

**ADDIS ABABA UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**

**THE SURVIVAL MECHANISMS OF FEMALE  
HOUSEHOLD HEADS IN A SMALL TOWN OF  
ETHIOPIA: THE CASE OF HOLOTA GENET**

**BY  
SENBETIE TOMA  
JUNE, 1999**

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**A THESIS PRESENTED TO  
THE SCHOOL OF GRADUATE STUDIES  
ADDIS ABABA UNIVERSITY**

**IN PARTIAL FULFILMENTS OF THE REQUIREMENTS  
FOR THE DEGREE OF MASTER OF ARTS  
IN URBAN GEOGRAPHY**

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The Survival Mechanisms of Female Household  
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The Case of Holota Genet




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## ACKNOWLEDGEMENTS

*This thesis would not have been successfully completed with out the unreserved assistance I received from many individuals and organisations.*

*My first gratitude and appreciation goes to my advisor Dr. Solomon Mulugeta for his valuable assistance and guidance as well as his understanding and patience shown to me throughout the research period.*

*I express my deepest gratitude to Dr. K. N. Singh who offered me sound comments in this thesis work.*

*My sincere and heart-felt thanks go to my wife W/O Roman Gobena and my children Al'azar, Sewatsiyon and Betre-Aaron Senbetie who have been loving, encouraging and understanding as well as really shared my pains during my stay in graduate study.*

*I would like to extend my thanks to Ato Nurilign Geleta, Gion Itisa, Chiroጥaw Balcha and W/O Almaz Berhe, staff members of Addis Alem High School, who helped me in one way or another, in preparation of this work. Welmera Wereda, Holota Genet municipal administrators and the kebele offices deserve my special thanks for their co-operation and provided me relevant documents.*

*Finally, I would like to thank Ato Tesema Bekele who assisted me in cartographic works and loading the data in computer, and W/O Yeshe G / Wold who typed me the manuscript of this thesis.*

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## ABBREVIATIONS

CSA:	Central Statistical Authority
EMA:	Ethiopian Mapping Agency
ILO:	International Labour Organisation
JSPA:	Jobs and Skills Programme for Africa
SNNPS:	Southern Nation Nationalities Peoples' State
UNCTC:	United Nations Centre on Transnational Corporations
UNDP:	United Nations Development Programme

## Abstract

*Female household heads are common all round the world. Their number is also increasing. Above all they are a severely disadvantaged group of society both socially and economically. The urban female household heads, in particular, are the most vulnerable group of the society to most of the urban problems. This study, therefore, aims at assessing the socio-economic and survival mechanisms of urban female household heads.*

*The town of Holota Genet is the study area. The data used in the study was gathered through a questionnaire survey by considering 122 female household heads. About 64 percent of the respondents were widows and 26 percent were divorcees. The rest (10%) became household heads because of other reasons.*

*All of the respondents were engaged in the informal sector at the time of the survey. As a common feature of this sector, the income of the respondents was relatively very low. Most of the respondents reported that they have decreased their level of participation in traditional savings such as Idir and Iqub because of their financial constraints.*

*The divorcees were more likely to engage in prostitution than the widowed. The widows, on the other hand, were more likely to own their dwelling units than the divorcees.*

*The female household heads use various survival mechanisms. Some of them send their children to work in order to generate income. Some others have given their children to adoptive parents and relatives. Remarriage, geographic mobility, sale of assets, diversification of items of sale, borrowing of money and cohabitation with male partners are also commonly observed among the female household heads.*

*Among the identified survival mechanisms, borrowing money was reported by almost all of the respondents. Change of residence, change of occupation and giving away children to adoptive parent followed it in importance.*

# CHAPTER ONE

## 1. INTRODUCTION

The term "female household head" is an elusive concept. It carries varied meanings not only between regions and nations but also among scholars and within a nation between censuses. Therefore, it is very important to be clear about the term, especially, as regards its difference from the term "single parent". Equally, it is very important to know at the outset the meaning of the term as used in this study.

In some cases the term "female household head" is used to refer to a woman who has the role of head of household and who is the greatest economic provider for herself and her household regardless of the presence or absence of the male at home (Bharat, 1986). Accordingly, the term "female household head" is defined to include those females who are widowed, divorced, deserted and separated women. It also embraces women whose husbands have been imprisoned, migrated in search of a job or gone to war front for considerable periods of time; and women whose husbands have lost their function as economic provider for the household due to unemployment, alcoholism, invalidity or other factors such as ill health. Thus, women whose husbands are present at home but are non-functional economically are also considered as female household heads and their households are defined as female headed households. What is basic to this definition of the term is the

role of the woman as an economic provider in the household whether or not the male is present at home.

However, it is not easy to identify those females who play the role of head of household when the husband is present at home or outside home for some time. It is also quite difficult to catch fraudulent women as well as those who became head of household due to exorcism, desertion, separation and annulment. The problem arises from the very fact that in Ethiopia, as may be the case in other similar countries, there is no defined limit of time as for how long a man should be away from home or should he lose his economic viability in order for the household to be considered or registered as female headed; for how long a woman should carry the responsibility of the household to be termed as a female head of household. No matter how long a husband stays outside the home and how long he loses his economic importance and how long the woman shoulders the responsibility of the household, in most cases in Ethiopia these cohort of households are considered as headed by both husband and wife and usually the male (husband) is registered as the head of the household. Unless other indirect methods are used, these categories of females can not be readily identified from censuses and other registrations in the country. Equally, the role of these females is therefore invisible; their characteristics and contributions as a female household head being largely ignored.

Culturally most of these women do not want to be reported and registered as female household heads. Even most of the husbands do not allow these

wives to report themselves as heads of the households. In line with this it is also very important to note the problem of identifying a woman readily as solely responsible for the household. Informal marital arrangement is very common among urban females than the rural women but those involved in this type of partnership might not report themselves as involved in conjugal union due to some social and cultural bounds (Manyeneng et al, 1985).

Much confusion has resulted from failing to distinguish between all households headed by women and those households headed by women by virtue of the fact that there is no adult male present. A single parent, on the other hand, can either be male or female who is economically and socially responsible for the household in the absence of one of the spouses temporarily or permanently (Bharat, 1986). Here it is very important to note that females head the great majority of single parent households. In the UK, for instance, over 90 percent (Allan, 1994) in the United States about 90 percent (Cox, 1996) and in India over 70 percent (Thompson and Gongla, 1983) of the total single parents are headed by females.

Therefore, as the vast majority of single parent households are headed by females, Blau and Ferber (1992) describe the term female headed household as representing a general usage and technically as it should be a single parent household headed by woman. As such the term female household head and single parent household head are sometimes used interchangeably, and in the

other cases the later is discussed under the former (Blau and Ferber, 1992). In no way then, it necessarily makes a female-headed household a single parent household. Nevertheless, what is crucial for this study in single parent is the absence of one of the parents temporarily or permanently. Female household heads, on the other hand, are those females who lead households where there is no husband, father or another adult male who might provide economic support. The households headed by these females are considered as female headed households.

### **1.1 Statement of the Problem**

The rapidly increasing population, particularly in countries with weak economic base such as Ethiopia, makes the urban centres as areas of complex physical and socio-economic problem areas. Some of these problems include unemployment, various forms of urban overcrowding, inadequate and poor quality of water, food and sanitation; different forms of urban violence and disruption and break up of families evidenced by noticeable incidence of separation and divorces (ECA, 1979). These urban problems stand as the third important problems in world scale after threat from nuclear warfare and the continuing existence of hunger, and most of these problems are getting more acute (Dwyer, 1979). Females are vulnerable to most of these problems, particularly those living as heads of households in urban areas.

In the course of their struggle to survive and improve their living conditions most of the urban female household heads face numerous socio-economic problems. For the survival of themselves and their households and also to escape from the existing urban hardships, female household heads in urban areas adopt various strategies. This study, therefore, focuses on such problems as how the female household heads manage to survive and the effectiveness of the strategies they have adopted in the town of *Holota Genet*\*. The study also addresses the problems associated with the socio-economic status of the female household heads. Furthermore, the study attempts to examine the nature of the principal factors that contribute to the formation of female household heads.

## **1.2 The Objectives of the Study**

The central objective of this study is to identify the strategies that female household heads in the town of *Holota Genet* adopt for their survival and improvement of the living conditions of themselves and their households.

More specifically, an attempt will be made in this study to:

1. identify the major reasons for the formation of female household heads,

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\*The CSA and EMA spell it as '*Holeta Genet*'. However, local officials and most residents of the town spell it as '*HolotaGenet*'.

2. identify the most sustainable survival mechanisms of female household heads,
3. assess the occupation and income characteristics of female household heads in the town of *Holota Genet*,
4. identify the major social and economic problems faced by women household heads in the town of *Holota Genet*.

### **1.3 Research Questions**

Based on the identified problems and the objectives of the study, the following research questions have been formulated:

1. What are the major reasons for the formation of female household heads?
2. What are the strategies used by female household heads for surviving and improving their living conditions?
3. Are the variations of female household heads in income and engagements responsible for the variations in the strategies used for surviving and improving the living conditions?

### **1.4 Methodology**

In order to collect relevant data on the identified problem areas and to achieve the intended objectives of the study, the following methodologies for

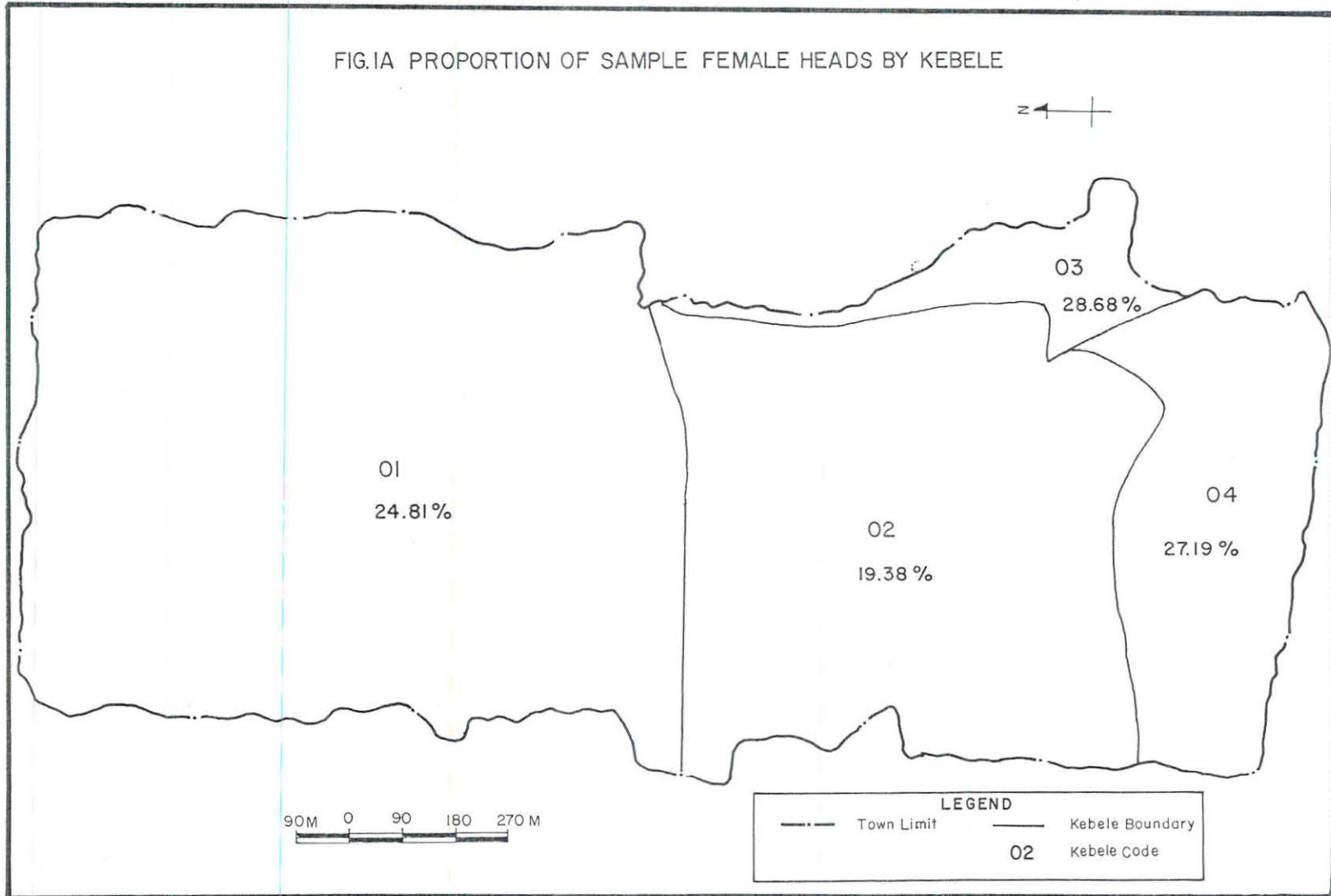
selecting subjects, data collection and analyses have been used.

Data from both primary and secondary sources are used in this study. Data on physical, socio-economic and demographic characteristics of the town were gathered from various secondary sources including official documents, records and reports of the municipal administration of the town and Central Statistical Authority. The primary data used in this study were collected through a questionnaire survey, which was conducted in January 1999.

According to data obtained from the *Kebele* offices, there were 427 female household heads distributed in four *Kebeles*. The sample size of 30 percent, allocated proportionally in the *kebeles*, giving a total of 129 female household heads was considered to be sufficient to have a fair representation of the female household heads in the town. In addition, some constraints such as the available time, finance and also research materials were considered while deciding the sample size.

In order to identify the sample female household heads, separate list of household heads was extracted for each *kebele* based on the general lists of the respective *kebeles* and their lists were used as the sampling frame for the study. Out of the 427 female heads of households in the town, 30 percent were selected from each *kebele* by using systematic random sampling method. The total number of respondents that was drawn through this sampling method amounted to 129 female household heads.

FIG.1A PROPORTION OF SAMPLE FEMALE HEADS BY KEBELE



SOURCE:- Holota Genet Municipal Administration.

A questionnaire, consisting of six parts, was drafted and prepared in *Amharic* and *Oromiffaa* languages. Three of the respondents were interviewed in *Oromiffaa* and the rest in *Amharic* in accordance with their fluency in language. To administer the questionnaire five enumerators were selected with the help of *kebele* officials. All the enumerators were females and had completed their high school education. In addition, the enumerators' acquaintance with the respondents and the study area at the *kebele* level, their fluency in both *Amharic* and *Oromiiffaa* languages and their socially acceptable personal characters were used as the basis for selection. An intensive two days training (from January 5 - 6, 1999) was given to the enumerators by the researcher.

To pre-test the questionnaire a pilot survey was conducted between January 11 - 13, 1999 by selecting randomly 15 female household heads from *Kebeles* 03 and 04. Then the questionnaire was modified based on the results of the pre-test.

The main survey was conducted between January 24 and February 5, 1999. The enumerators read out the questions to the respondents and noted down the responses on the questionnaires. The researcher acted as supervisor at the time of the interview.

Of the total 129 questionnaires administered, 122 were successfully

completed. The rest, that is, 5.43 percent of the questionnaires, were not completed because a total of seven respondents could not be accessed (reached) at the time of the survey.

In order to achieve the intended objectives of the study various statistical techniques of data analysis have been employed. For the application of the statistical methods the data were grouped into two namely: continuous and categorical (dummy) variables. Pearson (Simple) correlation coefficients ( $r$ ) were calculated to indicate the degree of relationships between the dependent variable and each of the independent variables and among the independent variables. Analysis of variance (ANOVA) and T-tests have been used to test the difference of means of various variables. Chi-square ( $X^2$ ) test has been used to test variations in some frequency observations.

### **1.5 Significance of the Study**

It is apparent that policy making, planning and its effective implementation require comprehensive and reliable information and data base research the findings of which can be the best source. At present there is very little information on the survival mechanisms of female household heads in urban Ethiopia. The researches conducted so far however, have focussed largely on male-headed households.

In view of this fact, this research attempts to fill the gap in this area of study by focussing on urban female household heads. The writer hopes that the findings of this study may help in to making urban female household heads and their households more recognisable to policy makers and action planners for the betterment of their future life. The results of this study may also raise peoples' awareness about the survival mechanisms that the female household heads in urban Ethiopia have adopted. It is hoped that such awareness may help them to obtain both economic assistance and better understanding of the people around them. Furthermore, the findings of this research may help interested individuals to conduct further research on the same area of enquiry.

#### **1.6 Limitations of the study**

The town of *Holota Genet* actually comprises three major settlements namely: *Arada*, *Arba Arat* and *Welmera*. *Arada* and *Arba Arat* are almost joined together but separated by the military academy and together form the major town of *Holota*. However, the distance between *Araba Arat* and *Welmera* is about five Kilometres and that between *Arada* and *Welmera* is about eight kilometres. In this study only *Holota (Arada and Arba Arat)* is considered but *Welmera* is excluded because it has neither attained the status of a town nor is it recognised as part of the main town of *Holota Genet*.

Furthermore, since the sampling frame is the list of female household

heads found in *Kebele* offices, it is highly likely that some women whose husbands have been imprisoned, have migrated for work and employment, or those whose husbands have lost their function as economic providers may not be included in the sample. Females who are responsible for themselves and their households such as students, government employees and others who have not been registered in *kebele* household lists might have been skipped during the questionnaire survey.

## CHAPTER TWO

### 2. REVIEW OF THE LITERATURE

#### 2.1 Emergence of Female Household Heads

It is well known that divorce and separation, desertion or abandonment, widowhood, imprisonment and the migration of male spouse for job and employment are some of the major contributory factors for the emergence of the ever-married female household heads. There are also the never married female household heads, which appear due to out-of-wedlock births, annulment and death of parents (Allan, 1994; Duvall and Miller, 1985). Both the ever married and the never-married female household heads are usually seen in the same light as they are socially and economically responsible for themselves and their households (ILO/JSPA, 1986).

However, there is a great difference in form, intensity and implications as well as causes and consequences of becoming female household heads between the developed and developing nations of the world (Bharat, 1986). Equally there exist marked differences in issues and problems concerning female household heads with time, among and within countries and continents. Some of these differences are more important in developed countries than in the developing countries while others belong more to the past than to the present. Still some of the issues are more important in urban areas than in rural areas.A

study made by Stevenson L. Nock (1992) also yielded that divorce is the major contributory factor for formation of female household heads in the developed countries.

In spite of the argument of many researchers (Blau and Ferber, 1992; Boddy, 1989; Daniel, 1994; Duvall and Miller 1985; ILO/JSPA, 1986; Nock, 1992) that the increasing rate of divorce and separation will lead to increase in formation of female household heads, it is important to note; however, that divorce and separation do not always lead to headship which depends largely on cultural, social and economic conditions. In line with this Roussel (1989) argues divorce as more often not an end situation in marriage profile rather as it is a transitory event. The probabilities of remarriage, cohabitation, co-dwellers with parents and relatives may take this group of females outside the female headship stream. As Andra B. Rugh (1984) writes, temporary separation is very common in every society irrespective of societal socio-economic developments, and it does not necessarily need more than temporary rearrangements of living quarters and adjustment of income sources. Thus it leads more often to reconciliation. She further states that the chance that the never-married women stay as a head of household is much lower than that of the ever-married women.

Different studies (Blau and Ferber, 1992; Cox, 1996) have also revealed that out-of-wedlock birth is another important and growing factor for the formation of female household heads in the west. At present these unwed-mothers are more likely to form their own separate households than living with their parents and relatives (Blau and Ferber, 1992).

In the developing countries, on the other hand, the major causes for formation of female household heads are widowhood and male migration for job and employment (Bharat, 1986; Rugh, 1984). On the contrary, fewer and fewer female household heads have been created by widowhood in the developed countries (Nock, 1992).

Nevertheless, Miller (1992) has shown in her study that there are a considerably large number of widowed female household heads in some of the developed countries such as Britain. Equally there are high proportion of divorced female household heads than the widowed female household heads in some developing countries (United Nations, 1995).

Generally, in the past traditional societies the major cause for formation of female household heads was widowhood while at present where modern traditions have commonly practised with urbanisation and modernisation, the causes are primarily divorce and separation with the greater number of births to unmarried women being an additional contributing factor ( Blau and Ferber, 1992 ).

Furthermore, among polygamous societies a man may live with one of his wives for certain period of time in some area. The wife (wives) left behind shoulder(s) the responsibility of head of the household.

Some households tend to lose both spouses simultaneously or one after the other within short periods of time. In most of these cases the elder female, if any, in the household takes the responsibility of head of the household and she lives as a defacto female household head (Lewis and Piachaud, 1992).

According to the estimates of some researches, about 25 to 30 percent of all households in the world are headed by women (Bharat, 1986). According to the UNDP (1995) report, women head over 40 percent of the total households in Africa. Furthermore, in 1994 the proportion of female headed households reached 32 percent in urban Ghana and Kenya, 34 percent in Blantyre (Malawi), 38 percent in Zimbabwe and even 50 percent in Namibia, 60 percent in Lesotho, 61 percent in Swaziland and 62 percent in Botswana (United Nations, 1995; ECA, 1996).

Nevertheless, the area of female household heads is the most understudied household when compared with the intact households headed by males (ILO/JSPA, 1986). Data on female household heads are therefore inadequate and generally of a problem both in developed and developing countries (United Nations, 1984). The case in the third world countries is much worse. Obtaining accurate data on the subjects is a difficult task in many of these countries where the censuses do not report on the basis of universally accepted definitions of incidence, marital status and other social and economic status of female household heads ( Bharat, 1986 ).

The United Nations (1982) report further indicates that the available data on female household heads for most of the developing countries particularly in Africa are generally of poor quality and do not necessarily reflect conditions in recent years. Furthermore, they are generally insufficient to have trend analysis in the formation of female household heads.

Generally, very little, if any, detailed study has been carried out by way of research on incidence and trends of formation, and survival mechanisms of urban female household heads in Ethiopia. The official statistics of the country are even inadequate and therefore the causes, consequences and extent of being female household heads are quite hard to estimate.

Moreover, the existing data on female household heads are not reliable enough to have a comparative and trend analysis. Accordingly, it is quite difficult, for instance, to compare the 1984 census results of regions on female household heads with that of the 1994 as definitions and boundary settings of regions greatly varied in the two censuses. Equally some data on the subjects which are available for certain regions and towns in one of the censuses are missing for the other census, regions and towns.

Above all, Ethiopia was not among the 38 countries of the world (12 in Africa) which were included in the 1980s World Fertility Surveys and Demographic and Health Surveys ( Keremenz, 1997 ). This has again made the country devoid of ample and reliable data on the female household heads, which would help to compare the country with other similar countries. These

might have concealed the female household heads, particularly those in the urban areas of Ethiopia, while making policy and planning for action.

Nonetheless, the existing research results reveal that divorce and widowhood are of the most important contributory factors for formation of female heads and their households both in rural and urban Ethiopia as is the case in other developing countries (Daniel 1994).

As the town of *Holota Genet* has been one of the most important military centres in the country, most of the military have been resided in the town permanently. However, since the 1991 change of the government most of the military personnel were forced to leave the town. Understandably most of the expelled servicemen migrated to other areas in search of new jobs. As a result, at present the wives of these out-migrants of the town have become defacto heads of households. Thus it can be inferred from this that at present male migration for job might be another additional contributing factor for formation of female household heads in the town of *Holota Genet*.

The 1984 and 1994 population and housing census results reveal that about 22 percent of the total households in Ethiopia are headed by females (OPHCC, 1987-1991; CSA, 1995-1997). According to the censuses, the proportion of female household heads in urban areas is much higher than that of the rural areas. It was found to be about 20 percent in the rural areas both in 1984 and 1994 and 37.4 and 35 percent in 1984 and 1994 respectively in the urban areas.

The results of the censuses further show that there is a regional variation in the proportion of female household heads in the country. Accordingly, in 1984 the proportion of female household heads out of the total female household heads ranges from about 19 percent in *Godjam* to over 26 percent in *Bale*. The proportion of the urban female household heads ranges from about 32 percent in *Illubabour* and *Sidamo* to as high as 51 percent in *Tigray* in the same year. The 1994 census result, on the other hand, shows that the percentage of these female household heads ranges from as low as about 14 percent in *Afar* to as high as 31.2 percent in *Tigray*. Furthermore, the proportion of urban female household heads in the same year ranged from 24 percent in the *Somali* to over 50 percent in the *Tigray* region. Thus, both in 1984 and 1994 the proportion of urban female household heads was found to be highest in *Tigray* than the other regions in the country. The reports of the censuses on marital status also indicate that over 30 percent of the total female household heads in the urban areas of the country are divorced females.

In most of the countries considered in the Demographic and Health Surveys, high concentration of female household heads is obtained in the age group of 50-59 (United Nations, 1995). As regards Ethiopia, the 1984 census result shows that high concentration of female household heads in the age group of 70 and above was in *Arsi*, *Godjam*, *Hararghe*, *Illubabour*, *Shewa*, *Wellega* and *Wello*. But it was concentrated in the 50-54 years group in *Gonder*, in the 35-39 age group in *Bale* and *Keffa*, and in the 30-34 years group in *Sidamo*. The highest concentration of female household heads at youngest

age group (25-29) was observed in *Gomo Gofa*. On the other hand, high concentration of urban female household heads in the age group of 70 and above was in *Hararghe, Illubabour, Keffa, Sidamo* and *Wellega*. It was in the age group of 50-54 in *Tigray*, in the 35-39 years group in *Arsi, Bale, Gamo Gofa, Godjam, Gondar, Shewa* and *Wello*, and in the 30-34 years age group in *Addis Ababa*.

In 1994 the highest concentration of female household heads in Ethiopia was also found in the age group of 35 - 39. However, it was in the age group of 25-29 in *Benishangul-Gumuz, Gambella* and *Tigray* regional states. Furthermore, it was in the age group of 35-39 in *Addis Ababa, Afar, Amara* and *SNNPS* and in 40-44 age group in *Dire Dawa* and *Somali*; in 65 and above years age group in *Harari* and *Oromiya*.

The proportion of urban female household heads out of the total household heads also shows great variation among different towns in the country. According to the 1984 census result for some towns, the proportion of female household heads was 23.3 percent in *Dubti*, 25.7 percent in *Awasa*, 26.9 percent in *Agaro*. It was 52.2 percent in *Lalibella*, 52.9 percent in *Wukro*, 53.1 percent in *Kola Diba*, 53.7 percent in *Adwa*, 56.6 percent in *Ebinat*, 56.7 percent in *Dabat* and 58.8 percent in *Mekele*.

Generally, from the censuses it is possible to infer that females in the western and southern parts of the country attain the headship status at younger age than in other parts of the country. However, females in the urban areas of

these regions of the country have less likelihood of becoming head of household than those in the urban areas in Northern and Eastern parts of the country.

Today the number of these households is increasing at alarming rate all over the world and even will continue to increase in the future (Allan, 1994; ILO/JSPA, 1985; UNDP, 1995). The rate of formation of female household heads and their proportion is also growing in Ethiopia (Abaynesh, 1992; Daniel, 1994; Dessalegn, 1994). Though the proportion of female household heads between the 1984 and 1994 censuses decreased from 37.4 percent to 35 percent in urban areas and increased from 19.8 percent to 20.1 percent in the rural areas, their actual number increased by more than 67 percent in the country as a whole.

## **2.2 The Economic and Social Circumstances of Female Household**

### **Heads**

It is not surprising that female household heads face numerous and complex social and economic hardships (Allan, 1994). They are the only responsible and the sole economic source for their households (Blau and Ferber, 1992). In Ethiopia the worst of the worse in their life is that the majority of them are not educated or trained for job thereby being deprived of formal job opportunities (Andargachew and Seyoum, 1989). Thus most of them and their households live in precarious economic conditions and are often found to be the "poorest of the poor" particularly in countries with weak economic base (Daniel, 1994).

Some researches conducted on female heads and their households in United States, Europe and in some other developing countries such as India indicate that these households earn much less than the income of the intact family. Similarly, according to a study conducted in the EEC member states (Except Luxembourg) in 1980, the poverty rates for female headed households in all studied member states (with the exception of the Netherlands) were well above their respective national rates (Whitting, 1992). Whitting further states that there is multiple discrimination of female household heads in training, job and payment and also in housing in many of the European countries. Allan (1994) and Miller (1992) also stated that about two-third of the total households headed by female in Britain live at or very close to the official poverty line.

In their study on 140 widowed female household heads in Ladhiana city (India), Gurmeet and Gill (1986) found that about half of them were under great difficulty to run the household on their own. Another study conducted in India on 200 urban based divorced female household heads indicated that over half of them were forced to live in poor living standard (Bharat, 1986).

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The scanty information available on the Ethiopian female household heads indicate that they have very "limited access to productive resources" (Dejene, 1994:7) and thus most of them live in "wretched poverty" (Daniel, 1994:16). As would be expected many of the female household heads endure a substantial form of material disadvantage in addition to their financial hardship (Allan, 1994). Thus there can be developed a working hypothesis for the fact

that marital status of the female household head has a marked relation with material ownership. In the case of divorce and separation, which constitute the great majority of female household heads in the urban areas, usually the run away from home is the female (Rugh, 1986). Therefore, absence of housing is one of the major problems that many of the female household heads experience. (Allan, 1994).

The economic and social hardship of female household heads is quite severe and intense, particularly for those who have dependent children (Daniel, 1994). However, most of the female household heads have dependent children (Blau and Ferber, 1992; Myers, 1994), and the inadequate amount and even the total absence of child support adds another burden on the economic life of the household (Daniel, 1994; Duvall and Miller, 1985).

Furthermore, some researches show that absence of an adult in most of female headed households with whom to interact and share their ideas and problems often leads the female household heads to feel "loneliness and sense of powerlessness (Cox, 1996). According to a study conducted in India on 200 sample divorced urban female household heads, most of them (two-third) feel as being perceived negatively by people around them (Bharat, 1986). Therefore, because of their social and economic problems many of the female household heads limit their social contacts with the people around them (Arendell, 1986; Kelly, 1982).

Therefore, unless age, child raising, health and other related factors determine, most of the female household heads prefer conjugal union as a solution to ease the social and economic difficulties of themselves and their households (Allan, 1994). On the other hand, the studies made by Bradshaw and Miller (1991) shows that, in spite of the difficulties encountered by them, most of the female household heads (except most of the forcefully widowed) today don't view marriage life as financial security. Most of them feel as they have firm stand to protect themselves and their household regardless of the contribution of the spouse, and can have successful life if they remain without spouse. In addition, Chester states that, as cited in Bharat (1986), the decision by the former cohort back into marriage and conjugal life union is in most cases not due to full satisfaction in marriage life but lack of further alternatives.

### **2.3 The Survival Mechanisms of Female Household Heads in Urban Areas**

Female household heads in urban areas are generally under represented both in formal and part-time employment but largely they are in low paying sections (Lonsdale, 1992). In order to maintain and sustain the survival of themselves and their households most of the female household heads in the urban areas, especially those without formal education, marketable skill and work experience can only be engaged in informal sector (Andargachew and Seyoum, 1989; Selmawit, 1994). Markets in the products from this sector are unstable, vulnerable and also insecure (Bharat, 1986).

Further more, most of these female household heads are characterised by geographic move in the residential area and change of engagements (Nock, 1992). This is often done to improve or maintain the social and economic well being of themselves and/or their households (Kirby, 1983).

As indicated in the preceding discussion because of drop in income and other social problems, most of the female household heads have limited social contact and participation in the society. Those even with formal employment have domestic and child care responsibilities that limit their social involvement at their home as stated below:

Greater careers and occupational involvement provides an avenue for some, though for the majority domestic commitments and lack of qualifications combine with the inequalities of the occupational market-place to make it more of a cul-de-sac. Even when [female household heads] are employed, the opportunities this provides for social involvement are limited by their own domestic responsibilities and, as importantly, by those of their fellow workers.... The time most [female household head] employees have to develop social relationships with work-mates outside work is restricted by their need to be home for children, to provide meals and to catch up on domestic chores. Equally, taking up new hobbies and developing new interests to as to meet people is hardly a realistic strategy for the majority of the [female household heads], given their lack of resources and confidence and the relative absence of suitable organised provision.... In routine social life, sociable relationships are developed through participation in various activities, [however] (Allan, 1994:117).

Nevertheless, for the survival, relief from social and economic problems as well as to improve the living conditions of themselves and their households, Ethiopian female household heads have adopted their own various mechanisms.

## CHAPTER THREE

### 3. GEOGRAPHIC SETTINGS OF THE STUDY AREA

#### 3.1 Foundation and the Physical Settings

The town in which the study was conducted is known as *Holota Genet*. It is a small town located in *Oromiya* Regional State, in *West Shewa Zone*, at a distance of 44 kilometres west of Addis Ababa on the highway to *Nekemte* (See Fig.1B). Its population size was 16,785 with 8040 males and 8745 females in 1994 (CSA, 1996(v)).

The literature existing on the historical background of the town indicates that *Menelik II* founded *Holota* in 1894 (Anonymous officers of Genet Military Academy, 1950). According to the literature the two main preconditions for the foundation of the town were:

1. The foundation of Addis Alem (the then proposed capital) in 1892, which is about 11 kilometres to the west of *Holota* and the construction of Addis Ababa -Addis Alem road, and the need for a rest-house in between for the Emperor,
2. The transfer of the Addis Alem area from government administration into church land and the construction of Menelik's palace in *Holota*.

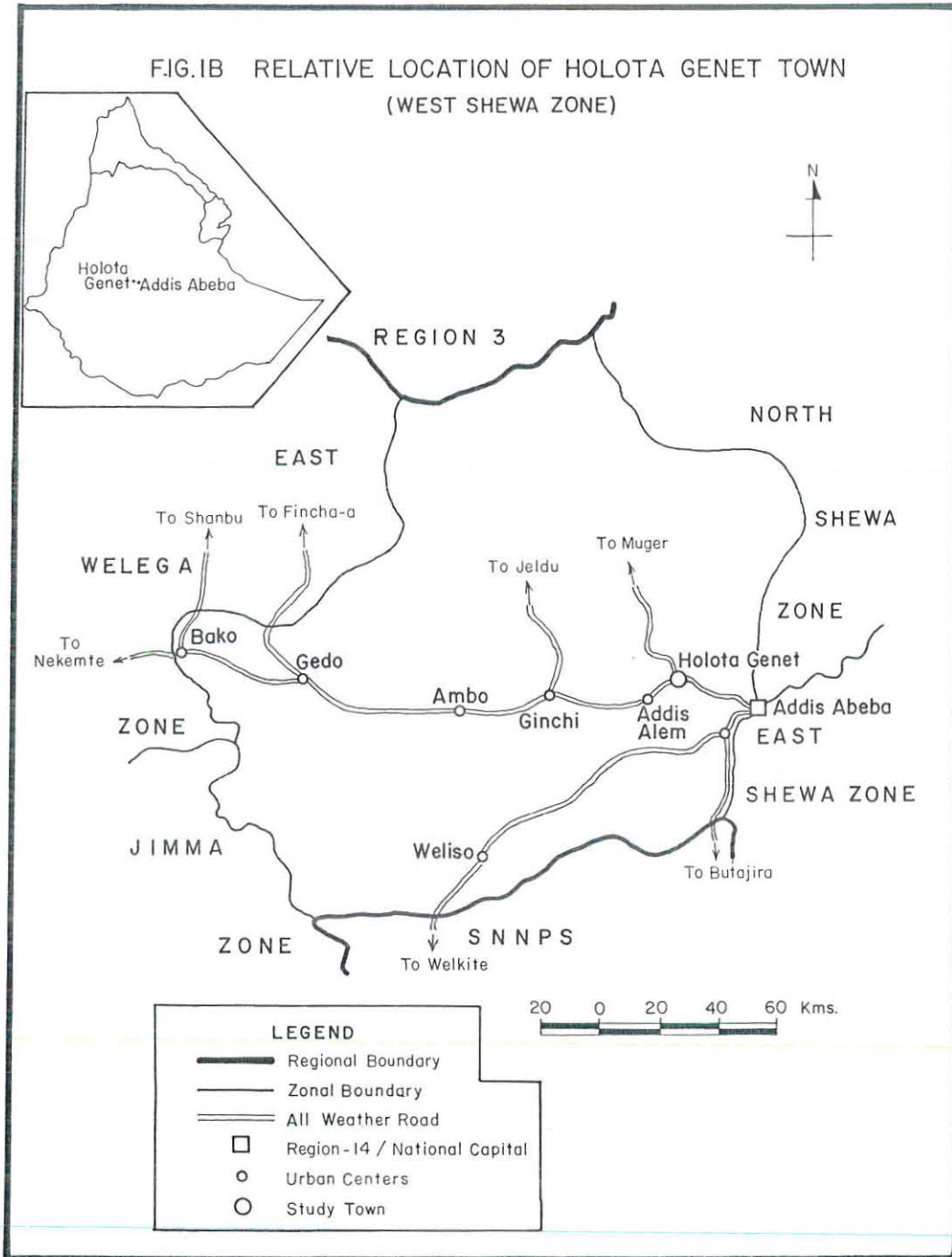
These mechanisms are not policy based strategies but they are more of individual efforts at what sacrifice they need and the responses are generally of traditional techniques (Dessaiegn, 1991). As such according to Dejene (1994) and Desalegn (1991) they actively participate in traditional social gatherings and savings such as *lqub*, *Idir* and religious vows. Generally, as in other developing countries, most of them are engaged in the informal sector such as petty trade (grain and cereals), vendors, brewing various local drinks for sale such as *katikala*, *tella* and *tej* and selling prepared food items (Andargachew and Seyoum, 1989; Dejene, 1994; Selamawit, 1994).

Furthermore, to escape out of financial hardships most of female household heads engage in sale of their labour and possessions, change of occupation and usual place of residence, encouraging their children and co-dwellers to engage in income generating activities (Andargachew and Seyoum, 1983; Dessaiegn, 1991).

In order to reduce the expense and maintain the survival of self and their household, most of them live by sharing their accommodation with other households (Cox, 1996). In addition, most of them tend to concentrate in and around the inner city business area and where housing and amenities are often cheap but relatively of poor quality (Bradshaw and Miller, 1991).

In general length of time in headship determines the type of survival skills and techniques adopted by the female household heads. They design and adopt the more stable and sustainable techniques as they stay for longer time in headship (Arendell, 1986).

FIG.1B RELATIVE LOCATION OF HOLOTA GENET TOWN  
(WEST SHEWA ZONE)



SOURCE :- Regional Atlas of Oromiya, 1997

The town is situated on a relatively flat land of the *Shewan* plateau. The *Menagesha* pick and *Wechecha* mountain range can be seen far off to the east of the town. According to the documents of the municipality, the proposed total area of the town is about 1440 hectares. However, till now only about 252 hectares have been covered by built up area.

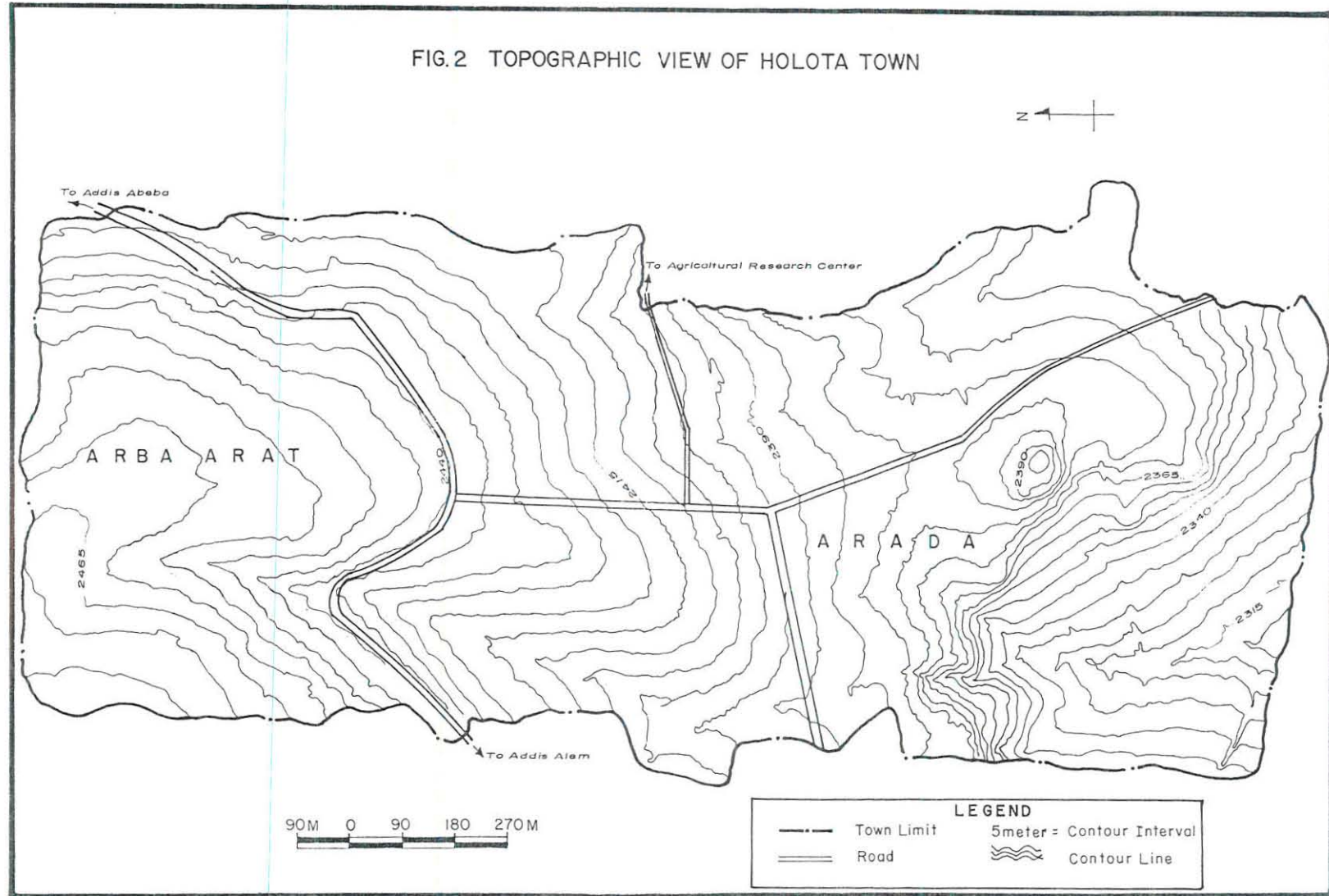
The town is divided into two main parts. The eastern and lower part is known as *Arada* indicating the site of its nucleus. The western and upper part is called *Arba Arat*, which means forty-four, indicating its distance in kilometres from Addis Ababa. It is a military training centre that separates these two segments of the town. The land in the town gradually rises as one moves from the eastern *Arada* where the elevation is approximately about 2300 meters above sea level to the western *Araba Arat* part where some areas rise to a height of 2485 meters above sea level (See Fig. 2).

### **3.2 Socio-economic and Demographic Settings**

At present the town of *Holota Genet* is structured administratively into four *kebeles* under a single municipal administration. Two of the *kebeles* are found in *Arada* where as the other two belong to *Arba Arat* segment.

*Holota* is fortunate enough among the small towns of Ethiopia to have such big institutions and organisations as *Major General Hayelom Araya (Genet)*

FIG.2 TOPOGRAPHIC VIEW OF HOLOTA TOWN



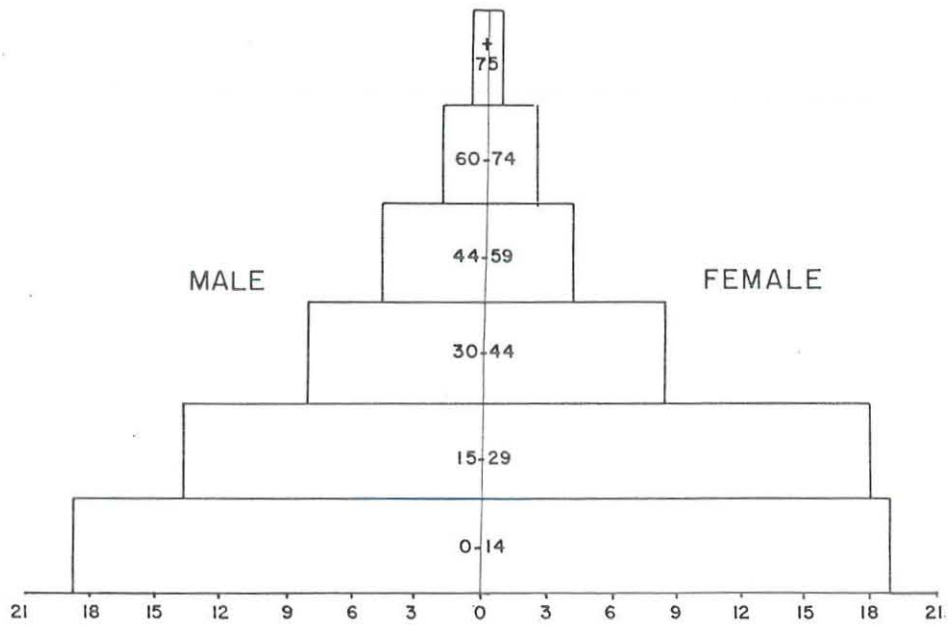
SOURCE :- Holota Genet Municipal Administration.

Military Academy, *Major General Mulugeta Buli* Technical School, Ground Force Artillery and Arms Repair training centre, Institute of Agricultural Research, Agricultural Training Centre and a large Dairy Farm. As it is true for the developing countries in general and for the nation in particular, the population pyramid of the town is very wide at the base and narrow at the apex indicating larger proportion of dependent groups and smaller proportion of economically active population with short life expectancy (See Fig. 3).

Assuming the population aged 10 to 65 years as an economically active population, only about 43 percent of the total population of *Holota Genet* is economically active and the rest 57 percent are economically non-active (CSA, 1996 (II)). Furthermore, the employment statistics indicates that of the total economically active population group about 31.51 percent was unemployed of which 10.35 percent were with work experience. About 36.58 percent of the females and 28.12 percent of the males were also unemployed (CSA: 1996(II)).

Data on the literacy status of the population of *Holota Genet* for the year 1994 indicate that 26.93 percent of the population aged ten years and above were illiterate, with 68.6 percent of which were females and 31.4 percent males. Migration status of the population of the town is also another important aspect that needs to be considered. In Ethiopia, like in many other developing countries, a substantially large proportion of the population of each and every town is born out side its confines. It is also well known that urban population differs considerably in their ethnic, linguistic as well as religious compositions.

FIG. 3 PERCENTAGE POPULATION BREAKDOWN OF HOLOTA GENET  
(BY AGE AND SEX)



As regards *Holota*, as the available data indicate, about 43 percent of the total population of the town were inmigrants in 1994. About 56.5 percent of the inmigrants were of rural origin (CSA: 1996(II)).

In addition, female inmigrants slightly outnumbered the male inmigrants by accounting for 51.36 percent of all the inmigrants. Furthermore, about 46.9 percent of the total inmigrants have lived in the area for about ten years and over. Female inmigrants who lived in the area for up to 10 years and over were by far much larger in number than male inmigrants that have lived as many years.

## CHAPTER FOUR

### 4. SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS

#### 4.1 Background Characteristics

This section of the study deals with the socio-economic characteristics of the female household heads and their households as found at the time of the survey. It gives a general view of their backgrounds and the current conditions in *Holota Genet* as a basis for analysis of their survival mechanisms. Female household heads are not all the same and what they experience, as household heads will be affected by many factors including their age, household size and composition, occupation, reasons for becoming household head and others.

##### 4.1.1 Age Characteristics

The age of any woman is clearly indicative of the probability of her remarriage and continued bearing of children and income earning potential. In addition, a woman's age denotes her access to productive resources and her probability for improving her skill and educational qualification.

As shown in Table 1, the great majority of the interviewed female household heads were above 40 years in age with a peak between 50 to 54 years of age, followed by the 40 to 44 years age group. The median and mean age of the sample female household heads was found to be 49.5 and 48 years respectively.

Table 1. Distribution of the Respondents by Age

Age Group	N.	Percent
25-29	9	7.38
30-34	6	4.92
35-39	6	4.92
40-44	24	19.67
45-49	16	13.11
50-54	26	21.31
55-59	8	6.56
60-64	19	15.57
65+	8	6.56
Total	122	100.00

As shown in Table 1 the number of female household heads is low in the young age groups and increases with age until the highest concentration is attained at about 50 - 54 years and then it goes on decreasing. This may be due to the deteriorating health conditions and age which limit the possibility of maintaining separate households by the elderly females.

#### **4.1.2 Reasons for Becoming Household Head**

Apart from their constitution largely from old age groups, the great majority (over 90%) of the interviewed female household heads were largely

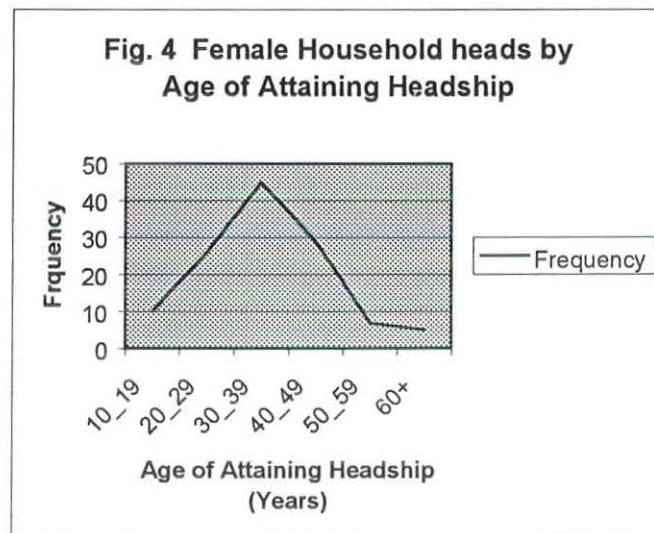
widows and divorcees. The same phenomenon has been observed in the works of Dessalegn (1989). Widowhood, in the present case, is by far the most important factor behind the emergence of female household heads. As shown in Table 2, about 63.93 percent of the respondents are widows.

Table 2 Distribution of the Respondents by Reasons for Becoming Household Head

Category	N	Percent
Divorce	32	26.23
Widowhood	78	63.93
Desertion	3	2.46
Separation	2	1.64
Husband Gone War Front	1	0.82
Out-of-wedlock Birth	6	4.92
Total	122	100.00

The most probable cause for the dominance of widowed female household heads may be attributed to the fact that most of the women were married to the former soldiers. In fact it appears that most of the husbands were consumed by the wars that were fought during the rule of the *Derg*. Keremenz ( 1997 ) has also identified similar findings on the female household heads in Addis Ababa. He found that about 50.3 percent of the female household heads in his sample were widows followed by the divorcees ( 29.6% ). However, out-of-wedlock birth cases in his sample constituted higher proportion (8.8% ) than that in *Holota Genet*. The proportion of separated female household heads in Addis Ababa, as to Keremenz, is also much greater than ( 4% ) that in *Holota Genet* (1.64% ). This might be attributed to the influence of urbanisation where divorce, separation and out-of-wedlock births are its common features in the case of Addis Ababa. In

general, as can be expected, reasons for becoming household head or the termination of previous marriages can reflect the economic standing of the respondents and their households, particularly in property ownership and support by kin.



Over 70 percent of the interviewed female household heads in *Holota Genet* attained their headship status after becoming 30 years old or more. This reveals that the great majority of females tend to receive headship at their later ages.

#### 4.1.3 Educational Status

Education is also a critical factor in work force and can partly affect the earning potential of individuals. It is thus argued that the more educated a female is the more likely she is to be gainfully employed (Moen, 1992). However, as shown in Table 3 the educational status of the entire interviewed

female household heads is very low. In fact over 55 percent of them attended only church education and/or participated in literacy campaigns.

Table 3 Distribution of the Respondents by Educational Status.

Educational Level or Grades Completed	Illiterate	Church Education/ Literacy Campaign	1-4	5-6	7-8	Total
No	32	68	16	4	2	122
%	26.23	55.74	13.1	3.28	1.64	100.00

Table 3 further shows that over a quarter of the respondents were illiterate. Only about 3.28 percent (4 in number) reported that they have made attempts to improve their educational level after becoming heads of households.

If one compares the educational status of the female household heads in *Holota Genet* with that of other towns, the pattern is more or less similar. For instance, about 44 percent of the female household heads surveyed by Keremanz ( 1997 ) in addis Ababa were illiterate Further more, about 37.8 percent of them attended either literacy campaigns or non-formal education.

## 4.2 Household Size and Composition

It is generally agreed that the number of adult members in the household can partly determine its income earning potential, and that the total number of household members (Household size) can determine the overall economic needs and hence the expenditure. It is, therefore, possible to argue that the two are inversely related. Households with multiple sources of income and more adults, largely consisting of working age of males, have a wider base of earning potentials.

As shown in Table 4, there were 619 members in the 122-surveyed female headed households. The median and mean household sizes for the households under consideration were 4.5 and 5.07 respectively. Keremanz ( 1997 ) has also identified household size of 5.1 for the female household heads of Addis Ababa in his study. In addition, about 66 percent of the total household members who live in the households of the respondents were found to be economically active (aged 15 and above) and the rest 169 or about 34 percent were children aged below 15.

Furthermore, over 25 percent of the surveyed households have only one adult. Another 21.31 percent have three adults. About 18.03, 9.84 and 9.02 percent of the surveyed household heads have 2, 4 and 6 adults respectively. Moreover about 8.20 percent of them have no adult persons.

However, it should be noted that although the number of adults living in most of the selected female headed households is very large, most of them have no work and are largely dependent on the household head. The working few are even engaged in low paid difficult and non-formal works that could be carried out if and only if their physical strength is well maintained. Some of these works, for instance, include daily labours such as crushing stone for construction, trimming tall trees, preparing mud for plastering walls, digging wells and latrines, gardening and fencing with thorn.

The educational level of most of the household members was very low. It was found that 20.52 percent of the members received education up to grades 1 to 4. Another 14.29 percent were educated up to grades 5 or 6. About 17.71 percent attended junior secondary school and 30.18 have gone to high school. Only 0.80 percent had put grade 12 training.

It was also found that about 41.25 per cent of the members were attending school in 93 households at the time of the survey. The rest 29 household heads did not send all of their children to school. However, two of the respondents had no children. Still it is important to bear in mind that only 47.67 percent of the 430 children living with the respondents were attending school at the time of the survey.

Furthermore, it is important to note that it was respondents who have fewer household members, who were more likely to send their children to school than those who had a large number of household members.

Table 5 Distribution of Household Members of the Respondents by School Attending Status.

Household Size	Attending school		Not attending school		Below school age		Total	
	No	%	No	%	No	%	No	%
1	5	41.67	7	58.33	0	0.00	12	100.00
2	12	31.58	21	55.26	5	13.16	38	100.00
3	44	58.67	28	37.33	3	4.00	75	100.00
4	20	41.67	25	52.08	3	6.25	48	100.00
5	49	44.55	52	47.27	9	8.18	110	100.00
6	20	33.33	38	63.33	2	3.33	60	100.00
7	23	36.51	40	63.49	0	0.00	63	100.00
8	21	32.81	35	54.69	8	12.50	64	100.00
9	11	40.74	12	44.44	4	14.81	27	100.00
Total	205	41.25	258	51.91	34	6.84	497	100.00

Furthermore, about 52.33 percent of the children in the surveyed households, where there was at least one school-attending child, were not attending school at the time of survey. Similarly, as indicated in Table 6, in general, about 58.75 per cent of the children under the selected female household heads were not going to school at the time of the survey. Their reasons for not attending school were varied. However, economic problems were the most frequently reported reasons.

Table 6 Distribution of Children Not Attending School By the Reasons for Not Attending.

Reasons	From households with school attending children		From all considered households	
	No	%	No	%
Economic problem	155	68.89	197	67.47
Completion of grade 12	29	12.89	39	13.36
Below school age	23	10.22	34	11.64
Employment	18	8.00	22	7.53
Total	225	100.00	292	100.00

Further more, there were about 67 members in the 27 surveyed households who did not send their children to school at all. Of these children about 62.69 percent were not going to school due to lack of money, 16.52 per cent were below school age, 14.93 percent completed their high school education and the rest, only 5.97 percent, were employed.

### **4.3 Occupational Characteristics**

The informal sector is the largest means of livelihood for most of the female household heads in urban areas of the developing countries such as Ethiopia. This is especially true in the case of the female household heads of *Holota Genet* where virtually all of the respondents had no employment in the formal sector at the time of the survey.

As can be seen from Table 7, over a quarter of the respondents were engaged in the production and selling of *Katikala*, *Tella* and prepared food items such as *dabo*, *ambasha* and *injera* (local and traditional food items) at the time of the survey. As regards their marital status, about 39.4 percent were divorced and 60.6 percent widowed. About 18.03 per cent of the interviewed female household heads were engaged in retail of charcoal, malt, salt, onion, worn out cloths and other less valuable products in markets and *gulits* (small markets held outside regular market days), where again they were mostly widowed (63.6%) and divorced (31.8%). Only one household head was a divorced one. About 13.11 percent of the female household heads were also engaged in daily labour and were as such engaged in fetching water, seedling, weeding, harvesting crops and in road and housing construction. The widowed constituted 50 percent of them while those with out-of-wedlock birth and separated categories constituted 37.5 and 12.5 percent respectively.

In addition, about 22.13 percent of the interviewed female household heads had no work. However, retirement fee, alimony and support from charity organization and relatives were their main means of subsistence. About 88.89 percent of them were widows. It was also found that about a third of the widowed had no work while only about 6 percent of the divorcees had no work. The divorcees and widows equally shared the 8 prostitutes falling in the sample.

An analysis on the bases of the categories reveals that only divorcees and widows are engaged in multifunctional activities such as *katikala* and *tella* production, 40.63 and 26.92 percent of the categories respectively, and in retail trade 21.88 and 17.95 percent respectively. Among the divorcees, the remaining are engaged in prostitution (12.5%), spinning (9.38%), fire wood selling (6.25%) and *tej* vending (3.13%). Among the widows, the other major occupations include daily labour (8.97%), fire wood selling and prostitution (5.13%), domestic work (3.85%) and selling milk (1.28%). The deserted category appears to be bifunctional. The rest are monofunctional. The reasons given by the female household heads for their preference and engagement in their respective occupations were varied. About 45.9 percent of the respondents reported that they were engaged in their current occupation due to the absence of another alternative.

In his sample survey on the female household heads in Addis Ababa, Keremanz (1997 ) has also identified that about 30.2 percent of the female household heads engaged in preparation and sale of *katikala*, *tella* and prepared food items. He further identified that about 21.9 percent of the female household heads were engaged in retail trade followed by domestic workers(20.5%).

#### **4.4 Duration of Headship**

Duration of female household heads in headship can be considered as one of the most important indicators of the mechanisms used to survive and

Table 7 Distribution of Respondents by Occupations and Reasons for Becoming Household Heads

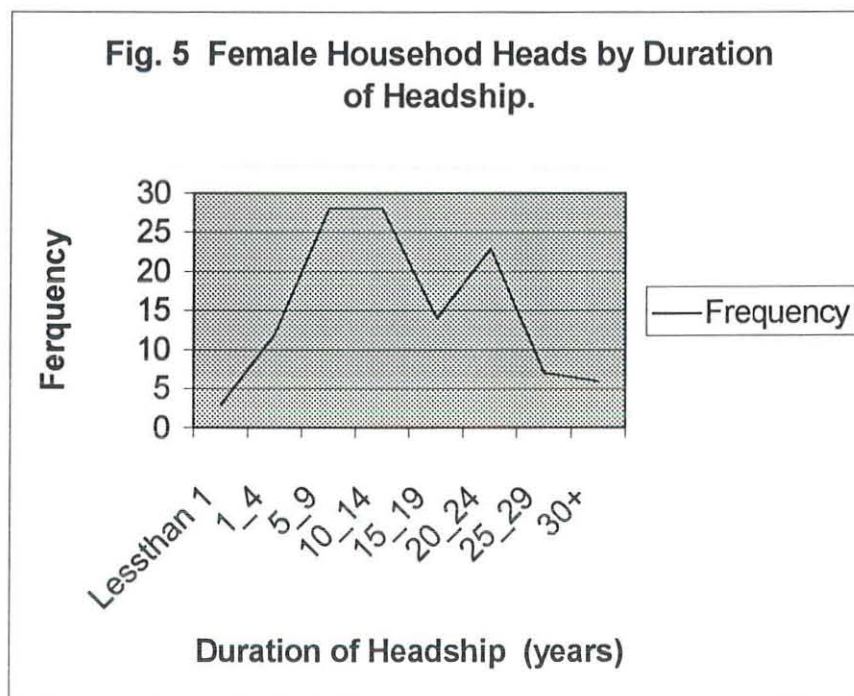
Occupation	Categories of the Respondents												Total	
	Divorcees		Widows		Deserted		separated		Husband gone to war front		Had out-of-wedlock birth			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Retail trade	7	21.88	14	17.95	1	33.33	0	0.00	0	0.00	0	0.00	22	18.03
Daily labour	0	0.00	8	8.97	0	0.00	2	100.00	0	0.00	6	100.00	16	13.11
<i>Katikala/Tella</i> production	13	40.63	20	26.92	0	0.00	0	0.00	0	0.00	0	0.00	33	27.05
Firewood selling	2	6.25	4	5.13	0	0.00	0	0.00	0	0.00	0	0.00	6	4.92
Domestic worker	0	0.00	3	3.85	0	0.00	0	0.00	0	0.00	0	0.00	3	2.46
Prostitution	4	12.50	4	5.13	0	0.00	0	0.00	0	0.00	0	0.00	8	6.56
Spinning	3	9.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	2.46
Tej vender	1	3.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.82
Selling Milk	0	0.00	1	1.28	2	66.67	0	0.00	0	0.00	0	0.00	3	2.46
No work	2	6.25	24	30.77	0	0.00	0	0.00	1	100.00	0	0.00	27	22.13
Total	32	100.00	78	100.00	3	100.00	2	100.00	1	100.00	6	100.00	122	100.00

improve their living conditions. Duration of headship can also indicate the income and occupational characteristics of the female household heads. Thus it can be hypothesized that the longer the duration of females in headship, the more stable their income, the better their occupational and living conditions. Table 8 shows the distribution of the respondents by their duration of headship.

Table 8 Distribution of respondents by Duration of Headship

Duration of Headship(in years)	Observations	Percent
Less than 1	3	2.46
1-4	12	9.84
5-9	28	22.95
10-14	29	23.77
15-19	14	11.48
20-24	23	18.85
25-29	7	5.74
30 and above	6	4.92
Total	122	100.00

As can be seen in Table 8 the highest concentration (23.77 percent) of female household heads is found in the 10 to 14 years of headship experience, followed closely by the 5 to 9 years of duration of headship (22.95%). The distribution is more or less symmetrical with the exception of 15-19 years of duration. After the duration of 24 years, sharp declining in numbers is observed indicating thereby that they can not continue as head of household because of their old ages and ill health.



The marked fall of the frequency in the 15-19 years of headship is a normal situation. It is not an absolute fall but a fall in relation to the frequencies in the 20-24 years of duration in headship. As discussed previously, headship status curves with duration but the considerable increase in 20-24 years of headship made the 15-19 years of headship group to appear very low. However, this considerable increase of female household heads with 20-24 years of duration of headship can be attributed to the wars of 1975-1979 in the country, which consumed considerable males (husbands) of the town as most of them were soldiers.

#### 4.5 Frequency of Marriage

Marriage frequency is one of the important indicators of the stability of household with married life. It is also one of the important factors to assess the socio-economic burdens that the female household head and her household receive from previous marriages. However, the presence of children and their age, causes for termination of previous marriage, age of the woman, and her economic conditions in married life are some of the major factors in the likelihood of remarriage (Duvall, 1985; Nock, 1992). Those who divorce young, for instance, are much more likely to remarry than those who divorce at later ages (Duvall, 1985).

Furthermore, it is apparent that females with several children are much less likely to remarry than those with no or few children. The divorcees are also more likely to remarry than the widows are. Here, we assume that the divorcee are commonly the run-aways from home and thus are more free to marry again as a remedy for the pains from previous marriage (Duvall, 1985). Death of husband, on the other hand, brings a great sorrow and hence major changes in the life of the female and her household. The widows usually become mourners and grieve-overs, and commonly remain engaged in maintaining the responsibility of the household rather than getting remarried. In addition, they commonly do not want to remarry soon to avoid the cultural stigma of a widow's remarriage as well.

Nevertheless, the present survey reveals that 59.84 percent of the interviewed female household head were married only once about 35.25 percent were remarried and 4.92 percent of the respondents were never married but became head of household due to out-of-wedlock births. Of the total remarried respondents, about 83.72 percent were married twice and the remaining 16.28 percent were married three times. In a similar way, as indicated by Dessalegn (1989), in this survey also most of the remarriages were from amongst the divorcees and widows. But the proportions were much higher for the divorcees than the widows. Of the total divorcees included in the survey, over 40 percent and 9 percent married twice and three times respectively while only about 26.92 and 5.13 percents of widows married twice and three times respectively.

Those who were separated from their husbands by decision of court and elders and the one whose husband had gone to the war front were still not remarried.

The presence of children from previous marriages denotes at least four important conditions:

1. It may lessen the likelihood of remarriage,
2. It may maintain kin relations and support of relatives from both husband and wife sides,
3. It may put economic pressure on the later marriage and later life of the household, and

4. It may lead to formation of complex family if both the remarried spouses have children from previous marriages.

Table 9 Distribution of the Respondents by Frequency of Marriages and Reasons for Becoming Household Head

Category	Frequency of Marriage						Never Married		Total	
	Once		Twice		Three Times		No	%	No	%
	No	%	No	%	No	%				
Divorce	16	50.00	13	40.63	3	9.38	-	-	32	100.00
Widowhood	53	67.95	21	26.92	4	0.00	-	-	78	100.00
Desertion	1	33.33	2	66.67	0	0.00	-	-	3	100.00
Separation	2	100.00	0	0.00	0	0.00	-	-	2	100.00
Husband gone war front	1	100.00	0	0.00	0	0.00	-	-	1	100.00
Out-of-wedlock birth	-	-	-	-	-	-	6	100.00	6	100.00
Total	73	59.84	36	29.51	7	5.74	6	4.92	122	100.00

As indicated in the preceding discussion the presence of several children discourages the likelihood of remarriage. Accordingly, those having no or few children from previous marriages experienced most of the remarriages among the sample female household heads.

As can be seen from Table 10, over 58 percent of the respondents who married twice had no or only one child from their first marriage. In addition, over 71 percent of the female heads that married three times had also no or only one child from their first and/ or second marriages. On the other hand, about 74 percent of the respondents who did not remarry had about 3 or more children from their previous marriages.

Table 10. Distribution of the Respondents by Marital Frequency and Number of Children from Previous Marriages.

No. of Children	Not remarried		Married Twice		Married Three Times			
					First Marriage		Second Marriage	
	No	%	No	%	No	%	No	%
0	0	0.00	14	38.89	2	28.57	2	28.57
1	6	8.22	7	19.44	3	42.86	3	42.86
2	13	17.81	6	16.67	2	28.57	2	28.57
3	18	24.66	4	11.11	0	0.00	0	0.00
4	10	13.70	3	8.33	0	0.00	0	0.00
5	6	8.22	2	5.56	0	0.00	0	0.00
6	3	4.11	0	0.00	0	0.00	0	0.00
7	11	15.07	0	0.00	0	0.00	0	0.00
8	4	5.48	0	0.00	0	0.00	0	0.00
9	2	2.74	0	0.00	0	0.00	0	0.00
Total	73	100.00	36	100.00	7	100.00	7	100.00

#### **4.6 Tenure Structure of Housing Units**

Various literatures indicate that housing problem is one of the major and critical problems of female household heads in many parts of the world (Allan, 1994; Whitting, 1992). Owing to their economic problems the great majority of female household heads both in developing and developed countries are not capable of having their own private house and are thus

through inheritance. Three of the respondents occupied their housing units under rent free conditions largely as care takers of some one else's property. In general, about three-fourth of female household heads living in their housig units were widows and only about one-fifth were divorcees. In addition, about 75 percent of the divorcees were living in the rented housing units and about 60 percent of the widows were living in the rented housing units. In the other way, only about 25 percent of the divorcees have their own private housing units while over 35 percent of the widows occupied their own private housing units. Similar results have also obtained for the female household heads in Addis Ababa ( Keremenz, 1997 ).

#### **4.7 Income Characteristics**

The earning capacity or income of the female-headed households is one of the major indicators of their living conditions and their survival mechanisms. As discussed earlier, economic hardship is one of the commonly observed problems of female household heads as their income significantly drops with the termination of marriage.

According to the results of the survey the monthly earnings of the respondents was relatively low. About 67.21 percent of the respondents earn below 50 Birr per month and about 27. 87 percent earn 50 to 105 Birr per month.

Table 11 Distribution of the Respondents by Tenure Status of Housing Units and Reasons for Becoming Household Head.

Category	Tenure Status								Total	
	Own Private Houses		Rented Houses				Rent free Houses			
			<i>Kebele</i> Houses		Individual's Houses					
	No	%	No	%	No	%	No	%	No	%
Divorce	8	21.05	16	21.92	8	100.00	0	0.00	32	26.23
Widowhood	28	73.68	47	64.38	0	0.00	3	100.00	78	63.93
Desertion	2	5.26	1	1.37	0	0.00	0	0.00	3	2.46
Separation	0	0.00	2	2.74	0	0.00	0	0.00	2	1.64
Husband gone war front	0	0.00	1	1.37	0	0.00	0	0.00	1	0.86
Out-of-wedlock birth	0	0.00	6	8.22	0	0.00	0	0.00	6	7.92
Total	38	100.00	73	100.00	8	100.00	3	100.00	122	100.00

It was also identified that those respondents earning 106 to 149 Birr monthly constituted only about 2.46 percent of the respondents. Only about 2, both of which are widows, had monthly earning of 150 to 199 Birr. Only one of the respondents was with monthly earning of above 200 Birr. As reported by the respondents their annual per capita income was very low and amounted 452.37 Birr. Their median and mean monthly incomes were also calculated to be 30 and 37.70 Birr respectively.

As there was variation among the respondents in many aspects, their means of subsistence also were found to be varied. Accordingly, retail trade was the main means of subsistence of about 37.70 percent of the respondents. Similarly, daily labour was the means of subsistence for 24.59 percent, retirement pension for 20.49 percent, support from children for 9.84 percent, rent of structure for 3.28 percent, help from relatives for 1.64 percent and other engagements for 2.46 percent of the of the respondents.

Moreover, about 34.43 percent of the respondents had additional support from various sources. Two of them collected money from rent of structure. Eleven respondents were supported by their children. Twenty-six depended on the assistance of various charity organizations while three of them received pensions.

#### **4.8 Personal Feelings and Interpersonal Relations**

Female household heads have many economic, social and psychological problems. Desertion, separation, divorce; loss of husband, partner or parents; out-of-wedlock births, together with decrease in income bring major changes in their feelings and social life. Despite the fact that the cases may relatively be different for different groups of female household heads with different causes for becoming head of household, there may be some common problems for all.

Social and emotional insecurity and economic distress are common for all of the female household heads (ILO/JSPA, 1986). Most of them have limited social contacts as they are domestic workers, who have child care responsibilities and often work in order to survive (Cox, 1996). However, most of the divorcees, according to Glendinning and Miller (1992), "feel tension, anxiety and being perceived negatively by society", particularly those with less education and lower income generating capacity. On the other hand, most of the widows feel sorrow and "left lonely" (Gurmeet and Gill, 1986).

The results of this survey in *Holota Genet* indicate that with the exception of only 2 of the deserted females, other respondents reported that they were not successful in their current occupation. Similarly, except for 2 of the divorcees and 11 of the widows, the rest had the feelings of degraded social status due to their current occupation. Furthermore except for 18.75

percent of the divorcees and 21.79 percent of the widows whose feelings did not change with their change of status, the rest 81.97 percent of the interviewed female household heads reported that they received lower respect from society because they were female household head. In addition, about 28.13 percent of the divorcees and 7.69 percent of the widows reported that marriage could be a remedy for their socio-economic problems. Similarly, about 80 percent of the surveyed female household heads in Addis Ababa have also reported as they were not satisfied in their living conditions (1997 ).

A study made by Dejene (1994) among Northern *Shewa* female household heads revealed that they actively participate in traditional savings such as *Iqub*, *Idir* and *Mahiber*. In the present study, almost all of the interviewed female household heads have reported that they had desires to actively participate in these and other social and economic associations. However, all such participation needs some amount of money and thus many of them are forced to limit their participation largely due to their economic constraints.

Accordingly, about 97.54 percent of the respondents reported that they have decreased their levels of participation in *Iqub* in comparison to those of their previous life. Similarly, about 92.92 percent of the respondents reported that their level of participation in *Idir* has been significantly reduced. However, only one of the widows and 2 of the deserted females have reported that their participation level in *Iqub* has relatively increased after they became heads of households. Furthermore, one of the divorcees and 4 of the widows have

reported that their participation in *Idir* remained the same. Only one divorcee, one widow and 2 deserted respondents have said that their participation level in *Idir* has increased after they assumed headship.

As regards future plans, about 35.25 percent of the respondents reported that they have plans to abandon their current occupation and get engaged in another occupation. Another 33.61 percent have planned to continue with their current occupation. About 11.48 percent have desires to change either their jobs or their residential areas and another two want to change both their current jobs and residential areas. The rest 18.03 percent of the respondents showed their hopelessness in their current living condition and have reported that they do not have future plan or hope other than waiting for their death.

It was also found that only about 3.28 percent of the respondents made attempts to improve their levels of education after becoming heads of household. In general, the absence of organized effort among the female household heads might have negatively affected their opportunity for training, improving their skills and securing better jobs. It might have also concealed their opportunity to be supported by various organizations and individuals.

## CHAPTER FIVE

### 5. THE SURVIVAL MECHANISMS OF THE SURVEYED FEMALE HOUSEHOLD HEADS

#### 5.1 Use of Own Children Earning

For their survival and the improvement of their living conditions, most of the female household heads have made some arrangements of engagements for their children to generate income. Accordingly, about 64.73 percent the children not attending school were engaged in some income generating activities.

Table 12. Distribution of Children Not Attending School by Occupation

Occupation	Number	Percent
Civil Servant	22	13.17
Domestic Worker	19	11.38
Daily Labourer	86	51.50
Sales Worker	30	17.96
Farmer	4	2.40
Spinner	2	1.20
Others	4	2.40
Total	167*	100.00

\* Children not working are not included.

Of the 93 female household heads with children attending school, about 39 have children who work in their spare times to generate income.

These school-attending children who work in their spare times numbered about 95 of which 45 were boys and 50 were girls. The rest 110 children who attended school from 54 households did not work during their spare times. The types of work that school-attending children were engaged in their spare times are presented in Table13.

Table 13 Distribution of School Attending Children by Sex and Types of Part-time Activity

Type of work	SEX				Total	
	Boys		Girls			
	No	%	No	%	No	%
Retail trade	1	2.22	30	60.00	31	32.63
Shoe shinning	5	11.11	0	0.00	5	5.26
Cart Driving	8	17.78	0	0.00	8	8.42
Sewing	4	8.89	0	0.00	4	4.21
Domestic Work	0	0.00	12	24.00	12	12.63
Daily labour	15	33.33	0	0.00	15	15.79
Collecting and selling firewood	8	17.78	0	0.00	8	8.42
Others	4	8.89	8	16.00	12	12.63
Total	45	100.00	50	100.00	95	100.00

As shown in Table 13, nearly a third of the children who work during their spare times were engaged in retail trade, most of those who were involved in retail trade were girls. In addition, about 15.79 percent of them were engaged in daily labour. In this case almost all of the daily labourers were boys. Another 12.63 percent, mostly girls, were working as domestic workers. There were also shoe shiners, cart drivers, tailors, firewood collectors for sale and *Tesfegnas* who worked in the military camp to serve one or two meals per day.

It is important to note that almost all of these children were engaged in low paid and least profitable works. The incomes of all of them were

extremely low, which could not provide beyond filling their stomachs and the purchase of a few stationaries. The results of the survey revealed that the maximum income that a child earned per month through such work was Birr 20 only.

The magnitude of problems for female household heads with dependent children will be greater as compared to those households with more earning members.

## **5.2 Strategy of Providing Living Arrangements for Own Children**

### **Outside Home**

Allowing children to live in another area is commonly observed among the interviewed female household heads. Since most of the female household heads were incapable of providing food, clothing and educational facilities for their own children, most of them were found encouraging some of their children to live some where else away from their home. With the few exceptions of court decision and family agreements, the great majority of the selected female household heads adopted the strategy of sending or giving their children to some one else either for fostering or for economic support. This strategy was commonly used by the females as well as by the children in some cases just for survival and in others for improvement of their living conditions of the remaining with the household. Accordingly, about 57.38 percent of the respondents had children else where out side home at the time of the survey.

Some of the children (21.32 percent) were living with their relatives. Another 8.82 percent were living in their work places such as in shops, bars and with their employers as domestic workers. Adoption, which is the legal guardianship of children, is commonly practiced in the study area and accordingly about 7.35 percent of these children were living with their adoptive parents.

Some of the divorced, separated and never married female household heads with alive ex-husbands have also sent some of their children to live with their fathers. It was also found that about 16.18 percent of this group of children were simply run-always.

### **5.3 Strategy of Changing Occupations**

The results of the survey revealed that a substantially large number of the respondents have changed their occupations from time to time in order to cope up with the challenges of daily life. For instance, about 73.77 percent of the female household heads attempted to switchover to occupations other than their previous ones after becoming household heads. About 13.79 percent of the ever-married female household heads were engaged in the same types of work that they were engaged in when they were married. On the other hand, about half of the respondents changed occupation from retail trade to the production and sale of *katikala* and *tella*. From among those who were engaged in daily labour during their most recent married life, about half

have become domestic workers. Similarly, about half of those who were commuting domestic workers during their most recent married life, are now engaged in the production and sale of *katikala* and *tella*. The reasons for changing their occupations were many and varied. But the respondents most frequently reported economic reasons. In general, those with relatively better income have given non-economic reasons while those with lower income have given economic reasons for changing their occupations (Appendix 5). Further more, the proportion of widows exceeds that of the divorcees among those who have reported economic problems as their reasons for changing their occupations. Among the respondents who reported non-economic factors as their reasons for changing occupations, the divorcees were proportionally larger than the widows.

A chi-square ( $X^2$ ) test was conducted to find out if there were statistically significant differences between reasons for changing occupations and income of the respondents. The results showed that there was no statistically significant variation in reasons for changing occupations by female household heads in various groups of income. This has been confirmed at 95 percent of confidence level. On the other hand, variations in duration of headship and age brought statistically significant variations as regarding reasons for changing occupation at 95 percent of confidence level (Appendix – 6a).

#### 5.4 Geographic Mobility

As mentioned earlier, change of place of residence is a common feature among most female household heads, particularly among the divorcees. In Ethiopia and other similar countries females usually change their previous place of residence firstly at the time of marriage and secondly after the termination of their marriages. As regards this study, geographic mobility is commonly observed among the respondents as one of the mechanisms for surviving and improving their living conditions. In fact the results of the study have shown that about 51.64 percent of the respondents had changed their previous residences due to their inability to pay the rent of the houses in which they lived. About 30.33 percent of the respondents changed their residences either because they were able to build new homes or simply because they inherited a house either from ex-husbands or from their parents (Appendix-7).

The results of the study also show that among the female household heads that have reported high rent as reason for changing their residence, the divorcees constituted the greatest proportion. In income wise, the largest proportion of those who changed residence due to this reason were those earning less than 50 Birr per month, while occupation wise the fire wood collectors and vendors constituted the greatest proportion. Among the female household heads that have changed their usual place of residence by constructing their own housing units, widows and retailers constituted the greatest proportion. It is apparent that changing from high rent house to low

rent house means descending from relatively high quality to low quality house and residential area where availability of amenities and services will be poor.

Different groups of female household heads have reported different reasons for changing their usual place of residence after becoming household heads. Those who are engaged in the production and vending of *Tej*, *katikala* and *tella* constituted the greatest proportion among those who have reported high house rent for changing their residential area. Among those female household heads that have ever changed their residential area by constructing their own private housing unit, those engaged in retail trade constituted the greatest proportion (Appendix-7). This implies that those who were engaged in retail trade were economically more successful than those engaged in any other occupation.

Among those who have changed their residence due to high house rent, the divorcees constituted the greatest proportion than the widows. On the other hand, many widows have changed their residence either by constructing new units or through inheritance of dwellings that were constructed by their declared spouses.

A chi-square ( $X^2$ ) test has been employed to test whether or not there were statistically significant differences among different groups of respondents as regards their reasons for changing residential areas. The results of the test show that there are statistically significant variations as

Furthermore, the income of 51.22 percent of the respondents with monthly income of 105 Birr or more of their most recent married life household were found earning less than 50 Birr per month now (i.e. less than half in some cases and less than a tenth of the income of that of the most recent married life household in other cases). Similarly about 35.29 percent of the female household heads with 200 Birr and more per month of their most recent married life household currently earn less than half of that income. In some cases their current income has dropped to a quarter of that of their most recent married life household income.

In order to examine whether or not there is correlation between the current income of the respondent (Y) and the income of their most recent married life ( $X_3$ ) Pearson Product Moment Correlation (r) has been applied. Accordingly, the correlation coefficient (r) between income (Y) and income of most recent married life household ( $X_3$ ) was 0.2262. This shows a low but positive relationship. This can be explained by the fact that those females with good economic base during their married life, particularly in property ownership such as those with their own home, land, bank deposit and furniture might have relatively better investment and good return at present.

## 6.2 Age

Age is also presumed to have significant effect on the earning

Table 17 Distribution of Respondents by Income and Age.

Age (years)	Income (Birr/ month)										Total	
	Below 50		50-105		106-149		150-199		200-249			
	No	%	No	%	No	%	No	%	No	%	No	%
25-29	4	4.88	5	14.71	0	0.00	0	0.00	0	0.00	9	7.38
30-34	3	3.66	3	8.82	0	0.00	0	0.00	0	0.00	6	4.92
35-39	4	4.88	2	5.88	0	0.00	0	0.00	0	0.00	6	4.92
40-44	16	19.51	8	23.53	0	0.00	0	0.00	0	0.00	24	19.67
45-49	8	9.76	6	17.65	2	66.67	0	0.00	0	0.00	16	13.11
50-54	13	15.85	9	26.47	1	33.33	2	100.0	1	100.0	26	21.31
55-59	8	9.76	0	0.00	0	0.00	0	0.00	0	0.00	8	6.56
60-64	18	21.95	1	2.94	0	0.00	0	0.00	0	0.00	19	15.57
65 and above	8	9.76	0	0.00	0	0.00	0	0.00	0	0.00	8	6.56
Total	82	100.00	34	100.00	3	100.0	2	100.00	1	100.00	122	100.00

potential of the female household heads. As shown in Table 17, the largest concentration (21.95%) of respondents with lower monthly earning is found in the older (i.e. 60-64 years) age group. On the other hand, the largest concentration (26.47%) of female household heads earning 50 to 105 Birr monthly is obtained in the age group of 50 to 54 and those earning 106 to 149 Birr monthly in 45 to 49 years age category. Thus, it is possible to state that the income earning capacity of the interviewed female household heads in *Holota Genet* is inversely related to their age.

For further verification of this relation, Pearson Correlation ( $r$ ) was calculated. Accordingly, the correlation ( $r$ ) between income ( $Y$ ) and age ( $X_4$ ) is computed as -0.1805 showing a weak inverse correlation. This inverse relationship can be attributed to the fact that with increasing age the income earning capacity of the respondents declines apparently due to old age it self and due to ill health (Appendix -2).

### **6.3 Duration of headship**

Duration of headship is also assumed to have some impact on the income earning capacity of the female household heads. There are two contrasting hypothetical assumptions that in the first case female household heads with longer duration of headship may adopt stable survival mechanisms and hence have relatively stable occupation and income. In the

Table 18 Distribution of the Respondents by Income and Duration of Headship

Duration of Headship (years)	Income (Birr/ month)										Total	
	Below 50		50-105		106-149		150-199		200-249			
	No	%	No	%	No	%	No	%	No	%	No	%
Less than 1	3	3.66	0	0.00	0	0.00	0	0.00	0	0.00	3	2.46
1-4	8	9.76	3	8.82	0	0.00	0	0.00	1	100.00	12	9.84
5-9	16	19.51	10	29.41	0	0.00	2	100.00	0	0.00	28	22.95
10-14	19	23.17	8	23.53	2	66.67	0	0.00	0	0.00	29	23.77
15-19	8	9.76	5	14.71	1	33.33	0	0.00	0	0.00	14	11.48
20-24	19	23.17	4	11.76	0	0.00	0	0.00	0	0.00	23	18.85
25-29	5	6.10	2	5.88	0	0.00	0	0.00	0	0.00	4	5.74
30 and Above	4	4.88	2	5.88	0	0.00	0	0.00	0	0.00	6	4.92
Total	82	100.00	34	100.00	3	100.00	2	100.00	1	100.00	122	100.00

second case the longer the duration of a female in headship means the older she becomes and consequently the lesser potential to generate income. A close observation of Table 18 can help us to confirm that this is actually the case.

As indicated in the Table 18, the largest concentration (46.72%) of all female household heads in all income groups is found within 5 to 14 years of duration of headship. However, it was found that the income of the respondents is inversely related to their duration of headship. Although it is weak, the results of the correlation coefficients ( $r$ ) between income ( $Y$ ) and duration of headship ( $X_1$ ) and duration of continuous existence in the town ( $X_7$ ) show negative correlation due to the reasons explained earlier.

#### **6.4 Household Size and Composition**

As indicated earlier, the number and composition of household members may have some impact on the economic condition of the household.

Table 19 Distribution of Respondents by Income and Size of Household.

Household Size	Income (Birr/ month)										Total	
	Below 50		50-105		106-149		150-199		200-249			
	No	%	No	%	No	%	No	%	No	%	No	%
1	2	2.44	0	0.00	0	0.00	0	0.00	0	0.00	2	1.64
2	8	9.76	4	11.76	0	0.00	0	0.00	0	0.00	12	9.84
3	14	17.07	5	14.71	0	0.00	0	0.00	0	0.00	19	15.57
4	19	23.17	5	14.71	1	33.33	0	0.00	0	0.00	25	20.49
5	10	12.20	2	5.88	0	0.00	0	0.00	0	0.00	12	9.84
6	15	18.29	7	20.59	0	0.00	0	0.00	0	0.00	22	18.03
7	2	2.44	6	17.65	0	0.00	2	100.00	0	0.00	10	8.20
8	5	6.10	2	5.88	2	66.67	0	0.00	0	0.00	9	7.38
9	4	4.88	3	8.82	0	0.00	0	0.00	1	100.00	8	6.56
10	3	3.66	0	0.00	0	0.00	0	0.00	0	0.00	3	2.46
Total	82	100.00	34	100.00	3	100.00	2	100.00	1	100.00	122	100.00

As shown in Table 19, most (23.17%) of the female household heads earning less than 50 Birr per month had largely household sizes of four persons followed by those with six persons (18.29%). About 20.59 percent of the respondents earning 50 to 105 Birr per month had households with 6 persons followed by those females with seven persons in the household. Those female household heads earning 106 to 149, 150 to 199 and over 200 Birr per month had 8, 7 and 9 persons in their households. Therefore, based on these results it is possible to say that the income of the respondents tends to increase with increase in their household size. Apparently, the larger the number of persons in the household, the more the number of household members engaged in income generating activities.

The number and presence of adult persons in relation with the earning capacity of the respondent is presented in Table 20.

Table 20 Distribution of Respondents by Income and Number of Adult Persons in their Households.

Number of Adults	Income (Birr/ month)										Total	
	Below 50		50-105		106-149		150-199		200-249			
	No	%	No	%	No	%	No	%	No	%	No	%
No adult	10	12.2	2	5.88	0	0.00	0	0.00	0	0.00	12	9.84
1	15	18.29	9	26.47	0	0.00	0	0.00	0	0.00	24	19.67
2	21	25.61	6	17.65	0	0.00	0	0.00	0	0.00	27	22.13
3	18	21.95	5	14.71	1	33.33	2	100.00	0	0.00	26	21.31
4	6	7.32	6	17.65	0	0.00	0	0.00	0	0.00	12	9.84
5	2	2.44	4	11.76	0	0.00	0	0.00	0	0.00	6	4.92
6	8	9.76	2	5.88	0	0.00	0	0.00	1	100.00	11	9.02
7	2	2.44	0	0.00	2	66.67	0	0.00	0	0.00	4	3.28
Total	82	100.00	34	100.00	3	100.00	2	100.00	1	100.00	122	100.00

As shown in Table 20, most, 25.61 percent, of the female household heads with monthly income of less than 50 Birr had 2 adult members in their households at the time of interview, followed by those with three adults. Moreover, most of the female household heads with 50 to 105 and 106 to 149 Birr monthly income had only one and seven adults per household respectively. In addition, all of the female household heads earning 150 to 199 and 200 to 249 Birr per month had 3 and 6 adults in their households. Nevertheless, most of the adults living in the households headed by the respondents had no work and thus they earn none. Therefore, the economic role these adults play for the survival and improvement of the living condition of the household has been very much limited and hence the overall economic burden of the household lies on the shoulder of the female head.

Furthermore, the correlation coefficient between income (Y) and household size ( $X_6$ ) also shows positive relation though weak. This correlation between income (Y) and household size ( $X_6$ ) can be explained from the fact that household heads with relatively more children in *Holota Genet* have been supported by charity organizations; thus most of them obtain support from the organizations.

However, the correlation coefficient (r) between income (Y) and number of adult persons in the household ( $X_4$ ) was found to be 0.2128 indicating a weak positive relationship. This is expected to be the result of contribution of adult persons in the household to the income of the head of the household directly and/ or indirectly.

## 6.5 Occupation

As indicated in Table 7, about ten types of occupations were identified among the respondents. The tenth category, of course, was none working. In order to know whether or not there is income difference among different groups of female household heads classified according to their occupations, the respondents have been successfully paired as those engaged in each type of occupation and those engaged in the occupations that they respectively did not belong taken together. Then Leaven's test was applied to test the homogeneity or equality of means and variances in each pair. Accordingly the mean differences between two categories have been calculated. The result of the test indicates that there is no significant difference in incomes of non working female household heads and those engaged in the identified nine types of occupations taken together. This was confirmed at 0.05 level of significance (Appendix -3).

In the same way, the test for equality of variances was applied by analyzing the mean differences based on the probability of equality of means and the probability of actual significance level between each of the type of occupation to which the female belongs and the rest of the groups to which the female does not belong taken together. Accordingly, it was found that there is no statistically significant income difference between the female household heads engaged in retail trade, preparing and vending *katikala*, domestic work and prostitution, and the female household heads engaged in

other occupations. But a statistically significant income difference was obtained between female household heads engaged in daily labour, collecting and vending firewood, and respondents who were engaged in the occupations respectively they did not belong taken together.

In addition, in order to know whether or not there is income difference among different groups of female household heads classified according to their reasons for becoming household heads, the respondents have been grouped into three: Group 1 (Divorced), Group 2 (Widowed) and Group 3 (others). Then analysis of variance (ANOVA) was tested and the result of income among these three groups shows that there is no statistically significant income variation among the three groups of female household heads (Appendix-4).

For further verification Leaven's test for homogeneity of variances and Scheffee test- one of the multiple range tests - were applied at 0.05 significance level. The results of both the tests indicate that there is no statistically significant difference or variation in income between any of the two groups of reasons for becoming female household head.

## CHAPTER SEVEN

### 7. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 7.1 Summary of Findings and Conclusion

This study is aimed at examining the socio-economic conditions and survival mechanisms of female household heads in the town of *Holota Genet*. It has also attempted to assess the socio-economic factors that have both direct and indirect influence on the living conditions and survival mechanisms of the female household heads. In order to achieve the intended objectives of the study, a questionnaire survey covering 122 respondents (about 30% of the registered female household heads) was conducted in the town. About 63.93 percent of the respondents were widows and 26.23 percent were divorcees. Half of the remaining assumed headship as a consequence of out-of-wedlock births.

The findings of the study have revealed that over one-third of the respondents assumed headship past the age of 40 years. Another one-third of them became heads of households between 30 to 39 years of age. The age wise distribution of the respondents is symmetrical with a peak at 50-54 age group indicating the deteriorating health conditions at the later ages which limit the possibility of maintaining their own separate household.

The educational level of the respondents is very low. About 26 percent were illiterate. About 56 percent of them attended either church education or literacy campaign classes only. None of the rest had any education beyond grade 8. Similarly, the educational level of most the children of the respondents was very low.

Only about 41 percent of the school-aged children of the respondents were attending school at the time of the survey of which about 46 percent were working in their spare times to generate income. Economic problem was reported as the main reason for about 67.47 percent of the children not attending school at the time of the survey.

Nearly all of the respondents were workers in the informal sector at the time of the survey. Over a quarter of them were engaged in the production and vending of locally brewed drinks such as *katikala* and *tella*, and prepared food items. About 18 percent of them were engaged in retail trade in *gulits*. Another 12.3 percent were engaged in daily labour. The study also revealed that the divorcees were more likely to engage in prostitution than the widows were.

For surviving and improving their living conditions, female household heads in the town of *Holota Genet* have used various mechanisms of their own personal effort. All of the respondents borrowed money now and then from various individuals.

About 87 percent of the respondents changed their residential areas. Among the female household heads that have changed their residence, *katikala* producers predominantly reported high house rent as their principal reason for moving to other areas of residence. Most retailers changed their residence consequent to building new homes. The divorcees formed the greatest proportion of high house rent cases than the widows. However, the widows constituted the greatest proportion of the female household heads that have changed residence by constructing their own dwellings than the divorcees.

As a mechanism for surviving or improving their living conditions, about 74 of the respondents have changed their previous occupations. Nonetheless, about 46 percent of the respondents reported that they were engaged in their current occupations due to absence of other alternatives. Moreover, economic reasons for changing occupation were largely reported by widows than the divorcees.

Further more, about 57 percent of the respondents have given their children to relatives and adoptive parents. Another 45.08 percent were diversifying their sales of items. Still about 39 percent of the respondents made their school-attending children to generate income by performing some odd jobs in their spare times. About 35 percent of the female household heads were found involved in consensual unions with male partners.

Moreover, about 32.79 percent of the respondents were used selling or changing of their important assets such as housing units, furniture, jewelry and/ or livestock to escape from their socio-economic hardships.

As regards duration of headship, the majority of the respondents have spent ten years or more since they assumed headship. The proportion of the respondents increases up to 24 years of duration of headship. In general, among the identified survival mechanisms, borrowing money was reported by almost all of the respondents. Change of residence, change of occupation and giving away children to adoptive parents followed it in importance.

Many respondents have used remarriage as a strategy for survival. It was found that most of the remarriages were experienced among the divorcees than the widows and among those with no or few children than those with several or more children.

Only about less than one-third of the respondents had their own private housing units of which about three-fourth were widows. Over two-third of the respondents occupied rented houses with over 90 percent of the houses were rented from the *kebeles*.

Irrespective of their variation in many aspects the great majority of the female household heads have contrary feelings to the expectations. Over 90

percent have reported that they were not satisfied with their current occupations. In the same way, about 90 percent have reported that they were negatively perceived by society due to their current occupations and 82 percent for becoming female household heads. Because their monthly incomes were very low, about 93 percent of them have reported that they have decreased the level of their participation in *Idir*. Similarly, 98 percent of the respondents have reported that they have decreased the level of their participation in *Iqub*.

As regards income, the proportion of divorcees was larger than that of the widows among those with lower monthly income. On the other hand, the proportion of widows exceeds that of the divorcees in relatively higher monthly income groups. The income of the respondents significantly decreased with the termination of their previous marriage.

An attempt was made to find out the social and economic variables that determine the monthly income of the respondents by employing a series of Simple Correlation analysis. The results of the analysis revealed that most the variables have weak relationship with the dependent variable indicating that household income among the respondents is not a direct function of any one social or economic variable. It also appears that such weak correlations were observed due to the low variability of income among the respondents.

A series of T- tests were also conducted to examine whether or not there were statistically significant income differences between different categories of the respondents. The results indicated that there were no statistically significant income differences between the incomes of the respondents who were retailers, *katikala* vendors, domestic workers and prostitutes and the female household heads who were engaged in other occupations taken together. A statistically significant income differences were obtained between female household heads engaged in daily labour, collecting and vending firewood, and respondents who were engaged in the occupations respectively they did not belong taken together.

In general, female household heads in *Holota Genet* were found to be among the poorest of the poor in the town. Most of them live in precarious economic conditions and face numerous social and economic hardships. In addition, to their economic distress, most of the female household heads are suffering from the awareness of the fact that most people do not consider them as respectable members of the society. Most of the survival mechanisms that the female household heads are using have also their own problems.

## **7.2 Recommendations**

The findings of this study in general provide some insights into the avenue for further research on the area both at micro and macro levels.

Furthermore, the findings tend to suggest some policy measures by which the socio-economic conditions and survival mechanisms of the female household heads can be improved. Thus, as a solution, in light of the findings so far noted, the following policy measures are suggested.

First, one of the most important problems of these females is lack of organization. Therefore, in order to bring them in to the main stream of the advantaged groups of society, ways and means should be sought to organize the urban female household heads of Ethiopia.

Second, the female household heads are found to have great socio-economic problems. Therefore, support and encouragement of various government, Non-governments (NGOs) and Mass organizations including *kebeles* and individuals is needed. Thus, it would be better if priority is given in providing *kebele* houses, electric lighting, and pipe water supply and land allocation for house construction.

Third, most of the female household heads have financial problems to improve their living conditions. Therefore, the concerned bodies should seek ways and means of solving the problems and assisting the female household heads to obtain loans and credit from various unions and organizations under certain simple terms of agreement.

Fourth, many of the children of the female household heads stop attending school in order to work and earn some money to support the family. In addition, economic problems particularly lack of school fees and financial problems to buy stationary were reported as one of the major causes for not attending school. Therefore, the schools should seek ways and means of attracting these children, for instance, by way of either school fee discount or by special arrangements, which lead, to covering the fees through part-time work or credit. In addition, the schools should invite government, non-government and various mass organizations to assist these children by providing food, clothing and other basic necessities.

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APPENDIX - 1 A QUESTIONNAIRE USED IN THE  
STUDY/ English version/

PART I: GENERAL INFORMATION OF THE HEAD OF THE HOUSEHOLD

1. Address: Kebele \_\_\_\_\_ House Number \_\_\_\_\_
2. Age \_\_\_\_\_
3. Place of birth: Kilil \_\_\_\_\_ Zone \_\_\_\_\_  
Wereda \_\_\_\_\_ Town \_\_\_\_\_  
Peasant association \_\_\_\_\_.
4. If not born in Holota, why have you preferred to live here ?

1	Marriage	
2.	search for job	
3.	search for helper	
4.	Transfer of your work area	
5.	Transfer of husband's work area	
6.	Displacement	
7.	other (specify)	

5. If not born, how long have you lived in Holota ?
6. If you have ever changed your place of residence within this town, what was the main reason for your changing ?

1.	inconvenience for my work	
2.	High house rent	
3.	constructing own house	
4.	to relief from people's bad feeling toward me	
5.	other (specify)	

7. What is your current occupation ? \_\_\_\_\_
8. What is your level of education ? \_\_\_\_\_

PART II. HOUSEHOLD SCHEDULE AND  
CHARACTERISTICS OF CHILDREN

9. List of household members:

No.	Name	Age	Sex	Relation to the hand of household	occupation	level of education
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

Total number of households including the head \_\_\_\_\_

10. How many of your children, if any, are currently going to school ? \_\_\_\_\_.

11. How many of your school attending children, if any, are engaged in work in their spare-times to generate income? \_\_\_\_\_.

12. In which type of work are your school attending children, if any, engaged in their spare-times to generate income, and how much they earn ?

No.	Name	work	monthly Average Earning in Birr
1			
2			
3			
4			
5			
6			

13. How many of your children, if any, are currently not going to school ?

14. For children not going to school currently, if any, which one of the following is the most probable reason for their not going ?

i.	Lack of money for school fees	
ii.	Lack of money to buy learning materials	
iii.	Shortage and lack of food	
iv.	The children have to help at home	
v.	The children have to work to generate income	
vi	other (specify)	

15. If you have children not going to school currently and if they are engaged in work to generate income, in which type of work are they engaged and how much they earn ?

No.	Name	work	Monthly Average Earning in Birr
1.			
2.			
3.			
4.			
5.			
6.			

16. List of children living elsewhere outside this household, if any.

No.	Name	Age	Sex	with whom	occupation	level of education	Reasons for living
1.							
2.							
3.							
4.							
5.							
6.							

17. If you have children living elsewhere outside this household, what is the most probable reason to live outside this household among the followings ? (N.B.

the answers should be marked under the last column in Q.16).

- i. search for work
- ii. seeking help
- iii. employment
- iv. marriage
- v. gone war front
- vi. other (specify)

18. If you have children living elsewhere outside this household, how many of them need your additional economic support ? \_\_\_\_\_.
19. If you have children living elsewhere outside this household, how many of them provide you economic support ? \_\_\_\_\_.

**PART III BACKGROUND INFORMATION OF**  
**THE HEAD OF HOUSEHOLD**

20. For how many years have you been head of this household ? \_\_\_\_\_.
21. Which one of the following refers to your current status ?

i	Divorced		viii	Ill-health of husband	
ii	Widowed		ix	Imprisonment of husband	
iii	Transfer of husband's work place		x	Unemployment of husband	
iv	Transfer of your work place		xi	Separated	
v.	Deserted		xii	Other (specify)	
vi	Husband gone to war front				
vii	Husband gone to another area seeking job				

22. How old were you at your first marriage ? \_\_\_\_\_
23. If married before, were you remarried after separation from your first husband ? Yes \_\_\_\_\_ No \_\_\_\_\_
24. If you remarried after separation from your first husband, how many marriages have you experienced since then ? (including your first marriage) \_\_\_\_\_
25. If married before, where have you had your marriage (s) ?

marriage (s)	Place of Marriage				
	Kilil	Zone	Wereda	Town	Peasant Association
First					
Second					
Third					
Fourth					
Fifth					

22. How old were you at your first marriage ? \_\_\_\_\_
23. If married before, were you remarried after separation from your first husband ? Yes \_\_\_\_\_ No \_\_\_\_\_
24. If you remarried after separation from your first husband, how many marriages have you experienced since then ? (including your first marriage) \_\_\_\_\_
25. If married before, where have you had your marriage (s) ?

marriage (s)	Place of Marriage				
	Kilil	Zone	Wereda	Town	Peasant Association
First					
Second					
Third					
Fourth					
Fifth					

26. If married before, what was the cause for your separation from your previous husband (s) ?

No	Filters	Marriages				
		First	Second	Third	Fourth	Fifth
1	Widowhood					
2	Divorce					
3	Transfer of husbands work place					
4	Transfer of your work place					
5	Separation					
6	Desertion					
7	other (specify)					

27. How long did you stay in your marriage (s) ?

First marriage	Second marriage	third marriage	fourth marriage	Fifth marriage

28. If married before, how many children, if any, do you have from your marriage (s) ?

First marriage	second marriage	third marriage	fourth marriage	fifth marriage

29. If married before, what was your occupation during your married time (s) ?

First marriage	Second marriage	Third marriage	Fourth marriage	Fifth marriage

30. If married before and if you had your own income during your married time (s), what was your monthly average earning (in Birr) ?

First marriage	Second marriage	Third marriage	Fourth marriage	Fifth marriage

31. If married before, what was the monthly average income of your married life household (in Birr) ?

First marriage	Second marriage	Third marriage	Fourth marriage	Fifth marriage

32. If you have attempted to work others than your current occupation, what type of work(s) have you tried before? \_\_\_\_\_.

33. If you have attempted some other work(s) than your current occupation, why have you left-off the work (s) (mention the type of work and reason).  
\_\_\_\_\_.

34. Why have you preferred to engage in your current work ? \_\_\_\_\_.

35. What problem (s) have you encountered regarding your current work ? \_\_\_\_\_

\_\_\_\_\_

**PART IV BACKGROUND CHARACTERISTICS**  
**OF PREVIOUS HUSBAND(S)**

36	Birth place	First husband	Second husband	Third husband	
	Kilil Zone				
	Wereda				
	Town				
	Peasant Ass				
37.	Age when married to you				
38.	Level of education				
39.	Occupation				
40.	Monthly average Income				

**PART V. INCOME, EXPENDITURE AND ASSET OWNERSHIP**

41. What is your monthly average earning/salary (in Birr)?\_\_\_\_\_.

42. Which of the following is the main means of subsistence of this household ?

i	Salary		vi	Support from children	
ii	House rent		vii	Help from relatives	
iii	Retirement Pension		viii	Support from Charity organization	
iv	Daily labour		ix	other (specify)	
v.	Retail and trade		-		

43. If there is any additional economic support for this household from outside, who is the source of this support among the followings ?

i	previous husband(s)		iv	Kebele	
ii	Children		v	Charity organization	
iii	Relatives		vi	other (specify)	

44. Have you ever experienced usury after becoming household head ?            Yes            No

45. If you have experienced usury, what were the terms of credit ? (how much, for how many years and at what rate of interest ?)

Amount \_\_\_\_\_ Time \_\_\_\_\_ Interest \_\_\_\_\_

46. If you have experienced usury and if you have offered

property as a guaranty for your credit, what have you offered ? \_\_\_\_\_

47. If you have experienced usury of the followings, for what purpose have you used the money ?

i	To cover medical expenses of self and/or children	
ii	To pay for house rent	
iii	To construct house	
iv	To buy wears for self and/or children	
v.	To pay for school fees and buy learning materials	
vi.	To buy food and for other household expenses	
vii	Other (specify)	

48. If you have debt that you entered into after becoming a household head, from who have you obtained ?

i	Bank		iv	Kebele	
ii	Individuals		v	Charity organization	
iii	Government organization		vi vii	I have no debt other (specify)	

49. If you get child support, from which of the followings do you get ?

i	previous husband		iv	Charity organization (s)	
ii	Retirement pension		v	other (specify)	
iii	Kebele				

50. Do you have bank deposit either in cash or in kind ?

Yes                      No

51. Is your housing unit attached or detached ?

Attached                      Detached

52. Is your housing unit owned or rented ? owned              Rented

53. If your housing unit is rented, from whom is it rented?

i	Kebele		iv	Government organization	
ii	private household		v	Non Government organization	
iii	Rental House Administration		vi	other (specify)	

54. If the housing unit is rented, how much do you pay per month (in Birr) ? \_\_\_\_\_

55. Which of the following properties does this household possess ? (In the Remark column indicate as sold, stolen, changed, broken, bought and other conditions of the item).

No	Item	During married life	At present	Remark
1	own House			
2.	Bed			
3.	Chair/Table			
4.	Cupboard			
5.	Shelf/Drawer			
6.	Sofa Set			
7.	Buffet			
8.	Golden Jewlery			
9.	Radio			
10.	clock /Watch			
11.	Tape Recorder			
12.	Iron			
13.	Television			
14.	Kerosine Store			
15.	Electric Stove			
16.	Electric Mitad			
17.	Cylinder Gas stove			
18.	ox/cow			
19.	Equiney			
20.	Sheep/Goat			
21.	poultry			

PART VI PERSONAL FEELINGS AND INTERPERSONAL RELATIONS OF THE HEAD OF HOUSEHOLD

56. If married before, How do you compare your current participation in "Edir, Mahiber" and/or other social gatherings with your married life ?

i	Has no difference	
ii	Has increased	
iii	Has decreased	

57. If married before, how do you compare your current participation in "Equb" with your married life ?

i	Has no difference	
ii	Has increased	
iii	Has decreased	

58. At the time of your becoming head of household, were you expecting to face worse social and economic problems in the future ?

Yes, I was	No, I was not
------------	---------------

59. Do you think that your current work has reduced the respect you were getting from people when you were in marriage ?

Yes	No
-----	----

60. Do you feel that the respect you had from people has been reduced and you ostracized in any way because of you are female household head ?

i	Yes, Indeed	
ii	No, the respect has been like before	
iii	No, the respect has been rather increased	

61. In general terms, do you think that your current social and economic problems will be alleviated if you get married in the future ? (This question refers to only those are widowed, divorced and never-married females).

62. Have you ever tried to improve your level of education or skill ?

Yes	No
-----	----

63. In general terms, do you think that you are successful, happy and satisfied in your current occupation ?

Yes	No
-----	----

64. What are your future aspirations and plans for increasing and raising your income and social status ?  
\_\_\_\_\_

65. Have you ever involved in consensual union with some other male partner in hope of obtaining support for Survival ? Yes\_\_\_\_\_ No\_\_\_\_\_

- End of the Questions -

The researcher extends  
his gratitude for your cooperation

**Appendix- 2** Correlation Matrix Between Income (Y) and Seven Independent Variables, and Among the Independent Variables.

	Y	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	X <sub>4</sub>	X <sub>5</sub>	X <sub>6</sub>	X <sub>7</sub>
Y	1.000							
X <sub>1</sub>	-01315	0.0000						
X <sub>2</sub>	0.2128*	0.1269	1.0000					
X <sub>3</sub>	0.2262*	-0.0563	0.0994	1.000				
X <sub>4</sub>	-0.1805*	0.4066**	0.2292*	0.0456	1.0000			
X <sub>5</sub>	0.0976	-0.3666*	0.0831	0.883	-0.1790*	1.0000		
X <sub>6</sub>	0.2372**	-0.0908	0.8377**	0.0875	0.1037	0.2242*	1.0000	
X <sub>7</sub>	-0.1001	0.2765**	0.2841**	0.0293	0.6098**	-0.0145	0.1820*	1.0000

\* Significant at 95% of confidence level

\*\* Significant at 99% of confidence level

**Appendix- 2**    Correlation Matrix Between Income (Y) and Seven Independent Variables, and Among the Independent Variables.

	Y	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	X <sub>4</sub>	X <sub>5</sub>	X <sub>6</sub>	X <sub>7</sub>
Y	1.000							
X <sub>1</sub>	-01315	0.0000						
X <sub>2</sub>	0.2128*	0.1269	1.0000					
X <sub>3</sub>	0.2262*	-0.0563	0.0994	1.000				
X <sub>4</sub>	-0.1805*	0.4066**	0.2292*	0.0456	1.0000			
X <sub>5</sub>	0.0976	-0.3666*	0.0831	0.883	-0.1790*	1.0000		
X <sub>6</sub>	0.2372**	-0.0908	0.8377**	0.0875	0.1037	0.2242*	1.0000	
X <sub>7</sub>	-0.1001	0.2765**	0.2841**	0.0293	0.6098**	-0.0145	0.1820*	1.0000

\* Significant at 95% of confidence level

\*\* Significant at 99% of confidence level

**Appendix-3 Summary of Levene's and T-test for Equality of Variances and Means of Occupation-Income Analysis.**

No.	Occupation	Variable	No. of Cases	Mean	SD	SE. Of Mean	Mean Difference	F	P	Variances	T	df	P	SE. of Diff.	95% CI For Diff.
1	No work	0	95	0.4105	0.660	0.068	0.0031	0.517	0.474	Equal	0.02	120	0.984	0.154	(-0.301,0.307)
		1	27	0.4074	0.844	0.162				Unequal	0.02	35.54	0.986	0.176	(-0.354,0.360)
2	Retail Trade	0	100	0.4400	0.743	0.074	0.1673	3.363	0.069	Equal	1.01	120	0.313	0.165	(-0.160,0.494)
		1	22	0.2727	0.456	0.097				Unequal	1.37	49.15	0.178	0.122	(-0.965,-0.250)
3	Daily Labour	0	106	0.3302	0.686	0.067	0.6073	1.234	0.269	Equal	-3.36	120	0.001	0.189	(-0.965,-0.250)
		1	16	0.9375	0.574	0.143				Unequal	93.84	22.03	0.001	0.158	(-0.935,-0.276)
4.	Vending <i>katikala and tella</i>	0	89	0.4719	0.755	0.080	0.2295	5.884	0.017	Equal	1.62	120	0.109	0.142	(-0.52,0.511)
		1	33	0.2424	0.502	0.087				Unequal	1.94	86.18	0.056	0.118	(-0.06,0.465)
5	selling firewood	0	116	0.4310	0.713	0.066	0.4310	10.184	0.002	Equal	1.48	120	0.143	0.292	(-0.147,1.010)
		1	6	0.0000	0.0000	0.0000				Unequal	6.51	115.00	0.000	0.066	(0.300,0.562)
6	Domestic work	0	119	0.4034	0.705	0.065	0.2633	0.169	0.682	Equal	-0.64	115.00	0.000	0.066	(-1.077,0.550)
		1	3	0.6667	0.577	0.333				Unequal	-0.78	2.15	0.514	0.340	(-1.629,1.102)
7	Prostitution	0	114	0.4211	0.715	0.067	0.1711	1.402	0.239	Equal	0.67	120	0.507	0.257	(-0.338,0.680)
		1	8	0.2500	0.463	0.164				Unequal	0.97	9.52	0.357	0.177	(-226,0.568)
8	Spinning	0	119	0.4202	0.707	0.065	0.4202	4.977	0.028	Equal	1.03	120	0.307	0.410	(-0.391,1.232)
		1	3	0.0000	0.000	0.000				Unequal	6.48	118.00	0.000	0.065	(0.292,0.549)
9	<i>Tej</i> Vending	0	121	0.3802	0.623	0.057	-3.6198	-	-	Equal	-5.79	120	0.000	0.625	(-4.858,-2.382)
		1	1	4.0000	-	-				Unequal	-	-	-	-	-
10	Selling milk	0	119	0.4034	0.705	0.065	-0.2633	0.169	0.682	Equal	-0.64	120	0.523	0.411	(-1.007,0.550)
		1	3	0.6667	0.577	0.333				Unequal	-0.78	2.15	0.514	0.340	(-1.529,1.102)

**Appendix-4** Summary of Analysis of Variance and Leven's Test for Variables Income (Y) and Reasons for Becoming Household Head

Source	df	Sum of Squares	Mean Squares	F Ratio	F	Lenene's Test			
						Static	df <sub>1</sub>	df <sub>2</sub>	P
Between Groups	2	2.6933	1.3466						
Within Groups	119	56.8149	0.4774	28206	0.0636	1.9742	2	119	0.143
Total	121	59.5082							

Reasons	Count	Mean	SD	SE	95% Conf. Int. for Mean	Minimum	Maximum
Divorce	32	0.2813	0.7719	0.1364	0.0030 to 0.5595	0.0000	4.0000
Widowhood	78	0.3974	0.6902	0.0781	0.2418 to 0.5530	0.0000	3.0000
Others	12	0.8333	0.3892	0.1124	0.5860 to 1.0807	0.0000	1.0000
Total	122	0.4098	0.7013	0.0635	0.2841 to 0.5355	0.0000	4.0000

**Appendix-5 Summary of Distribution of Female Heads by Reasons for Change of Occupation and Some Other Variables**

			Economic Reasons		Non-Economic Reason		Not Changed Occupation		Total	
			No.	%	No.	%	No.	%	No.	%
a	Income (Birr/Month)	Less than 50	48	58.54	17	20.73	17	20.73	82	100.00
		50 and above	17	42.50	8	20.00	15	37.50	40	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00
b	Cause for Becoming Household Head	Divorce	11	34.38	7	21.88	14	43.75	32	100.00
		Widowhood	46	58.97	17	21.79	15	19.23	78	100.00
		Others	8	66.67	1	8.33	3	25.00	12	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00
c.	Duration on Headship	0.-9 years	15	34.88	13	30.23	15	34.88	43	100.00
		10-19 years	25	58.14	6	13.95	12	27.91	43	100.00
		20 and more years	25	69.44	6	16.67	5	13.89	36	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00
d.	Household size	1-5	37	52.86	14	20.00	19	27.14	70	100.00
		6-10	28	53.85	11	21.15	13	25.00	52	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00
e.	Age (years) Household Head	25-39	13	61.90	6	28.57	2	9.52	21	100.00
		40-54	26	39.39	16	24.24	24	36.36	66	100.00
		55 and above	26	74.29	3	8.57	6	17.14	35	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00
f.	Income of Most Recent Married life Household	0-199	48	57.14	15	17.86	21	25.00	84	100.00
		200-349	8	33.33	8	33.33	8	33.33	24	100.00
		350-500	9	64.29	2	14.29	3	21.43	14	100.00
		Sub-total	65	53.28	25	20.49	32	26.23	122	100.00

**Appendix-6a** Summary of Chi-square ( $X^2$ ) Test

Variables		Observed Frequencies for Reasons of Changing Occupation		Calculated Value
		Economic	Non-economic	
Income (Birr/month)	Below 50	48	17	0.31
	50+	17	8	
Reasons for becoming household head	Divorce	11	7	0.96
	Widowhood	46	17	
Duration of Headship ( in years )	0-9	15	13	7.04
	10-19	25	6	
	20+	25	6	
Age ( in years )	25-39	13	6	6.76
	40-54	26	16	
	55+	26	3	
Household Size	1-5	37	14	0.007
	6-10	28	11	

**Appendix-6b** Summary of Chi-square ( $X^2$ ) Test

Occupations	Observed Frequencies for Reasons of Changing Residence		Calculated Value
	High House Rent	Constructing or Getting Inherited Houses	
Retail trade	10	13	8.80
<i>Katikala</i> Production	26	8	
Daily labour	15	5	
Not Working	12	11	

**Appendix 7** Summary of Distribution of Female Heads by Reasons for Changing Residence and Some Other Variables

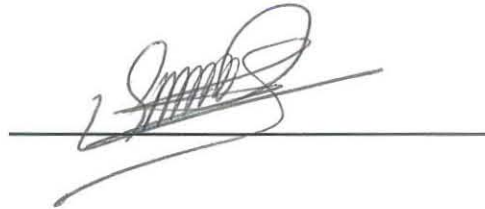
Variables			Reasons						Total	
			High House Rent		Constructing/ obtaining inherited Houses		Others			
			No.	%	No.	%	No.	%	No.	%
a	Occupation	Retail trade	10	40.00	13	52.00	2	8.00	25	100.00
		<i>Katikala, Tej, Tella</i> Vending	26	61.47	8	18.60	9	20.93	43	100.00
		Daily labour	15	55.56	5	18.52	7	25.93	24	100.00
		Currently with no work	12	44.44	11	40.74	4	14.81	24	100.00
		Sub-total	63	51.64	31	30.33	22	18.3	122	100.00
b	Household size (Persons)	1-5 person	38	54.29	19	27.14	13	18.57	70	100.00
		6-10 persons	25	48.08	18	34.62	9	17.31	52	100.00
		Sub-total	63	51.64	37	30.33	22	18.03	122	100.00
c.	Duration in town (in years)	6-20	10	45.45	3	22.73	7	31.82	22	100.00
		21-30	17	56.64	8	26.67	5	16.67	30	100.00
		Above 30	36	51.43	24	34.29	10	14.29	70	100.00
		Sub-total	63	51.64	37	30.33	22	18.03	122	100.00
d.	Income (Birr/month)	Below 50	40	48.78	27	32.93	15	18.29	82	100.00
		Above 50	23	57.50	10	25.00	7	17.50	40	100.00
		Sub-total	63	51.64	37	30.33	22	18.03	122	100.00
e.	Reason for becoming Household Head	Divorce	18	56.25	7	21.88	7	21.88	32	100.00
		Widowhood	39	50.00	28	35.90	11	14.10	78	100.00
		Others	6	50.00	2	16.67	4	33.33	12	100.00
		Sub-total	6	51.64	37	30.33	22	18.03	122	100.00

## DECLARATION

I, the under signed, hereby declare that this thesis is my original work, has not been presented for a degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

Name: Senbetie Toma

Signature

A handwritten signature in black ink, appearing to read 'Senbetie Toma', is written over a horizontal line. The signature is stylized and cursive.

Faculty: College of Social Sciences, Addis Ababa University

Date of Submission: 21<sup>st</sup> June, 1999

Place of Submission: School of Graduate Studies,  
Addis Ababa University

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Ref.No. \_\_\_\_\_

CSS/GP/D/98-99/09

June 18, 1999

To: Professor Theodros Solomon, Dean  
School of Graduate Studies

From: Solomon Mulugeta, Dean  
College of Social Sciences

Subject: Completion of Afework Laeke, Senbetie Toma and  
Tesfaye Wolde Masters' Theses



Graduate students Afework Laeke, Senbetie Toma and  
Tesfaye Wolde have incorporated all the recommendations of the  
examiners into their Masters' Theses to the best of my  
satisfaction.

Thank you.