

ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**GENDER DIFFERENTIALS IN THE COPING STRATEGIES OF THE
URBAN POOR IN ADDIS ABABA: THE CASE OF HOUSEHOLDS IN
WOREDA 4, GULELE SUB-CITY**

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**A THESIS SUBMITTED TO THE DEPARTMENT OF URBAN DEVELOPMENT AND
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**BY
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ACRONYMS

| | |
|--------|---|
| CSA | Central Statistical Agency |
| EEA | Ethiopian Economic Association |
| FHH | Female Headed Households |
| ILO | International Labor Organization |
| MOFED | Ministry of Finance and Economic Development |
| MHH | Male Headed Households |
| PASDEP | A Plan for Accelerated and Sustained Development to End Poverty |
| UN | United Nations |
| UNDP | United Nations Development Program |
| UNEASC | United Nations Economic and Social Council |
| UNFPA | United Nations Population Fund |
| WB | World Bank |

Abstract

Poverty has many dimensions. Social aspect of poverty is one indicator of deprivation existing in society. The main objective of the study is to compare and contrast the living condition and the coping and survival strategies used by female and male headed household in the study area.

The analysis of the study was based on 236 households, of which 144 are male headed and 92 female headed households. Questionnaires were distributed to households in the study area and interviews were conducted with some household head informants. The data was then analyzed using descriptive statistics.

The study has found out that a large proportion of the households in the study area are challenged with lack of access to services like housing, water supply, cleansing, health service and the problem of food shortage. All the indicators of poverty used in the research also pointed out the poor living condition in the study area. However, such problems are found to be more severe among households headed by females. Female headed households are characterized by an even worse living condition when compared with male headed households.

Poor living condition, lack of access to basic amenities and inability to meet basic needs have forced the poor to come up with ways to enable them cope and survive harsh economic times. Some of the strategies used by the poor households in the study area are diversifying income by engaging oneself, spouse or children in income generating activities, selling property, adapting a new eating habit which is characterized by low quality and quantity, reducing expenditure on non food items, relying on social network selling, renting and sub renting of assets. The use of survival strategies shows difference among the different gender of household heads. The most frequently used strategies in female headed households are cutting back on consumption (75.4%) and borrowing food or cash from friends, relatives and neighbors (49.2%). Comparatively in male headed households cutting back on consumption (60.7%), and engaging oneself/spouse in different income generating activities are most frequently used. Choice of livelihood strategy is found to be influenced by the marital status of head, level of asset ownership and the level and strength of community ties and social networks.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Ethiopia with only 16% people living in towns and cities, is among the least urbanized countries and yet one of the rapidly urbanizing nations of the sub-Saharan Africa. The rate of urbanization for the country is estimated at 4.7% per annum (CSA, 2006).

Urban poverty and inequality are universal phenomena. Though both exist in severe condition in developing countries unlike in the developed countries, poverty in general and urban poverty in particular is increasingly becoming a serious challenge in developing countries and more specifically in the sub-Saharan Africa (World Bank, 2000).

Poverty remains widespread in Ethiopia. Using a consumption-based measure of poverty, 38.7 percent of Ethiopians were poor in 2004/05, implying that 27.5 million people were living below the poverty line. Poverty is slightly higher in rural areas (39.3 percent) than it is in urban areas (35.1 percent) (MOFED, 2008). Human development indicators also attest to the seriousness and extent of poverty in the country. For instance, the 2003 report by the UNDP ranked the Human Development Index (HDI) of Ethiopia the sixth lowest out of 175 countries in the world. Similarly, the Human Poverty Index (HPI) ranks Ethiopia 91st out of 94 developing countries.

Hosting 30 percent of the urban population of Ethiopia, Addis Ababa, the capital of Ethiopia and the diplomatic centre of Africa, is one of the fastest growing cities on the continent. Its population has nearly doubled every decade. In 1984 the population was 1, 412, 575, in 1994 it was 2,112, 737, and it is currently thought to be 4 million. UNHABITAT estimates that this number will continue to rise, reaching 12 million in 2024 (UNHABITAT, 2008).

High rate of unemployment, concentration of slum dwellings, and poor housing, infrastructure and sanitary development, characterize Addis Ababa more than the few good features it possesses.

The challenge is not only to reverse current situation through balancing the economic growth with the population increase, but also to catch up with decades of neglect (ibid).

According to Mark, (1998), gender based difference in economic status has increasingly become a feature of the poorest nations of the world. In sub-Saharan economies both men and women play substantial economic role. African women perform about 90% of the work of processing food crops and other home made activities. In fact, one frequently-made link between gender and poverty is the equation of women headed households with the poor (Jazairy, 1992 cited in Razavi, 2000).

According to 2002 a report by Ministry Of Finance and Economic Development (MOFED), women and men have different access to critical economic resources and varying power to make choices that affect their lives, as a consequence of the state of gender relations that exists in a given society. The direct result of this is seen in the unequal roles and responsibilities of women and men. Core dimensions of poverty (opportunity, capability, security/risk, and empowerment) differ along gender lines, and function to heighten the vulnerability of women.

1.2 Statement of the Problem

A quarter of the world's urban population is currently estimated to live in absolute poverty, with many more living under substandard conditions. At the same time, the gap between the rich and the poor is widening. Local governments in many of the world's poorest cities are unable to provide even the most basic needs of their citizens. At least 20 million urban dwellers are currently estimated to lack access to clean drinking water, and more than 420 million do not have access to the simplest latrines. The poor in urban areas are always at risk (World Bank, 2000).

Ethiopian towns of different size are not well developed to receive the ever-increasing rural-urban migrants. Economic activities in urban centers could not absorb illiterate migrants or those with low educational background. Among the well noticed net results of unprecedented increase of urban population has been the expansion of urban poverty and food insecurity (MOFED, 2006).

Urban poverty in particular and poverty in general is multifaceted and its persistence is linked to its interlocking multidimensionality. It is dynamic, complex, institutionally embedded, gender and location specific phenomenon (Narayan, 2000). Women's low status in Ethiopia, like any where else, is expressed in different forms including in their lack of assets to ownership, leadership and decision making opportunities and their multiple role that made them lag behind every endeavor (Meron, 2003). Gender inequality is continuing to be structural in Ethiopia, contributing to the low level of socio-economic and political development of the country (UN Habitat, 2008). Such gender based disparity in the access to basic amenities and opportunities will influence the coping and survival strategies pursued by the poor. That is the difference in the various socio economic characteristics of individuals will not only affect but determines the types of livelihood strategies used by the poor.

In livelihood framework poverty is characterized not only by a lack of assets and inability to accumulate a portfolio of them, but also by the lack of choice with respect to alternative coping strategies (Grown and Sebstad cited in Rakodi 2002, cited in Hossain , 2005). Households and individuals actively respond to their conditions to ensure their survival. They do not passively endure life, but constantly adapt and adjust to new circumstances. Understanding the complexity of their strategies is crucial for any policy intervention aimed at improving survival opportunities of the poor (Decron, 1999).

A gender equality perspective of urban poverty is important because men and women experience and respond to poverty in different ways. Access to income and assets, housing, transport and basic services is influenced by gender-based constraints and opportunities (Masika, Haam, and Baden, 1997). The UNDP standard gender indicators set the scene for any analysis of gendered social risks and vulnerabilities. On both of these measures Ethiopia scores poorly: the country's ranking on the Gender-related Development Index, which measures gender disparities in basic human development, is 132nd out of 155 countries, whereas the ranking on the Gender Empowerment Measure, which reveals the extent to which women take an active part in economic and political life, is 85th out of 109 countries (UNDP, 2009).

The issue of urban poverty is an area which has been under researched. And the studies that are conducted on urban areas do not focus on the gender aspect. For instance Goitom (1996), and Kedir and McKay (2003) have conducted studies concerning urban poverty in Ethiopia. These studies mainly focus on the incidence, depth and severity of urban poverty and on the major factors which affect and determine the level of poverty in urban centers.

Examining the living condition of urban residents from the gender perspective gives insight about the difference in access to basic goods and services of men and women. The variation in the socio-economic background of men and women will result in different coping and survival mechanisms pursued in male and female headed households. Therefore, this study examines such disparity in the different genders of household heads. Moreover, studying the choices made by the poor gives insight on whether the pursued strategies are capable of improving their lives or are just daily survival mechanisms.

Different authors have tried to assess the livelihood strategies used by the poor. For instance, Emebet (2008) and Metasbia (2009) have tried to assess the coping strategies of the poor. However their studies have focused only on the coping and survival strategies of poor women. Degefa (2009), Muzzini (2008) and Decron (1999) have tried to show the coping strategies of the poor in general. This paper on the other hand is different because it shows the diversification in the choice of strategy used among male and female headed households.

1.3 Objective of the Study

1.3.1 General Objective

The main objective of this study is to compare and contrast the living conditions and the coping strategies of male and female headed households in one of the low income residential neighborhoods of Addis Ababa.

1.3.2 Specific Objectives

- To compare and contrast the living condition of female and male headed households.
- To look into the major coping strategies used by the poor in the study area.
- To examine the factors which influence the choice of livelihood strategies among male and female heads of households

1.4 Research Questions

To meet the already stated objectives, the study will answer the following questions.

- Is there a difference in the living condition of female and male headed households?
- What are the coping and survival strategies of the poor?
- What are the factors that affect the choice of coping strategy in female and male headed households?

1.5 Methodology

This study is mainly descriptive and explanatory. The theses tires to show the variation in the living condition and coping and survival strategies used in female and male headed households. In addition, it explains why there exists a variation in the coping and survival strategies used by the different genders of household heads. Therefore, using descriptive and explanatory types of research helps to meet the stated objectives of the study. Both primary and secondary data is collected and analyzed. A survey is used to obtain quantitative data where as interviews with key informants were conducted to collect an in depth information on the living condition and survival strategies of the poor. Statistical tools like tables, percentiles, ratios and graphs were used in order to analyze the collected data.

1.5.1 Method of Data Collection

In conducting this study both primary and secondary data has been employed. Questionnaires were distributed to households in the study area and interviews have been conducted with some selected informants. Books, journals and reports were reviewed and used as a source of secondary data.

In depth interviews were conducted with some selected informants about their living condition and the survival strategies they use. Two female and two male heads of households were interviewed to get an insight about their living condition. The information gathered through this process was useful in understanding the depth of the problem and the coping strategies used. Personal observation of the researcher has also helped to get an in depth knowledge about the living condition of households in the study area.

1.5.2 Sample Size

I have purposefully classified households into male headed and female headed households since the major objective of the study is to compare and contrast the living condition of female and male headed households and the livelihood strategies used by the same.

The total number of households in the study area is 1573 of which 960 are male headed households and 613 are female headed households. Among these 15% of both male and female headed households were taken as a sample and a total of 236 households were surveyed. A sample size of 144 male headed households and 92 female headed households were included in the study. The selection of households was done randomly.

Table 1.1 Size of surveyed households

| Headship | Total number of households | Sample households |
|--------------------------|-----------------------------------|--------------------------|
| Female headed households | 613 | 92 |
| Male headed households | 960 | 144 |
| Total | 1573 | 236 |

1.5.3 Research Design

The data used for the analysis of this study was collected at one point in time. That is, cross sectional design has been employed in the process of conducting this research.

1.6 Justification of the Study Area

The study was conducted in Gulele sub-city, specifically in woreda 4. According to the report by CSA (2010), the Woreda has a total population of 13,264 out of which 6,106 are males and 7,158 are females. The woreda has two sub woredas, Sub-woreda one and sub woreda two. The study area (sub woreda one) has a total number of 1573 households of which 960 are headed by males and 613 are headed by females.

The residents in the study area are mostly self employed and are engaged in different economic activities like petty trades, and handicrafts and other kind of informal activities. In addition households in this locality lead a very poor way of life and are characterized by high deprivation of access to facilities and basic services. The researcher has chosen this area based on the belief that such living condition would help to show the depth of the problem and the survival and coping strategies used by the poor.

1.7 Significance of the study

Ethiopia is a country which is experiencing high rate of urbanization but the urban centers are growing and expanding from a weak economic base. Residents in urban centers are characterized by poor living condition. Moreover, the gender aspect of poverty is an area which has been neglected. Men and women experience poverty differently. Hence, this study is conducted with the aim of shedding light on differentiation in the living condition among the different gender of household heads and the coping and survival strategies used by female and male headed households.

In times of harsh economic times, poor households tend to find ways to cope and survive economic challenges. Different factors affect the livelihood strategies used by poor households. Therefore examining the coping strategies used by poor households gives insight to what mechanisms are being used by the poor and to look in to whether the households are using strategies that help to improve their living condition or are simply fighting for survival. Moreover, assessing the factors that affect choices of livelihood strategies and whether men and women respond to poverty in the same or different way will help to get an in depth knowledge on how male and female headed households respond to poverty.

1.8 Organization of the study

This paper is classified in to four chapters. The first chapter deals with the introductory part, the statement of the problem, the significance of the study, the scope, objective and methodology of the study. Chapter two deals with the review of literature, the third chapter discusses the analysis and results obtained in the study, the fourth chapter deals with the conclusion and suggestions of the study.

1.9 Limitation of the study

This study is conducted with the aim of examining the living condition in the study area and assessing the coping and survival strategies of poor households. However, in the process of collecting data, the researcher was constrained by inability to acquire necessary data on time. In addition time constraint has also impacted the outcomes of the research.

CHAPTER TWO

Literature Review

2.1 Concepts and Definitions of Poverty

A report by the United Nations defines poverty as a human condition characterized by the sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political, and social rights (UN, 2001).

According to World Bank, (2001) a household is regarded as poor when it is deprived of basic livelihood resources/assets for meeting basic needs (food, clothing, health, and shelter) by engaging in viable activities; when it has no capacity to withstand the shocks of various hazards and hence is highly vulnerable to life-threatening events; and when it has no power to make decisions on community-based issues, and has no say concerning government actions.

Many writers agree on the fact that poverty is not only an economic phenomenon hence, they state that the concept of poverty should include the other aspects so that we are able to grasp the true and complete meaning of the concept. According to Asilhan and Heman, (2006), poverty encompasses both income/consumption dimensions and other dimensions relating to human development outcomes, insecurity, vulnerability, powerlessness and exclusion.

Hence, one approach is insufficient to define poverty in totality. In particular, there are four aspects: not having enough to live on, not having enough to build from, being excluded from wealth, and being excluded from the power to change things for the better (Oxfam 1998 cited in Barber, 2008). To be poor is to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled but more vulnerable to adverse events, voiceless and

mistreated. It is understood that poverty has many dimensions encompassing not only material deprivation (income or consumption) but also low achievements in education and health, vulnerability and exposure to risk (World Bank, 2002).

The definition of the concept of poverty has been refined, and the understanding of a variety of factors that explain it has expanded over time. The conventional definition of poverty makes distinction between 'absolute poverty' and 'relative poverty'. The former relates to those who do not have sufficient income to afford a minimum level of nutrition and basic needs, while the latter is concerned with position of the poor in relation to the rest of the society (Devas, 2004).

The absolute concept of poverty refers to a standard of living defined in absolute terms. In this case, poverty is usually measured by the value, in real terms, of a given level of goods ensuring some form of minimum subsistence (e.g., the value of basic food or the minimum income required to have decent lives) (Bellu and Liberati, 2005.). This approach identifies a person as poor if the person is unable to enjoy the predetermined minimum standard of living. As this is fixed over time and space, it allows for monitoring the living standard of the society over time (Mok, 2009).

A relative poverty line is typically set as an arbitrary proportion (often around 50%) of the mean or the median of living standards. Clearly, such a poverty line will vary with the central tendency of the distribution of living standards; and will not be the same across regions and time (Duclos, 2002) Such poverty line examines the living condition of the people in comparison with others and one may be categorized as poor or non-poor depending on the economic wellbeing of others in the society.

2.2 Defining Urban Poverty

Urban poverty is distinct from rural poverty with respect to its incidence, economic, demographic and political aspects (Awan and Iqbal, 2010). In Ethiopia the depth of poverty is slightly higher in rural areas than in the urban centers. However urban poverty in Ethiopia is characterized by high rate of unemployment, lack of access to housing and basic housing facilities, overcrowding, residing in slum and squatter settlements and high level of contamination.

Urbanization of poverty, by which we mean a rising share of the poor living in urban areas, has been viewed in very different ways by different observers. To some it has been seen as a positive force in economic development, as economic activity shifts out of agriculture to more remunerative activities, while to others it has been viewed in a less positive light a largely unwelcome forbearer of new poverty problems (Ravallion, Chen and Sangraula, 2007).

Urban poverty is not simply a matter of queuing for jobs and services in rapidly expanding cities. The phenomenon of urban poverty reflects various economic and institutional factors. Since the urban population is dependent on cash income for all goods and services, macroeconomic shocks tend to hit urban populations particularly hard. Physical proximity to social and infrastructure services does not guarantee actual access or affordability for slum dwellers and other poor urban residents. Non-monetary costs of obtaining water or using sanitary facilities can be very significant in urban areas, despite reported physical proximity to supply points, because of the sheer numbers of people depending in them (Kessides, 2005). The urban poor not only experience lack of income and access to assets and basic services, but also devalued social status; marginalization in urban space and a degraded living environment; limited access to justice, information, education, decision-making power, and citizenship; and a vulnerability to violence and loss of security (UN-Habitat, 1996)

2.3 Urbanization and Poverty

The world is entering a historic urban transition. In the last half century, the world's urban population has increased nearly fourfold, from 732 million in 1950 to more than 3.2 billion in 2006. Africa now has 350 million urban dwellers, more than the populations of Canada and the United States combined. Asia and Africa are expected to double their urban populations to roughly 3.4 billion by 2030 (State of the World, 2007). For the first time in the history of the world, more people live in cities than in rural areas (UN Habitat, 2006).

The gradual pace of urbanization process may allow time to properly develop political and economic institutions and market instruments, which are essential for an efficient urbanization process to suit for proper economic development. But along with the rapid urbanization process, undesirable effects can be found in the forms of both social and economic problems. In particular, the urbanization process can not only lead to an uneven income distribution either among urban population or between rural and urban populations such as poor vs. non-poor, formal (skill) vs. informal (non-skill) labors), but also produce an uneven city-size distribution either among cities or between rural and urban areas (Panudulkitti,2007)

Urban poverty is to a greater or lesser degree, a reflection of rural poverty in most developing countries. Cities offer rural migrants a possible escape from joblessness, underemployment, oppressive agrarian structures or low productivity subsistence work. But the number of potential migrants among the rural poor is too great for urban economies to readily absorb them all. The existence of a rural labor reserve then intensifies competition in the urban labor market, and permits urban producers to maintain an insecure, unorganized and low paid workforce. Thus the persistence of rural poverty puts pressure on urban labor processes, and contributes to the growth of low income strata in the cities (ILO, 1989). Until recently, the majority of the world's population was rural, and the majority of the world's poor is also in rural areas, this is no longer the case. Both the majority of the world's poor and the worst of the poverty are increasingly to be found in urban areas (Mumatz and Wegelin, 2001).

The development of cities has led to significant improvements in living conditions for many people all over the world by facilitating the provision of services to residents, by encouraging the proliferation of businesses and industries and by increasing modernization. In spite of these advantages, however there are times when cities have become places where the quality of life is deteriorating and opportunities are denied, particularly for the urban poor (Masika, Hanna, & Baden, 1997).

2.4 Gender and Urban Poverty

Some argue that there is a feminization of poverty in Africa, contributed by factors such as limited skills and knowledge, unfriendly market structures that concentrate women in lower paying and time consuming work and restrict their access to capital and credit, traditional family structures perpetuating gender inequality through patriarchal norms of property ownership and inheritance, discrimination in the public domain, non recognition of the value of women's work, the permanence of debt, weak and unequal economic reforms, and the rise of fundamentalism of a religious, ethnic or military kind (World Bank,2001).

Like many African countries, the majority of women in Ethiopia hold low status in the society. They have been denied equal access to education, training and gainful employment opportunities and their involvement in policy formulation and decision making processes has been minimal. Women play a vital role in the community by taking care of all social activities. However, they do not enjoy the fruits of their labor and suffer from political, economical, social and cultural marginalization. (Report of the FDRE on the implementation of the AU solemn declaration on gender in Africa, 2006)

The feminization of poverty is generally understood to have three main causes: the increasing number of female headed households, individual and cultural stereotypes about and discrimination against women and girls, and macroeconomic trends such as globalization and trade that fail to take into account women's roles in economies (Thomson, 2006).

Beall (1996) gives three reasons why women dominate among the poor in cities. The first one is that the jobs women are engaged in are poorly paid part time jobs where job security is low even in the contexts where women workers are preferred. The second one is because of inequalities in resource distribution, and decision making power within the household, women do not always control their income. The third reason is that women generally do not command equal resources or assets compared to men in their society (Beall, 1996 cited in Metasebia, 2009). Thomson (2006) states that women are more vulnerable to poverty than men not only because they are paid lower wages than men but because they have to divide their time on their jobs between unpaid house work like caring for the children and the elderly and domestic chores like cooking and cleaning.

Poverty among urban women is exacerbated when they become household heads. There is a common assumption that the 'feminization of poverty', or the fact that women bear a disproportionate and growing burden of poverty at a global scale in recent decades, is a result of the 'feminization of household headship'. 'Feminization of poverty' is being accelerated by increasing rates of divorce and separation. What's more, the traditional freedom of men from reproductive roles, which makes women entirely responsible for their children, throws more and more women into the poverty trap. Of no less significance is the fact that poverty of female household heads affects not only women but also their children thereby deepening the intergenerational perpetuation of poverty (Chant, 2003).

Not every one relates the growing number of female headship with the growing rate of urban poverty. Rather, there are those who see this as an improvement in that female heads of households are likely to be less constrained by patriarchal authority at the domestic level and they may experience greater self-esteem, more personal freedom and flexibility to take on paid work, increased control over finances and a reduction or absence of physical and/or emotional abuse. Female household heads may be empowered since they are more able to further their personal interests and the well-being of their dependents (Masika, Haan & Baden, 1997).

The level of education attained has had a direct bearing on poverty. Women's education is one of the important aspects of their self-development, and is closely related to their participation in productive activities, control over their own lives and bodies, the education of their children, and their negotiation ability vis-à-vis institutions and men (MoFED, 2002). Poor female heads are a particularly vulnerable group with regard to human capital formation, as they suffer from the gender bias as much as from the vulnerability derived from income poverty. Urban poor female heads have on average one year of schooling, against an average of four years of schooling for poor male heads. The educational attainment of poor female heads is comparable to the average rural level of education, and thus strikingly below the urban average (Muzzini, 2008). For instance, Christensen (2004) indicated that girls are 11% less likely to be enrolled in primary schooling. In other words, 1 million girls are denied access to schooling because of gender discrimination. This is the most likely reason for a high incidence of poverty among female-headed households (UNDP, 2004).

2.5 Features of Urban Poverty in Ethiopia

Poverty is widespread in Ethiopia with a significant proportion of the population lacking the basic necessities of life, such as lack of food, decent clothing, and shelter. In addition, lack of access to education and medical care, widespread unemployment and lack of income also exacerbate the magnitude and severity of poverty in the country (Abebe, 2002). Urban poverty in Ethiopia is particularly manifested by lack of the basic facilities in and around the house. Lack of adequate shelter, poor sanitation, lack of access to safe drinking water, and absence of proper toilet facilities are characteristics of urban poverty (MOFED, 2004). According to Meheret (2003), the manifestations of urban poverty include widespread beggary and prostitution; a growing urban population of homeless street children; and high youth and adult unemployment.

The poor in Ethiopia are entwined in a web of interrelationships between the various determinants of poverty. Intrinsic deficiencies in the resource base of the Productive forces have become critical drawbacks in alleviating the poverty situation. Lack of equity in the access to productive resources and basic services and their consequential benefits as well as lack of access to opportunities to develop skills and human capabilities have impeded the socio-economic development of the poor. In addition, absences of the means by which the poor can address their problems and enhance their active participation in decision-making have hindered their attempts to move out of the state of deprivation (Asmamaw, 2004).

Vulnerability in urban areas takes the form of being almost continuously on the edge of insufficient food for daily maintenance, and often falling below that line. It also involves crowded and insanitary living conditions in poor quality housing squatting in shacks made of plastic and scraps of wood, and exposure to personal danger. Factors predisposing to vulnerability included lack of education and skills, and inability to start-up self employment enterprises due to lack of savings or credit. The most prevalent complaints concerned the rising cost-of-living, the prevalence of petty crime and theft, the extent of unemployment, and sanitation problems (MOFED 2005).

Ethiopia has one of the highest adult and youth illiteracy rates in the world as well as in sub-Saharan African countries (MOFED, 2002). As the experience of several developing countries has shown, lack of education is highly correlated with poverty. Accordingly, development is considered to be impossible without widespread literacy which is the pre-requisite for acquisition

of better skill and knowledge (Asmamaw, 2004). In Ethiopia, for example, poverty indices are higher for illiterates than literates by 45% in rural areas and by 85% in urban areas (MOFED, 2002).

Shortages of housing and poor housing conditions are visible manifestations of poverty (Goitom, 1996). Poverty leads to poor-quality housing, but poor-quality housing also acts upon poverty. The quality of the house and its environment directly affects the health of the occupants as well as the educational achievements of their children. Women and girls are often responsible for the cleaning of the house, and a poorly constructed house increases their workload and reduces the time available for more productive activities. Because many of the poor use their house also as a shop or workshop, an eating place or rental accommodation, the quality of the house directly affects their income (UNEASC, 2007)

In Ethiopia, at least 70% of the urban population can be considered slum dwellers based on quality of housing, living space access to infrastructure and services, security of tenure and citizenship rights. Inadequate shelter, combined with poor sanitation, overcrowding, and high proportion of vulnerable women, youth, children elderly and destitute with very low incomes and high unemployment result in a high risk of diseases and an extreme poverty trap for many urban residents (GOE2006, cited in World Bank, 2007)

In most developing countries, young women and men face the choice of informal work or no work at all. Young people actively seeking to participate in world of work are two to three times more likely than older generations to find themselves unemployed. The cost of youth unemployment to economic and social development is very high. It perpetuates the inter generational cycle of poverty and is associated with high-levels of crime, violence, substance abuse and the rise of political extremism. For young women, the danger of entrapment in the sex industry is widespread (ILO, 2003). Urban poverty in Ethiopia is highly connected with the lack of employment opportunities. According a report by CSA, (2010), the rate of unemployment for urban areas was 20.4% in the year 2009.

In general, unemployment in Ethiopia seems to be an urban phenomenon, being prevalent mainly in the cities. The majority of the unemployed are young people with modest levels of formal education (CSA, 1994). The high proportion of young persons among the unemployed is due to the rapid expansion of education, which promotes large number of school-leavers to aspire to

urban wage-earning jobs far in excess of the number of opportunities available (EEA,1999). Expansion in education and training opportunities, barring quality problems, is an achievement in its own merit as it increases general human capital and meets the basic rights of children and the young. Nonetheless, uncoordinated and supply driven expansion in education and training may amount to the creation of an army of dissatisfied youth in the end (Getinet, 2003).

The health service coverage in Ethiopia is one of the lowest in the world. The potential health services coverage (PHSC), for instance, was limited to 51.2% of the population in 2000/01. There were only four physicians per 100,000 people in 2000. The average infant mortality rate per thousand was 106.1 and the total fertility rate was 6.8% (OECD, 2001 cited in Mulat, Fantu, and Tadele, 2003).

2.6 Features of Poverty in Addis Ababa

Addis Ababa in particular has a high incidence of chronic poverty with up to 750,000 of Addis Ababa's nearly three million residents estimated to be chronically poor (Kedir and McKay 2003). Addis Ababa accommodates 26% of the national urban population and about 120,000 new residents are added to the city every year where most of this growth is in the slum areas where more than 80% of its inhabitants live (UN-Habitat, 2006).

Only a small proportion of the city's households enjoy adequate access to shelter-related infrastructure, the city's physical as well as social infrastructure are poorly developed and unevenly distributed over its rather vast built-up area (UN-Habitat, 2007).

The poverty level in Addis Ababa is estimated at 60% which implies that 1.7 million out of the 2.8 million people residing in Addis Ababa are categorized as below poverty line (Abebe, 2000). And overall, the poverty in Addis Ababa is still one of the major problems and it seems to have been increasing in recent years. Some authors write that today, about 70 to 80 % of the Addis Ababa population is living at or below subsistence level (UN-Habitat, 2007).

Poor maintenance and lack of new facilities combined with rapid population growth has been causing water shortages in Addis Ababa. This shortage particularly affects the low income section of the city dwellers. The majority of slum dwellings have no easy access to water supply. For instance, 34 percent of the residents get water from public taps, which are frequently interrupted. High volume of wastage due to faulty piping (as high as 35 percent), and needs priority given to industries, also contribute to the shortage. The sanitation problem of Addis Ababa is one of the worst in the country. For instance, 26 percent of the houses have no toilet facility (not counting the informal houses), 33 percent of households share toilets with more than six families, 29 percent has no separate room for cooking, and 34 percent of the residents depend on water from frequently interrupted public taps. Batched with the sheer size of informal houses, it can be safely stated that Addis Ababa (and indeed all Ethiopian cities) have a critical housing problem (UN-Habitat, 2008).

The city compared with other parts of the country enjoys relatively higher concentration of facilities; infrastructure and industries. The main reason for high migration to the city is economic. Studies demonstrate that migrants who come searching for jobs form the largest

proportion (35.44 %). This was followed by education (19.89 %), accompanying of family members (12.12 %) and living with relatives (7.60 %) (CSA, 1999).

2.7 Factors Contributing to Urban Poverty

Urban areas of Ethiopia are characterized by high rate of unemployment, food insecurity, and lack of access to housing and basic amenities like education, health care, and water supply. Urban population growth, unemployment and dependence on the informal sector are some of the factors that contribute to such poor living condition of the urban dwellers.

2.7.1 Urban Population Growth

Over the past decades the share of the urban population in the total population, as well as the share of the non-agricultural labor force in the total labor has persistently increased in the African LDCs. The growth of the urban population and labor force, relative to the rural population and labor force, has two potential reasons, namely differences in birth and mortality rates between rural and urban areas and/ or an increase of migration from rural to urban areas (Michael and Haider 2008).

Rural-urban migration is the main cause of the urbanization process. Rural and urban areas are strongly related to each other by this migration and the nature of their productions. Rural-urban migration represents both costs and benefits regarding both economic and financial aspects. A movement towards increasing productivity and economic efficiency reflects the beneficial results for the urbanization process. Another necessary and crucial component of development is the cost of urban growth because there are the fiscal burdens for a government to invest in infrastructure to meet the rapidly changing basic needs such as sanitation and electricity (Linn 1982; Richardson 1987, cited in Panudulkitti, 2007).

Man power mobility is considered to be a positive factor as long as there is a shortage of labor in one area and surplus in the other. According to Todaro (2003), rural-urban migration was once viewed favorably in the economic development literature. Internal migration was thought to be a natural process in which surplus labor was gradually withdrawn from the rural sector to provide needed manpower for urban industrial growth. In contrast to this view, it is now abundantly clear from recent LDC experience that rates of rural-urban migration continue to exceed rates of urban

job creation and surpass greatly the absorption capacity of both industry and urban social services.

Rural-urban migration poses several problems including: poor urban management, lack of infrastructure and inadequate service delivery. The heavy population in urban areas has contributed to the deterioration of the urban infrastructure and services. The low levels of income and low levels of investment have also resulted in high unemployment (UNFPA, 2005). According to a report by CSA (2010), the total size of population in Addis Ababa in 2007 was 2,739,551 of which 1,302,996 were migrants, that is 47.6% of the total population in Addis Ababa have migrated from the other parts of country.

By rural standards, urban areas are probably better-off. Recently, however, there are clear indications that urban poverty is rapidly on the rise and quickly building up to crisis proportions. This is largely due to the influx of migrants from rural areas and small towns to large urban centers. Most of these migrants are rural destitutes moving in search of better life or households dislocated by war, civil conflict and social unrest (Mekonen, 1996). Other important factors, which encourage migration include land shortages in rural areas and the perception that food, health services and jobs will be more easily available in urban centers (Kedir, 2005). Drought and war have also contributed to the high population influx into cities and towns, which in turn contributed to the deterioration infrastructure and services. Slow economic growth and the low level of investment in urban centers combined with high population growth have resulted in high rates of unemployment and the inaccessibility and inadequacy of existing services for low-income groups, which further exacerbates urban poverty (MOFED, 2002).

2.7.2 Unemployment

High level of unemployment generally signifies the failure of an economy to put to use its scarce resources. Such has been the feature of most developing countries. Poor to modest macroeconomic performance, low level of employment creation and a rapid increase in the workforce are some of the most important reasons behind the high level of unemployment the developing world is associated with (Getinet, 2003). According to a report by ILO (2008), widespread underemployment and informality have become structural Characteristics of the developing countries economies, especially in Sub Saharan Africa.

Today the problem of unemployment has emerged as the most striking symptom of lack of development in almost all developing countries and the problem has reportedly concentrated among the educated youth. In part, this concentration of unemployment among the younger age groups reflect the disproportionate number younger persons within a population, which is in turn a result of the rapid rate of population growth and hence, the labor force (EEA, 1999). According to the report by CSA, (2010), unemployed population in urban areas of the country registered 1,116,512 persons with unemployment rate of 18.9%. The corresponding unemployment rate for females, which was 27.4%, is more than double as compared to that of males, 11%.

The cost of youth unemployment to economic and social development is extremely high. It perpetuates the inter-generational cycle of poverty and is associated with high-levels of crime, violence, substance abuse and the rise of political extremism (ILO, 2003).

2.7.3 Dependency on the Informal Sector

In many developing world cities the informal sector is one of the main employers of poor people and the primary means by which goods and services are delivered to the poor. The informal sector usually operates outside the established legal, administrative and economic structures of a country (DPU 2001). The larger the informal sector, the less well informed is the government about the economy, which constrains its policy choices. The government can apply income tax only to formal wage and capital income, which is both inefficient and unfair—inefficient since it encourages individuals and firms to operate in the informal sector, and unfair since a low civil servant pays more in income tax than does a wealthy informal sector entrepreneur (Arnott 2009).

Poverty is a result of many factors. Among them is the lack of financial resources for capital formation. The informal sector has no access to credit and it lacks the necessary resources for its operations. It cannot easily obtain credit for the acquisition of the investment items and to meet working capital requirements (Bekele, 1996).

In Ethiopia, most of the informal micro-enterprises are small scale and operated by one man or assisted by family members. They involve highly labor –intensive, traditional technology requiring relatively little capital (ibid). Most informal sectors take place in a very constrained environment. For initial capital, informal sector enterprises rely almost on their own saving and on help from friends or relatives, this is often a gift rather than a loan. Very few enterprises access start up capital through official channels. Lack of market demand is the major constrains that the informal sector operators face. Lack of working premises, lack of the necessary skills are the problems of the informal sector operators (World Bank, 2007)

In short, relatively high wages in the public sector (including the civil service and parastatals) likely drive up formal private sector wages, thereby limiting labor demand (the total number of jobs overall). As a result, the informal sector is effectively the only option for a large part of the population, yet given the high degree of competition among relatively undifferentiated and low productivity informal sector operators, many end up in unemployment or become discouraged workers (World Bank, 2006).

In the poorest countries which provide virtually no unemployment benefits, unemployment is not a viable option. Therefore many of the formally unemployed will seek informal employment. Informal employment is characterized by unstable jobs, low productivity and minimal wages which is symptomatic for underemployment (Michael and Haider 2008). Although not all informal sector workers are poor and some enjoy better working conditions than formal employees, poverty in urban areas is usually concomitant with the informal sector (UNEASC, 2007).

Most informal workers, both self-employed and wage earners are deprived of secure work, workers' benefits, social protection and representation. As a result of these and other factors, there is a significant, but not complete, overlap between working informally and being poor (ILO,2008).

2.8 Coping and Survival Strategies of the Poor

A livelihood is generally defined as comprising the capabilities, assets, including both material and social resources and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. A livelihoods framework to development draws on a conceptual framework which may be used as a basis for analyzing, understanding and managing the complexity of livelihoods (Hossain, 2005).

The livelihood strategies of the poor are markedly different in urban and rural contexts; even within the broad urban spectrum, the poor may resort to different livelihood strategies than the non-poor as a way of adapting to the opportunities and risks of the local environment (Muzzini, 2008). The poorest and most vulnerable households are forced to adopt strategies, which enable them to survive but not to improve their welfare. In urban areas households seek to mobilize resources and opportunities and to combine these into a livelihood strategy which is a mix of labor market involvement; savings; borrowing and investment; productive and reproductive activities; income, labor and asset pooling; and social net-working (Grown and Sebstad cited in Rakodi 2002, cited in Hossain , 2005).

Poor households typically face a range of risks, ranging from the economic to the social. Vulnerability to risk, and its opposite, resilience, are both strongly linked to the capacity of individuals or households to prevent, mitigate or cope with such risks. Both economic risks (including the economic impact of environmental and natural risks) and social risks are influenced by gender dynamics and may have important differential impacts on men and women. Because they are socially constructed, gender roles and responsibilities are highly varied, and infused with power relations (WHO, 2007).

Entering more household members into the workforce is the main survival strategy of the urban poor. This is why female participation in the urban work force is considerably higher among the poor than among their rural counterpart. Sometimes the female members use domestic spaces for both production and reproduction through operating income-generating activities with the assistance from other family members. This type of home based work is a manifestation of the

urban poor women's involvement in the household production-reproduction sphere in the local space- the setting where poor women live with the members of their households (Hossain, 2005)

Moreover, Survival strategies of the poor include living in slum and shanty area, engaging in various informal activities, scavenging around waste disposal sites and market places, and migration. Nonetheless, some of the coping and adoption strategies of the poor appear to be inconsistent with formal rules and regulations of the city administration, and the country's law at large. As a result, their livelihood activities as well as their survival strategies are highly contested (Degefa, 2008).

Economic and social risks are influenced by gender dynamics and may have important differential impacts on men and women. For example, women typically have lower levels of education; less access, ownership and control of productive assets; less access to credit; and different social networks than men, leading to lower economic productivity and income generation and weaker bargaining positions in the household. This leaves them particularly vulnerable to economic shocks. Furthermore, social sources of vulnerability, which are often as or more important barriers to sustainable livelihoods and general well-being than economic shocks and stresses, also typically work to particularly disadvantage women. Not only do women lack voice in national and community fora, but their power in the household is often as limited as their time. Female-headed households, typically suffering from a deficit of labour, are among the poorest groups in Ethiopia. (Jones, Yisak and Tassew, 2010)

CHAPTER THREE

Data Analysis and Presentation

3.1 Socio Demographic characteristics of respondents

This section tries to show the different socio demographic characteristics of respondents in the study area. Characters like age of respondents, educational attainment, marital status and employment status are discussed in this section.

3.11 Age distribution of household heads

Table 3.1 Age distribution of household heads

| Age | FHH | | MHH | | Total | |
|-------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| 18-27 | 3 | 3.3 | 6 | 4.2 | 9 | 3.8 |
| 28-37 | 19 | 20.7 | 27 | 18.8 | 46 | 19.5 |
| 38-47 | 28 | 30.4 | 43 | 29.9 | 71 | 30.1 |
| 48-57 | 23 | 25 | 39 | 27.1 | 62 | 26.3 |
| 58-67 | 12 | 13 | 16 | 11.1 | 28 | 11.9 |
| >67 | 7 | 7.6 | 13 | 9 | 20 | 8.5 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Table 3.1 shows that majority of the respondents are found in the age category of 38-57 years, out of the total respondents, 56.4% are found in this category. Among the 144 male heads, 29.9 percent are found in the age group 38-47, followed by 27.1 percent in the age category of 48-57. Among the female heads, the majority are also found in the age category 38-47 and 48-57 constituting 28% and 23 % respectively. The age category that takes the smallest share among the respondents is 18-27. Only 3.8% of them are found in this category. This might be due to the fact that only heads of households are included in the survey and most individuals in this age category are still living in their parents house and are less likely to start a family of their own and become heads of the household at a younger age.

Examining the age distribution of respondents is helpful to understand the different coping and survival strategies pursued by the poor. That is, choice of livelihood strategy may be affected by the age of an individual because age can be a factor which determines one's participation in the labor market. That is, the elderly may not be able to take on multiple and different jobs in times of harsh economic times.

3.12 Educational status of household heads

Table 3.2 Educational status of household heads

| Educational status | FHH | | MHH | | Total | |
|--------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Illiterate | 22 | 23.9 | 3 | 2.1 | 25 | 10.6 |
| Read and write | 16 | 17.4 | 5 | 3.5 | 21 | 8.9 |
| Primary | 26 | 28.3 | 37 | 25.7 | 63 | 26.7 |
| Secondary | 19 | 20.7 | 63 | 43.8 | 82 | 34.7 |
| Vocational | 1 | 1.1 | 4 | 2.8 | 5 | 2.1 |
| Diploma | 7 | 7.6 | 24 | 16.7 | 31 | 13.1 |
| Degree and above | 1 | 1.1 | 8 | 5.6 | 9 | 3.8 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

As shown in Table 3.2, the educational qualifications of the respondents are categorized into illiterate, read and write only, primary education, secondary education, vocational/certificate, diploma, and first degree and above. The category that consists of the highest number of individuals is secondary education (34.7%) followed by primary education (26.7%). About 13.1% of the respondents have diploma, 3.8% have first degree and above and 10.6% are found to be illiterate.

The figures are different when we compare the educational status by gender of household heads. That is the illiteracy level is very high among females. Among those that fall in the illiterate category 23.9% are females while only 2.1% of males are illiterate. This is a clear indication of the difference in the educational achievement of men and women. In the category of read and write only, 17.4% females and 3.5% males are included. The majority of sample female respondents have primary education, 28.3%. The majority of male respondents are found in the category of secondary education that is, 43.8% of males have attained secondary education. When we see the distribution of males and female respondents in the category of diploma and degree holder, 7.6% of females and 13.1% of males are diploma holders and only 1.1% of females and 3.8% percent of males are degree holders.

Overall, out of the surveyed the proportion of those that have completed secondary education and above is 68.8% for male heads while it is only 30.4% for female heads. This is a clear indication for the minimal participation of women in higher education. According to Kedir, (2005), girls who are currently denied life opportunities (such as education) are likely to become poor household heads in later life. Therefore, gender discrimination has a profound effect on women, often trapping them in a vicious cycle of deprivation throughout their lives.

3.13 Marital status household heads

Table 3.3 Marital status of household heads

| Marital status | FHH | | MHH | | Total | |
|----------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Not married | 3 | 3.3 | 12 | 8.3 | 15 | 6.4 |
| Married | 4 | 4.3 | 100 | 69.4 | 104 | 44.1 |
| Divorced | 53 | 57.6 | 15 | 10.4 | 68 | 28.8 |
| Widowed | 32 | 34.8 | 17 | 11.8 | 49 | 20.8 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

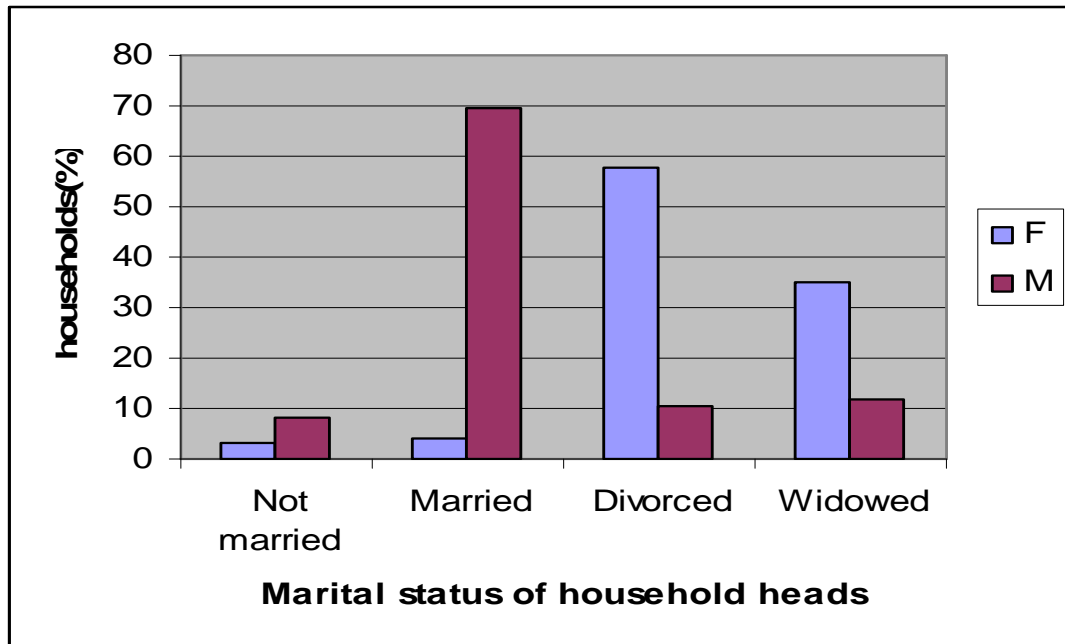
Source: Own Survey

F= Frequency

When we look at the marital status of the respondents, as shown in Table 3.3 about 6.4% are not married, 44.1% are married, 28.8% are divorced and 20.8% are widowed. The high share of married respondents is contributed by the male heads of households.

Among the total female heads the highest share is constituted by divorced women, 57.6%, followed by widowed, 35.8%. A smaller share of female heads are married (4.3 %) followed by not married women (3.3 %). The large number of divorced and widowed women is due to the fact that in most cases a woman becomes the head of the household when her husband is absent from the house.

Figure 3.1 Marital status of household heads



The figures are very different when it comes to male heads of households. A good number of the men are married (69.4%) followed by 11.8 % widowed, 10.4% divorced and 8.3 % not married.

Table 3.3 shows that most of the single parent households are female headed households; this means that the women are faced with the multiple burdens of income generation, house work and taking care of the children. The male headed households on the other hand show a relatively smaller number of single parent households. This may be due to higher probability of remarriage among divorced men in the society. Married heads of households have the dual benefit of dividing burdens between the wife and the husband and also the advantage of having more than one source of income (in cases where both the husband and wife are engaged in income generating activities). Most female headed households are deprived of such benefit as more than half of the surveyed households are single parent households.

3.14 Employment status of household heads

Table 3.4 Employment status of respondents

| Employment status | FHH | | MHH | | Total | |
|-------------------|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | percentage | F | percentage |
| Employed | 52 | 56.5 | 111 | 77.1 | 163 | 69.1 |
| Unemployed | 31 | 33.7 | 15 | 10.4 | 46 | 19.5 |
| Pensioner | 9 | 9.8 | 18 | 12.5 | 27 | 11.4 |
| Total | 92 | 100.0 | 144 | 100 | 236 | 100.0 |

Source: own survey

F= Frequency

Those who are referred as the employed in this study are those who are engaged in income generating activities including self employment. On the other hand the unemployed are those who are with out any kind of job and are not engaged in any income generating activity.

As Table 3.4 shows about 69% of the respondents were employed at the time of the survey while approximately 20% were unemployed. Out of a total of 92 females, 52 (56.5%) are employed, 31(33.7%) are unemployed, and 9(9.8%) are pensioners. Comparatively out of 144 males, 111(77.1%) are employed, 15 (10.4%) are unemployed and 18 (12.5%) are pensioners.

From the figures above, it is possible to see that women are more likely to be unemployed than their male counterparts. The difference in the rate of unemployment between the female and male heads of households as indicated earlier might be due to the fact that women have lower educational status and skills than men. The lack of proper education and skill puts women at a disadvantage position in the labor market and the high unemployment rate among the female heads puts a strain on the economic well being of female headed households exacerbating the poverty level among such household.

3.1.4.1 Sector of employment of household heads

Table 3.5 Distribution of households by sector of employment and sex of household head

| Sector of employment | FHH | | MHH | | Total | |
|----------------------|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | Percentage | F | Percentage |
| Public sector | 14 | 26.9 | 34 | 30.6 | 48 | 29.5 |
| NGO | 12 | 23.1 | 33 | 29.7 | 45 | 27.6 |
| Self employment | 26 | 50 | 44 | 39.6 | 70 | 42.9 |
| Total | 52 | 100 | 111 | 100 | 163 | 100 |

Source: own survey

Self employment takes the largest share in providing employment both for men and women in the study area. About 42.9% of the respondents are self employed, 29.5% work in public sectors and 27.6% work in non governmental organizations.

From the above table we can see that the majority (50%) of the women and men (39.6%) are self employed. This might be an indicator of the fact that unavailability of jobs and employment opportunities has forced individuals to engage in self employing activities as a source of income. Some studies, for instance, indicate that self-employment for the poor may be a route out of unemployment. The majority of the self-employed are likely to come from the least educated segment of the labor force and are unlikely to get wage offers that would make employment feasible (MoFED,2010)

Next to self employment 26.9 percent of the women are engaged in governmental organizations and 23.1 percent are engaged in non governmental organizations. For men, 29.7 percent work in non governmental organizations while the 30.6 percent are employed in the public sector.

Figure 3.2 Sector of employment

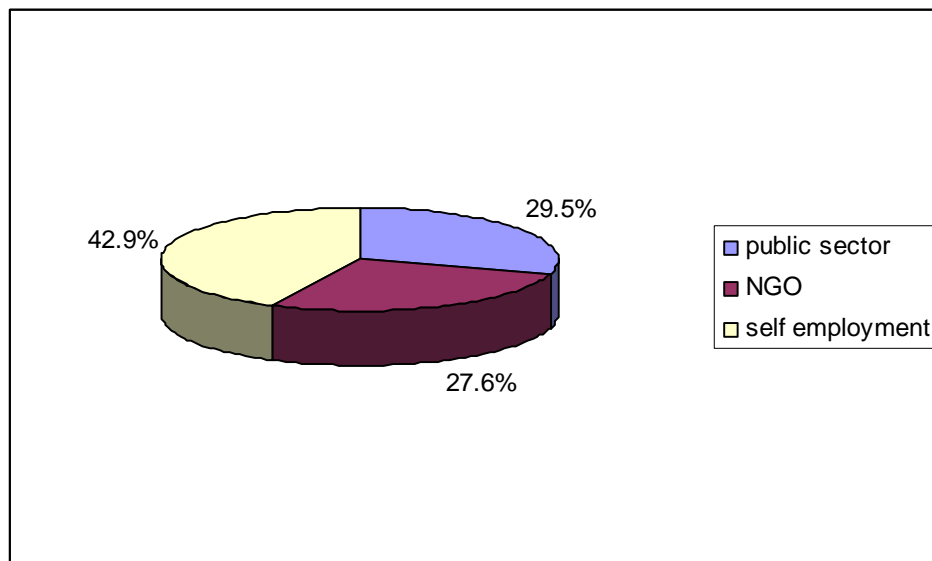


Table 3.6 Distribution of households by sector of self employment and sex of household head

| Self employment activities | FHH | | MHH | | Total | |
|-------------------------------|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | Percentage | F | Percentage |
| Petty trade (Gulit) | 13 | 50 | 1 | 2.3 | 14 | 20 |
| Trade | 5 | 19.2 | 16 | 36.4 | 21 | 30 |
| Selling local food and drinks | 4 | 15.4 | 3 | 6.8 | 7 | 10 |
| Wood and metal work | - | - | 14 | 31.8 | 14 | 20 |
| Handicraft | 2 | 7.7 | 7 | 15.9 | 9 | 12.9 |
| Casual worker | 2 | 7.7 | 3 | 6.8 | 5 | 7.1 |
| Total | 26 | 100 | 44 | 100 | 70 | 100 |

Source: Own survey

F= Frequency

Different literatures show that the limited employment opportunities in urban areas have forced the labor force to engage in low paying self employment activities. In the study area those who have claimed to be self employed are engaged in these small businesses as a means of generating a living. Out of the total self employed respondents, 30% are engaged in trade of goods and services (like barber shop, small shops), 20% in petty trade, (mostly, these petty traders use not only the market place but also their living area as a market place), 20% in wood work, and

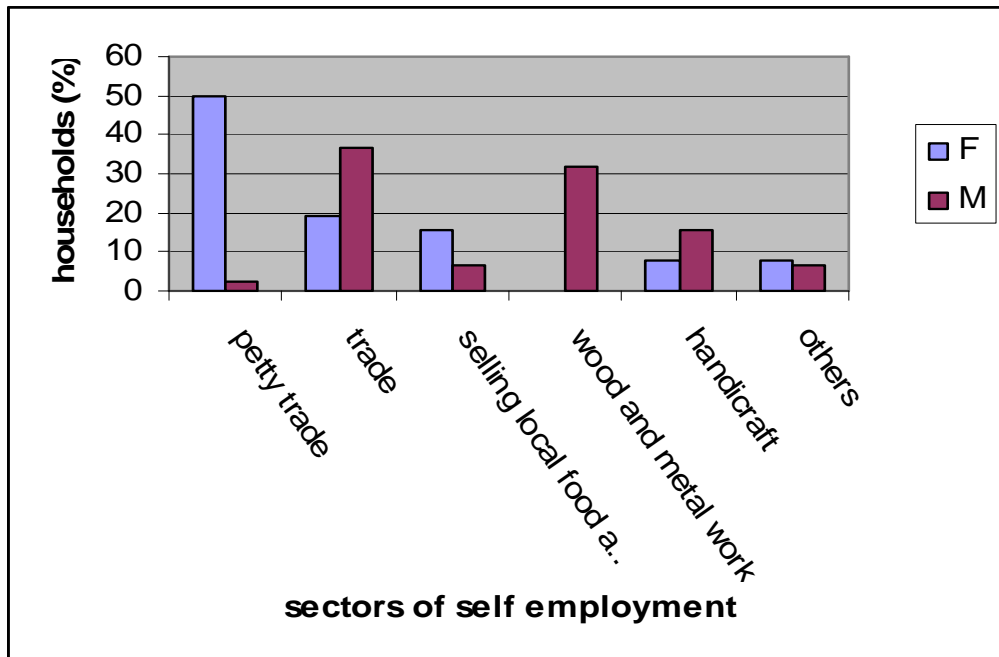
12.9% in handicraft (those engaged in handicraft sell things like pottery, hand made clothes like 'Netela', 'Gabi'), and 7.1% are casual workers.

The type of jobs that one will be engaged in is related to the educational status acquired by that person. Hence, the limited participation of women in education will prevent them from enjoying a decent employment opportunity. This can be cited as a reason why 50% of female heads are engaged in self employment activities which mostly are informal and low paying jobs.

When we see the sector of self employment and gender of household heads, those engaged in petty trading are 50% for female heads and only 2.3% for male heads. The large difference between the engagement of male and female heads in this sector may be due to the attitude of the society towards such jobs, the men might not be comfortable engaging in such activities as it is considered to be a women's role. Female and male heads of households engaged in trade accounted for 19.2% and 36.4% respectively. Selling food and drinks is another sector which is used as a source of income. Female and male headed households engaged in this sector are 15.4% and 6.8% respectively. Among the respondent there are no women engaged in wood and metal work however, 31.8% of male heads are engaged in this activity. About 7.7% of female heads and 12.9% of male heads are engaged in handicraft business.

In totality when we examine the distribution of self employed respondents in the different self employment activities, majority of them are engaged in informal activities which generate low returns. Half of the women engaged in self employment are petty traders. This shows that self employment can be equated with low income in the case of this study. Table 3.6% indicates that 50% of female heads are self employed. Higher percentage off self employment among female heads can explain the dense of female heads among lower income categories which is discussed in the next section.

Figure 3.3 Sector of self employment



Whenever there are no chances of making earnings from employment jobs, people have to revert to look for how they can make their own subsistence. Self –created jobs that are termed as informal activities is one of the ways out (Degefa, 2008). As can be seen from Table 3.6 petty trading, selling local food and drinks (like ‘enjera’ and ‘tela’) and handicraft are some of the informal activities in which the self employed are engaged in. Hence, the informal sectors are used as a way out from unemployment.

3.2 Income of household heads

Table 3.7 Distribution of households by income group and sex of household head

| Income | FHH | | MHH | | Total | |
|-----------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| <500 | 31 | 33.7 | 15 | 10.4 | 46 | 19.5 |
| 501-1000 | 33 | 35.9 | 38 | 26.4 | 71 | 30.1 |
| 1001-1500 | 12 | 13 | 39 | 27.1 | 51 | 21.6 |
| 1501-2000 | 9 | 9.8 | 25 | 17.4 | 34 | 14.4 |
| 2001-2500 | 5 | 5.4 | 7 | 4.9 | 12 | 5.1 |
| 2501-3000 | 1 | 1.1 | 10 | 6.9 | 11 | 4.7 |
| 3001-3500 | 1 | 1.1 | 3 | 2.1 | 4 | 1.7 |
| 3501-4000 | - | - | 2 | 1.4 | 2 | 0.8 |
| >4000 | - | - | 5 | 3.5 | 5 | 2.1 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

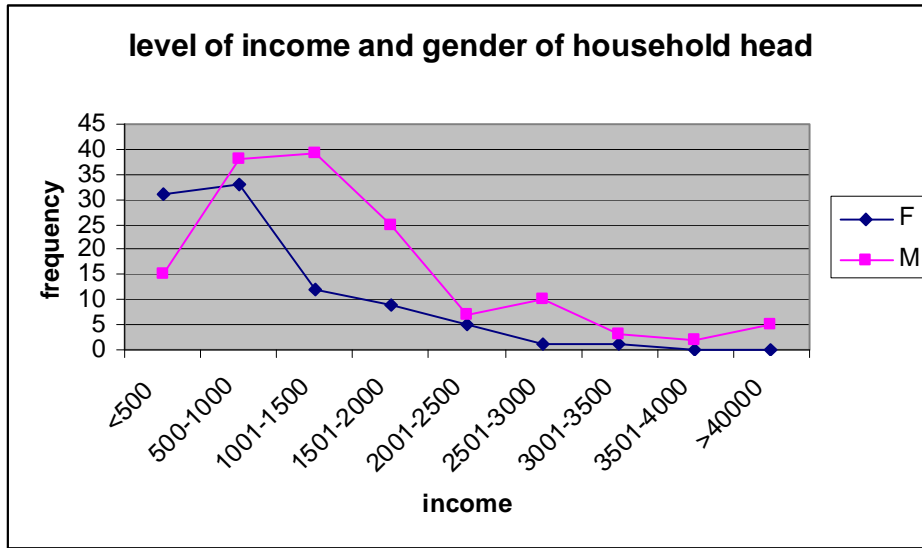
Source: Own survey

F= Frequency

Income of a house hold is one of the indicators of well being. Poverty is highly related with the level of one's income. The distribution of income among household heads shows that the majority of female heads (35.9 %) earn 500-1000 birr followed by 33.7% that earn less than 500 birr per month. For male heads the majority (27.1%) falls in the category 1001-1500 birr followed by 501-1000 per month (26.4%).

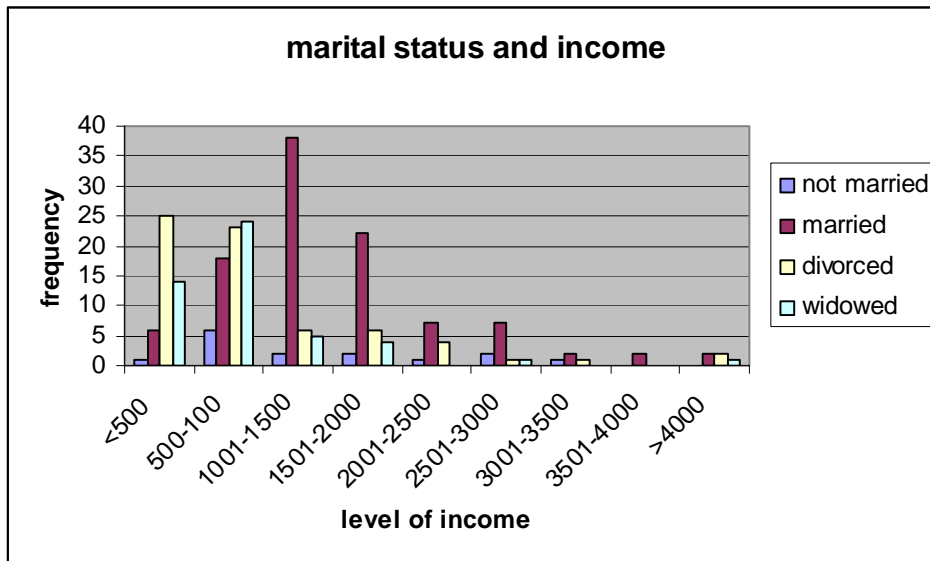
The share of women that earn less than 1000 birr is 69.6% while among the male headed households the share of households that earn less than 1000 is 36.8%. Out of the total 92 female heads the share of those that earn more than 2000 birr per month is 7.6 percent. Among the male household heads those that earn more than 2000 birr account for 18.8 percent. In general it can be seen that more female household heads are concentrated in lower income groups than the male household heads.

Figure 3.4 income level and gender of household head



The difference in income among female and male heads might have been contributed by the difference in educational achievement and employment status. These figures show average income from all sources, hence, male heads are able to benefit from income generated from their wives, while majority of female heads are single parents trying to manage the role of both breadwinner and house work and are deprived of such benefit. Moreover, such multiple burdens on female heads reduce their productivity, limiting the amount of income earned and confining them to stay in a state of deprivation and face lack of access to basic necessities. The limited income among the female headed household strain them from engaging in productive activities (like starting their own business) which in turn translates into further poverty and deprivation.

Figure 3.5 Marital Status and Income



When we see the marital status and income of households in the study area, there seems to be a relationship between the two. Married households show higher income earning than the single parent households. However this applies only for male headed households. The income earned by married male headed households is higher when compared with those unmarried, divorced and widowed households but there seems to be no meaningful association between marital status and income earned in the female headed households

Higher income among married male headed household as has already been stated may be because they are economically supported by their wives. Or they may be able to take on more than one job because the wives will handle the house work. Among the female headed households, there seems to be no relationship between the marital status and level of income earned.

It has already been discussed that only 4 out of the total female respondents have reported to be married. Among the married respondents, 4(100%) are found in the income category of 1001-1500. The rest of the respondents are divorced, widowed or not married. Among the divorced women, 37.7% earn less than 500 birr per month. 34% are found in the category of 501-1000 birr. Out of the divorced females, only a small number of respondents earn more than 2000 birr that is 5 (9.4%).

When we see the distribution of widowed women in the income category, 34.4% earn less than 500 birr per month, 43.7% are found in the income category of 501-1000, 12.5% in the category 1001-1500 and 9.4% in the category of 1501-2000 birr. The distribution of not married (3) female head respondents among the different income categories show equal distribution, 33.3% among all 501-1000, 2001-2500, and 2501-3000.

The distribution of income and marital status of male headed households on the other hand shows a variation with the marital status of heads, married heads earn a relatively higher than the unmarried, divorced or widowed. Among those who are not married 8.3% earn less than 500 birr per month. About 41.7% are concentrated in the income category of 501-1000 birr, 16.7% are found in the income category of 1001-1500 birr, another 16.7% are found in the category of 1501-2000 birr per month, and 16.3% are found in the category of 2501-3500.

For divorced male heads, 33.3% earn less than 500 birr per month, 33.3% are found in the category 501-1000, 13.3% in the category of 1001-1500, and 6.7% in the category 2501-3000. Those who earn more than 3000 birr per month accounted for 13.3%.

Among widowed males, 17.6% earn less than 500 birr per month, the majority 58.8% are found in the category 501-1000, 11.8% are found in the category 1001-2000, and 11.8% earn more than 2501 birr per month.

The share of married male heads shows a relatively higher concentration in higher income categories. The highest share of male heads, 34% are found in the category 1001-1500, followed by 22% of the respondents in the category of 1501-2000, and 18% in the category 501-1000, and 14% are found in the category of 2001-3000. Those who earn more than 3000 birr accounted for 6% of the total respondents.

Overall, married men earn relatively higher amount of money when compared with the others. This shows the contribution of females in bringing income into the households. However Table 3.4 indicates that about 95% of female headed households are single parent households who are not supported by a spouse. Therefore, marital status of the female respondents seems to contribute to the concentration of female headed households among low income contributing to higher poverty level in such households.

Table 3.8 Distribution of households by main source of income and sex of household heads

| Main source of income | FHH | | MHH | | Total | |
|-----------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Salary | 26 | 28.3 | 67 | 46.5 | 93 | 39.4 |
| Own business | 44 | 47.8 | 53 | 36.8 | 97 | 41.1 |
| Pension | 12 | 13 | 15 | 10.4 | 27 | 11.4 |
| Help from relatives | 2 | 2.2 | 2 | 1.4 | 4 | 1.7 |
| Renting a house | 4 | 4.3 | 5 | 3.5 | 9 | 3.8 |
| Remittance | 4 | 4.3 | 2 | 1.4 | 6 | 2.5 |
| Total | 92 | 99.9 | 144 | 100 | 236 | 99.9 |

Source: Own survey

F= Frequency

As indicated in Table 3.8, the majority of the respondents rely on income generated from their own business, 41.1% of the respondents stated that own business is their source of income, followed by salary as a main source of income, 39.4% and 11.4% of the respondents get their earning from pension.

It is pointed out that own business is the major source of income in the study area. However this is because a large number of female headed households are engaged in small business. The major source of income is different among female and male headed households. Majority of male headed households earn their income from salary while female headed households state that they obtain their income from their own business. About 46.5% of the male respondents and 28.3% of female respondents earn their income from salary while 36.8% of male heads and 47.8% of female heads earn their income from their own business.

The figures above indicate that the share of men heads engaged in the formal sector is higher than the share of female heads. This may indicate that females have limited access to formal employment opportunities. It has already been indicated that the informal sector is seen as a way out of poverty for those who otherwise would become unemployed. As it has already been indicated the majority of those who are engaged in self employment are involved in the informal sector. More female heads hence are engaged in low paying informal jobs and generating their income from their own business.

Figure 3.6 Main source of income

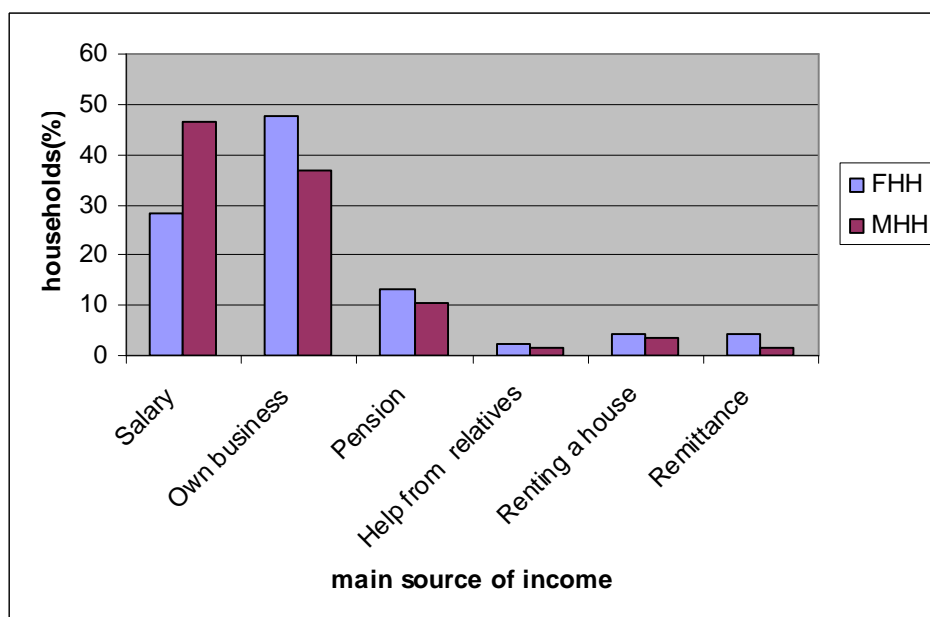


Table 3.9 Response to whether a household has more than one source of income

| Do you have more than one source of income? | FHH | | MHH | | Total | |
|---|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Yes | 17 | 18.5 | 38 | 26.4 | 55 | 23.3 |
| No | 75 | 81.5 | 106 | 73.6 | 181 | 76.7 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

When asked if they had more than one source of income, 23.3% of the respondents stated that they do have more than one source of income and 76.7% have stated they do not. The availability of another source of income is different by gender of a household 18.5 percent of female headed and 26.4 percent of male headed households have stated that they do have more source of income. For most male headed households salary of spouse and own business was mentioned to be the secondary source of income. This indicates that marital status of household heads plays a role in level of income they generate. Married heads have better chance of getting income from more than one source because both spouses may earn a living, one of the spouses may work more than one job (can take on part time jobs) as the responsibility of house work is

divided between the two. This is not the case for the majority of female headed households as the majority of them are divorced or widowed. The burden of income generation and house work rests on their shoulders without having anyone to help them. Female headed households stated 'child support' as their source of income.

Table 3.10 Distribution of households who have secondary source of income by source of income and sex of household heads

| Source of secondary income | FHH | | MHH | | Total | |
|----------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Salary | - | - | 9 | 23.7 | 9 | 16.4 |
| Own business | 5 | 29.4 | 14 | 36.8 | 19 | 34.5 |
| Pension | 4 | 23.5 | 3 | 7.9 | 7 | 12.7 |
| Support form relatives | - | - | 1 | 2.6 | 1 | 1.8 |
| Remittance | 6 | 35.3 | 7 | 18.4 | 13 | 23.6 |
| Rented house | 2 | 11.8 | 4 | 10.5 | 6 | 10.9 |
| Total | 17 | 100 | 38 | 100.0 | 55 | 99.9 |

Source: own survey

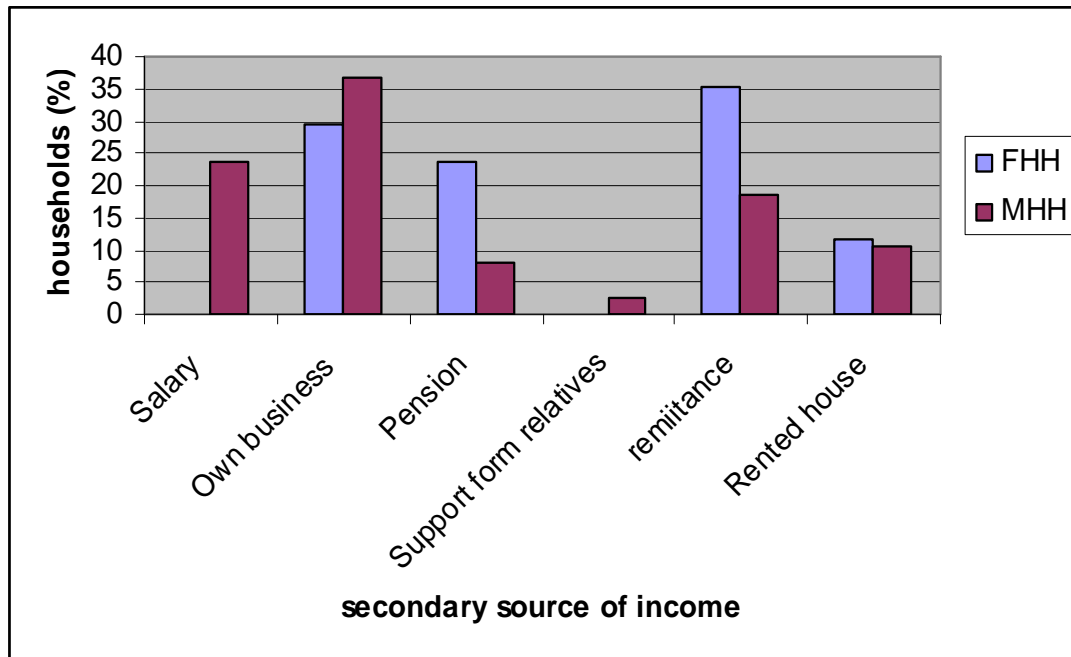
F= Frequency

For those households who have indicated that they have secondary source of income, own business is cited as the major source of income constituting for 34.5% of the respondents, followed by remittance 23.6%, salary 16.4%, pension 12.87%, and renting a house 10.9%. Support from relatives takes the smallest share, 1.8%.

The figures indicated above are different when we view source of secondary income by sex of household head. The major source of secondary income cited by male headed households is own business constituting for 36.8% followed by salary, 23.7% and remittance, 18.4%.

Remittance on the other hand is the major secondary source of income, 35.3%, among female headed households followed by own business 29.4% and pension 23.54%.

Figure 3.8 Secondary source of income



The numbers indicated variation in source of secondary income based on the gender of the head of the household. Salary, which is the second major source of secondary income in male headed households, has no contribution in the female headed households. This may be related with the marital status of household heads. The high share of salary as a secondary source of income in male headed households may be justified through the engagement of the wives in jobs which bring salary into the household. It has already been indicated that majority of female headed households (95.7%) are single parent households while only 30.5% of the male headed households are single parent households. Therefore it is possible to see that female headed households rely on themselves while male headed households are supported by the wives in the role of bread winner.

It has already been indicated that the major secondary source of income in female headed households is remittance. It appears that much of this remittance comes from family members who are living and working in other countries, especially in Middle Eastern Countries.

3.3 Saving status of household heads

Table 3.11 Response to saving status of households and sex of household head

| Do you have saving? | FHH | | MHH | | Total | |
|---------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Yes | 23 | 25 | 61 | 42.4 | 84 | 35.6 |
| No | 69 | 75 | 83 | 57.6 | 152 | 64.4 |
| total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Out of the total respondents 35.6% save some part of their income, the other 64.4% do not have any kind of saving. The rate of saving is higher for male heads (42.2%) than female heads (25%). Saving is a function of income. Those who earn more are likely to save than those who earn smaller amount of money. This is because individuals save part of their income only if their earning can cover their daily expenditure and then they can put away some part of it for future use. This does not necessarily mean that those who earn more will definitely have savings because other variables like household size play a role in the saving status of a household. Despite this, income plays a big role in the saving status. It has already been discussed that female respondents were concentrated among low income group when compared with their male counterparts. As will be discussed later on, around 70.7% of females stated that their monthly income does not cover their expenses. Table 3.11 also shows 35.9% of the female respondents have faced food shortage (12 months prior to the time of survey), hence in situations where households are not even able to meet basic food needs, likelihood of putting away part of earning for future use is very minimal. This does not necessarily mean that those households who have faced food shortage will not save any amount of money. However, those who cannot even meet their daily needs are not likely to save. Hence the probability saving part of income is low among the female headed households.

Table 3.12 Saving mechanisms of household heads

| Saving mechanisms | FHH | | MHH | | Total | |
|--------------------|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | Percentage | F | percentage |
| Saving account | 5 | 21.7 | 22 | 36.1 | 27 | 32.1 |
| Credit association | 4 | 17.4 | 31 | 50.8 | 35 | 41.7 |
| Equib | 14 | 60.9 | 8 | 13.1 | 22 | 26.2 |
| Total | 23 | 100.0 | 61 | 100.0 | 84 | 100.0 |

Source: own survey

F= Frequency

Among the total respondents who have stated they save, 32.1% save using saving account, 41.7% use credit association, and 26.2% use 'equib'. When we see saving ways used among gender of household heads, 21.7% of female heads and 36.1% of male heads use saving account, 17.4% of female heads and 50.8% of male heads save in credit association and 60.9% of female heads and 13.1% of male heads use 'equib' as means of saving part of their income. The figures indicate most women use 'equib' to save part of income while the males use credit association to do the same. This indicates higher participation of females in social activities than the male heads of households. Higher rate of saving using credit association among the male heads than female heads may be due to the high engagement of male heads in formal jobs which provide the service of credit association at the working place. This may be an indicator of the relationship between the type of job one is engaged in and the mechanisms used to save money.

3.4 Housing and Access to Basic Services

Table 3.13 Distribution of households by home ownership and sex of household head

| Home ownership | FHH | | MHH | | Total | |
|----------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Yes | 14 | 15.2 | 29 | 20.1 | 43 | 18.2 |
| No | 78 | 84.8 | 115 | 79.9 | 193 | 81.8 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Asset ownership is one indicator of welfare. Based on the data collected house ownership is small for both male and female heads. Only 18.2 percent of the total surveyed population owns a house. It is worth mentioning that home ownership between the two categories (male heads and female heads of households) is higher for male heads than that of females. This goes in line with the concept that women have limited access to ownership of assets. While the share of ownership for male heads is 20.1 %, it is 15.2 % for female heads.

Housing shortage is a major problem in Addis Ababa. In the study area as well more than 80% of the surveyed population does not own a house. They live in either a house rented from kebeles, private owners or public rental house.

Table 3.14 Distribution of households by owner of rented house and sex pf household head

| Owner of rented house | FHH | | MHH | | Total | |
|----------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Kebele | 59 | 75.6 | 72 | 62.6 | 131 | 67.9 |
| Rented from private owners | 12 | 15.4 | 41 | 35.7 | 53 | 27.4 |
| Public rental house | 7 | 9 | 2 | 1.7 | 9 | 4.7 |
| Total | 78 | 100 | 115 | 100 | 193 | 100 |

Source: Own source

F= Frequency

Majority of the population (67.9 %) in the study area live in houses rented from kebeles, 27.4% live in houses rented from private owners and 4.7% live in public rental house.

About 75.6 % and 62.6 % of female and male heads of households live in kebele houses respectively. Followed by rented houses from private owners that is, 15.4 % for female headed households and 35.7% of male headed households live in houses owned by private individuals. The smallest share is for public rental house, which is 9 percent for female headed households and 1.7 percent for male headed households.

Figure 3.9 Housing tenure

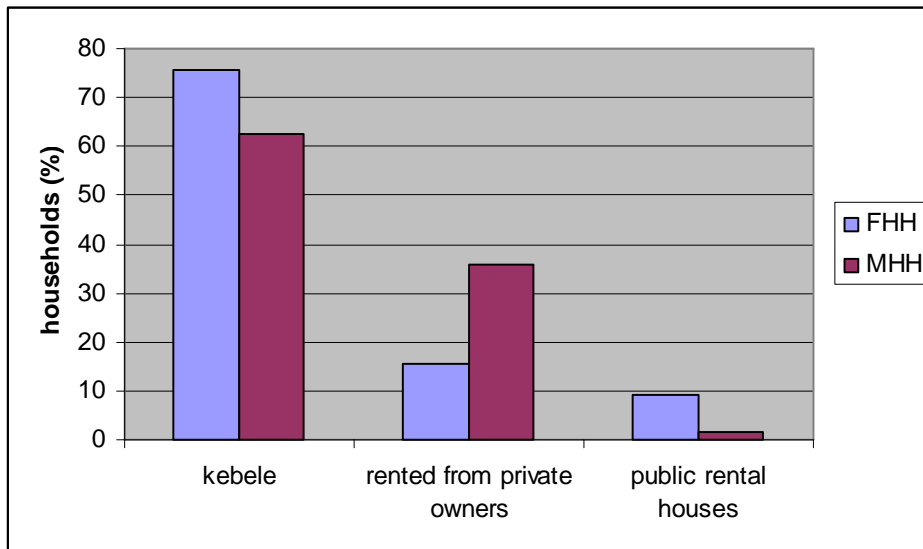


Table 3.15 Distribution of households by materials used for constructing the house and sex of household head

| Materials used for constructing the house | FHH | | MHH | | Total | |
|---|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Wood and mud | 81 | 88 | 124 | 86.1 | 205 | 86.9 |
| Stone | 7 | 7.6 | 11 | 7.6 | 18 | 7.6 |
| Cinder blocks | 4 | 4.4 | 9 | 6.3 | 13 | 5.5 |
| Total | 92 | 100 | 144 | 100.0 | 236 | 100 |

Source: Own survey

F= Frequency

The number of houses in an area shows the availability of homes. However, it does not show the prevailing condition of the houses. Materials used for constructing the house, help to examine the quality of housing. Houses in Addis Ababa are crowded, dilapidated, and lack the basic services like toilet and water supply.

Most houses in Ethiopia are constructed out of wood and mud. Houses constructed out of bricks and stones are considered to be a luxury. Accordingly most houses in the study area are old houses constructed out of wood and mud constituting 86.9% of the houses, 7.6%, out of stone and 5.5% out of bricks. Houses constructed out of stone and bricks can be afforded by the economically better off. Hence the share of houses constructed out of stone and cinder blocks are only 13.1%. The construction of condominium houses has also contributed to increase in the share of houses built out of cinder blocks. When we see materials used to construct houses, 88% of female heads and 86.1% of male heads stated that their house is constructed out of wood and mud. Those constructed out of stone are 7.6% for both females and males. And houses which are made of cinder blocks constitute 4.4% for female heads and 6.3% for male heads. Higher percentage of houses made of wood and mud is because majority of the respondents live in old kebele administered low rent accommodations.

Table 3.16 Distribution of households by number of rooms and sex of household head

| Number of rooms | FHH | | MHH | | Total | |
|-----------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| 1 | 17 | 18.5 | 19 | 13.2 | 36 | 15.3 |
| 2 | 47 | 51.1 | 71 | 49.3 | 118 | 50 |
| 3 | 19 | 20.7 | 37 | 25.7 | 56 | 23.7 |
| 4 | 8 | 8.7 | 13 | 9 | 21 | 8.9 |
| >4 | 1 | 1.1 | 4 | 2.8 | 5 | 2.1 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own surveys

F= Frequency

Half of the respondents (50%) live in a house with only two rooms, 23.7% live in three room houses, and 15.3% in a house with one room, 8.9% in a four room house and very few 2.1% in a house with more than four rooms. The share of houses with only one room is higher for female heads 18.5% than 13.2% for male heads. A little higher than half (51.1%) of female heads live in two room houses while a little less than half (49.3%) of male heads have houses with two rooms. Those who live in three rooms are 20.7% of female heads and 23.7% of male heads. The share of households that have 4 rooms for female and male heads of households is 8.7% and 9% respectively. A small share of female and male headed households live in a house with more than four rooms, that is, 1.1% for females and 2.8% for males.

Overall, Table 3.16 shows that approximately two third of the total households live in houses that have two rooms or less. This is a food indicator of poor living condition in the study area.

Table 3.17 Distribution of households by source of drinking water and gender of household head

| Source of drinking water | FHH | | MHH | | Total | |
|--------------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | percentage | F | percentage |
| Private tap inside the house | 51 | 55.4 | 89 | 61.8 | 140 | 59.3 |
| Shared tap inside the compound | 34 | 37 | 55 | 38.2 | 89 | 37.7 |
| Public tap (Bonno) | 7 | 7.6 | 0 | - | 7 | 3 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Access to basic services like water supply is a major indicator for the living situation of a society. Table 3.17 shows that all surveyed households have access to safe drinking water. However, access to private tap inside the house is limited to 59.3% of the respondents, those who share tap inside the compound constituted for 37.7% and those who use public tap (bonno) are only 3%. In addition, respondents have indicated frequent interruption and poor servicing to be a major problem with regards to water supply.

The shares of female and male households that use private tap inside the house are 55.4% and 61.8% respectively. Households that get their drinking water from shared tap inside the compound are 37% and 38.2% for female and male headed households respectively. A small number of population (3%) use public tap (bonno) as a source of drinking water. All 3% of the respondents that have reported to use public tap (bonno) as a source of drinking water are female headed households. The percentage share of households that have private tap inside the house is higher for males than for females. This may be related with the higher share of home ownership of male heads, that is, those who have their own houses are likely to have their own tap inside their house.

Among the total respondents, 40.3% of the households do not have access to private tap and they have to share it with others in the compound or in the neighborhood. This shows the inadequate provision of (or access to) private tap. As already stated above, access of female headed

households to private tap is lower when compared to male heads this is an indicator for limited access of basic services among female headed households.

Figure 3.10 source of drinking water

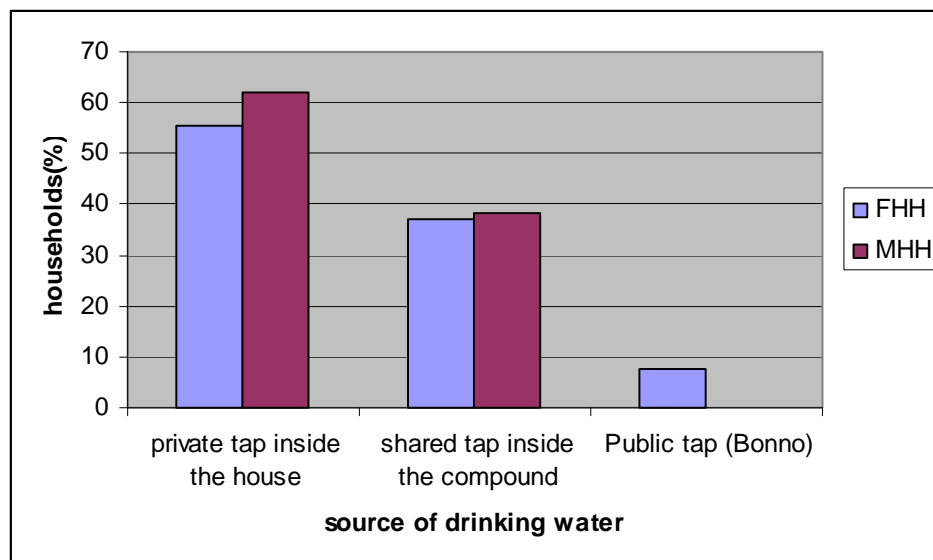


Table 3.18 Distribution of households by source of light and gender of household head

| Source of light | FHH | | MHH | | Total | |
|-----------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Private (meter) electricity | 56 | 60.9 | 99 | 68.8 | 155 | 65.7 |
| Shared (meter) electricity | 36 | 39.1 | 45 | 31.2 | 81 | 34.3 |
| total | 92 | 100.0 | 144 | 100.0 | 236 | 100.0 |

Source: own survey

F= Frequency

All surveyed households use electricity as their source of light. About 65.7% of the households have private meters or electricity and 34.3% use shared electric meters. When we view the source of light among female and male headed households, 60.9% of female headed households and 68.8% of male headed households use private electricity and 39.1% of female headed households and 31.2% of male headed households use shared electricity. As indicated in the Table 3.18, access to private electricity is higher among male headed households.

Despite the fact that all households have access to electricity, 34.3% have shared electricity with others. This shows the limited access of privately owned electricity among the surveyed households.

Figure 3.11 Source of light

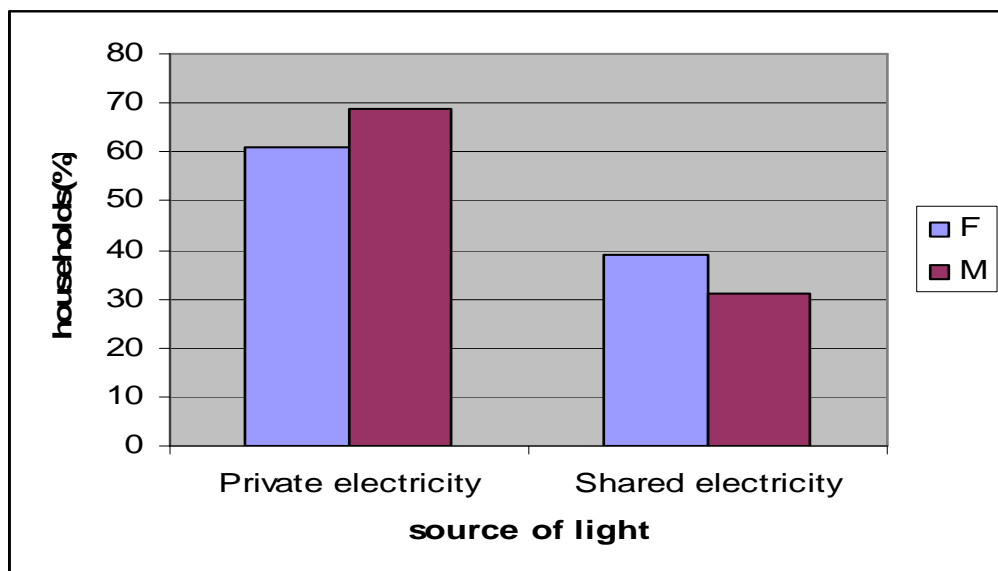


Table 3.19 Distribution of households by type of toilet and gender of household head

| Type of Toilet | FHH | | MHH | | Total | |
|----------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Private toilet (pit) | 16 | 17.4 | 36 | 25 | 52 | 22 |
| Shared toilet (pit) | 69 | 75 | 105 | 72.9 | 174 | 73.7 |
| No toilet | 7 | 7.6 | 3 | 2.1 | 10 | 4.3 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

The results indicate that 73.7% out of the total surveyed population share toilet with others, only 22% have private toilets. Availability of private toilet is higher for male headed households (25%) than for female headed households (17.4%). Among the total respondents, 4.3% do not have toilet. About 7.6% of female headed households and 2.1% of male headed households do not have toilet. The lack of access to any kind of toilet is higher among female headed households.

Majority of households in the study area share toilets with others. This is due to the fact that most households live in rented (from kebele and private owners) houses. In such cases they most

likely are to share toilet with others in the compound. The availability of private toilet in male headed households is related with the higher share of home ownership among the male heads. In addition, households also share toilets with the neighborhood in cases where one toilet is built for a number of houses in area.

Overall, the figures in table 3.19 are good indicators of poverty in the study area. In addition, despite the fact that shortage of toilet facilities is faced by majority of the respondents, the figures indicate that female headed households are more vulnerable to shortage of toilet facilities than that of male headed households. Moreover, the inadequacy of toilet has an impact on the health of the society. Those who don't have toilet are forced to use public places, which will lead to deteriorated health and living condition of the society due to sanitary problems.

Table 3.20 Distribution of households by type of bathroom and gender of household head

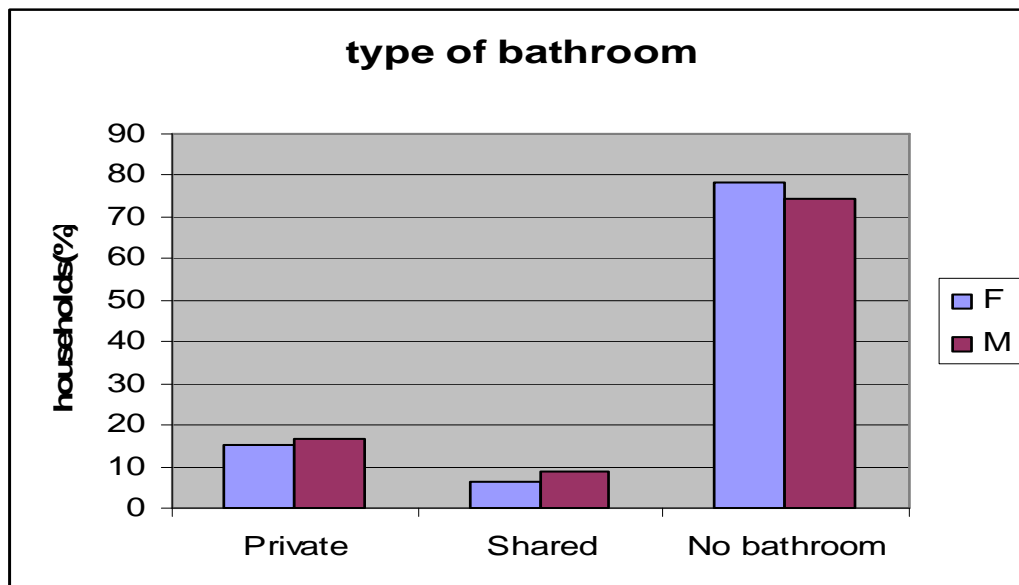
| Type of bathroom | FHH | | MHH | | Total | |
|------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Private | 14 | 15.2 | 24 | 16.7 | 38 | 16.1 |
| Shared | 6 | 6.5 | 13 | 9 | 19 | 8.1 |
| No bathroom | 72 | 78.3 | 107 | 74.3 | 179 | 75.8 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

There is very limited access to bathroom. Among the total surveyed population only 16 percent of the households have private bathrooms. And 8 percent of the households have stated that they have shared bathrooms. Among the total respondents, 75.8 percent have indicated that they do not have a bathroom in their house. When we see availability of bathroom by gender of head of a household the availability of bathroom is 25.7 percent and 21.7 percent for male and female headed households respectively

Figure 3.12 Type of bathroom



3.5 Health

Table 3.21 Incidence of illness by sex of household head

| Has any member of the family faced health problem? | FHH | | MHH | | Total | |
|--|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Yes | 39 | 42.4 | 51 | 35.4 | 90 | 38.1 |
| No | 53 | 57.6 | 93 | 64.6 | 146 | 61.9 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Another important aspect of human capital is the health status of individuals in society. Besides having a direct impact on welfare of individuals, their health status has repercussions on their potential productivity (MOFED, 2002).

When asked whether any family member has faced any health problem in the past 12 months (prior to the time of conducting the survey), 38.1 percent of the respondents stated that they have faced health problem while the rest 61.9 percent have said that they have not. Among the female heads, 42.4 percent have stated that they have faced health problem at least once in the specified

time. The rate for males who have faced health problem is 38.1 percent. The share of those who have faced health problem is higher among female headed households than in male headed households.

Table 3.22 Response to the level of illness by sex of household head

| Level of illness | FHH | | MHH | | Total | |
|------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Simple | 5 | 12.8 | 2 | 3.9 | 7 | 7.8 |
| Moderate | 12 | 30.8 | 28 | 54.9 | 40 | 44.4 |
| Critical | 18 | 46.2 | 8 | 15.7 | 26 | 28.9 |
| Very critical | 4 | 10.3 | 13 | 25.5 | 17 | 18.9 |
| Total | 39 | 100 | 51 | 100 | 90 | 100 |

Source: Own survey

F= Frequency

The respondents were asked to rate the level of health problem as simple, moderate, critical or very critical. Out of the total 236 respondents 7.8% rated the illness to be simple, 44.4 % moderate, 28.9% critical and 18.9% have stated that they were faced with an illness which was very critical. When we see the degree of illness and gender of household head, 12.8% of female and 3.9% of male heads stated the illness to be simple, 30.8% of females and 54.9% to be moderate, 46.2% of females and 15.7% to be critical, and 10.3% of females and 25.5% of males to be very critical. The comparison of level of health problem between the female headed households and male headed households shows that the share of households which have faced simple and critical health problem is higher among female headed households while those who faced moderate and very critical is higher among the male headed households. There seems to be no clear indication of level of health problem and gender of household head.

Table 3.23 Actions taken as a response to the illness by sex of household head

| Response to health problem | FHH | | MHH | | Total | |
|----------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Went to a private hospital | 7 | 17.9 | 10 | 19.6 | 17 | 18.9 |
| Went to a public hospital | 11 | 28.2 | 24 | 47.1 | 35 | 38.9 |
| I did not take any action | 21 | 53.9 | 17 | 33.3 | 38 | 42.2 |
| Total | 39 | 100 | 51 | 100 | 90 | 100 |

Source: own survey

F= Frequency

The response in times when one faces health problems should be going to health care centers and get the necessary treatment when it is needed. Respondents who reported to be ill were asked whether they have consulted medical centers. Action taken as a response to the health problem is an indicator of the capacity of individuals to get health care when necessary. However, Table 3.23 shows that not everyone is able to afford such care.

Out of the total respondents, 57.8% of the respondents sought help from medical centers, while 42.2% did not take any action. Out of these respondents, 53.9 percent were female heads and 33.3 percent were male heads of households.

As a response to the health problem 17.9 percent of female respondents and 19.6 percent of male respondents stated that they went to private hospital. About 28.2 percent of female respondents and 38.9 percent of male respondents were treated at public hospitals.

There is a difference in the ability to afford health care based on gender of household head (because the reason for not going was merely economical as indicated in the table 3.24). This shows that female heads are more likely to fail in providing the necessary health care for their family due to weak economic base.

Table 3.24 Reasons for not taking action in response to illness by sex of household head

| Reason for not taking any action | FHH | | MHH | | Total | |
|----------------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Did not think it was necessary | 9 | 42.9 | 9 | 52.9 | 18 | 47.4 |
| Cannot afford to pay | 12 | 57.1 | 8 | 47.1 | 20 | 52.6 |
| Total | 21 | 100.0 | 17 | 100.0 | 38 | 100.0 |

Source: Own survey

F= Frequency

Table 3.24 shows that 47.4 % (out of 38 respondents who did not take any action) claimed that the illness was not serious enough to seek help from a health center. The rest 52% of the households stated that even though the illness was serious enough and needed medical attention, they couldn't afford to pay for health care.

The percentage of female headed households that could not afford to pay for health care is higher than male headed households. About 57.1% of female heads stated that despite facing a health problem they were unable to get medical care merely because they were unable to pay the charges. About 47.1% of male heads also attested that they could not go to a health center due to lack of money to pay.

Poverty is not only characterized by insufficient income. Inadequate access to basic goods and services is also its other manifestation. Among the respondent who did not take any action, more than half indicated inability to afford medical care has constrained them from seeking treatment. Among these female heads accounted for 60%.

The above figures show that high number of both male and female headed households are deprived of medical care due to lack of affordable health care. Female headed households however, are more susceptible to such problem. The respondents also indicated the price of medicines is very high when compared to their ability to pay. Hence the cost of drugs discourages them from even going to a health center (even though they can pay for the charges of the health care centers) because they will not be able to buy medicines.

As has already been discussed, poverty is not only characterized by inefficient income. Inadequate access to basic goods and services is also another manifestation of poverty. Among

the respondents who did not take any action, more than half indicated inability to afford medical care has constrained them from seeking for treatment. Among them, more than half (60%) are female heads.

3.6 Vulnerability

Generally speaking, an individual or a household will be considered vulnerable when it is incapable of achieving the functions that provide a degree of security. Vulnerable individuals generally suffer a decline in their welfare in the wake of a shock (unemployment, illness, war...), (Boccanfuso, 2004).

Table 3.25 Incidence of food shortage and gender of household heads

| Have you faced any food shortage? | FHH | | MHH | | Total | |
|-----------------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Yes | 33 | 35.9 | 41 | 28.5 | 74 | 31.4 |
| No | 59 | 64.1 | 103 | 71.5 | 162 | 68.6 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

Poverty and food insecurity are highly interwoven issues that reciprocally reinforce each other. Poverty is a driving force for household food insecurity, and food insecurity, in turn, impoverishes a household (Degefa, 2008). Food insecurity is one indicator of poverty. When asked if the family has faced the problem of food shortage in the past 12 months (prior to the date when the survey was conducted) 31.4% percent of households stated they have faced a problem while the rest 68.6% stated that they have not. Vulnerability to the problem of food shortage is worse for female headed households (35.9%) than for male headed households (28.5%).

Higher vulnerability of food shortage among female headed households can be the result of high unemployment rate among the female heads and the low income generated by females when compared with male heads of households. In addition, poor human capital can be cited as a reason for the susceptibility of female heads to the problem of food shortage. As discussed above 69.6% of female heads have primary education or less. This will translate into poor economic well being, hence, making them more vulnerable to the problem of food insecurity. The limited access to education has made women to be less competitive in the labor market. This has forced them to be unemployed and when they are employed, they are most likely to be engaged in low paying jobs. This has a direct impact on the capacity to meet basic food needs of the family.

The researcher conducted interview with some residents in the study area to get a general view of what they think their living standard is and to get an in depth view of their coping strategies. A woman responded to a question ‘have you faced any food shortage within the last twelve months?’ by stating that:

I believe you are not asking me the right question. You should modify the question to ‘has there been any time in which you did not face food shortage?’ Because food shortage is not something I face for few days or weeks rather, it is an everyday event... In fact I am hungry right now.

This shows the depth of the problem. The poor are living in a situation where meeting food needs is a daily challenge and their main goal is to be able to feed themselves and their family. The challenge of food insecurity puts pressure on the daily activity of the poor. Children who have not had the necessary meals will not be able to attend schools properly. Furthermore, this is one reason why children drop out of school and engage in income generating activities.

Table: 3.26 Distribution of households by length of period in which they were food insecure

| Length of time in which a household was food insecure | FHH | | MHH | | Total | |
|---|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | percentage |
| Days | 4 | 12.1 | 7 | 17.1 | 11 | 14.9 |
| Weeks | 8 | 24.2 | 21 | 51.2 | 29 | 39.2 |
| 1-6months | 13 | 39.4 | 12 | 29.3 | 25 | 33.8 |
| 7-9 months | 3 | 9.1 | 1 | 2.4 | 4 | 5.4 |
| 10-12 months | 5 | 15.2 | - | - | 5 | 6.8 |
| Total | 33 | 100 | 41 | 100 | 74 | 100 |

Source: Own survey

F= Frequency

Respondents were asked to indicate how many days, weeks, or months they were food insecure in the past twelve months prior to the data collection. This will help to analyze the vulnerability of house holds to the problem of food insecurity and the depth of poverty in the study area. The majority of the respondents (33.8%) indicated that they were food insecure for the period one up to six months of the year. Period of food insecurity show the period of time in which the families were faced with the challenge of meeting their food needs. About 14.9% of the respondents indicated that they have been food insecure for days, 39.2% of the household have indicated to

have been food insecure for weeks and 12.2% have faced the problem of food shortage from 7 to 12 months of the year.

When we view the period of time when households were food insecure by gender of household head, 39.4% of the of female heads have indicated that they were short of food for 1-6 months of the year while for male headed household 29.3% have indicated they were food insecure for the same length of time. There is a big difference among those who have faced food insecurity for more than six months of the year and the gender of household heads. Female headed households accounted for 24.3% while the male heads accounted for only 2.4%. This shows the severity of the problem in female headed households and that meeting food needs is a daily challenge among the female headed households.

Overall, it is possible to see that food insecurity prevails in both male and female headed households however, the share of those who are faced with such problem is higher among the female headed households and the severity is also higher among the female headed households since the shortage lasts for a longer periods of time among the female headed households. This may have been due to the poor economic capacity of female heads of households when compared with the male heads.

Table 3.27 Response to dropping out of school of children

| Have any of your children dropped out of school? | FHH | | MHH | | Total | |
|--|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | Percentage | F | percentage |
| Yes | 23 | 25 | 31 | 21.5 | 54 | 22.9 |
| No | 69 | 75 | 113 | 78.5 | 182 | 77.1 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

When asked if there are any children who have dropped out of school, 22.9 % of the respondents stated that at least one child has left school. Rate of school drop out for male and female headed households is 21.5 % and 25% respectively. Female headed households show a relatively higher share of school dropouts. This may be as a result of lower capacity of female heads to send their children to school. Or, this might have resulted due to the low achievement of the heads which in turn will translate in to giving low value to formal education. The reasons for children's dropping out of school are discussed below in the table below.

The major reasons cited as to why the children drop out of school are inability of parents to pay for school fee, engagement of children in income generation activities, and engagement of children in the house hold chores. About 42% of the respondents stated that they were unable to pay for the school fee, 29.6% of the total households cited engagement of children in income generating activities as the main reason for dropping out, and 7.4% cited engagement of children in the household activities as a reason.

Table 3.28 Reason for dropping out of school

| Reasons | FHH | | MHH | | Total | |
|--|-----|------------|-----|------------|-------|------------|
| | F | percentage | F | percentage | F | percentage |
| Unable to pay for school fee | 11 | 47.8 | 12 | 38.7 | 23 | 42.6 |
| Engagement of children in income generating activities | 9 | 39.1 | 7 | 22.6 | 16 | 29.6 |
| Engagement of children in house chores | 3 | 13 | 1 | 3.2 | 4 | 7.4 |
| Other | - | - | 7 | 22.6 | 7 | 13 |
| No response | - | - | 4 | 12.9 | 4 | 7.4 |
| Total | 23 | 100 | 31 | 100.0 | 54 | 100 |

Source: Own survey

F= Frequency

About 47.8% and 38.7% of female and male headed households respectively cited incapability to pay for school fee as the reason the child to drop out of school. About 39.1% of female heads and 22.6% of male heads have said engagement of children in income generating activities as a reason, while 3 (13%) of female heads and 1 (3.2%) of male heads said the children dropped out because they help in the house chores.

The prevalence of child labor in Ethiopia (about half of 5-14 years olds work), and its importance to household income, likely contributed to high drop-out rates(UCW,2006,cited in World Bank,2007). In the study area also, children's engagement in income generating activities is the one of the major reasons cited for dropping out of school. In households where parents struggle to meet the daily needs of the family, children are forced to engage in income generating activities in order to support the family financially. Here, the main concern of the family is not to pay for the school fees of the children, but to meet their daily needs (specifically food needs). Therefore, the children engage themselves in informal jobs like shoe shining, petty trades, vending, etc

The other factor cited as a reason for dropping out is the need for the help of children in house chores. The percentage of children who have dropped out of school for such reason is higher among female headed households.

The majority of female heads are faced with multiple burdens of raising children, breadwinning, and taking care of house chores. However, here are times in which they fall short of providing all these. In such cases they turn towards their children for assistance, taking their children out of school and making them help in household activities. In addition, the lack of awareness about importance of education among female heads may also contribute to higher drop out rates of their children. In such cases, it is possible to see that the lack of education among heads may translate into undermining the value of education, depriving the children of proper education.

From the figures above, we can see that 70% of children drop out of school either because their parents cannot pay for school fees or because the children have to engage in income generating activities to support the family. Overall financial short fall is the major problem resulting in dropping out of children out of school.

3.7 Welfare and Welfare Change Indicators

When asked to group oneself in the income group which they perceive to belong in, around 41.95% stated that they belong to the low income group, 50.85% in middle income group and 7.2% among higher income group. Majority of both female and male headed households feel that they belong in a low income group.

Table 3.29 Distribution of households by income category and gender

| Income category | FHH | | MHH | | Total | |
|-----------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Low income | 51 | 55.5 | 48 | 33.4 | 99 | 41.95 |
| middle income | 35 | 38 | 85 | 59 | 120 | 50.85 |
| Higher income | 6 | 6.5 | 11 | 7.6 | 17 | 7.2 |
| Total | 92 | 100 | 144 | 100.0 | 236 | 100 |

Source: own survey

F= Frequency

Among the female and male headed households those who perceive themselves to be in the low income category accounted for 55.5% for female household heads and 33.3% for male household heads. Those who categorized themselves in the middle income group are 38% of female heads and 59% of male heads. A smaller percentage of households have indicated that they belong in higher income group, 6.5% of female headed households and 7.6% of male headed households have group themselves in this category.

The share of households who have indicated to be in the low income earning group is higher for female headed households than that of the male heads. This might be due to the relatively lower income earned by female heads or due to the difference in perception of the income categories. The share of those who have categorized themselves in the higher income group is slightly higher for male heads than female heads.

Table 3.30 Response to status of house and sex of household head

| Response about housing condition | FHH | | MHH | | Total | |
|----------------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| It is good enough | 16 | 17.4 | 26 | 18.1 | 42 | 17.8 |
| It is moderate | 31 | 33.7 | 51 | 35.4 | 82 | 34.7 |
| It is old | 45 | 48.9 | 67 | 46.5 | 112 | 47.5 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

Assessment of what individuals feel about their living condition, their access to basic facilities, or the income group they categorize themselves in gives a picture of how the society values their way of life. Some literatures argue that own perception is one factor which can be used to classify individuals into different classes.

Respondents were asked what their thought on the condition of their house is. Majority of the respondents have stated that their house is old (47.5%). 34.7% of the respondents stated that their house is in a moderate status, while the rest 17.8% stated that their house is in a good enough situation.

The distribution of household heads on their thought about their housing condition does not show much variation among the female and male heads. 17.4% of female heads and 18.1% of male

heads categorized their house to be good enough. 33.7% of female heads and 35.4% of male heads as moderate and 48.9% of female heads and 46.5% of male heads categorized their homes as old.

Nearly half of the respondents (47.5%) felt like they live in a house which they categorized to be old. It is already stated that attitudes towards one's house does not show much variation among different genders of household heads. This high number of old houses as indicated by the respondents may be due to the overall bad condition of houses in the study area.

Table 3.31 Distribution of households by the characteristics of their budget and gender of household heads

| | FHH | | MHH | | Total | |
|----------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Balanced | 27 | 29.4 | 59 | 41 | 86 | 36.4 |
| Deficit | 65 | 70.6 | 84 | 58.3 | 149 | 63.2 |
| Surplus | - | - | 1 | 0.7 | 1 | 0.4 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: Own survey

F= Frequency

Majority of surveyed households perceive their budget is characterized by a deficit. That is their monthly income is not sufficient enough to cover their monthly expenses. About 63.2% of the respondents stated that their budget is characterized by deficit, 36.4% feel that they have a balanced budget and 0.4% stated that they have surplus budget.

A large number of respondents have stated that their income is not sufficient to cover their expenditure. Respondents who stated that their budget is characterized by deficit are higher among female headed households than male headed households. However the self reported short fall is high both in male and female headed households. About 70.6 % of female and 58.3% male headed households reported that their budget is characterized by deficit. Among the total respondents, 29.4 % of female and 41 % male headed households feel that their budget is balanced, and only 0.7 % of male headed households feel that their budget is characterized by surplus. There are no female headed households who reported that their budget is characterized by surplus

Table 3.32 Response to change in level of income in the last twelve months and sex of household head

| Direction in change of income | FHH | | MHH | | Total | |
|-------------------------------|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | percentage | F | percentage |
| Increased | 4 | 4.3 | 27 | 18.8 | 31 | 13.1 |
| Decreased | 9 | 9.8 | 16 | 11.1 | 25 | 10.6 |
| No change | 79 | 85.9 | 101 | 70.1 | 180 | 76.3 |
| Total | 92 | 100 | 144 | 100 | 236 | 100 |

Source: own survey

F= Frequency

With regards to changes in household income, 23.7% of the total households have stated that they have seen changes in their income levels. About 76.3% have not seen any change in their income level in the last 12 months prior to the survey. The cost of living however, has shown a high growth during the same period.

Under a fixed income regime, the relative purchasing power of the consumers faced with high price scenario is highly impaired, and such consumers can purchase only a fraction of their previous consumption quantity (Africa insight, 2009). This is the situation faced by the 76.3% of the respondents. In the face of accelerating price of goods and services they have not seen any change in their income, which means their lives have become worse than the previous year. About 85.9% and 70.1% of female and male headed households respectively indicated that they have not seen changes in their income levels during the 12 months preceding the survey.

Those who have seen an increase in their income levels amounted to 13.1 %. The numbers are different for female and male heads. About 4.3 % of female heads and 18.8% of male heads have seen increase in their income levels. The big gap between the two groups may be attributed to the recent increment of salary in governmental organizations (It has been already stated that more male heads are engaged in public sectors than the female heads). Out of the total respondents, 10.6% stated that their income has declined. Overall, 9.8% female heads and 11.1% of male heads have indicated that their incomes have decreased during the last twelve months.

The price of goods and services has increased at a very high rate. If this growth is not matched with the growth of income of individuals, they will not be able to afford things which they might have been able to enjoy the previous year. This shows that the high rate of increase in the price

of goods and services when unmatched with the stagnant income of individuals will lead to a worse living status.

3.8 Coping and Survival Strategies of the Poor

3.8.1 Copping and survival strategies of households

Households use different mechanisms in order to cope with the daily challenge of meeting basic needs. In face of accelerating price of goods and services, the poor are in a pressure to find ways to meet their daily needs because what they currently earn is not sufficient enough to cover their expenditure. It has already been discussed that about 90% of the respondents have indicated that their budget is characterized by deficit which means that they have to come up with different strategies to fill in the gap between their income and expenditure either through generating income or reducing expenditure.

In earlier discussions it was pointed out that the living condition of households in the study area is characterized mainly by high incidence of food insecurity, poor housing condition, lack of housing amenities and limited access to employment opportunity. Hence to cope with these problems the poor design strategies that can help them pass these harsh times. This section deals with the coping and survival strategies used by the poor households and examines the variation in strategies used by male and female headed households.

Cutting back on consumption of food and non food items (including the number of meals eaten per day), widening the income base of the household by engaging household members in income generating activities, seeking financial and non financial help from friends, relatives and neighbors, renting part of a house, selling property, and borrowing are cited as strategies used by the respondents to cope with economic stresses. However, the choices of strategy differ between male and female headed households. This may in fact be due to the variation in skill, asset ownership, available options and personal decisions of males and female heads.

Table 3.33 Distribution of households by coping strategies and gender

| Coping mechanism | FHH | | MHH | | Total | |
|---|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Cutting back on consumption | 49 | 75.4 | 51 | 60.7 | 100 | 67.1 |
| Borrowing food or cash | 32 | 49.2 | 11 | 13.1 | 43 | 28.9 |
| Engaging oneself/spouse in additional jobs | 24 | 36.9 | 44 | 52.4 | 68 | 45.6 |
| Engaging children in income generating activities | 9 | 13.8 | 7 | 8.3 | 16 | 10.7 |
| Renting part of a house | 7 | 10.8 | 23 | 27.4 | 30 | 20.1 |
| Selling property | 4 | 6.2 | 9 | 10.7 | 13 | 8.7 |
| Seeking help from others | 4 | 6.2 | 2 | 2.4 | 6 | 4 |
| Others | 3 | 4.6 | 1 | 1.2 | 4 | 2.7 |

Source: Own survey

F= Frequency

* The total percentage does not add up to 100 because respondents use more than one strategy

3.8.1.1 Cutting back on consumption

Among the different strategies used by poor households, cutting back on consumption of food and non-food items is cited as one mechanism. Households tend to reduce their expenditure on different items like food, health care, clothing, and education. This goes to the extent of reducing the number of meals eaten in the house. Due to the high increase in the price of goods and services the respondents have indicated that they were forced to cut back on different food items which they consider to be too expensive. This is the most frequently used survival strategy for the economic stress faced by the poor. About 67% of the respondents have indicated that they have limited their expenditure by confining themselves to less quality food, limited number of meals, reducing expenses on clothing, health care, education and other activities.

About 75% of female headed households and 60.7% of male headed households have indicated that they have adopted a reduced type of consumption. The figures indicate that higher percentage of female headed household than the male headed households use this strategy as means of coping with the challenge of meeting daily needs. This may be an outcome of the fact that female household heads run out of options quicker than the male household heads, who can

resort to other alternatives like engaging their wives in income generating activity or taking on more than one job before cutting back on their consumption habits. This is also an indication of limited alternatives and higher vulnerability among female headed households.

The respondents who opted to use this strategy were asked whether they have reduced the quality of groceries, quantity of food consumed or both. This helps to examine the depth of the problem faced by the poor and how they survive harsh economic times.

Table: 3.34 Distribution of households by type of deterioration of food table

| Changes made to consumption of food items | FHH | | MHH | | Total | |
|---|-----|------------|-----|------------|-------|------------|
| | F | Percentage | F | Percentage | F | Percentage |
| Reduced the quantity of food | 7 | 17.1 | 3 | 9.4 | 10 | 13.7 |
| Reduced the quality of food | 11 | 26.8 | 17 | 53.1 | 28 | 38.4 |
| Both | 23 | 56.1 | 12 | 37.5 | 35 | 47.9 |
| Total | 41 | 100 | 32 | 100 | 73 | 100 |

Source: Own Survey

F= Frequency

Among the total number of respondents who have indicated that they have cut back on their consumption level, 73(73%) have indicated that they have cut back on their food consumption. Respondents were asked to specify whether they have reduced the quantity of food, the quality of food consumed or both. The highest share is constituted by those who have indicated to reduce both the quality and quantity of food consumed. This shows that poor households are no more able to afford their usual eating habits and are forced to adjust to a new eating habit which is characterized by reduced quantity and deteriorated quality of food.

Among the respondents who have indicated to have used this mechanism to cope with the problem, female headed households account for 56.1% and male headed household accounted for 37.5%. This shows that female headed households are faced with sever problem that they have to reduce both the quality and quantity of food consumed. About 38.4% of the respondents have indicated that they have reduced the quality of food they consume. This is points out the fact that by shifting to food which is less costly the households tend to reduce their expenditure on food items. The share of households that have opted to use such mechanism accounted for 26.8% of female headed households and 53.1% of male headed households. Reducing the number of meals eaten in the house is another strategy used by the poor households. About

17.1% of female headed households and 9.4% of male headed households have used such mechanism as a survival strategy. Higher share of female headed households have used such mechanism when compared with the male headed households.

During the time of conducting the survey a woman stated that she has cut the number of meals she eats to once a day and her children's to twice a day (the number of meals they used to have per day was four times for the children and three times for her). To copewith the short fall of income to purchase food, the poor are forced to change their consumption habits. They are forced to shift to less costly food items and reduce the number of meals eaten per day.

As it has been mentioned earlier, households tend to reduce the quality and quantity of food items they consume. During the time of data collection, a woman explained her strategy to cope with the problem of food shortage as follows. She stated:

I used to cook beans with a lot of salt (Yebaraqela Nifro Bechew). The salt made the children drink a lot of water and they felt like they were full. So, they didn't ask for another meal until around the end of the day, well at least that is what I believe. May be they just knew that even if they did I wouldn't have been able to give them. This gave me time to figure something to put on the table for dinner. But now, the price of beans has gone way up I can't even afford those. So at the moment I am trying to find other means to get through the day.

The above statement shows that the poor are desperately searching for ways to meet survival needs of themselves and their family. This reduction in the quality of and number of meals eaten will directly affect the health and productivity of members of the family. However they are left with no option but to struggle for survival on daily basis.

3.8.1.2 Diversifying the Source of Income

One strategy used by households to cover their expenditure is to increase the amount of income earned. This can be achieved either by the participation of the head of the household in multiple jobs, engagement of the spouse of the head of household, an adult member of the household, or children in income generating activity which enable them to bring income into the household. Households may employ one or multiple of such mechanisms to increase the income of the households.

I. Engaging of the head of the household or the spouse in income generating activities

In the face of rapidly rising prices of goods and services, the living condition of households is deteriorating by the day. Hence, in order to meet the minimal survival needs of the family, many households are engaging in small and informal jobs. A number of people have used petty trading (Gulit), selling local food and drinks (like *Injera*, *Ambasha*, *Tela* and *Areke*) and taking on different jobs like street vending, and casual works (like daily labors). Out of the respondents, 45.6% indicated either the head of the household or his/her spouse has engaged in other income generating activities to increase their earnings.

Such strategy will widen and increase the resources available in a household and might help reduce or alleviate the problem. Engagement of the head of the household or the spouse in income generating activities will economically support the family. Bringing additional income into the household can have a long lasting and positive impact on the households because the income generated may help to alleviate poverty in a household in cases where the new jobs which they have engaged in brings considerable amount of money, or will ease the depth of poverty in the case where the new job does not generate enough money to eradicate (but reduce) the problem.

About 36.9% of females and 52.4% of males have indicated that as a response to different economic shocks they (head of the household) or their spouse have engaged in income generating activities. The figures show that male headed households tend to use such mechanism more often than the female headed households. This may be related to the marital status of male and female heads. At the start of analysis it has been indicated that majority of female headed

households are single parent households while majority of the male heads are married. Therefore, in times of economic stress the male headed households tend to lean not only the male heads but on the wives as well. This is not the case among female headed households who cannot gain the support of a spouse. Hence, those who engage in income generating activities will do so by managing their time to take on the responsibilities of multiple jobs, and house chores. Despite such hardships however, a considerable number of women have indicated that they have engaged in different income generating activities to survive the times of economic hardships.

Overall, widening the resource base of a household as has been indicated may serve to reduce the depth of poverty or even as a way out of poverty in times where it is successful. This strategy is however highly used among the male heads than the female heads, making female headed households less likely to come out of poverty (or reduce the depth) when compared with the male headed households.

II. Engaging children in income generating activities

In times of economic stress, parents are forced to seek help not only from others but also from their school aged children. By making children engage in income generating activities parents are able to widen their income base. Respondents have indicated that children often engage in activities like petty trading, shoe shining, and street vending. This will force the children to drop out of school setting them for further poverty in the future. This is cited as a major reason for dropping out of school, 29.6% percent of respondents stated that their children have stopped going to school because they are trying to make a living. Overall, in order to get through the day both parents and children are forced to financially contribute to the household.

About 10.7% of the respondents have stated that at least one child brings income in to the house by engaging in activities that help them make money. This strategy may in fact help households to get some amount of money to use in such hard times, however, engaging a child in income generating activities means that the time which needs to be spent in schools will be spent on activities trying to make money, depriving the child's right to proper education, and abusing a person who is not old enough to engage in such activities.

This strategy however cannot be the solution. It will deprive the children of their education, setting them for further poverty in the future. The type of jobs the children mostly engage in are

small business like shoe shining and street vending and which generate a minimal amount of income. Such strategy for survival has a negative net impact as it passes on poverty for the generations to come.

The figures indicate that such strategy is highly used among female headed households than male headed households. About 13.8% of female heads and 8.3% male heads have indicated that to survive times of economic hardships their children have engaged in income generating activities. This shows that children in houses where females are the head of the household have higher probability of dropping out of school to help the family. This may have been due to higher depth of poverty or lack of giving value to education among female heads of households

3.8.1.3 Turning to social networks

I. Borrowing Money and Food from Others

Table 3.33 shows that 28.9% of the households borrow cash and food items from others as a way of trying to meet their needs.

When we examine the use of this strategy among the different gender of household heads, the figures show that borrowing is the second frequently used strategy (49.2%) among female headed households while for male heads it constitutes only 13.1% of the households.

This indicates that female headed households depend on social networks to cope with the problem than the male heads. This is a short lived solution which does not empower women economically. Depending on others for the provision of food and non food items will temporarily resolve the problem but is not a mechanism which helps them make their way out of poverty and deprivation. Hence relying on such strategies will only deepen the level and depths of poverty because these women are not increasing their resources rather are consuming what they have borrowed.

II. Seeking help from others

About 4% of the respondents have indicated that they sought help from others. About 6.2% of female heads and 2.4% of male heads have sought others assistance in times of economic hardships. Community ties and social networks are used as coping and survival strategies by both male and female headed households. Seeking help from others however is more used among the female headed households (6.2%) than the male headed households (2.4%). This may have been due to the limited option of strategies among large number of women or strong ties with the community through social institutions like “*Mahiber* and *Idir*”.

This is the least frequently used strategy among both female and male headed households in the study area. This may be due to the fact that people want to maintain their pride and dignity unless they are left with no other choices.

Overall, the above discussion shows that, households use more than one strategy as means of survival. Reducing expenditures by cutting down consumption is the most frequently used strategy among both male and female headed households (by reducing the quality and quantity of consumed food and by reducing the consumption of non food items). The second frequently used strategy among female headed households is borrowing food and cash while for male headed households, engaging in income generating activities is found to be frequently used.

Except those strategies which increase the resources of households, like engaging in different jobs the other strategies do have limited and short lived solutions and also have their own negative impacts. As has been indicated earlier, the poor do not seem to be in a position to weigh in the pros and cons of the strategies but use them if it brings them their daily food.

3.8.1.4 Utilizing Available Assets

I. Renting/ sub renting part of a house

Households rent part of a house as a means to increase their source of income. Out of the total household heads 20.1% have reported that they rented part of their house to increase their monthly income. As is stated above most families in the study area live in a crowded situation. The households rent part of their house not because they have an extra room, rather because they desperately need the money obtained from the rent. Majority of the households (65%) live in two rooms or less. However, they adjust themselves to live in a more crowded and uncomfortable way of life. They give up part of their house in exchange to meet some unfulfilled needs. Renting part of an already crowded house will lead them to an even worse way of life and deteriorate their health condition.

Majority of the respondents live in rented houses either from kebels or private owners. Despite this fact, they try to accommodate other families in to the house out of desperation. Renting part of a house as a strategy to cope with economic challenges differs among gender of household heads. Out of the respondents, 10.8% of women and 27.4% of men have rented part of their house as a means of generating income.

Overall, despite the very crowded housing condition, the poor seem to be able to find a room for others who in exchange would pay some amount of money. Moreover, limited rate of home ownership among female headed households seem to shape the type of strategies they utilize.

II. Selling part of possession

Selling part of possession is also stated as a mechanism of coping with the challenge of poverty. 8.7% indicated that they have sold their assets to have access to cash. This strategy however can solve the problem temporally and is able to last only for a short period of time as the poor have limited possessions which are worthy of bringing cash into the household. About 6.2% of female heads and 10.7% of male heads have sold their asset in times of harsh economic stresses. Respondents have indicated that they have sold different materials like their television, radio and

furniture. Overall, it is possible to see that the poor are struggling for survival by employing different coping strategies which support their existence but that mostly lack any long term effect with regards to the improvement of their living condition.

3.8.2 Factors Influencing the Choice of Coping Strategies

The amount and type of available resources determine the choice of coping strategy made by the poor. Labor productivity, social networks, marital status of household heads, and the depth and severity of poverty faced by the poor often play a major role in determining the type of mechanisms employed.

3.8.2.1 Marital status of household heads

Both the level of poverty and action taken as a response to the problem are affected by the marital status of household heads. About 36.9% of female heads and 52.4% of male heads had themselves or their spouse engage in income generating activity to diversify the income base of the household. In addition, 23.7% of male headed households have indicated salary to be their secondary source of income which more likely is to come from the engagement of their wives in income generating activities. This indicates that married households can diversify their income by engaging their spouse in income generating activities. This is among the major coping strategies used by male headed households in the study area. However, this strategy cannot be employed with the female headed households since they do not have husbands who can help them in times of hardships. Hence, the marital status of female heads of households constrains them from using such strategy and the task of diversifying income rests on the female heads. Hence, the female heads are burdened to take on multiple jobs due to the absence of a husband. This is also an indication for the fact that single parent households are faced with a considerable amount of load and married heads of households are better off when compared with the single parent households.

Moreover, the likelihood of taking drastic measures is higher among female headed households because in households where the head is married the economic stress can be shared by two rather than one person, which makes it easier to handle than when it is faced by a household with the presence of only a single parent.

3.8.2.2 Availability of resources and assets

Physical and human capital available in a household also plays a role in decisions made by the head of the household. The amount and level of possession in a household shapes the livelihood strategies used. That is those households with assets that can generate income can use those to cope with economic stresses.

About 29% of the respondents have indicated that they have either rented part of a house or sold property so as to benefit from the income generated by doing so. Among those who have used renting part of a house, male heads accounted for a little more than 75%. Hence, this shows that whatever little assets these households have they tend to find ways to utilize them (majority of the total households live in a house with two rooms or less).

3.8.2.3 Social network

Using social networks is seen as one mechanism of coping with the challenge of meeting needs. Those who have a strong tie with their community through different mechanisms use this relationship to find ways that generate resources.

Social institutions like “*Mahiber*”, “*Idir*” and ‘*Eqib*’ play a big role in facilitating the process of helping those who are in deep problem. Hence level of social capital can shape the coping choices made by the household heads. That is those who have a strong relationship with the community are likely to get a support than those who did not develop such a tie.

Among the respondents, 55.5% of female heads constitute of those who have borrowed food or cash and sought help form others. For male heads of households the share of those who did the same accounted for 15.5%. The numbers indicate a big difference in the utilization of theses strategies. This might be due to a strong and wide social network developed by females than the males. In addition, this might have also resulted because females are more likely to have higher participation rates in social institutions like ‘*Idir*’, ‘*Iqub*’ and ‘*Mahiber*’.

CHAPTER FOUR

Summary, Conclusion and Recommendation

4.1 Summary

The main objective of this study was to compare and contrast the living condition of male and female headed households and examine the coping strategies used by the poor households in times of economic hardships to meet necessary needs such as food, health care, housing and the like. The findings of the study are stated below.

The educational status achieved by female and male heads of households show that female heads have lower achievement when compared with the male heads. The illiteracy level is high among females. About 23.9% of females and 2.1% of males are illiterate. The findings also indicate that the participation of female heads in higher education is lower when compared with male heads of households. Those heads of households that have achieved diploma and above are 8.7% for females and 22.3% for males.

The study shows that income distribution of households show a difference among gender of household heads. The study has established that female headed households earn lower income when compared with male headed households. Majority of female headed households are concentrated in low income categories while the majority of male headed households concentrate on relatively higher income categories. About 34% of female heads and 10.4% of male heads earn less than 500 birr per month. Those households who earn more than 2000 birr per month accounted for 7.6% and 18.8% for female and male headed households respectively. The stated figures show that female heads earn lower incomes when compared with their male counterparts and also indicates higher vulnerability to poverty than the male headed households.

Monthly income of households has also shown a variation with the marital status of male headed households but not with female headed households. Married male heads of households do have higher average combined income than divorced, widowed or not married heads. This mostly is because the earnings of married heads are supported by their spouse. This is not to indicate that necessarily, in all married households both (husband and wife) are employed. However, in times of economic hardship, both engage in income generating activities. The relationship between

marital status and amount of income earned has not shown any relationship among female headed households.

The rate of unemployment is found to be higher among female heads of households. The rate of unemployment is 37.3% and 11.9% for female and male heads respectively. This indicates higher probability of facing poverty among female headed households. Self employment is found to be the major source of income for residents in the study area. The limited employment opportunity has forced individuals to engage in small and informal activities. About 50% and 39.6% of female and male heads respectively are engaged in self employment. Petty trade (Gulit), trade and wood and metal work are found to be the major sectors in which the self employed are engaged in. Own business and salary are the two major sources of income in the study area. The first constitutes for 41.1% and the latter 39.4% of the households. Major source of income differs among the gender of the head. For female heads their main source of income comes from own business (47.8%) while for male heads the major source of income is indicated to be salary (46.5%). This indicates the variation in the participation of female and male heads in the formal employment. Among those who have more than one source of income, own business and remittance are the two major sources amounting to 34.5 % and 23.6% respectively.

Economic constraints have forced a considerable number of households from educating their school aged children. One forth of female heads and 21.5% of male heads have indicated that at least one child has dropped out of school due to financial stress.

The study has established that food insecurity is a big problem among both female and male headed households. Among the total respondents, 31.4% have indicated that they were food insecure. The problem of food insecurity is severe among female headed households (35.9%) than those households headed by males (28.5%). Households who were food insecure for more than six months of the year accounted for 24.3% of female headed households while male headed households accounted for only 2.4%. This is a good indication for the severity of the problem among households headed by females.

Access to basic amenities like health care is one indicator of poverty in an area. Despite facing health problems, about 30.8% of female heads and 15.7% of male heads were unable to seek any kind of treatment due of inability to afford health care. The share is found to be higher among

female headed households. This is also an indication for the difference in ability to afford health care among the different gender of household heads.

Home ownership and access to basic housing facilities indicate the poverty situation in locality. In the study area only 18.2% of the respondents are home owners. The share is higher for male heads than females. About 20.1% of males and 15.2% of female heads own a house. The rest 55.5% live in kebele houses, 22.5% in houses rented from private owners and 3.8% in public rental house. Such high share of households living in kebel houses also is an indicator of poverty in the study area as a whole (in the case of Addis Ababa, kebele administered houses are old and lack the basic amenities). In addition, 65.3% or approximately two-thirds of the total live in houses that have two rooms or less. This is a good indication for the poor living conditions in the study area.

The study has found that all (100%) respondents have access to safe drinking water. However, only 59.3% have private tap inside the house, 37.7% share tap inside the compound and 3% get their drinking water from public tap (bonno). The accessibility of private tap inside the house is higher for male headed households than female headed households. About 61.8% of male headed households and 55.4% of female headed household have private tap inside the compound. In addition, the study has shown that only 24.2% of respondents have access to private toilet while the rest 75.8% share toilet with others. Among the female headed households that have private toilet constitute 19.6% and male headed household 27.1%.

The depth and severity of the problem has forced households to use different livelihood strategies. Cutting back on consumption, relying on social networks, diversifying income, selling, renting and sub renting assets are found to be the major strategies used in the study area. Reducing consumption expenditure has been used by 67% of the respondents. This takes the greatest share among other strategies. About 45.6% have engaged themselves/spouse in income generating activity. The participation of children in the task to cope with challenges is considerable. About 10.7% of children have engaged in different income earning activities. The involvement of children in such activities is found to be higher among female headed households (13.8%) than male headed households (8.3%). This shows that in times of economic stress female headed households are likely to seek help from their children than the male headed households.

The study has also established that the choice of livelihood strategy differs along the gender of head of the households. It has been indicated that reducing expenditure is the main strategy in female headed households accounting for about 75% households. This strategy is followed by relying on social capital (55.4%), diversifying source of income (50.7%) and selling or renting assets (17%). For male headed households cutting back on consumption of food and non food items and diversifying income take the same share (60.7%), followed by selling or renting assets (38.1%) and relying on social capital (15.5%).

Overall, the findings show that the households are characterized by limited access to basic amenities in general. Access to basic facilities, like housing, education, drinking water, health care, and the like however, show a difference between male headed and female headed household. Even though there is a general inadequacy of such amenities, male headed households seem to have better access to such assets and amenities when compared with female headed households.. In addition the variation in the type and level of assets among male and female headed households has influenced their coping and survival strategies.

4.2 Conclusion and Recommendation

In conclusion, it is possible to see that deprivation of basic services, like housing, water supply, toilet facilities and health services and vulnerability to the problem of food shortage and lack of income exists in both male and female headed households in the study area. However the research shows that female headed households have it worse when compared with male headed households.

In addition different strategies like reducing consumption, relaying on social networks and selling and renting assets are found to be the major strategies used in the study area. However, the choice of strategy differs among gender of the head of the households. While reducing consumption expenditures is found to be the most frequently used among both female and male headed households, relying on social network is the second frequently used strategy among female heads households followed by income diversification and selling or renting assets. Comparatively, for male headed households, income diversification has equal share with that of cutting back on consumption level, followed by selling or renting asses.

This shows that while females use their strong ties with the community (which they have developed through different mechanisms including '*Idir*', '*Mahiber*' and neighborhood relationships) to cope with harsh times men diversify their income by engaging their wives in income generating activities and use their assets (like house and other possessions) to do the same.

Based on the above findings, the following suggestions are forwarded

- In the poverty reduction process policies should take into account the different socio-economic characteristics of male and females. Hence, expanding education in general and focusing on the importance of educating women in particular to improve the competitiveness of women in the labor market would have a tremendous amount of significance on poverty reduction and alleviation process.
- Self employment is found to be the major source of employment in the study area. However, majority of these activities are informal and depend on small capital. Access to credit on terms adjusted to the needs of the informal sector could help alleviate the

problem of capital shortage faced by the informal sector and facilitates their transition to the formal sector. In addition facilitating training programs that equip those involved in the informal sector with the necessary skills would increase their productivity. Encouraging and widening the already started micro enterprises should also be given further attention. The finding also shows that more female heads are engaged in low paying self employment activities than male heads. Therefore, policies concerning self employment should take into account the need to the support and encourage females through trainings and easy access to credit.

- The government needs to work towards the provision of housing, water supply, electricity, health care, roads, and creation of improved employment opportunities in order to reduce poverty. Involving the community in the process of constructing infrastructures would speed up the process by sharing the burden
- The strategies used among the poor as has been indicated are less likely to solve their problems. The lack of capital and skills has constrained them from engaging in better productive activities which may in fact improve their living conditions. A strong support system through governmental and non governmental organizations which facilitates trainings and access to credit services to start the business would have a tremendous impact. In addition, in times of economic hardship the poor tend to turn to its community ties, which facilitate different assistance. Hence, strengthening social institutions like '*Idir*' and '*Mahiber*' would be a good support system in the community.
- Finally, the task of poverty reduction cannot be handled by the government alone. Different stakeholders like the government, NGOs, micro and small enterprises, and the community needs to join hands together in the mission to reduce poverty.

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Addis Ababa University

School of Graduate Studies

Department of Urban Development and Management

Dear participant, I am a graduate student of Urban Development and Management at the University of Addis Ababa. I am currently conducting a research entitled ‘Gender Differentials in the Coping Strategies of the Urban Poor in Addis Ababa: The Case of Households in Woreda 4, Gulele Sub-City’

Your participation will be very helpful to reach at genuine research finding. Any information you provide is absolutely confidential and will not be used for any purpose other than the research. Thank you very much in advance for taking your time to fill in the questionnaires.

I. Basic Household Information

1. Sex

A. Male

B. Female

2. Age _____

3. Marital status

A. Single

D. Separated

B. Married.

E. Widowed

C. Divorced

4. Educational status

A. Illiterate

E. Certificate/ vocational

B. Write and read only

F. College diploma

C. Primary school

H. First degree

D. High school graduate

I. Second degree and above

5. Household size (No. of members of household) including the head of the household _____

II. Economic Characteristics

1. Employment

6. Are you employed?

- A. Yes B. No

7. If your answer to question No.6 is 'yes', in which type of institution are you employed in?

- A. Public sector
B. NGO
C. Self employed
D. An employee of business enterprise
E. Other (please specify) _____

8. If your answer to question 7 is 'self employed' specify the type of job you are engaged in?

- A. Petty trade (Gulit) E. Handicraft
B. Trade G. other (specify) _____
C. Metal/wood work
D. Selling local food and drinks (Enjera,Dabo, Areke, Tela, Tej...)

9. What is your major source of income?

- A. Salary F. support from friends and relatives out of the
B. Own business country (remittance)
C. Pensions G. Support form NGOs
D. Rented house H. Support from the government
E. Support form relatives within the country I. other (specify) _____

10. Do you have more than one source of income?

- A. Yes B. No

11. If 'yes', what are your other sources of income?

- A. Salary
- B. Own business
- C. Pensions
- D. Support form relatives
- E. Support from the government
- F. Rented house
- G. Support from NGOs
- H. Others (specify) _____

12. Have you observed any change in the price of goods and services when compared to last year?

- A. Yes
- B. No

13. If you have answered 'yes' to question No. 12 what kind of changes have you observed?

- A. Increase in the price of goods and services
- B. Reduction in the price of goods and services
- C. Others, please specify _____

2. Income

14. How much is your average monthly income from all sources?

- A. less than 500
- B. 501-1,000
- C. 1001-1,500
- D. 1501-2000
- E. 2001-2500
- F. 2501-3000
- G. 3001-3500
- H. 3501-4000
- I. More than 4000

15. Does your income cover your expense?

- A. Yes
- B. No

16. In which income category do you group yourself in?

- A. Low income
- B. Middle income
- C. Higher income

17. Do you have savings?

- A. Yes
- B. No

18. If you have answered "Yes" to the above question, are you saving in _____?

- A. Cash
- B. kind

19. If you are saving in cash, in which of the following ways do save the money?

- A. In a saving account
- B. In credit association
- C. Equib
- D. By keeping the money in the house
- E. By keeping the money with relatives
- F. Other (specify) _____

20. Have you seen any changes in the amount of income you generate within the last twelve months?

- A. Yes
- B. No

21. If you have answered 'yes' to question No. 20 what changes have you experienced in the last twelve months?

- A. My income has increased
- B. My income has decreased

III. Social Characteristics

1. Health

22. Has any member of the household suffered form major health problem during the last12 months?

- A. yes
- B. No

23. If you have answered yes to question 22, how would you rate the level of illness?

- A. Very critical
- B. Critical
- C. Moderate
- D. Simple

24. What action did you take as a response to the illness?

- A. Went to a private hospital
- B. Went to a public hospital
- C. Seek help from a religious place
- D. Went to traditional care centers
- E. I did not take any action
- F. other, (specify) _____

25. On which of the following reasons did you base your selection?

- A. Fair/free price
- B. Good quality
- C. Proximity
- D. Other (specify) _____

26. If your answer to question No.24 is 'I did not take any action' which one of the following is your reason?

- A. I did not think it was necessary
- B. I could not afford to pay the charges
- C. Other (specify) _____

27. Which of the following is true about the health care your family gets?

- A. It is less than adequate
- B. It is adequate
- C. It is more than adequate

2. Housing and Housing services

28. Do you own the house?

- A. Yes
- B. No

29. If your answer to question no.28 is 'No', who is the owner of the house?

- A. Private individuals
- B. Kebele
- C. Other (specify) _____

30. How many rooms does the house have? _____

31. What materials are used to build the house?

- A. Wood and mud
- B. Stone
- C. Cinder block
- D. Other, (specify) _____

32. What do you think about your housing situation?

- A. It is good enough
- B. It is moderate
- C. It is old

33. Source of drinking water?

- A. Private tap inside the house
- B. Public Tap /Bonno
- C. Tap in compound (shared)
- D. Other (specify)

34. Main source of light?

- A. Electricity (Meter private)
- B. Electricity (Meter shared)
- C. Kerosene lamp
- D. Other, (specify)

35. Does your house have_____?

- A. Private toilet (pit)
- B. Shared toilet (pit)
- C. Private toilet (flush)
- D. Shared toilet (flush)
- E. No toilet
- F. Other, (specify) _____

36. Bathing/shower facility

- A. None
- B. Private shower
- C. Shared shower
- D. Other, (specify)_____

3. Education

37. Do you have any children aged 6 and above and not attending school?

- A. Yes
- B. No

38. If yes, state the number and sex of children aged above six and not going to school

- Number of children not going to school_____
- Sex
 - Male_____
 - Female_____

39. What is the reason for not sending the children to school?

- A. I don't have enough money to pay for school fee
- B. I need my children to help in the house work

- C. I don't believe school is that important to my children.
- D. There are no schools in the nearby
- E. other, (specify) _____

40. Have any of your children dropped out of school?

- A. Yes
- B. No

41. If you have answered 'yes' to question No 40, why did the children dropped out of school?

- A. Inability to pay for school fee
- B. Engagement of children in income generating activities
- C. Engagement of children in house chores
- D. Other (specify) _____

42. Which of the following is true about the children's schooling?

- A. It is less than adequate
- B. It is adequate
- C. It is more than adequate

IV. Vulnerability and Coping and Survival Strategies

43. Has the household ever experienced shortage of food?

- A. Yes
- B. No

44. If 'yes' how many days, weeks or months were you food insecure during the last twelve months? _____

45. Do you have a surplus, deficit or balanced budget?

- A. Deficit
- B. Surplus
- C. Balance

46. If your budget is characterized by deficit, what action did you take as a response to the deficit?

- A. I (head of the household) and /or my spouse got additional job
- B. An adult member (other than the head or spouse) of the household engaged in income generating activity

- C. The children engaged in income generating activities
- D. I took out a loan
- E. I sought help from others
- F. Rented part or all of the house
- D. Sold property
- G. Cut back on consumption
- H. Borrowed food or cash
- I. other, (specify)_____

47. If you have reduced consumption, how did you do it?

- A. Reduced expenditure on food items
- B. Reduced expenditure on non-food items

48. If you have reduced food consumption, how did you do it?

- A. Reduced the quantity of food eaten in the households
- B. Reduced the quality of food
- C. Both

49. If you have sold your possessions what kind of owning did you sell?

- A. House
- B. Furniture
- C. Gold
- D. Clothing materials
- E. Other (specify) _____

50. If there is a deficit, what do you think is the reason for it?

- A. Inflation (increase in the general price of goods and services)
- B. Increase in the No. of household members
- C. Increased demand of the household
- D. Decreasing of your income level

Declaration

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

Name Selamawit Sirgiw Gelaw

Signature _____

Date July, 2011

This thesis has been submitted for examination with my approval as a University advisor.

Solomon Mulugeta (PhD)

July, 2011

Advisor

Signature

Date