)</th>
<th>MHH(N=14)</th>
<th>Sig. &lt; 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>58.13</td>
<td>94.17</td>
<td>0.031</td>
</tr>
<tr>
<td>Std. deviation</td>
<td>36.9</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>Median</td>
<td>60</td>
<td>85</td>
<td></td>
</tr>
</tbody>
</table>

Such difference in average expenditure between the two types of households can be related to the difference in quality and/or size of the house the households are able to command given their income.

Regarding plot size of the habitable area, there is no significant difference. The average plot size for MHHs and FHHs is 281 and 205.4 sq. meters respectively. The number of rooms per household type is however significantly different. The survey result as given in table 5.8 indicates 65.5% of the FHHs live in single unit housing as compared to only 24% MHHs; and while only 14% FHHs live in two room housing as compare to 48% MHHs; only 10.5% FHHs live in three or more room housing as compared to 28% MHHs.

**Table 5.8: Number of Rooms of Dwellings**

<table>
<thead>
<tr>
<th>Q. Please indicate the number of rooms of the house the HH is living in?</th>
<th>HH</th>
<th>Number of rooms</th>
<th>Sig.&lt;.5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHH (N=29)</td>
<td></td>
<td>One</td>
<td>Two</td>
</tr>
<tr>
<td>19 (65.5%)</td>
<td>7 (24%)</td>
<td>2 (7%)</td>
<td>1 (3.5%)</td>
</tr>
<tr>
<td>MHH (N=29)</td>
<td></td>
<td>7 (24%)</td>
<td>14 (48%)</td>
</tr>
</tbody>
</table>

* Significant at 3% degree of freedom

Moreover, the per capita number of rooms per household in FH and MH households is 1.5 and 2.14 respectively. The finding for FHHs can be attested by the national average which is 1.6 rooms per household, while there is slight difference for MHHs (FDRE 2002). The large number of persons living in single room housing witnesses
the overcrowded living condition of the households with detrimental effect in health and well-being.

The general housing conditions and internal and external construction materials of the dwelling units were observed by the research assistants to be able compare further the physical capital of both types of households. The survey result shows that, except for wall material, there is significant difference in internal and external housing conditions of both types of households. As can be learned from table 5.9, a majority of the sample MHHs live in a better condition housing as compared to the FHHs. The finding can be important predicators of the difference in the household capacity to posses or rent quality housing.

| Table 5.9: Internal and External Housing Conditions |
|-----------------------------------|-----------|-----------|----------------|
| Indicators                        | FHH       | MHH       | Sig. < 5%     |
| Roofing                           | Good      | 10 (33%)  | 17 (57%)      | 0.069    |
|                                  | Holes/spots | 20 (67%)  | 13 (43%)      |          |
| Ceiling                           | Yes       | 1 (3%)    | 6 (20%)       | 0.044    |
|                                  | No        | 29 (97%)  | 24 (80%)      |          |
| Floor material                    | Cement    | 3 (10%)   | 15 (50%)      | 0.001    |
|                                  | Mud       | 27 (90%)  | 24 (80%)      |          |
| Wall material                     | Stone/Brick | 17 (57%)  | 20 (67%)      | 0.208    |
|                                  | Wood/mental sheet | 13 (43%)  | 10 (33%)      |          |

Such poor housing conditions in FHHs can have profound effect in terms of the loss in economic gain from productive in-house activities and the large economic burden as a result of poor health borne from poor quality housing.

Another very important element of physical capital is access to service giving infrastructures. The survey result shows there is almost similar access for both types of households to infrastructure and services. For example, in terms of access to paved road, FHHs are living on average at a distance of 320 meters while the figure for MHHs is 290. Strikingly, both types of households are living at an average distance of one Kilometre from market facility and medical centre (see table 5.10).

<table>
<thead>
<tr>
<th>Table 5.10: Mean Distance of Infrastructure and Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q. Estimate the distance of your house in meters to the following infrastructure</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Paved road</td>
</tr>
<tr>
<td>Water</td>
</tr>
<tr>
<td>Market</td>
</tr>
<tr>
<td>Solid Waste Container</td>
</tr>
<tr>
<td>Medical centre</td>
</tr>
</tbody>
</table>

Nevertheless, surveyed households, especially on the peripheries of the city reported that despite the availability of the road the absence of public and private transport has held back their mobility and economic activities. Moreover, needless to say, those who are living in shared dwelling (rented housing) reported that they face quantity restrictions, price increments, and other forms of abuses from landlords.

Issues of accessibility to infrastructure and services should not be viewed at face value when applied to FHHs, rather be examined relative to household responsibilities and its impact on the female head. Female-headed households have to shoulder
domestic work and outside responsibilities, to carry goods and travel to and from the market to make a living without any or with minimum male labor support.

The consequence of female-headship and comparative analysis of current livelihoods between FH and MH households can also be investigated by the quality and quantity of household tangible assets and stocks. Female-headship may bring about sudden change of physical assets; or the inability to command sufficient amount of financial income may result in failure to purchase certain equipments. In the survey, FHHs were asked to indicate if there is a change in specific equipments and assets after having become single-parent, and MHHs to confirm what they possess at present.

<table>
<thead>
<tr>
<th>Equipment</th>
<th>FHHs (N=28)</th>
<th>MHHs (N=30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. House(^6)</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>2. Colour TV</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>3. Radio</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>4. Stereo player</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>5. Sofa/dinning table</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>6. Jewelleries</td>
<td>22</td>
<td>17</td>
</tr>
<tr>
<td>7. Electric stove(^7)</td>
<td>7</td>
<td>3</td>
</tr>
</tbody>
</table>

If we have a closer look at table 5.11, there is slight change in the types of assets that FHHs had before it became single-parent and at present. For example, there is change in housing either in terms of plot size or ownership, in having jewelleries, coloured TV, and electric stove. Moreover, with respect to ownership of the listed items, MHHs are in a much better-off position than FHHs. Change in certain equipments such as jewellery and radio in the sample FHHs can be due to the fact that the items are easy to sell off in times of despair. The change in house can be as a result of partition of property between separated/divorced families or a deliberate economization decision of the sample FHHs by renting low cost housing.

### 5.3.3 Financial Resources and Household Expenditure

Financial capital is the most liquid asset which allows people to get ends met, smooth consumption, invest in productive assets, and sit out stresses and shocks. The commercialization or commoditization of urban livelihoods has important implications for urban households (Mitlin and Satterthwaite, Moser 1998). They have to pay for food, shelter, and urban services implying the importance of higher financial resources to cope with poverty. Thus, urban poor have to dig into their pockets to sustain their livelihoods by generating income either through wage employment or through self-employment in the informal sector (Moser 1998, World Bank 1991).

During the interview, respondents were not eager enough to reveal their level of financial income and accurate earnings. The surveyed FHHs link such assessments with NGO assistance and other benefits and the amounts of income given by female respondents of the sample MHHs were not dependable because female spouses in MHHs did not explicitly know the exact amount of income the male head earns.

\(^6\) Houses at the corner of road junctions can be divided into two and sold during partition between divorced families; A household can rent few number of rooms/poor quality housing

\(^7\) Useful for baking Enjera (a thin pan-cake like bread preferred staple in Ethiopian diet)
Therefore, in order to enable a comparative analysis of the financial capital of both types of households, financial sources and expenditure data were employed. Households were asked to mention their source of income and estimate their monthly expenditure on food and non-food items assumed to be vital for a living. Beyond the above mentioned realities, studies recommend the use of expenditure over income for the reasons that information on current expenditure is assumed to be a good indicator of long-term standard of living, a more stable and better indicator of current livelihoods, and more realistic in urban economies where most people earn their living irregular employment (Gebremedhin 2006, Desta et al. 2005).

Table 5.12: Major Household Financial Income Sources

<table>
<thead>
<tr>
<th>Sources</th>
<th>FH (N=29)</th>
<th>MHH (N=29)</th>
<th>Sig. &lt; 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Regular monthly salary</td>
<td>4 (14%)</td>
<td>25 (86%)</td>
<td>23 (79.3%)</td>
</tr>
<tr>
<td>Own Business</td>
<td>9 (31%)</td>
<td>20 (69%)</td>
<td>6 (20.7%)</td>
</tr>
<tr>
<td>Pension</td>
<td>4 (14%)</td>
<td>25 (86%)</td>
<td>2 (7%)</td>
</tr>
<tr>
<td>NGO assistance</td>
<td>9 (31%)</td>
<td>20 (69%)</td>
<td>1 (14%)</td>
</tr>
<tr>
<td>Casual work</td>
<td>7 (24%)</td>
<td>22 (76%)</td>
<td>3 (10.3%)</td>
</tr>
<tr>
<td>Rental income</td>
<td>1 (3.4%)</td>
<td>28 (96.6%)</td>
<td>5 (17%)</td>
</tr>
<tr>
<td>Child contribution</td>
<td>6 (20.7%)</td>
<td>23 (79.3%)</td>
<td>1 (3.4%)</td>
</tr>
<tr>
<td>Remittance</td>
<td>4 (14%)</td>
<td>25 (86%)</td>
<td>1 (3.4%)</td>
</tr>
<tr>
<td>Food for work</td>
<td>7 (24%)</td>
<td>22 (76%)</td>
<td>-</td>
</tr>
</tbody>
</table>

As can be seen from table 5.12, there are some striking differences in financial sources between FH and MH households. Whereas a majority of MHHs (79%) rely on regular monthly income, FHHs have to find other means of survival since only 14% have a regular income. They do so by either running an informal business (31%) or engaging themselves in casual work (24%). Others actively involve their children in income generating activities (20%). FHHs also make more use of available support through NGO or the food for work program of the government while MHHs hardly use these sources of income. Striking is also that rental income is far more often used as a financial source among MHH than among FHHs (3.4%).

Another method to highlight and compare the financial position of FH and MH households and their capacity to command over commodities and services is to inquire their expenditure on food and non-food items for basic living in urban areas. The expenditure data base includes money spent within a month on food, electric and water bills, firewood/gas for cooking, rent for housing, and medical care.

Referring to table 5.13, while the difference in the mean expenditure for food and house rent between the two types of households is found to be statistically significant (Birr8 285.7 and 409, and Birr 58.13 and 94.17 in FH and MH households for food and house rent respectively at 5% significant level), the difference for the other items was nearly similar. In addition, considering per capita expenditure9 the status of MHHs is better than FHHs. Moreover, according to the sample survey, most of the monthly budget is spent on food followed by house rent in both types of households.

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8 Birr: Ethiopian paper currency; 1 USD = 9.25 Eth. Birr (Sept. 15, 2007)
9 Dividing total average household expenditure over average household size
Table 5.13: Mean Household Expenditure of the Households

<table>
<thead>
<tr>
<th>Expenditure type</th>
<th>Parameters</th>
<th>FHH (N=30)</th>
<th>MHH (N=30)</th>
<th>ANOVA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Sig. &lt; 5%</td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td>Mean</td>
<td>265.7</td>
<td>409</td>
<td>0.018</td>
</tr>
<tr>
<td></td>
<td>Std. deviation</td>
<td>167</td>
<td>221</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>250</td>
<td>400</td>
<td></td>
</tr>
<tr>
<td><strong>Electric bill</strong></td>
<td>Mean</td>
<td>20.5</td>
<td>63.7</td>
<td>1.98</td>
</tr>
<tr>
<td></td>
<td>Std. deviation</td>
<td>23.8</td>
<td>180.6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>10</td>
<td>12.5</td>
<td></td>
</tr>
<tr>
<td><strong>Water bill</strong></td>
<td>Mean</td>
<td>11</td>
<td>14.3</td>
<td>0.230</td>
</tr>
<tr>
<td></td>
<td>Std.</td>
<td>8.5</td>
<td>12.23</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>0</td>
<td>12.3</td>
<td></td>
</tr>
<tr>
<td><strong>Firewood/gas for cooking</strong></td>
<td>Mean</td>
<td>37.17</td>
<td>49.3</td>
<td>0.10</td>
</tr>
<tr>
<td></td>
<td>Std. deviation</td>
<td>25.25</td>
<td>30.8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>40</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td><strong>House rent</strong></td>
<td>Mean</td>
<td>58.13</td>
<td>94.17</td>
<td>0.031</td>
</tr>
<tr>
<td></td>
<td>Std. deviation</td>
<td>36.9</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>60</td>
<td>85</td>
<td></td>
</tr>
<tr>
<td><strong>Medical expenses</strong></td>
<td>Mean</td>
<td>19</td>
<td>37</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Std. deviation</td>
<td>24.12</td>
<td>58.6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>15</td>
<td>25</td>
<td></td>
</tr>
</tbody>
</table>

* N=18

Nevertheless, one has to keep in mind that large proportions of FHHs (31%) are beneficiaries of in-kind and other forms of monetary assistance from NGOs operating in the city. Besides, FHHs can be involved in food-for-work programs. Moreover, seasonality and temporal factors of employment may affect expenditure. Hence, this analysis may not be dependable enough to conclude that FHHs have lower expenditure than MHHs. Apart from these; the difference in rent payment between the two types of households can be attributed to the existence of a male spouse in MHHs and the need for more than one room housing. Moreover, one has to keep in mind that with low level of incomes, irregular financial sources or unemployment, FHHs are more likely to be either tenants or sharers of poor quality housing conditions.

Household satisfaction regarding with their economic status in the community is significantly different. Among FHHs, 18 (60%), and 7 (23%) reported that they are belonging to the low income and poorest category respectively relative to their neighbours; whereas the corresponding figures for MHHs are 2 (6%), and 7 (23%) (see fig 5.2).

**Figure 5.2: Household Reported Relative economic status**
Such perceptions seem to have direct relationship with their major sources of income. Since majority of the FHHs are living off informal sector activities and NGO assistance sources which may not adequately allow meeting their basic needs, they feel discontent with their living standards.

To make the comparative of financial capital analysis more realistic and trustworthy and measure its significance for urban livelihoods, households were interrogated about the affordability of urban life. Food and non-food items were included in the survey as indicators.

As table 5.14 shows, except for transport considerable proportion of FHHs confirmed that they face difficulty to afford basic livelihood necessities. The affordability of proper nutrition, clothing, medical care, and bills is significantly low for FHHs as compared to MHHs.

Under these circumstances, seeking in-kind or financial assistance from NGOs (39% FHHs) and from neighbours (21% FHHs) are common ways of coping. If conditions are extremely difficult, as confirmed by 20% of the FHHs, relying on neighbourhood and kinship assistance and loan are found to be important to cushion financial difficulties.

The general urban livelihoods and low level of living conditions as manifested in the financial capital analysis discussed above finds support in literature. Largest proportion (50%) of the urban population of Mekelle are financially poor, often subsisting below the US$1 poverty line, majority of them female headed (Gebreselassie 2006)

In terms of using the banking system or microfinance, in general there is no significant difference between FHHs and MHHs. For example, using the banking system for saving is low in both cases which can be an indicator of low income-earning potential of the households. However, 75% households headed by men did not use the banking system/microfinance institute at all.

On the contrary, 60% FHHs and 17% MHHs took loan from a bank or microfinance institute. In addition, FHH were found to take the upper hand significantly in using bank loans for business purpose. Of those who obtained loan, 77.8% FHH used it to start business in contrast to only 40% MHHs.

<table>
<thead>
<tr>
<th>Item</th>
<th>Affordability (N=30)</th>
<th>Sig. &lt; 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HH  Can not afford</td>
<td>Afford sometimes</td>
</tr>
<tr>
<td>Proper nutrition</td>
<td>FH  19</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>MH  8</td>
<td>15</td>
</tr>
<tr>
<td>Proper clothing</td>
<td>FH  19</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>MH  6</td>
<td>11</td>
</tr>
<tr>
<td>Medical care</td>
<td>FH  18</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>MH  7</td>
<td>9</td>
</tr>
<tr>
<td>Bills</td>
<td>FH  11</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>MH  6</td>
<td>2</td>
</tr>
<tr>
<td>Transport</td>
<td>FH  16</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>MH  10</td>
<td>12</td>
</tr>
</tbody>
</table>
The higher number of FHHs in obtaining loan and using the banking system may be related to the search for other mechanisms of earning income for the family by starting informal or domestic business as an attempt to maintain the well-being of their dependants. In addition, it may be related to the enhanced confidence and more flexibility to take financial risks due to the absence of male restrictions. However, empowerment and intervention of FHHs by NGOs and focus from government or financial institutions in mediating access to financial resources can also have a profound effect. On the other hand, women in MHHs may be constrained by patriarchal authority by men or may have no information on how to deal or approach financial institutions. It can also be related to the fear of indebtedness or lack of information regarding microfinance or bank services.

### 5.3.4 Social Capital

Literature has identified social capital and trust as key assets for the poor in recovery from stresses and shocks and in accumulating assets (Woolcock 2001, Rakodi and Lloyd-Jones 2002). In this study attempts were made to look into three active bottom-up traditional social organizations in Mekelle namely Iddir, Mahber, and Iqub and their impact on the livelihoods of the surveyed households. Moreover, assessments were conducted to investigate informal neighbourhood level and kin-based relationships and their significance.

*Iddir* is a traditional form of social organization, whereby money collected from members is used to cover funeral expenses in cases of death of a family or medical costs during serious illness. Apart from that, during the mourning period, female members of the Eddir provide reciprocal support by taking turns in preparing food and other house work for the bereaved family and people coming to express their condolences and comfort them. Iddir is usually established among neighbors or among workers in the same institution.

*Mahber*, a religion-based community organization practiced as religious salvation, has profound emotional and psychological effect for members who practice it. In this aspect, each member of the Mahber prepares food and drinks once per month by turn when all members get together and share the feast and commemorate the religious day.
IQUB is a traditional rotating credit and savings association, usually established by a small group of people in order to provide rotating fund for members. In a IQUB group members put equal or proportional amounts of money aside per month or per week to raise funds that will be rotating among them to improve their living conditions. It is established either for short or long periods depending on the consent of the members.

This study found out that IDDIR played a fundamental role for FHHs during the death of the husband since it forms critical source of financial stability. However, the interviewees reveal that access to social organizations for FHHs declined after they became single-parent. For instance, from the surveyed FHHs 26 (slightly more than 86%) were involved in IDDIR before they became single-parent. While slightly above 76% of FHHs are no members of an IDDIR currently, more than 90% MHHs are members. What is more, of the surveyed households 24 (80%) FH and 7 (23%) MHHs do not have a membership of a Mahber.

The finding for the sample FHHs is strongly supported in literature. According to Woolcock (2001), 'when a husband was the major breadwinner and if with his demise vanish all the social ties and relationships the family had, there is high probability for FHHs and their members to be left to survive with a constrained set of social bonds and limited set of social networks thus be vulnerable to risks and impoverishment.' The discussion implies that pertinent to the socio-economic characteristics and gender differences between men and women, men tends to have crucial role in building bridging networks for a family.

At an informal level, relying on neighbours and reciprocity in times of immediate needs seems to be complicated. In the surveyed households, social relationships take the form of frequent exchange visits in MHHs (78.6%) and shopping together in FHHs (40%) while the opposite is significantly low in both categories. In addition, of the sample survey 8 (26.7%) MH and only 4 (13.3%) FH households reported that they exchange food with neighbours. Apart from these, 5 (17%) MHHs and 2 (7%) FHHs share morning or afternoon coffee with their neighbours occasionally. Thus, the finding confirmed that the level and type of social capital between the two types of households is different. As a matter of fact, while 27 (90%) MHHs rate their relationship with their neighbours as 'good' or 'very good' only 12 (40%) FHHs describe it 'good'. Moreover, 16 (53%) FHHs reported that the trust that they have on their neighbours is minimal as compared to only 6 (20%) MHHs. However, qualitative information revealed strong social relationship among the FHHs (69.7%). As they have enough time to spare together in work places and market, they rely on each other to share information, exchange ideas, and credit and sharing household resources.

After all, FHHs confirmed that female-headship has a harmful consequence on children due to conservative mentality in society where there is a belief that a child raised without a father figure would be spoiled and would not develop a good character. According to their responses, not only adults but also children of MHHs discriminate or harass children of FHHs. Acknowledged by 8 (slightly more than 26%) FHHs, the condition is creating emotional and psychological vulnerability on their children, undermining their contact with neighbours and aggravating social vulnerability. Some of the responses are summarized below:
my sons/daughters are no more playing with other children in the neighbourhood because they are given bad name due to the fact that their father died of HIV/AIDS and all people know that I am living with the virus (3 FHH responded).

5.3.5 Political Capital

Female participation in political issues is very recent phenomena in Ethiopia. Before the demise of the Derg regime in 1991, they were marginalized and ignored in policy making processes. They were only recipients of change than the once making it (Debele 2006). Facts obtained from an interview with an official in the Tigray Women Affairs Bureau and Women Association of Tigray and figures from primary data are analysed in this section to investigate the extent of difference in women's political participation between FH and MH households.

Looking into the findings from the household questionnaire, there is significant difference in membership in political party between the two types of households. While 30% FH respondents are members of political party only 7% MHHs are. The activity rate in terms of national and regional elections is however similar, more than 90% of both HH types voted in the 2005 regional and national election. From the sample survey, 60% FH and slightly more than 45% MH respondents reported that they are actively engaged in political meetings. Qualitative information reveals mixed responses:

we women want to be heard by politicians and society and fight for our rights. We want to take part in the affairs of our country (9 FHHs and 2 MHHs)

if you do not vote or attend meetings, then is the time you are in the mercy of a neighbourhood police, she can make a face to threaten you or write a fine (3 FHHs and 2 MHH)

attending a meeting and participating in political rallies seems an obligation for women as the men never attend or are busy with their own business. (2 FHHs and 5 MHH respondents)

More interestingly, information from respondents further revealed that there are societal misconceptions and biased attitudes about the roles of women that downgraded their political activity and integrity. The responses are summarized as: "Prevailing beliefs that women do not belong to the public life and the restrictions they face from their spouses or partners in the case of male-headed households held back women from participation in politics. More interestingly, a woman responded lack of access to education and early marriage and large family size keep women busy at home so that they have less time for engaging themselves in politics."

Regarding the level of information of respondents on the full protection and equality in rights, citing legal, social, institutional, and policy barriers and gaps, 57% FHHs and 23% MHHs responded it is unthinkable to dream of equality between men and women is achieved or will be achieved in the future. Some of the qualitative responses from the interviewees' are summarized below:

when a woman apply for divorce, social court judges do not pronounce it especially if the spouse resist (because many of the judges are men) and in many cases they leave it to priests or the elderly to decide on such matters restricting our access to justice.
during divorce, since women do not own the property in the family, we are frequently disfavoured by decisions concerning partition because many of us may not have proof of marriage.

According to an interview with the Women's Development Department Head of the Women's Affairs Bureau of Tigray, though at the level of principle women have equal rights as men, there are few women in power in the regional government. According to him, there are currently 28 percent women regional council members. To become a local council member, they should fulfil certain criteria and this is a political affiliation and may not necessarily address the issue of women participation in politics (the women may not be represented by society). In addition to the small number of chairs they hold in council, they are not represented in subcommittees and are less active in reflecting their needs due to lack of capacity. The reasons being tradition and religion that consider women and political life mutually exclusive, male domination in party structures is also an important factor. He went on saying that limited access to education, albeit, some officials in the region see little significance of education and no direct relationship between access to education and exercising one's rights to elect and be elected, are the major causes. Nevertheless, in many cases women seem to have accepted the reality and consider female participation in politics as taboo.

Regarding membership in the Women Association of Tigray and its significance for the livelihoods of the surveyed households there is significant difference between the MH and FH households. Of the sample survey, 73.3% FHHs and 23.3% MHHs are members of the women's association. Qualitative information reveals it is the only organization that belongs to women and makes women's rights respected, provides credit and training, and makes opportunities available to discuss problems. The high rate of membership of FHHs in political parties and WAT can be justified by the fact that they are emancipated from influences from men as they are single-parent or there is somehow intellectual maturity on the role of collective action for better living.

Regarding the critical problems women in the region face, an interview with Women's Development Department Head of the Women's Affairs Bureau of Tigray revealed that regardless of the widespread poverty and destitution among women, unreported in-house rape and early marriage are highly prevalent because of lack of knowledge in society, parental fear in the case of victims, and inaccessibility of security and timely investigation. Strikingly, according to his response, most reported cases are dismissed for lack of evidence.

Certainly, despite the low level of awareness on its significance in the general public and women themselves and the long held traditions that confine women in the kitchen, political hype in the region especially since 1991 (after the fall of the Derg regime) have allowed women to participate more in political life. Thus more women, either voluntarily or through social pressure, are drawn into politics thus are engaged in electoral movements and political meetings.

5.3.6 Natural Capital
The livelihood of people living in developing countries especially in rural areas is strongly depending on the natural resources base (land, forest, water...), known as natural capital in the SLA (Rakodi and Lloyd-Jones 2002). For urban areas, natural
capital may include potable water, common pool resources such as open spaces and green parks, fresh air, living away from sewerage drains, and environmental cleanliness.

Access to clean potable water, solid waste collection services, and urban agriculture are used as comparative tools in this study. The results of the study indicates while 15 (50%) and 17 (56.7%) FHHs and MHHs have individual connection to public piped water supply, the remaining 15 (50%) and 13 (43.3%) do not have. In addition, majority of those households residing in the peripheries of the city depend on self-dug water wells (4 FHHs and 6 MHHs), which is a highly demanding activity, and the remaining has to purchase from communal water supply taps or from private vendors. Moreover, 10 (33.3%) FHHs and 17 (56.7%) MHHs responded that they usually face irregularity in water supply during the dry season (March-June); therefore, they have to travel on average 300 meters from home to reach a source and carry water (refer at table 5.10).

Regarding urban agriculture, 5 (16.7%) FHHs and 9 (30%) MHHs have plots of land useful to produce vegetables during spring season and cultivate crops in the rainy season either for the market or consumption.

From the surveyed households 11 (36.7%) FH and 17 (56.7%) MH households reported that they do not have access to communal containers or tractors supposed to collect solid waste from places where there is no garbage container. To dispose a solid waste in a container, households have to travel an average of 500 meters (refer at table 5.10). Despite the fact that there are controllers called ‘minichibe’ engaged in controlling inappropriate solid waste disposal practices in each ‘Tabia’, 6 (20%) FHHs and 7 (23.3%) MHHs reported that they dispose solid waste at night in open spaces.

According to an interview with the head of the Environmental and Social Affairs Department of the city administration, lack of drainage system and flooding during the rainy season, inadequacy of solid waste removal service, overflow of solid waste from communal containers, dead bodies of animals and invasion of the surrounding by wild scavenger especially during nights, air pollution and unpleasant odour are some of the environmental problems felt by households of the city. He went on saying that the conditions are creating serious hazards to mobility, causing respiratory diseases and high medical costs for households.

5.3.7 Mental Capital

In urban areas the poor face multiple deprivations: economic (unemployment, occupational stress, poor returns from labor/business, food insecurity, poor housing...) social (decreased social capital, increased violence/conflict) political (exclusion and disengagement) all with unfavourable influence on a person’s mental capital and his ability to function fully.

In fact the level of mental capital, a determinant for success or failure in daily life, is affected by complex web of changes in socio-economic position as well as conditions of the living environment, neighborhood context and social network that surround the individual (Arnot 1999).
In this study, important dimensions such as initiatives of the household for self-improvement and search for better opportunities and the senses of emotional and psychological well-being are taken as indicators to look into the difference in mental capital between the two types of households.

Table 5.15: Looking for Other Sources of Livelihood

<table>
<thead>
<tr>
<th>Q. Over the last week, how often have you been thinking about looking for new/other sources of income for the family?</th>
<th>HH</th>
<th>Not at all</th>
<th>For more than 3 days</th>
<th>Nearly every day</th>
<th>Sig. &lt; 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHH (N=28)</td>
<td>7 (25%)</td>
<td>11 (39%)</td>
<td>10 (36%)</td>
<td>0.002</td>
<td></td>
</tr>
<tr>
<td>MHH (N=26)</td>
<td>19 (73%)</td>
<td>5 (19%)</td>
<td>2 (8%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If we have a closer look at table 5.15, a majority (75%) of the FH respondents confirmed they thought to look for a better or new source of income for more than three days as compared to relatively few (27%) the MH respondents. The remaining 25% FHHs and 73% MHHs had not thoughts of looking for another type of financial sources.

The second important area of mental capital investigated is, how often a household had felt depressed or hopeless during the past few days. From the responses of the sample survey, it was found that slightly more than 75% of FHHs and 23% MHHs felt sense of depression or hopelessness for more than 3 days with in the week. The remaining 29% FH and 77% MH households confirmed that they never felt such negative emotions. More quantitative information as per whether the respondents felt little pleasure or comfort in doing things also revealed similar result. Majority (82%) FHHs confirmed they felt little interest in going to work or doing their business/activity for more than three days per week within the last week against 38.5% MHHs.

The explanation for such variations in looking for other source of income can be facts related to the autonomy FHHs have to make their own choices or the discontent (dissatisfaction) with the current sources of household income. Therefore, the households will be interested in or are compelled to search for other livelihood sources. For MHHs, it can be related to conditions of sufficiency in income or the conventional mentality accepted even by women themselves: male spouses to fulfil household roles by generating income and the female spouse by childcare and household maintenance.

For the other cases, the senses of depression and hopelessness can be associated to the psychological distress and isolation the households face due to time poverty and inability to build social networks resulting in sense of deprivation.

In addition FHHs face challenges in the labour market or informal sector which exposes them for nervy economic pressures due to high household demand contradicting with low economic gain. Qualitative information as per why the household felt such negative emotions revealed:

> when a husband suddenly leaves the family with all the prime income, the female head finds herself at the helm of family affairs with limited choices and opportunities available so that it is a crisis (3 FHHs)
in the dearth of a male income earner and a defence against calamities, it is obvious to become helpless, impoverished, and loses the support of social network. Then is the time for poverty and dependency on NGO assistance all. 
(2FHHs)

The discussion shows the surveyed FHHs are have better energy in terms of interest to exploring other opportunities for the betterment of their living conditions. But on the other hand, majority of them feel sense of helplessness and vulnerability.

5.4 Vulnerability and Coping Strategies

The assets which people posses or have access to and their livelihoods are influenced by the context within which they live (Rakodi and Llyod-Jones 2002). Poor households in Mekelle are exposed to vulnerable living conditions due to changing economic environments such as inflation. Vulnerability is livelihood insecurity or exposure and sensitivity to negative trends and shocks (Moser 1998).

Different studies indicated that consumption gap on average of for two months per year is one of the pressing problems the poor in Mekelle face (Gebreselassie 2006, Kedir 200). Thus it is used to investigate the differences in vulnerability context between the FH and MH households. The results revealed that consumption gaps with in a year was significantly a widespread feature experienced by most of the FHHs households.

Table 5.16: Household Consumption Gaps with in a Year

<table>
<thead>
<tr>
<th>Q. Has the household encountered consumption gaps within the last year?</th>
<th>HH</th>
<th>Yes</th>
<th>No</th>
<th>Sig. &lt; 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FHH</td>
<td>17</td>
<td>56.7</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>MHH</td>
<td>5</td>
<td>16.7</td>
<td>25</td>
</tr>
</tbody>
</table>

As shown in table 5.16, more than half (17) of the surveyed FHHs asserted that they encountered consumption gaps within the last year, of which 13 of them for less than three months and the remaining for more than 3 months. In the case of MHHs, only 5 of the sample survey faced consumption gap, 4 of them for less than 3 months. In both cases the gap occurred during the months of June - October where market prices for food and raw materials in the region are usually high due to the cropping season.

Another set of problem in the city which exposed the poor households to negative trends is general inflation. Livelihood in urban context is perhaps intimately linked with the level of prices for goods and services (Mitlin and Satterthwaite). Consequently, slightly above 90% of the respondents in MHHs and FHHs acknowledged that general inflation and rising food and kerosene prices as the major threat to their living conditions. This finding can be attested by the high inflation rate in Ethiopia which is estimated at 13% in 2007 (World Fact Book 2007).

To cope with the urban reality and overcome the shocks and trends, FHHs and MHHs turned to a number of coping strategies. In the following section the data on the strategies they adopt when the price of Teff\(^{10}\) and cooking fuel increased due to

\(^{10}\) Teff: the most common cereal crop used to make Enjera (Amharic). Netch Teff is white and Tikur Teff black in colour. Netch Teff is far more expensive than Tikur Teff. Better-off households prefer Netch Teff over Tikur Teff
inflation and the removal of government subsidy are indicated. The data show there is a difference in the strategies employed between the two types of households (Table 5.17).

Table 5.17: Coping Strategy When Price of "Teff" increases

<table>
<thead>
<tr>
<th>Q. How do you manage household consumption when the price of Teff* increases?</th>
<th>HH</th>
<th>Shift to Tikur Teff</th>
<th>Shift to other crops</th>
<th>Decrease Consumption</th>
<th>No change</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHH</td>
<td>16</td>
<td>19</td>
<td>8</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>MHMH</td>
<td>9</td>
<td>11</td>
<td>3</td>
<td>9</td>
<td></td>
</tr>
</tbody>
</table>

Accordingly, while 16 and 19 FHHs reported that they shifted consumption from Netch to Tikur Teff and other alternative cheaper food items, the figure for MHHs was 9 and 11 respectively. Moreover, 9 FHHs against only 3 MHHs responded that they decreased consumption or the quantity of meals per day. In contrast, 9 MHHs and 4 FHHs responded that they do not change their consumption patterns.

Table 5.18: Coping Strategy When Price of Kerosene increases

<table>
<thead>
<tr>
<th>Q. What do you use a fuel for cooking &quot;wot&quot;11 when the price of kerosene increases?</th>
<th>HH</th>
<th>Shift to charcoal</th>
<th>Use both alternately</th>
<th>No change at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>FHH</td>
<td>18 (60%)</td>
<td>5 (16.7%)</td>
<td>7 (23.3%)</td>
<td></td>
</tr>
<tr>
<td>MHMH</td>
<td>8 (26.7%)</td>
<td>15 (50%)</td>
<td>7 (23.3%)</td>
<td></td>
</tr>
</tbody>
</table>

Regarding cooking fuel, as can be seen from table 5.18, 60% FHHs reported that they shift to charcoal and 17% use kerosene and charcoal alternately when there are financial set backs or sudden increase in price of kerosene. The corresponding figures for MHHs are 27% and 50% respectively. The remaining 23% of both FH and MH households responded that they did not change their patterns of fuel use.

The most important finding of the analysis of vulnerability and coping is that the diversity of economic activities or livelihood strategies this households take up, and the differences in activities between the two types of households in coping with urban life. Looking at table 5.19, a majority of FHH declared that food for work, brewing and selling traditional drinks, and daily labor arrangements were the activities they adopt as coping strategies when sudden shocks occur. The respective frequencies for MHHs are relatively low. In addition, 9 FHHs and 3 MHHs admitted that they involve their children in income earning activities as conditions demand. The responses confirm the households use male child labor as a financial source (selling cigarettes, chewing gum, cactus during spring season, and other small items in the streets especially at night) and female labor mainly in household maintenance in order to sustain household livelihoods. FHHs predominantly take up cash for work activities as their main coping strategy.

Urban agriculture (producing vegetables such as tomatoes, green pepper and onion during spring and wheat and maize during summer) and animal husbandry (breeding and selling, milking, poultry) are other important livelihood strategies, in which male-headed households take up as a strategy, in fact more than FHHs.

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11 Wot: a stew made from spices to accompany Enjera as a dish

Livelihoods and Coping Strategies: A study of Female-Headed Households in Mekelle, Ethiopia 52
Table 5.19: Household Coping Strategies

<table>
<thead>
<tr>
<th>Activities</th>
<th>FHHs (Freq)</th>
<th>MHH (Freq)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Petty trade</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>2 Hand craft</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>3 Brewery</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>4 Daily laborer</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>5 Weaving and selling Gabi [12]</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>6 Cash for work</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>7 Food for Work</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td>8 Selling charcoal/wood</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>9 Selling tea/food</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>10 Involving children</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>11 Urban agriculture</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>12 Help from other people or Loan</td>
<td>8</td>
<td>8</td>
</tr>
</tbody>
</table>

The table reveals that FHHs are more involved in petty trade and selling off tea/food as a means to diversify their income. Qualitative as well as quantitative information shows loan and help among FHHs and transfers from relatives are important in bridging shortages. However, a majority of the MHHs (8) weave and selling Gabi whereas only 3 FHHs use this as a strategy.

5.5 Institution Mapping

Women play an important role in public life as producers of food, income earners, and caretakers of a household, an essential constituent of development. Despite these facts, for several reasons, women are denied of their basic access to livelihood resources and assets which are a means to an end of the wellbeing of their members.

The forthcoming analysis will look into the perception of the surveyed FHHs on existing institutions in Mekelle in mediating their access to livelihood assets. Seven governmental institutions, three social, six civil society and private, and four NGOs were identified and their profile presented to respondents. There upon the women were asked to position according to the importance for their livelihoods.

For 40% of the respondents the NGOs were the most visible and important institutions, followed by government institutions for 25% of the sample. The 15% respondents considers private organizations important whereas 10% of the sample neighbourhood level and kin ship social relationships.

There upon the respondents had to indicate a specific organization as the most important and least important for their livelihoods. Therefore, for NGOs, the results in order of importance were reflected as: Organization for Social Services for Aids (OSSA) \[13\], Adigrat Diocese Catholic Secretariat (ADCS) \[14\], Mums for Mums (MM) \[15\], and Human being Association of Brotherhood (HAB) \[16\].

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\[12\] Handmade cotton cloth worn over the shoulder and upper body during cold times. It takes months to make. Women who spend most of their time at home weave Gabi and other cotton cloths.

\[13\] Indigenous NGO; Intervention: HIV/AIDS issues and Distributes food aid for destitute households.

\[14\] Catholic Church; interventions in food security, education, health, women empowerment (training and financial support).
Looking into the role of state institutions and mapping of the respondents, the results were reflected as summarized in table 5.20. Thus, the chronological ranking from 1st to 3rd goes to MCA, BLSA, and TA, while the least goes to BTNRS. Qualitative responses reveal their ranking to the different socio-economic interventions and benefits provided by the institutions. Accordingly, the MCA and BLSA are the only state organizations that provide income generating activities to the FHHs. Moreover, BLSA organizes group of needy FHHs and women to provide business training in micro enterprises and provide the beneficiary with access to microfinance institutions for starting capital.

Table 5.20: State Institution and Ranking

<table>
<thead>
<tr>
<th>SN</th>
<th>State Institution</th>
<th>(Freq)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mekelle City Administration (MCA)</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>Bureau of Labor and Social Affairs (BLSA)</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>Tabia Administration (TA)</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Regional Micro &amp; Small Enterprises Development Agency (RMSEDA)</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Tigray Bureau of Women Affairs (TBWA)</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Bureau of Justice /Social Court (BJ/SC)</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Bureau of Tigray National Regional State (BTNRS)</td>
<td></td>
</tr>
</tbody>
</table>

According to the Head of Social Affairs department of the MCA, the municipality outsourced 23 public toilets and shower stations as well as street sweeping to destitute FHHs. Thus, from the business more than 130 FHHs are beneficiaries earning an average monthly income of Birr 300-350. Moreover, more than 150 women are beneficiaries of the food for work run by the MCA in coordination with other offices.

An interview with Social Problems Control Expert of BLSA also indicated that in collaboration with UNICEF and other agencies, the institution provides skill training on micro business and grants revolving fund for FHHs. In the year 2006-7, 52 FHHs benefited from short term training and received revolving fund. Moreover, in 2005 nearly one hundred FHHs benefited long term vocational training in different streams.

With regard to civil society organizations, Women Association of Tigray (WAT) is considered most important followed by the Youth Association of Tigray (YAT). Respondents argue that WAT is the only organization that belongs to women, provides credit for income generating activities, supports during critical times, and opens opportunities for women education and access to information.

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15 Indigenous NGO; Intervention: Skills training, financial support for single mothers and young women
16 Indigenous NGO Interventions: orphaned children and destitute families (in-door and home-based financial support)
Livelihoods and Coping Strategies: A study of Female-Headed Households in Mekelle, Ethiopia

Figure 5.4: Institution Mapping

- **Mahber**
- **Iqub**
- **Idir**
- Bureau of Tigray National Regional State
- Bureau of Justice /Social Court
- Tigray Bureau of Women Affairs
- Regional Micro & Small Enterprises Development Agency
- Tabia Administration
- Bureau of Labor and Social Affairs
- Mekelle City Administration
- Human being Association of Brotherhood
- Mums for Mums
- Adigrat Diocese Catholic Secretariat
- Organization for Social Service for AIDS
- Dedebit Credit and Saving Institute
- Women Association of Tigray
- Youth Association of Tigray
Regarding the social institutions, respondents confirmed neighbourhood relationships and kinship ties have substantial role in their livelihoods. Qualitative information on why revealed whether you get it or not it is possible to ask for something from a neighbour or a relative. Moreover, according to the respondents, membership in Mahber and Iddir is low mapped at 3rd and 4th level. Iqub took the last. From the private sector, only DECSI (the only available microfinance institute in the city) is mentioned as having detrimental effect for their livelihoods.

Qualitative information on why certain institutions are listed as least important reveals that respondents were either excluded by or not aware of their existence.

"old woman responded "WAT used to visit and contact me for a meeting and discussions when I was young, but after I turned older I have not seen any of those visitors."

"to be a member in Iddir is an obligation to contribute money every month. This compromise household spending, so it is better not to be a member" (five respondents).

In summary, use of the mapping technique in this study made it possible investigate and look into how far state and non-state, formal and informal organizations as well as institutions are responsive and willing to respond to the needs of the sample FHHs which could have been impossible to figure out if only the SLA was used.

5.6 Reflection on the Livelihood Outcomes

Female headship has resulted in the increased diversification of livelihood sources. The loss of the major financial source and absence of permanent social security system forced the female heads to explore available avenues of life. FHHs and MHHs adopt slightly different livelihood strategies to do so. Therefore, female heads in FHHs delve into the informal sector and engage themselves in income earning activities. Other possibilities taken up by the FHHs are assistances from NGOs and help and reciprocity from neighbours and friends. However, majority of the MHHs depend on the major male financial source.

What is more, for the majority of the FHHs, it was possible to build political capital, an important step to assert their equality and rights for justice. In fact, political capital has helped the FHHs in accessing other livelihood options, such as skill training and credit from associations. Horizontal social capital, especially among the FHHs, is well-built and still continues to play dominant role for the livelihoods of the households. Sharing household resources, information, and ideas are important constituents for building their assets.

In fact in the eyes of the FH household respondents, the livelihood strategies are adopted for the betterment of lives as reduced vulnerability to risky situations and poverty. The strategies are either self-selected or built on or facilitated by institutions. However, most of the strategies are not sustainable in the long run in spite of the fact that they provide temporary reinforcement for survival and bridge a gap from one to another season. This is mainly because the strategies are either temporary sources of income, low return activities, or have negative effect on health and labor productivity.
Moreover, despite the diversification of livelihood sources, the financial and economic situation of FHHs has not improved. This happened because households are unable to raise sufficient income, and if any, it is countered by inflation. Another reality is children in majority of the FHHs are engaged in income-earning activities, which compromise their current and future educational, physical and emotional status thus making them unable to have a fully functioning life. Apart from that, households reported their living condition has declined compared to during the presence of the male member, as they are not able to secure regular income and formal job opportunities. Majority of them still face consumption gap and feel frustration with their current livelihoods, and they are vulnerable to shocks and stresses.

_In summary_, the analysis of data disclosed that using merely economic analysis of poverty would have overlooked the actual facts. Therefore, the SLA supported by the intuitional mapping technique provide much broader insights in the dynamic processes of livelihood system that take place at the household level and at the FHHs level in specific.
Chapter 6: Conclusions of this Study

6.1 Introduction
This chapter reflects the main findings of the study. It also reflects upon the literature and existing theories analysed in chapter two and provides some important insights towards the use of the SL framework. Lastly some comments are forwarded with regard to future research on the subject and on possible support areas that had to be explored and developed.

6.2 Conclusions of the Study
The study focused on the livelihoods of FHHs in Mekelle. It explored the topic using comparative analysis of the assets and endowments as well as their implications for the livelihoods of the sample FHHs. The objectives of the study were (i) identifying the most important livelihood assets and institutions for FHHs in coping with urban poverty (ii) therefore, producing a comprehensive study and understanding of livelihoods systems of the FHHs and give an indication for further research in the field of female-headship and poverty or for policy intervention.

Literature on female headship and poverty reviewed in this study has focused on narrow measures of poverty and failed to capture the dynamics of the phenomena. Therefore, the SLA which places people at the centre of livelihoods analysis was used in this research. The approach brings different assets and the interplay of the complex livelihood system into people-oriented framework of analysis. To strengthen the findings of the study, institution mapping technique was employed to investigate how far institutions are responsive to the livelihoods of the households.

6.1.1 Main findings of the study
Poverty in Tigray is widespread. War, drought and famine are among its features. Studies have come up with estimates of more than 60% of the urban population subsisting below the US $1 poverty line (Desta et al. 2006). In fact, gender gaps in access to important productive assets such as education and difference in accesses to employment opportunities are common facts in the region. Equally, conservative mentalities that confine women to dependency to men are highly persistent.

Mekelle is the capital city of the region. The city's population has doubled within a decade from 1994 - 2004. The city houses 55% poor households (Gebreselassie 2005). This poverty manifests itself in different forms: poor income, high rate of unemployment, insufficient social and physical infrastructures, and poor quality housing, all important features of poor quality of life of the inhabitants. Around 45% of the total households in the city are FH, majority in the poor category (MCA 2005).

Several are the causes for female-headship in the city. Increase in widowhood due to death of male-partner; separation, divorce and family disruption as a result of conflict and poverty and heightened financial stress; and deliberate decision on the part of women for independence and emotional security are among the many factors.

In general, female-headship had brought about change in easily saleable assets: jewellerys, coloured TV, and electric stove. In addition, there is change in housing in
terms of either plot size or ownership as a result of partition of property between separated/divorced families. Moreover, emotional and psychological distresses are also prevalent. However, FHHs are free from patriarchal restrictions by men therefore have acquired enhanced confidence and more flexibility, a component of human capital useful to make livelihood decisions under much lesser constraints.

Findings indicate the FHHs do not have regular sources of income. They find other means of survival. Petty traded, daily labour and food for work are the most important ventures for securing financial capital. Also, a majority of them involve their children in income generating activities as important supplementary source of financial capital. Therefore, family labour (human capital) is found to be among the most important assets for the livelihoods of the households.

The FHHs are endowed with mental capital. There is energeticness, creativity, and power to look other alternatives for self-improvement and better life. Majority run domestic business by brewing and selling local drinks, tea and food, charcoal and wood. Here the role of a house (physical capital) for running domestic business, therefore for the livelihoods of the households is emphasized.

Social relationships and reciprocity among FHHs themselves is strong therefore they share information, ideas, and livelihood resources for example cash and food. Under difficult circumstances, relying in social capital and reciprocity with neighbours and kith and kin is also a capital important to mitigate financial and other constraints and build their assets.

Findings of the study also indicate that the FHHs are well-informed concerning the significance of political capital and collective action to affirm their rights and increase their asset base. They influence policies and laws either directly by participating in political meetings or through their association. A majority of the FHHs are members of political party and the Women Association of Tigray. As a matter of fact, member FHHs are the prime beneficiaries from livelihood interventions the WAT provides.

From the findings of the financial source and institutions mapping survey, FHHs make use of available supports from NGOs and government institutions. Using the built social and political capital, FHHs are the major beneficiaries of in kind and cash assistance, and skill training programmes extended from NGOs and the income generating activities outsourced by the city administration. For these reasons, NGO and government institutions support are vital livelihood sources for the FHHs.

Exploring the differences in asset endowments between the two types of households, striking differences are revealed from the survey result.

Firstly, there is difference in the level of human capital between the sample MH and FH households. MHHs are found at a better position than FHHs in terms of attaining higher levels of education, especially university degree. Also, FHHs have more dependents and low male labor support. Therefore, at household level, MHHs have better human capital than FHHs as an important factor for the difference in financial capital between the two types of households.
Secondly, even if there is no significant difference in physical capital, especially ownership of housing, the MHHs live in better quality dwellings than the FHHs. The differences are reflected in the form of two or more number of rooms per household and improved internal and external housing conditions in the case of the MHHs. Therefore, FHHs' ability to use housing as a venture for domestic business is somehow constrained due to housing problem. Moreover, the households can be exposed to health related problems due to poor quality housing.

Thirdly, the findings indicate that majority of the sample MH households rely on regular monthly income from salaried employment whereas the FHHs depend on irregular sources. However, to offset the financial constraints, a majority of the FHHs diversify their livelihood sources as compared to a few MHHs.

Fourthly, FHHs do not have membership in social organizations whereas majority of the MHHs are members. Therefore, FHHs survive under a constrained set of social bonds and limited set of social network as compared to the MHHs. However, social reciprocity and relationship useful for building assets among the FHHs themselves is very strong. Sharing information about livelihood options and resources to build assets and recuperate from shocks and stresses are common practices.

The survey result further indicates the importance of political capital in Mekelle for the FHHs than for the MHHs. FHHs use political capital to claim livelihood resources, explore available avenues, increase their asset base and decrease their vulnerability.

Nevertheless, FHHs feel discontent with urban life. Irregularities of income and dependence on assistance coupled with unmet household demands built sense of helplessness and vulnerability in the FHHs. However, the FHHs have autonomy to make their own choices as compared to the FHHs. Therefore, compared to the MHHs they have better mental energy in terms of exploring alternative livelihood sources.

In summary, it is worth giving the conclusion that the sample FHHs are found in a disadvantaged position when compared to the MHHs in specific assets, mainly financial capital, qualified human capital, physical capital mainly quality housing, and access to social organizations. However, they are better endowed with mental energy, political capital, and horizontal social capital helpful to diversify livelihood sources as compared to their MH counterparts.

The households exhaustively deploy various coping mechanisms to sustain the livelihoods of their dependents. Contrarily, due to the limitations in asset base and the changing structures and process, they are still far from achieving sustainable livelihood outcomes. This calls for integrated intervention that aims at building their assets and improving their livelihoods to decrease their vulnerability.

6.1.2 Recommendations

The living conditions and livelihood strategies of the FHHs surveyed in this study are neither peculiar to them nor probably limited to those found at the study area. The study can be an important indicator that substantially large proportion of FHHs in Mekelle and the rest of urban Ethiopia are leading more or less a life similar to the sample survey. The study has conclusively shown that FH households cannot improve
their living conditions on their own unless timely and systematic development policies are implemented and concerned private and public institutions interventions are integrated for sustainable poverty reduction.

The ability of the FHHs to extricate itself from poverty and cope with urban life is not solely dependent on its asset endowments, but it is the function of an interaction between micro and macro variables. In a nutshell, the livelihoods and vulnerability of the households is a product of economic, political, institutional, social, cultural factors that web together either to mediate or restrict their access to assets and coping strategies in achieving their goals. Therefore, understanding the various livelihood strategies the FHHs deploy and the constraints they face gives an insight into identification of the strengths and setbacks, causes of vulnerability, the role of institutions and policies, and the possible measures to offset the negative trends.

In general, there is a need for the national and municipal governments to recognize the FHHs as vulnerable category and therefore develop policies and design and implement projects that target on the asset base of the FHHs. The implementations of the strategies should decrease their vulnerability and assist them in achieving their livelihood goals. Following, specific policies and interventions are posted.

To start on, low level of living and poverty in the FHHs is a product of low level of human capital in the form of education of the female-head. An adult female being less educated and the dependence of the FHHs in irregular sources of income are manifestation of the less value attached to girls' education. Therefore, firstly, investment in girls' education in both urban and rural areas should be considered an important policy measure for breaking the poverty cycle at any household level. Besides, expansion of non-formal education to youth and adult women and FHHs is crucial for upward social mobility.

Municipal as well as national development strategies that would have far more profound impact in poverty reduction in a monetized urban setting are high priority public and private investments. Such investments stimulate the economy for more employment and jobs therefore create residual employment opportunities for less qualified people such as FHHs. However, since urban labor market is highly discriminatory attention should be given so that discrimination against prospective women employees is abolished through policy interventions.

Housing has proved to be important sources of income and livelihoods for few FHHs but at the same time a constraint for the majority. Therefore, though strengthening income-earning potential of the FHHs should be the prime policy target, public-private partnership for the provision of affordable housing for the FHHs offers greater range of their livelihood choices.

Investment in infrastructure and services that reduce women's work burden and enhance productivity need be viewed as vital ventures. They have all round advantages since they enhance household human capital and productivity through reduced time and effort of the FHHs. Moreover, self-employment opportunities and productivity of businesses are correlated with access to infrastructure and services.
Livelihoods and Coping Strategies: A study of Female-Headed Households in Mekelle, Ethiopia

FHHs have triple roles to play: child care, household maintenance, and income earning practices which ultimately results in time poverty constraining their participation in the job market. One area of support to increase their access to the labor market is to design child care services.

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. Therefore, interventions on the provision of need based skill training and credit for FH informal sector operators should be considered as a way to build household assets and a mechanism to reduce their vulnerability.

Foremost, the assistance given to the FHHs through NGOs should be that of enabling them to become better breadwinners and climb out of dependency. Empowering women even in MHHs to participate in income-earning practices have profound effect in reducing vulnerability, and it enables to cope with resilient shocks and stresses if for several reasons a family have become female-headed.

Strengthening social organizations, such as Iddir, through state or NGO allocation of resources or other interventions to make them more inclusive for destitute households is important to spread social capital across all household types.

The implementation of the Tigray family law at social courts level is jeopardized for several reasons therefore access of women to justice and livelihood resource is compromised. So, designing tighter policies for equality and strengthening the capacity of judicial bodies in social courts in order to eliminate the subjection of women to inequality is worth noting. Moreover, the political systems of the regional and local government should establish structures that are accommodative of women.

Finally, long term plans of the different tiers of government as well as CBOs and NGOs should include awareness creation to bring about a paradigm shift and attitudinal changes in society that belittles the importance of women's participation in the labor market, politics, as well as the overall development process.

6.1.3 Usefulness of the SL framework

To gain a better understanding of livelihoods of the FHHs in the study area, the study adopted the sustainable livelihoods framework. Had the study been used pure economic theories that focus on only income and consumption deprivation, the findings might have been missing important elements on the role of different assets and institutions on the livelihoods of the households.

Most important of all, the framework helped to recognize that though the FHHs may not have regular employment and sources of financial income, they are engaged in other livelihood alternatives. Moreover, the findings of the study revealed the use of the framework in an urban setting is reasonably dependable because the conventional SLA assets can be assessed at household level to investigate strengths and weaknesses in asset endowments and their implication for the livelihoods of households.

However, to capture the complexity of the livelihood systems the framework could include political capital (part of this study) in its framework. The findings of this research confirmed that political hype in the region and the participation of women in
politics allowed the respondents to influence policies and laws to respect their rights and build assets.

What is more, findings of this study showed important differences in access to productive resources between FHHs and MHHs due to gender biases in society. Therefore gender and gender related livelihood issues should be stressed in the SLA framework since inter- and intra-household power relations between men and women at household level and in society are important determinants for the livelihoods of women in general and FHHs in particular.

Lastly, mental capital should be incorporated as an important component of human capital. This is mainly because in a complex and competitive urban environment the psychological well-being and mental energy of an individual determines his level of human capital and ability to cope. The study revealed FHHs are deep down in senses of deprivation and helplessness since they face various resource constraints and socio-economic challenges; however, they are endowed with the mental power to explore new livelihood options, a positive venture for success.

6.1.4 Areas of Further Research

Mekelle presents an important case of rapid urbanization strongly correlated with poverty and high incidence of female-headed households. However, there is a big knowledge niche or information gap on the subject. Therefore, future areas of research are presented below.

Firstly, according to the findings from an official data, the proportion of the FHHs in the city is significantly large (45%) as compared to in other countries reviewed in this research. Therefore causes of female-headship in the region as well as the city need a separate study. Second, as indicated in Meehan (2004) and confirmed in this study, separation and divorce rate is high in Tigray. Hence historical analysis of marriage type of a household and its implication on family bond need be investigated. Third, female-headed households are not homogenous in all aspects. Some have children while others not, some are widowed others separated; some have adult household members while other lack it, all with varied impact on the livelihoods of a household. Therefore, the situation calls for a disaggregated study. Fourth, there is very limited body of knowledge on the non-economic and psychological consequences of female-headship on the female head and its members. Therefore, meaningful research is needed that explore the issue.
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ANNEXES
### Questionnaire
Livelihood and Coping Strategies
A study of Female-Headed Households in Mekelle, Ethiopia

#### Household Type________________________

**PART ONE**
1. **Basic Current Household Information**

<table>
<thead>
<tr>
<th>S. N</th>
<th>Name of HH member (in order)</th>
<th>Sex</th>
<th>Age</th>
<th>Relation to Head of Household Code (A)</th>
<th>Education Code (B)</th>
<th>Marital Status Code (C)</th>
<th>Employment Code (D)</th>
<th>Place of Birth Code (E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Relative</td>
<td>3. F</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Other, specify</td>
<td>4. F</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>5. F</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>6. F</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. **If you were born in another city or rural part of Tigray, what made you decide leave and come to Mekelle?__________________________**
PART TWO

3. General Household and Asset Indicators Before Being Single Parent

**Human capital**

3.1. Highest level of education of household members **Before Being Single Parent**:

<table>
<thead>
<tr>
<th>Household</th>
<th>Education level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partner/X-Husband</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td></td>
</tr>
<tr>
<td>Children (List)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sex</th>
<th>1. male</th>
<th>2. female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2. Employment status household heads **Before Being Single Parent**

<table>
<thead>
<tr>
<th>Household</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>X-Husband/partner</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td></td>
</tr>
</tbody>
</table>

1. Employed
2. self employed
3. unemployed
4. pensioner

3.3. Health status of household members **Before Being Single Parent**

<table>
<thead>
<tr>
<th>Household</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>X-Husband/partner</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td></td>
</tr>
</tbody>
</table>

1. Very good
2. Good
3. Average
4. Poor

3.4. Was anyone of the household member suffering from chronic illnesses

If yes, please note which illnesses ________________________________.
3.5. Asset Indicators: Please indicate whether the following assets were available in your household before the household became single parent.

<table>
<thead>
<tr>
<th>Type of Capital</th>
<th>Before (own)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. Yes</td>
</tr>
<tr>
<td><strong>Financial capital</strong></td>
<td></td>
</tr>
<tr>
<td>Regular income X-husband/partner monthly</td>
<td></td>
</tr>
<tr>
<td>Women monthly</td>
<td></td>
</tr>
<tr>
<td>Children monthly</td>
<td></td>
</tr>
<tr>
<td>Social assistance (NGO) monthly</td>
<td></td>
</tr>
<tr>
<td>Rental income monthly</td>
<td></td>
</tr>
<tr>
<td><strong>Physical capital</strong></td>
<td></td>
</tr>
<tr>
<td>House</td>
<td></td>
</tr>
<tr>
<td>Furniture (dinning table &amp; chair)</td>
<td></td>
</tr>
<tr>
<td>TV</td>
<td></td>
</tr>
<tr>
<td>Video player</td>
<td></td>
</tr>
<tr>
<td>Stereo player</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
</tr>
<tr>
<td>Jewelries</td>
<td></td>
</tr>
<tr>
<td>Electric stove</td>
<td></td>
</tr>
<tr>
<td><strong>Social networks</strong></td>
<td></td>
</tr>
<tr>
<td>Edir</td>
<td></td>
</tr>
<tr>
<td>Mahber</td>
<td></td>
</tr>
<tr>
<td>Iqub</td>
<td></td>
</tr>
</tbody>
</table>

3.6. Before being single parent, compared to other households in your place/neighborhood how would you consider the economic position of your household?
1. Much better of than the rest
2. Average standard
3. Relatively worse-off than the rest
4. Very destitute

3.7. Before being single parent, who was the major income source for the household?
1. X-husband/partner
2. Me myself
3. Children
4. Others, specify______________________________
3.8. Right after you became single-parent, what happened to the economic position of the household when compared to your previous status?
   1. Improved
   2. Declined
   3. Unchanged
   4. Others, please specify__________________________

3.9. Then through time (as time goes on), what happened to the economic position of the household?
   1. Improved
   2. Declined
   3. Remained unchanged
   4. Others, specify______________________________________________________________

Please justify your answer __________________________________________________________________________________________

3.10. Before being single parent, who was responsible for the day to day financial/economic management of the household?
   1. X-husband/partner
   2. Me myself
   3. Both of us
   4. Others, please specify

3.11. How do you rate the economic and social role your x-husband/partner had in the household?
   1. Very good
   2. Good
   3. Not bad
   4. Poor

3.12. Was your first marriage
   1. Arranged?
   2. Your interest (love marriage)?

3.13. What was your level of education during your first engagement with your partner/x-husband?
   1. No education
   2. Primary
   3. Secondary
   4. Vocational
   5. Degree and above

3.14. What was your employment status when you were together with your x-husband/partner?
   1. Employed
   2. Self employed
   3. Unemployed/only household maintenance

3.15. In your opinion what was your role in the household? _____________________________________________________________________________

3.16. Since when you became single parent household? __________
4. Reasons for being single-parent and its consequences

4.1 What was the first job your x-husband/partner got during your first engagement?

4.2 At the first occupation of your x-husband/partner, did you consider the income was enough for the household? 1. Yes 2. No

4.3 What were the reasons for being single parent (why divorced/separation)?
   1. Economic reasons/poverty/financial stresses and separation/divorce
   2. Misunderstanding/Disagreement in household issues and separation/divorce
   3. My husband deceased
   4. Physical abuses by husband and seeking independence/freedom
   5. Want to be independent
   6. Others, specify__________

4.4 If separation/divorce, who insisted
   1. X-husband/partner
   2. Me myself
   3. Relatives/friends

4.5 My x-husband/partner deceased because of:
   1. Sickness
   2. War and death
   3. Others, specify__________

4.6 If your x-husband/partner migrated, why?
   1. Search of employment
   2. He is casual worker
   3. I do not know
   4. Others, please specify

4.7 When you were nuclear family, does your x-husband/partner have source of income for the family? 1. Yes 2. No

4.8 If no, my x-husband/partner had no source of income because
   1. He is/was retired
   2. He is/was laid-off
   3. He is handicapped
   4. He is/was sick
   5. He does not want to work
   6. Others, please specify__________________________________________________________________________.
4.9 What were the experiences of your family when you lost/divorced your husband/x-partner?
1. It was disorganized
2. It lost its strengths
3. Nothing changed
4. It became united and strong
Please explain the feeling__________________________________________________________________________________.

4.10 Please indicate the impact on the following assets when the household became single parent?

<table>
<thead>
<tr>
<th>Type of Capital</th>
<th>1. Increased</th>
<th>2. Unchanged</th>
<th>3. Declined</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial capital</strong></td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Regular income x-husband/partner monthly</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Women monthly</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Children monthly</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Social assistance (NGO) monthly</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Rental income monthly</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Physical capital</strong></td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>House</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Furniture (dinning table &amp; chair)</td>
<td></td>
<td>--------------</td>
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<tr>
<td>TV</td>
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<tr>
<td>Video player</td>
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<tr>
<td>Stereo player</td>
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<tr>
<td>Radio</td>
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</tr>
<tr>
<td>Jewelries</td>
<td></td>
<td>--------------</td>
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</tr>
<tr>
<td>Electric stove</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Social networks</strong></td>
<td></td>
<td>--------------</td>
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</tr>
<tr>
<td>Edir</td>
<td></td>
<td>--------------</td>
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<tr>
<td>Mahber</td>
<td></td>
<td>--------------</td>
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</tr>
<tr>
<td>Iqub</td>
<td></td>
<td>--------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>

4.12. In your opinion, what is the significance of Edir for your family? ____________________________________________
PART THREE
5. Current livelihoods and assets

5.1 Please indicate your current sources of income

<table>
<thead>
<tr>
<th>Source</th>
<th>A. Do you have it?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1   Regular wage/salaries</td>
<td>1. Yes 2. No</td>
</tr>
<tr>
<td>2   Own business</td>
<td></td>
</tr>
<tr>
<td>3   Pension</td>
<td></td>
</tr>
<tr>
<td>4   Social assistance (NGO, Church)</td>
<td></td>
</tr>
<tr>
<td>5   Casual work</td>
<td></td>
</tr>
<tr>
<td>6   Rental income</td>
<td></td>
</tr>
<tr>
<td>7   Remittances (domestic/abroad)</td>
<td></td>
</tr>
<tr>
<td>8   Contribution from children</td>
<td></td>
</tr>
<tr>
<td>9   Food for work</td>
<td></td>
</tr>
<tr>
<td>10  Cash for work</td>
<td></td>
</tr>
<tr>
<td>12  Others, please specify</td>
<td></td>
</tr>
</tbody>
</table>

5.2 Please indicate your expenditure per month

<table>
<thead>
<tr>
<th>Expenditure type</th>
<th>Amount in Birr</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Food (all)</td>
<td></td>
</tr>
<tr>
<td>2 Clothing</td>
<td></td>
</tr>
<tr>
<td>3 Electric bill</td>
<td></td>
</tr>
<tr>
<td>4 Water bill</td>
<td></td>
</tr>
<tr>
<td>5 Telephone</td>
<td></td>
</tr>
<tr>
<td>6 Gas (cooking)</td>
<td></td>
</tr>
<tr>
<td>7 Wood (cooking)</td>
<td></td>
</tr>
<tr>
<td>8 Transport</td>
<td></td>
</tr>
<tr>
<td>9 Rent</td>
<td></td>
</tr>
<tr>
<td>10 Ceremonies</td>
<td></td>
</tr>
<tr>
<td>11 Medical expenses</td>
<td></td>
</tr>
</tbody>
</table>
5.3 Which of the following does the family use for baking *Enjera*?
1. Private Mitad + wood
2. Private Mitad + electric
3. Communal Mitad + electric
4. Communal Mitad + wood
5. Others, please specify

5.5 Which of the following does the family use for cooking *Wot*?
1. Electric stove
2. Gas stove
3. Charcoal
4. Others, please specify

5.6 In your opinion who is the head of the household?
1. Me myself
2. My husband
3. My son/daughter
4. Both me and my husband

5.8 Who usually manages the financial allocation/expenditure of the household?
1. My Husband
2. Me myself
3. Both me and my husband
4. My son/daughter
5. Others, please specify

5.9 Please rank 1 – 4 the affordability of the following for your household

<table>
<thead>
<tr>
<th>Item(s)</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proper nutrition (meat, dairy products, vegetables and fruits)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proper clothing (from boutique)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxi transport</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care (visit to private clinic and purchase medicine)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills (electricity, water, gas)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children’s education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5.10 Do you consider your family part of the
1. Richest
2. Middle class
3. Lower income
4. Poorest of the community/street/lane

Justify your answer

5.11 What do you use the banking system/Dedebit Credit and Saving Institute (DECSI) for?
1. Saving money
2. Obtain loan
3. Receive remittances
4. I do not use the banking system
5. Others, please specify

5.12 Have you ever obtained a loan from a Bank/DECSI?
1. Yes 2. No

5.13 If yes, for what purpose did you use the loan?
1. Start business
2. Improve business
3. Buy a house
4. Others, Please specify

5.14 If you did not obtain a loan from Bank/DECSI at all, why?
1. I am not eligible for it
2. I do not know how to approach
3. I can not afford it
4. Others, please specify

5.15 Is anyone of your children supporting the family by bringing income?
1. Yes 2. No

If yes, in what type of activity
6. Physical capital

Please indicate whether you have connection or easy access to any of the following services/infrastructure.

<table>
<thead>
<tr>
<th>Service/infrastructure</th>
<th>Have/access</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Connection to piped water supply (your own)</td>
<td></td>
</tr>
<tr>
<td>2. Electric connection (your own)</td>
<td></td>
</tr>
<tr>
<td>3. Coverage by the solid waste removal service</td>
<td></td>
</tr>
<tr>
<td>4. Telephone connection</td>
<td></td>
</tr>
<tr>
<td>5. Water well</td>
<td></td>
</tr>
<tr>
<td>6. Market</td>
<td></td>
</tr>
<tr>
<td>7. Primary/secondary School</td>
<td></td>
</tr>
<tr>
<td>8. Medical center/clinic</td>
<td></td>
</tr>
</tbody>
</table>

6.1 Do you own the house that the household is living in? 1. Yes 2. No
6.2 If no, is the house public or private property? 1. Public 2. Private
6.3 What is the habitable area of the house in square meters? ____________
6.4 Then, how much in Birr per month do you pay for rent? ____________
6.5 Please indicate the following

<table>
<thead>
<tr>
<th>Category</th>
<th>Have it</th>
<th>1. Yes</th>
<th>2. No</th>
<th>Quantity/number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Separate bed rooms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Separate kitchen</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Bathroom</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Separate saloon/guest rooms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6.6 Note/observation: Condition of the house

<table>
<thead>
<tr>
<th>Category</th>
<th>Condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Number of rooms</td>
<td></td>
</tr>
<tr>
<td>2 Condition of roofing</td>
<td>1. Good</td>
</tr>
<tr>
<td></td>
<td>2. Bad (holes, bad color)</td>
</tr>
<tr>
<td>3 Ceiling</td>
<td>1. Yes</td>
</tr>
<tr>
<td></td>
<td>2. No</td>
</tr>
<tr>
<td>4 Floor</td>
<td>1. Cement</td>
</tr>
<tr>
<td></td>
<td>2. Mud</td>
</tr>
<tr>
<td>5 Wall condition</td>
<td>1. Plastered/painted</td>
</tr>
<tr>
<td></td>
<td>2. Mud</td>
</tr>
<tr>
<td>6 Wall status</td>
<td>1. Good</td>
</tr>
<tr>
<td></td>
<td>2. Cracked</td>
</tr>
<tr>
<td>7 Wall material</td>
<td>1. Stone</td>
</tr>
<tr>
<td></td>
<td>2. Bricks</td>
</tr>
<tr>
<td></td>
<td>3. Wood</td>
</tr>
</tbody>
</table>

6.7 Do you have small plot of land or garden to grow produce during rainy season? 1. Yes 2. No

6.8 If yes, what do you grow in the plot?

6.9 For what purpose do you use the produce?

1. For household consumption only
2. Consumption and sale
3. All for sale
4. Others, Please specify

6.10 Do you own any of the following livestock?

<table>
<thead>
<tr>
<th>Type of livestock</th>
<th>Own</th>
<th>1. Yes</th>
<th>2. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Cow (s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Sheep (s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Chicken (s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Others, Please specify</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.11 Where do you put solid waste?

1. In an open space in the neighborhood
2. In the waste bin in the neighborhood
3. In a canal
4. Others, please specify
6.12 When do you throw the solid or liquid waste?
1. Day time
2. Morning
3. At night
4. Any time
5. Others, please specify

6.13 How often is solid waste removed by municipality or service providers?
1. Every day
2. Every three days
3. Once a week
4. No service at all
5. I do not know
6. Others, please specify

6.14 Please estimate the distance in kilometers of your house to the following service giving infrastructures

<table>
<thead>
<tr>
<th>Infrastructure</th>
<th>Distance in Km</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Road</td>
<td></td>
</tr>
<tr>
<td>2 Market</td>
<td></td>
</tr>
<tr>
<td>3 Drinking water (if communal)</td>
<td></td>
</tr>
<tr>
<td>4 Waste disposal container</td>
<td></td>
</tr>
<tr>
<td>5 School</td>
<td></td>
</tr>
<tr>
<td>6 Medical center/clinic</td>
<td></td>
</tr>
</tbody>
</table>

6.15 Please indicate how many days per week you have access to piped drinking water during the rainy and dry seasons.

<table>
<thead>
<tr>
<th>Access to water per week</th>
<th>Rainy</th>
<th>Dry</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Every day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Two days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Three days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Once per week</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
7. Natural capital
   7.1 How do you rate the cleanness of the neighborhood?
       1. Very clean
       2. Good/fair
       3. Very poor
       4. Poor

   7.2 What kind of environmental problem is common in your neighborhood? (Note: look for more than one answer)
       1. Bad smell/Air pollution
       2. Water pollution
       3. Noise pollution
       4. Flooding
       5. No problem at all
       6. Please indicate if there is any more

   7.3 Have any member of the household developed any kind of illnesses/health problems due to the above mentioned problems?
       1. Yes
       2. No

       If yes, please explain the problem

8. Social Capital
   8.1 How long have you been living in this area? ____________

   8.2 How do you rate your relations with your neighbors?
       1. Very good
       2. Good
       3. Neither good nor bad
       4. Poor

   8.3 Which of the following explains your close friendship with your neighbors? (Note: look for more than one answer)
       1. Frequent exchange visits
       2. Having morning/afternoon coffee
       3. Shopping together
       4. Sharing food
       5. Others, please specify
8.4 Which of the following do you exchange with your neighbors when you/they need?

<table>
<thead>
<tr>
<th>Item</th>
<th>Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Enjera</td>
<td></td>
</tr>
<tr>
<td>2 Coffee</td>
<td></td>
</tr>
<tr>
<td>3 Cooking oil</td>
<td></td>
</tr>
<tr>
<td>4 Red paper</td>
<td></td>
</tr>
<tr>
<td>5 Cash</td>
<td></td>
</tr>
</tbody>
</table>

8.5 Do your children have enough time to play with other children in the neighborhood? 1. Yes 2. No

Please justify your answer

8.6 Who is the most important person for your life?

Please mention his relationship to you

Please explain his importance


8.7 Which of the following do you think are true concerning social relations in your neighborhood?

<table>
<thead>
<tr>
<th>Condition</th>
<th>1. True</th>
<th>2. False</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 If I need help, all my neighbors are willing to help</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Only few people in the neighborhood are willing to help</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 I rely on myself to solve my problems</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 People in the neighborhood cannot be trusted</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8.8 Are you a member of any religious association (Mahber) with your neighborhood or other friends? 1. Yes 2. No

Justify why?

8.9 Are you member of Iddir? 1. Yes 2. No

If yes please explain why

8.10 Do you feel like excluded from any kind of neighborhood association you think is important for the household? 1. Yes 2. No

If yes, what kind of association and explain why

8.11 Do your children face any kind of insults/harassments or discrimination in the neighborhoods? 1. Yes 2. No

If yes, what kind and explain

9 Political Capital and Role of institutions

9.1 Are you member of any political party? 1. Yes 2. No.

If yes please explain why (why are you a member)?

9.2 Did you vote in the 2005 regional and national elections? 1. Yes 2. No

Please justify your answer

9.3 Do you participate in political rallies (meetings)? 1. Yes 2. No

Please justify your answer
9.4 What is your opinion about the work of the municipality?
1. It is doing very good job
2. It is doing good job
3. It is doing poor job
4. I do not have any idea about the functions of the municipality

9.5 When you think of any concern or common interest of the community that need to be resolved, what do you do?
1. I talk with the community/neighbors
2. I talk to the kebele officers
3. I talk to the municipality/mayor
4. I do nothing
5. Others, please specify _____________________________________________________

9.7 In your opinion, do you think that women have equal rights as men?  1. Yes  2. No
If yes, please explain your answer
____________________________________________________________________________________________

9.8 Aye you member of Women Association of Tigray (WAT)?  1. Yes  2. No
Please explain why you are a member?

9.9 Is WAT doing good job regarding women rights?  1. Yes  2. No
Please justify your answer ________________________________________________________

9.10 In your own opinion, what is the contribution of WAT on the livelihoods of women and their families? Please ask more and more
___________________________________________________________________________________________

9.11 As a woman, are you a beneficiary from any NGO operating in the city or in your neighborhood?  1. Yes  2. No
If yes, please explain your answer
___________________________________________________________________________________________

9.13 Have you joined any kind of skill development training?  1. Yes  2. No
If yes, please explain
A. For how many days __________________________
B. What kind of training ____________________________
C. Who offered the training ____________________________
D. What are the benefits from the training ____________________________.
If no, please explain why

9.13 What do you know about the perception of the society about women participation in politics?

9.14. Please mention the most important institution for your family
10. Vulnerability and Coping strategies

10.1 Have the household encountered consummation gap within a year?  
1. Yes  2. No

10.2 If yes, for how many months per year? Please specify in months ____________

10.3 Which season does the household face consumption gap?  
1. Dry  2. Rainy

10.4 How did you try to manage household consumption when the price of Teff increases since 2006 (1998)?

<table>
<thead>
<tr>
<th>Strategy</th>
<th>1. Yes</th>
<th>2. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Shifted from Netch Teff to Tikut Teff</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Shifted from Teff to other crops (specify)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Decrease consumption of other foods (Specify)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. No change at all</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10.5 How did you try to manage household consumption when the price of Kerosene increased?

<table>
<thead>
<tr>
<th>Strategy</th>
<th>1. Yes</th>
<th>2. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Shifted from kerosene to charcoal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Use both alternately</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Others, please specify</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. No change at all</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10.6 Why the household faced consumption gap?

10.7 What is the primary source of living of the household?

10.8 In addition to the primary source, in what activities do you engage in to maintain the livelihoods of the household?

<table>
<thead>
<tr>
<th>Activities</th>
<th>1. Yes</th>
<th>2. No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Petty trade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Handicrafts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Brewery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Weaving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Wood/charcoal selling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Daily laborer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Food for work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Involving children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Selling tea and food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Others, please specify</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Agriculture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Help from others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
10.9 **Attention:** In your opinion, do you think that special attention should be given to female-headed households?

1. Yes  
2. No

10.10 What should be done to improve the livelihoods of female-headed households? Ask more and more

10.11 In what activities are your children involved to help the family?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Girl</td>
<td></td>
</tr>
<tr>
<td>Boy</td>
<td></td>
</tr>
</tbody>
</table>

**Mental capital**

1. Over the last week, how often have you been thinking about looking for a better job/source of income/business?

   1. Not at all
   2. For more than half the days
   3. Nearly every day

   Please justify your answer

2. Over the last week, how often have you been feeling little interest or pleasure in doing things or tired of going to work/market?

   1. Not at all
   2. For more than half the days
   3. Nearly every day

   Please justify your answer

3. Over the last week, for how many days have you been felt down, depressed, or hopeless?

   1. Not at all
   2. For more than half the days
   3. Nearly every day

   Please justify your answer

4. Over the last week, how often have you been felt bad about yourself that you are a failure or have let yourself or your family down?

   1. Not at all
   2. For more than half the days
   3. Nearly every day

   Please justify your answer
Institution Mapping Questionnaire

Assuming that you are at the centre, please rank the following according to their importance for your livelihoods

NGO

CBO

Government

Social Organizations

Private Sector

Add if you have any

Please justify your first choice

Please justify your last choice

RMSEA

MCA

BTNRS

BLSA

TGWA

TA

BJ/SC

Add if you have any

Please justify your first choice

Please justify your last choice
Please justify your first choice

Please justify your last choice

Add if you have any

Please justify your first choice

Please justify your last choice

Add if you have any

Please justify your first choice

Please justify your last choice

Add if you have any
## List of expert Interviews

<table>
<thead>
<tr>
<th>Institution</th>
<th>Information gathered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Government</strong></td>
<td></td>
</tr>
<tr>
<td>1 Bureau of Tigray National Regional State (Plan and Program officer)</td>
<td>Strategic plan for urban poverty reduction</td>
</tr>
<tr>
<td>2 Mekelle City Administration (Head of Social Affairs)</td>
<td>Level of awareness on the female-headed households and their living conditions.</td>
</tr>
<tr>
<td>3 Regional Small and Micro Enterprises Development Agency</td>
<td>Specific interventions for urban poverty reduction</td>
</tr>
<tr>
<td>4 Bureau of Justice/social court (Planning Department Head)</td>
<td>Specific interventions on women/female-headed households</td>
</tr>
<tr>
<td>5 Tigray Bureau of Women Affairs (Women's Development Department Head)</td>
<td>Results from evaluation and monitoring of Interventions</td>
</tr>
<tr>
<td>6 Bureau of Labor and social Affairs (Social Problems Control Expert)</td>
<td>Future Strategies and Plans</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NGOs</strong></td>
<td></td>
</tr>
<tr>
<td>7 Organization for Social Services for AIDS (Social Affairs Expert)</td>
<td>Major activities</td>
</tr>
<tr>
<td>8 Adigrat Diocese Catholic Secretariat Mekelle Branch (Social Development Department Head)</td>
<td>Major interventions</td>
</tr>
<tr>
<td>9 Mums for Mums (Program Coordinator)</td>
<td>Target groups</td>
</tr>
<tr>
<td>10 Human Beings association of Brotherhood (General manager)</td>
<td>Specific interventions on women/female-headed households</td>
</tr>
<tr>
<td></td>
<td>Results from evaluation and monitoring</td>
</tr>
<tr>
<td><strong>CBOs</strong></td>
<td></td>
</tr>
<tr>
<td>11 Women Association of Tigray (Program Coordinator)</td>
<td>Major activities</td>
</tr>
<tr>
<td>12 Youth Association of Tigray (Education and Training Expert)</td>
<td>Strategic Plan</td>
</tr>
<tr>
<td></td>
<td>Target group</td>
</tr>
<tr>
<td></td>
<td>Specific Interventions on women/female-headed households</td>
</tr>
<tr>
<td></td>
<td>Evaluation of Programmes</td>
</tr>
<tr>
<td></td>
<td>Future plans</td>
</tr>
</tbody>
</table>