Assessment of the Socio-economic Opportunities, Challenges and Coping Mechanisms of Female Headed Households: The Case of Female Headed Households in Nefas Silk Lafto Sub-city, Addis Ababa

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Statement of Certification

This is to certify that the thesis presented by Yosan Sahlu Abebe entitled: Assessing the Socio-economic Opportunities, Challenges and Coping Mechanisms of Female Headed Households: The Case of FHHs in Nefas Silk Lafto Sub-city, Addis Ababa and submitted in partial fulfillment of the requirements for the degree of Master of Social Work compiles with the regulation of the University and meets the accepted standards with respect to originality and quality.

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Declaration

I, the undersigned, hereby declare that the work contained in this thesis has not been previously submitted to meet requirements for an award at this or any higher educational institutions. The work is original, and carried out independently with the guidance and support of the research advisor. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made. As a result, any other research or academic sources used in the study have been duly acknowledged.

Name: Yosan Sahlu Abebe

Signature: _____

Date: _____

Place: Addis Ababa, Ethiopia

Dedication

First and foremost, I would like to dedicate this work to my beloved families who have always been my courage and support to successfully pursue my education and complete the thesis work. Without their interminable love, prayer, encouragement and support, my dream would have not come true.

Secondly, I would like to dedicate this work to all female headed households who are in dire straits in every corner of the globe. Thinking of the fact that many female headed households around the globe are wrestling with multifaceted hardship in their day to day activities makes me sick as a female and as a social work student. Thus, I would be overjoyed if this work sheds light on the condition of female headed households and motivates concerned bodies to deal with their challenges so that the life of female heads could change for the better. Therefore, this paper goes to all women who are going through difficult times to change their families' lives especially without the support of their partners. It is your time now and the environment is becoming a better place for you so that you can be creative, ambitious, and successful by controlling and deciding on your own life without any external challenges whatsoever.

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Acronyms

U.S- United States

W.B- World Bank

FHHs- Female Headed Households

MHHs- Male Headed Households

ILO- International Labor Organization

UNESCO- United Nations Educational Scientific and Cultural Organization

ICCPR- International Convention on Civil and Political Rights

ICESCR- International Convention on Economic, Social, and Cultural Rights

CEDAW- Convention on Elimination of Discrimination against Women

UDHR- Universal Declaration of Human Rights

UN-United Nations

FDRE- Federal Democratic Republic of Ethiopia

CRR- Center for Reproductive Rights

UNDP- United Nations Development Programme

GO- Governmental Organization

SHG- Self-Help Group

Abstract

The general objective of the study is to assess the socio-economic opportunities, challenges, and coping strategies of female headed households in Nefas Selk Lafto Sub-city. Data were gathered through in-depth interview, focus group discussion, and observation supplemented by other secondary sources for literature purpose. Qualitative research method guides the overall study. Ten participants were interviewed, and data were gathered at one point in time. Intrinsic case study was employed, and participants were selected using convenience sampling technique.

Theories that the study utilizes are Marxist feminist, structural functionalism, human capital, and the restricted opportunity theory. The findings of the study are clear indicators for the dominance of poverty among FHHs. The inability to meet the basic needs of family members including a better housing and education is one of the indictor for the existence poverty in these households. Low educational and occupational background are identified as the main reasons behind the economic difficutiles of FHHs. Limited social relationship with communities is the main reason for the social challenges female heads face which has a huge negative impact on their participation in social affairs. Discrimination, isolation and verbal harassment were found to be the most common social challenges of female headed households.

Social networks and community supports are found to be the common coping mechanisms adopted by FHHs. Female heads also use the support from governmental and nongovernmental organizations to cope up with the exsting problems. Since women constitute half of the population, understanding their livelihood is essential. Therefore, understanding the socio-economic challenges of female headed households is found to be vital for the better development of a country, and the findings of this study are also important for social work interventions.

Chapter 1: Introduction

1.1.Background and Rationale

Households are not the same everywhere, because their structure is dependent upon social context, and they are a sub-system of wider social relations and realities (Pratt, 2006). Family is considered to be the basic social and/or economic unit of society. Individuals relate to society through their families and households. When these units change their structures, positively or negatively, the structure of the society will with no doubt be affected either positively or negatively, depending on the change on the family or household.

Family and household is not the same thing. The family denotes a unit consisting of a husband and wife, and their children (Elliot, 2013). Family is a group of two or more persons related by blood, marriage, or adoption (U.S Census Bureau, 2010). “Family is a group of two or more people who are committed to each other and share intimacy, resources, decision-making responsibilities, and values” (Olson & DeFrain, 2000, p.10). Household on the other hand refers to a group of people living together in a same house that may or may not be related to one another (Gupta, 2017). Generally speaking, as family represents any social relationship, household represents the people living under the same roof. Families may or may not share the same roof but are biologically or socially related, however, in case of a household, whether related by blood or not, the people share the same roof. Though these two concepts are different, changes at both the family and household level, have repercussions at the aggregate level of a country.

The head of the household is defined as a household member with authority and income earning responsibilities (Barros, Fox & Mendonca, 2007). In the case of a female-headed household, the female adult member is the one responsible for the care and organization of the household (Buvinic & Gupter, 2015). According to International Labor Organization (2013), female headed household is a household either where no adult males are present, owing to divorce, separation, migration, non-marriage or widowhood, or where men, although present, do not contribute to the household income. Households headed by women, for example, are typically endowed with varying amounts and types of resources and capabilities that equip them to respond to change and opportunities differently (Little, 2009). As a result, headship can provide a useful analytical device to identify how households undertake their day to day livelihood activities (Verma, 2008).

Having full responsibility of maintaining the household alone brings challenges to a female person. The challenges women face include poverty, unemployment, disease and hunger, loss of personal dignity, crime, ignorance and illiteracy, among other things (World Bank, 2005, 2011). Female headed households can certainly be disadvantaged with respect to entitlements such as access to education and assets, or productive resources such as land, capital and technology. Cultural, legal and labor market barriers can also place constraints around female headed households' ability to mobilize upwardly (Bovinic & Gupta, 2014). In spite of the growth in the numbers and enormous responsibilities placed on female headed households, these groups of people lack access to sufficient resources to effectively nurture their families and manage households which make it hard for many female headed households to survive economically and enjoy a decent standard of living. The fact that female headed households are the single sources

of income for the household, with no other support for sustenance makes them fall in a perpetual cycle of poverty, barely satisfying basic needs of their members (Chant, 2007).

In order to survive the various challenges including poverty, women start engaging in various legal as well as illegal activities. Some female headed households survive on niche services which include backyard activities, domestic labor, part-time jobs and governmental social grants. Community based networks and networking with relatives are also another adopted means of survival (Adelzadeh, Alvillar & Mather, 2009). The harsh socio-economic environment faced by the majority of women has contributed to some committing crime as a means of survival (Schmidt, 2012). Crimes normally committed by women in general include shoplifting and prostitution. Venter and Marais (2005, p.6) wrote that "some female-headed households have adopted a hand to mouth, and meal skipping survival strategies."

Ethiopia is no exception; it experienced a steady increase in female headed households as a share of total households (Lemlem, 2010). For instance, in 2002, one fourth of all rural households in Ethiopia were headed by women (Stone, 2003). The study conducted by Little (2006) also shows that in 2006, female-headed households make up about 24 percent of households in South Walo. From the above literatures, the social and economic challenges faced by households headed by women can be clearly seen. In developing countries where there is high level of poverty and discrimination among women, the challenges faced by female headed households are double. Therefore, this paper tries to address the socio-economic challenges faced by female headed households along with the various coping strategies.

1.2. Statement of the problem

Even though women in Ethiopia make a significant contribution to various sectors of the economy, similar to women in other parts of the developing world, are usually vulnerable to poverty. Especially female headed households are among those that are hit the hardest by the incidence of poverty in a given country. This is mainly due to the poor social and economic conditions of women which results from gender inequalities and discrimination that prevails in the country (Elias & Tassew, 2005; Action Aid, 2008).

Poverty among women is both a political and an economic concept since it relates to the allocation and distribution of resources (Meth, 2006). Traditionally, the distribution of inheritance in the African society favored men and deprived women of the resources. It further discriminated against women regarding decision making, particularly on issues that pertain to their own lives and wellbeing which contributed to their high level of poverty (Gangopadhyay & Wadhway, 2003).

According to Chant (2010), the majority of the poor in developed and developing worlds are women, who are as many as 70 percent of the world's poor. The International Fund for Agricultural Development (2010) also states on its report about how women in developing countries are among the poorest and most vulnerable people in the world. Narasaiah (2011) and Kabeer (2009) examine how the gender composition of the poor is veering towards a greater share of women living alone usually referred as female headed households. A study conducted by Middlebrook (2011) emphasized how poverty among female headed households is more severe than male headed households, which stems basically from the shortage of decisive livelihood assets such as land, livestock, and labor.

Another study by Rosenhouse (2007) explored how female household heads, in particular, face different constraints based on their unique position in the household including their often sole responsibility for income generation and reproductive work, and also higher dependency burden than their male-headed counterparts. For instance, the study conducted by Holden, Shiferaw, and Pender (2007) found that female-headed households in Ethiopia have lower land productivity, owing to resource (insufficient male labor and oxen), poverty, and low substitutability among factors of production.

According to Chant (2007), female headed households are more likely to be vulnerable to poverty at any point in time compared to nuclear-family households. More significantly, gender-based differences in assets and resources considerably affect resource allocation and productivity within the households, posing another threat to secure livelihoods. Most important of all, in a fragile socio-economic environment and during the absence of a male support, female headed households' livelihood strategies may result in uncertain livelihood outcomes, such as erosion of household asset base and kinship ties which highly sustain poverty.

At any rate, the sudden loss of a husband or temporary absence of a male-partner has devastating socio-economic consequences for single mothers. Being female-headed and constrained in the quality and quantity of labor, the women have triple roles to play: income-earning activities, childcare, and household maintenance which lead to nervy pressures, psychological crisis, and social distresses and isolations (Chant, 2010).

The above stated researches gave much focus on the economic aspects of female headed households. They briefly explained how women heading a family alone are usually hit by the incidence of poverty. I believe that economic aspects are important and cannot be ignored in studying a given group. They are important issues that with no doubt affect the social as well as

psychological wellbeing of an individual, family, group or society at large. However, since human beings are social animals, it would be impossible to ignore or give less emphasis to the social aspects of a given society. Therefore, it becomes important for the researcher to look into the different kinds of social interaction and relation female headed households have and the position they are given in the society. The study therefore tried to fill the exiting gap by examining the social challenges faced by female headed households, and briefly explains how these challenges contribute negatively to the standard of living of female heads.

1.3. Objective of the study

1.3.1. General Objective

The general objective of the study is to assess the socio-economic opportunities, challenges and coping mechanisms of female headed households in Nefas Silk Lafto Sub-City, Addis Ababa.

1.3.2. Specific Objectives

The specific objectives of the study are:

1. To assess the living condition of female headed households;
2. To assess the social and economic opportunities of female headed households;
3. To examine the social and economic challenges of female headed households;
4. To identify external factors that contribute for the social and economic challenges of female headed households;
5. To identify the coping mechanisms used by female headed households to address the social and economic challenges.

1.4. Research Questions

The following are the questions that the study tried to respond to.

1. How can be the living conditions of female headed householdsexplained?
2. What are the social and economic opportunities of female headed households?
3. What are the social and economic challenges faced by female-headed households?
4. What are the external factors that contribute for the socio-economic challenges of female headed households?
5. How do female headed families cope with the socio-economic challenges they experience with?

1.5. Significance of the study

The aim of the study is to understand the nature and characteristics of female headed households. I believe that understanding the nature, characteristics, opportunities, and challenges of female headed households is important for social work practice as social work mainly deals with the most vulnerable and disadvantaged group of the society. The most important significance of the study is an advancement of knowledge on the subject matter under study. As a result, the fundamental motivation for this study is to add a body of knowledge upon which further and intensive studies on the area can be based. Therefore, the study will contribute a new perspective to the existing body of knowledge relating to opportunities, challenges and coping mechanisms of female headed households.

The research is useful for the study participants in discussing the various challenges they deal with in their day to day activity with the group and the researcher which helps them in normalizing their problem/situation. As a social worker, I will also suggest non-governmental

organizations dealing with women to create formal associations among female headed households so that their life can change permanently.

Moreover, the findings of the study can sensitize and make heedful policy makers, government and nongovernmental organizations, families and communities to the needs and challenges of female headed households in an effort to mitigate their plights. Therefore, policy makers, researchers, humanitarian service organizations, practitioners, and educators will use the input of this research to design appropriate policies and service provision mechanisms that aimed at promotion of positive women development which empowers them in their attempt to lead their own independent and successful life.

1.6. Scope of the study

Though female headed households are everywhere in the world in general and in Ethiopia in particular, this study is delimited to Nefas Silk Lafto Sub-city due to resource limitations. The study did not consider other woreda's beyond. The study is also limited to the social and economic opportunities and challenges of female headed households in the selected woreda.

1.7. Organization of the Study

The study has six chapters. The first chapter deals with the introductory part that incorporates background and rationale of the study,statement of the problem, research questions, objectives of the study, significance of the study, and definition of key terms. The second chapter includes the review of relevant literatures for the study along with different theories. It mainly includes theoretical and methodological literature reviews. Chapter three discusses the research design and methodology including tools for data collection and analysis. The forth chapter compromises of data presentation and results of the study. The fifth chapter includes discussion

of the key findings. The conclusion, implication for social work and forwarded recommendations make the last chapter.

1.8. Conceptual and Operational definitions

1.8.1. Conceptual definition

Family– Family is a group of two or more persons related by blood, marriage, or adoption (U.S Census Bureau, 2010).

Household– Household is a group of related or unrelated people living in a dwelling unit or its equivalence, eating from the same pot, and sharing common housekeeping arrangements (World Bank, 2001).

Female-headed families- Are single parent families which are headed by women (Mcil, 2003).

Female head household- A female-headed household is where a female adult member assumes responsibility for the care and management of a particular household (Barros, 2009).

Livelihood- Capabilities and assets required for a means ofliving in response to socio-economic stresses and shocks (Beall & Kanji, 2011).

Poverty- Is the economic condition in which people lack sufficient income to obtain certain minimal levels of health services, food, clothing and education generally recognized as necessary to ensure an adequate standard of living (World Bank, 2000).

1.8.2. Operational definitions

Household- Household in this study refers to people living under the same roof, and having a direct access to the house and share meals. They may or may not be related by blood or engaged in decision making of the house.

Female Household Heads: Female household heads in this study refers to the de-jure head where the women are unmarried, divorced, widowed, or separated. In general, a female headed household in this study refers to an absence of permanent eligible male in the family system that is responsible for the daily needs of the household.

Social Challenges- Social challenges in this study refers to difficulties that a certain group of people (female headed households) face within their community or society they are living in which they wish to remove or correct.

Economic challenges- Economic challenges in this study refer to challenges or problems where resources are insufficient to satisfy the wants and needs of family members.

Poverty- Poverty in this study refers to the absolute approach where the head of the household is unable to meet the basic needs of members of the family.

Social opportunity- Social opportunity in this study refers to the different opportunities that people have access to, based on their social networks and the overall environment in which they live in.

Economic opportunity- Economic opportunity in this study refers to the economical means in which people get access to economical support including support from family members or governmental/non-governmental organizations.

Chapter 2: Literature review

2.1. Introduction

This chapter mainly deals with the review of related literatures in order to find out what has been studied up to now with regard to female headed households. As a result, theoretical frameworks which mainly discuss on the various theories used to explain the study area are presented. Empirical evidences at the global level, followed by such evidences from the regional (Africa) and Ethiopia level are also presented.

2.2. Households: An Overview

The World Bank (2001) defines the term 'household' as a group of related or unrelated people, living in a dwelling unit or its equivalence, eating from the same pot and sharing common housekeeping arrangements. According to this definition, the term is about any group of people dwelling in the same house. Ngwenya (2008) asserts that a household involves people living together, sharing food and function according to family rules defined within culturally specified socio-economic boundaries.A household is also defined by Amoateng and Richter (2011) as being one of the acceptable models of family life, consisting of people related by kinship, residence or close emotional attachments. Household members share a number of systematic features including intimate interdependence, boundary maintenance, preservation and adaptation of identity as well as performance of household tasks.

Fundamentally, there are several characteristics that describe households. Three main characteristics of the household population are: the age and sex structure, the headship and the size composition of the household. The sex of the head of a household in particular has various socio-economic and demographic implications which will be discussed under this study.

Traditionally, in almost all societies, households are predominantly headed by men. When households are headed by women, it is generally hypothesized that these households are more likely to be economically deprived and to lack the proper emotional environment (Erouevi, 2012).

2.3. Female Headed Households

In recent years, female headship and female headed households have emerged as a subject of increased social concerns, both in developed and developing countries and therefore female headed household becomes a focus of economic and social policy discourse in both nations (Ngwenya, 2008). According to Barros (2009), a female-headed household is where a female adult member assumes responsibility for the care and management of that particular household. Different terms are interchangeably used by researchers to refer female-headed households (FHHs) including “female-maintained”, “female-led”, “mother centered”, “single-parent”, or “male-absent” rather than using “female-headed households” only (Buvinic & Gupta, 1997, p. 260). According to Chant (2008), female-headed households are forced into single headed management of multiple tasks which include the generation of the main income, housekeeping, child caring as well as provision of a good shelter.

According to Ngwenya (2008), the head of the house is usually nominated but can also take the headship even without any form of nomination. The male is usually the one who heads the household. In the absence of the male figure, the female family member takes over the role of headship. Female-headed households can be understood from two perspectives: the “de jure” and the “de facto” households (Martins, 2014). A de jure female-headed household exists when the head of the household is an unmarried woman, divorced, widowed or with no husband in the household. On the other hand, a de facto female-headed household is when the head of the

household is in practice by a female due to the fact that the male head is absent through out the year or for a longer period, and the wife becomes the main decision maker during the husband's absence and thus heads by default.

2.4. Causes of Female-Headed Households

Mullings (2007) asserts that wars, migration and increasing unemployment highly accelerated the phenomenon of female headed households and women raising children by themselves. Mullings states that among the Euro-Americans, an increase in feminism and opportunities of employment for Euro-American women have highly contributed to their economic independence and a change in their attitudes towards marriage. They choose to become independent of men and take charge of their own households after probably divorce or separation. Likewise, a study by Lokshin, Harris, and Popkin (2015) found that the growing incidence of single mothers in Russia was mostly resulted from the high rate of divorces in the country.

Chant (2008) said that domestic violence is another factor for the increase in the number of female headed households in countries like Costa Rica. In order for women to protect themselves and their children from abusive men, they turn to single motherhood and run their households alone. Ruwanpura (2009) described that female headed households are a result of conflicts and death of husbands. Extramarital affairs by men also make wives leave husbands and end up as heads of households. Girls born and raised in female headed households are more predisposed to heading their own households as adults.

2.5. Challenges of Female Headship

According to Chant (2008), the absence of a male figure in female-headed households exposes the household to lack of protection. Children growing up in the absence of a father may experience feelings of trauma, rejection and insecurity. They may also be forced to take the high burdens of labour both inside and outside of their homes so that they can be able to supplement the house income. More so, the lack of a father deprives young male children of a male role model at home. The girls from these households usually face premature sexual advances from men since there is no father to defend them. As a result, children raised in these households may be pitied, isolated and stigmatized. There is also a high risk of crime in these households. There is a negative societal attitude towards lone mothers since they are considered inferior compared to two-parent households. Female-headed households generally suffer high levels of low self-esteem because of lack of a male figure in the household (Chant, 2008).

Kabeer (2013) used key indicators to measure the gender dimensions of poverty, which can help us identify the problems of female headed households. She presented a conceptual framework for the analysis of poverty in terms of basic needs and resource entitlements in relation to households particularly those households headed by women. Poverty and economic insecurity, social constraints, political powerlessness, discrimination from the community are some of the problems facedby female headed households. It also seems that female headed households are more common in situations of poverty, in societies with a high level of male labour migration, and institutions where general insecurity and vulnerability prevail (Youssef & Hetler, 2008).

Women are the primary earners in female-headed households, and they still face gender discrimination with respect to education, earning rights, and economic opportunities (Barros, 2009). The study by Buvinic and Gupta (2008) shows that women have lower average earnings compared to men, less access to remunerative jobs, and productive resources such as land and capital which all contribute to the economic vulnerability of women in general and female-headed households in particular. The World Bank's study on Gender and Poverty in India (2001) concluded that women continue to be denied for the access to productive assets in the form of land ownership and human capital such as education and skill-training. Women also work for extremely low wages, with a lack of job and social security benefits (Nandal, 2005).

However, asides from the various challenges faced by female headed households, there are also some positive aspects within these households beyond poverty related issues. These include a lesser degree of submittal to marital authority, greater self-esteem on the part of women, more freedom, more flexibility in having a paid job, a reduction in or elimination of physical abuse, access to social and community supports (Feijoo, 2005).

2.6. Consequences of Female Headship

Female heads take on the dual role of economic providers and family nurturers without, in most instances, the direct assistance of males or the support of traditional kinship and family networks. Female heads usually deal with fewer adult earners in the household (i.e., a greater dependency ratio), experience inferior earnings both as a result of gender discrimination in the labor market and also as a consequence of the need to combine home care with economic activity, which leads many women to select jobs demanding a smaller time commitment (Tirsit, 2016).

Females heading a household alone experience lower educational and occupational attainments, and for female children, higher risk of teenage pregnancy (Garfinkel & McLanahan, 2006). Children of single mothers exhibit higher rates of school dropout, lower nutritional status, and higher rates of labor force participation, higher mortality as well as higher prevalence of school absenteeism (Eisenman, 2004). There are also positive consequences of heading a household alone. For instance, children from single-parent families in developed countries like Europe perhaps do considerably better since there is a generous public assistance for households headed by one person (Folbre, 2007).

2.7. Social attitudes towards female headed households

The reaction of a community or society towards single females/mothers who have family alone is a very significant issue to consider, because it is the community that determines the status of an individual or group in a given society. Status is socially constructed, and the degree of esteem or disesteem people in a community display depends on the society's attitude towards them which of course has a huge impact on their life (Tirsit, 2016). For instance, divorce is still not receiving the approval of the societies of the world for it still represents failure in a highly valuable relationship, and there is still a huge disregard towards divorced couples (Achalew, 2014). According to Nazoktabar (2011), female headed households face various challenges within their community and society at large because of the negative social attitudes towards them including the lack of positive attitude for the second marriage, the marginal conflict with the husband's family, the lack of power to provide for children's financial and material needs, problems in social relationships, and also the problem of access to a proper job with regards to not having enough skill.

2.8. Theoretical frameworks on women

Feminist theory highlights the presence of a gendered social structure (Policastro, 2015). According to feminists, gender is socially constructed and acts as a mechanism for social stratification in a male-dominated society. Feminism is a women-centered socio-political movement and ideology that is based on the idea that "women should share equality in society's opportunities and scarce resources" (Delaney, 2005, p.202). According to Hartmann (1998, p.41), "feminism is a recognition and critique of male supremacy combined with efforts to change it." "Feminism is a critical activist on behalf of women, seeking to produce a better world for women" (Ritzer & Goodman, 2004, p.436). According to Delaney (2005, p.202):

> Feminist theory is an outgrowth of the general movement to empower women worldwide. It is a broad–based theoretical perspective that attempts to demonstrate the importance of women, to reveal the historical reality that women have been subordinate to men (beginning with the sexual division of labor), and to bring about gender equality.

According to Donavan (2000), some of the dominant branches of feminist theories include liberal feminism, Marxist feminism, radical feminism and postmodernist feminism. Though these different branches of feminism focus on different perspectives, all of them have the same outlook that women are oppressed and there is a need to bring women out of this oppression.

2.8.1. Marxist feminist theory

Marxist feminist theory states that it is impossible for women to achieve true freedom in a class based capitalist society where the powerful many that produce the wealth are deprived of it. Marxist feminist blames the capitalistic mode of production as one of the main causes for male domination and women's oppression in any society. They made an attempt to locate a material basis for women's subjugation; to find a relationship between the modes of production, or

capitalism and women's status; to determine, in other words, connections between the realms of production and reproduction (Donavan, 2000). According to Donavan (2000, p.88):

> …Taming of animals is one of the changes in mode of production that made men more powerful in the society. Because there was a greater supply of food and animal products when cattle were herded rather than hunted, materials were available for exchange. Cattle therefore became a commodity privately owned (by men) and exchanged for other goods. This change in the mode of production helped men to accumulate wealth; and in comparison to that, women's domestic work became less valuable.

As this shift in mode of production gave men more economic power, they became dominating inside the household too. As women's domestic work did not produce a direct economic benefit to the household, this kind of work got the status of 'servitude' and women were regarded as a mere instrument for the production of children. As men went outside of their homes to meet the demand for labor and ensure economic sustenance of the family, women remained at home to maintain the family (Donavan, 2000). Vogel (1983) and Hurst (2010) explained this phenomenon in detail.

According to Vogel (1983), a capitalist society survives on 'production' and 'reproduction'. That is why; a gender wise division of labor for 'production' and 'creating surplus' by working outside was given to men while working within the house and involving in the biological reproduction process were assigned to women. Though this male domination prevailed in the past, with the advent of the capitalistic mode of production, the dichotomy between 'public' and 'private' spheres became institutionalized and male domination became almost unavoidable.

Hurst (2010) also explained this phenomenon in a similar manner. A capitalistic society is based on some capitalist values such as production in mass quantities, a separate workplace

and a fixed working period. As a result, a separation of workplace and home was needed. As men work outside, they gain more economic and political power. Women, because of their high involvement in home activities, became economically dependent on men. Thus, in society, the status of women gets lowered. In this way, gender inequality gets established.

According to Marx's intellectual partner Engels, a solution to the problem of women is to fully enter the public workforce. Though over the last few decades women have come out of their homes and joined the workforce, the subjugation, oppression and inequality still prevailed in work places too. "Marxist feminists stress that only a revolutionary structuring of property relations can change the social system where women are morelikely to be exploited than men"(Donavan, 2005, p.206). Marxist feminists noted that working class women are hired and paid cheaper-wage than their male counterparts. They produce the necessary work to sustain the capitalistic system, and yet, they do not benefit in the same manner as men.

In the male dominated corporate sectors, women face unequal treatment and discrimination (Hussain, 2008; Giscombe, 2007). This unequal treatment and discrimination can be treated as a violation of human rights. According to Marxist feminists, one of the main reasons for this discrimination is the capitalistic mode of production. Firstly, this capitalistic mode of production almost forced women to remain inside their homes (the private sphere) to take care of the families so that men can work outside (Vogel, 2001). Secondly, when women came into the public sphere, the male dominated work places treated them with discrimination, disrespect and inequality (Giscombe, 2007; Hussain, 2008).

2.9. Theoretical frameworks of Family

The family is certainly the most important and enduring element in all human social groupings. Nothing impacts our personality and happiness more than our family relationships.

Because there are so many perspectives to consider, it is not a simple thing to develop a coherent theory of family interaction (Smith & Hamon, 2009). With groups like families, there is the added complexity of looking beyond the individual and considering the relationship between the individuals in a whole. All of this makes family theory development difficult at best. People are hindered by the difficulty of not having a good and commonly accepted definition of the term family. Murdock (1949) surveyed the world's cultures and came up with this definition:

> The family is a social group characterized by common residence, economic cooperation, and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship, and one or more children, own or adopted, of the sexually cohabitating adults (p.1).

2.9.1. Structuralism functionalism theory

Structural functionalism or functionalism is a framework for building theory that sees society as a complex system whose parts work together to promote solidarity and stability. Functional theory is developed from an assumption that sees society just like the human body. As the body is made up of various parts such as organs, muscles and tissues that need to work together for it to be healthy; society is also comprised of many parts that must function together in order to work properly and to be in a state of equilibrium or balance (Kingsbury & Scanzon, 1999).

Functionalism addresses society as a whole in terms of the function of its constituted elements: namely norms, customs, traditions, and institutions (Parson, 1999). Functionalism looks at society through a macro-level orientation, which broadly focuses on the social structures that shape society as a whole (Spencer, 1999). For Parson, the key to societal survival is the shared norms and values held by its individual members. Deviation from those norms will lead to

disorganization which threatens the survival of the system. Because the family is a key system in a society, divorce, teen rebellion, non-marital sex, and single parenthood all threaten the structure or functions of the family, and therefore need to be avoided.

According to Lane (2001), the main function of any social system, including the family, is simply maintaining its basic structure. Parsons (1951) concluded that the best way to do this is for husbands and wives to play certain roles. Males need to be instrumental, which means that they are the ones who provide for the family. Because of this, their ability should focus on meeting the physical needs of family members in terms of food, shelter, education, and income. By contrast, females are to be expressive, meaning that they need to meet the emotional needs of family members by being nurturing and smoothing out problems in relationships.

In structural-functionalism, a system consists of a large number of actions and elements, each in an interdependent relationship with all the other actions or elements (Parsons, 1951). The interactive relationship in structural functionalism is similar to the idea of cause and effect but in functionalism, actions are regarded as interdependent. Every actor in a system is influenced by every other actor within a system. Therefore, when a household is headed by a female adult member only, the whole system will be imbalance which will result in a negative consequence in maintaining a healthy life style among members of the family. As a result, the withdrawal of a male adult member from the household will positively or negatively affect each actor within the system.

2.10. Theoretical framework of socio-economic challenges

2.10.1. Introduction

In recent years, there has been a need to address the social and economic challenges faced by many citizens especially in the developing world. The challenges of poverty, unemployment,

and illiteracy have continued to impede economic progress in most economies (Studies for Poverty and Inequality Institute, 2007). The unemployed individuals, people living under poverty and the illiterate families suffer loss of self-esteem and confidence because of their low status within the society (Dornbusch, 2010). This section therefore explores literatures on socio-economic challenges including poverty, unemployment, education and social exclusion that are directly or indirectly related to challenges faced by female headed households.

2.10.2. Poverty

Poverty continues to receive global attention especially in all programs that concerns development since it is an age-long phenomenon. Poverty goes beyond the economic spheres and includes ones' ability to participate in political and social life. Poverty is an undesirable social, political and economic phenomenon. It entails social exclusion where individuals or groups are wholly or partially excluded from full participation of society (Allen & Thomas, 2015). The World Bank (2007) found poverty to be more prevalent in the Sub-Saharan Africa and other emerging economies compared to the developed nations.

Poverty captures a wide range of meanings depending on who is defining it. Different people at different places interpret poverty differently which makes the eradication of poverty a challenge (Studies for Poverty and Inequality Institute, 2007). Definitions of poverty are also critical to political objectives, policy focus and research objectives. They are linked to explanations, implications for solutions and situations where value judgments are involved (Allen & Thomas, 2015).

Since an inclusive definition of poverty is difficult to come up with, different groups of people define poverty in a way that suits their study or research focus. According to Langmore

(2014), poverty is lack of participation in decision-making, a violation of human dignity, powerlessness and susceptibility to violence which can lead to economic dependence and subjection to exploitation. Poverty is also defined as any barrier to prosperity resulting from a lack of resources and opportunities which results in feelings of being disenfranchised from various support systems (Tilakaratna & Satharasinghe, 2013). Most of the definitions of poverty include hunger, poor health, lack of adequate clothing and poor housing conditions which are collectively called poverty indicators (Langmore, 2014). Poverty is usually defined and explained in terms of absolute and relative approaches.

2.10.2.1. Absolute poverty

The absolute approach explains poverty as the lack of sufficient resources necessary for living. It is an income-related definition where poverty results from lack of sufficient income to sustain a normal living (Studies for Poverty and Inequality Institute, 2007). The concept of absolute poverty is based on the notion of subsistence, thus not having enough to satisfy basic needs. The poor in this case are those who are living below the subsistence level (Noble, Ratcliff & Wright, 2010).

The World Bank (2005) in conceptualizing poverty in the international development context has adopted an absolute poverty approach as a yardstick for measuring poverty. Absolute poverty can be measured using an absolute poverty line (Ikejiaku, 2009). The absolute poverty line estimates the cost of bundle of goods deemed to ensure that basic needs are met. These basic needs constitute the cost of food baskets to provide for basic nutrition. People are therefore referred as poor when they lack the command over resources to meet some absolute needs (Studies for Poverty and Inequality Institute, 2007).

2.10.2.2. Relative Poverty

A poverty that exists as dependent on some specific reference group is called relative poverty (Poverty and Inequality Institute, 2007). Relative poverty can be defined using a relative poverty line that demarcates the lowest income that can be earned by a household, and is deemed sufficient for a normal standard of living. A relative poverty line will move with standards of living, and the poor are then taken to be those persons that are living below the line. A relative poverty line varies across time, societies and place, and each country uses lines which are appropriate to its own level of development, societal norms and values (Laderchi, 2013).

2.10.2.3. Social exclusion

The term social exclusion relates to the alienation and disenfranchisement of certain people within a society (Studies for Poverty and Inequality Institute, 2007). It is a term used by most governments today to explain poverty. The relative concept of poverty relates poverty to notions of exclusion from participation in mainstream economy where, in a given society, those who are considered poor are usually excluded from full participation (Clert& Wodon, 2013). When considering social participation, there exists the concept of relative deprivation which is when people cannot obtain, at all or sufficiently, the condition of life which allows them to play their roles, participate in the relationships and to follow the customary behavior. The inclusion of social exclusion in the definition of poverty explains the larger notion of the term where the poor are denied to participate in the society in addition to their insufficient incomes (Noble, 2011).

2.11. Theories to explain poverty

Virtually, most theories that are used to explain poverty focus on able-bodied people andnon-elderly adults whose potential for escaping poverty rests on their ability to work enough

hours at a sufficiently high wage rate. Many theories of poverty, therefore, became theories of labor supply and wage rates (Duncan, 2007).

2.11.1. Human capital theory

Human capital theory is a theory of earnings, one of the major determinants of poverty. According to Becker and Mincer (2001), this theory explains both individuals' decisions to invest in human capital (education and training) and the pattern of individuals' lifetime earnings. Individuals' different levels of investment in education and training are explained in terms of their expected returns from the investment (Becker, 2004). People who expect to work less in the labor market and have fewer labor market opportunities, such as women or minorities, are less likely to invest in human capital. As a result, women and minorities have lower earnings and are more likely to be in poverty.

The human capital theory states that earnings start out low when people are young. Because younger people are more likely to invest in human capital, and will have to forego earnings as they invest. Therefore, younger people and men are more likely to invest in human capital than older people and women (Ehrenberg & Smith, 2008).

2.11.2. The restricted opportunity theory

The restricted opportunity theory contents that the poor lack sufficient access to economic opportunities and cannot avoid poverty unless their economic opportunities improve (Duncan, 2007). The dual labor market theory is an example of the restricted opportunity theory. In this theory, the labor market is split into two sectors with little mobility between them- the primary sector offering steady employment, higher wages, and better promotion opportunities,

and the secondary sector with low wages, poor working conditions, and few promotion opportunities.

2.12. Poverty and inequality

The issue of inequality in the distribution of income and wealth is a long term global problem. According to the World Bank (2008), the richest (20%) of the world's population consume about 76.6% of the world's wealth. The poorest (20%) of the population consume 1.5% of the wealth and the middle (60%) consume 21.9% of the world's resources. The poor majorities seem to own the world's few resources while the rich minorities enjoy the bulk of the world resources. In this sense, poverty eradication measures should direct their focus to income and wealth redistribution (Walsh, 2008).

However, poverty and inequality differ in the following aspects (Bhorat, 2015):

- A country with low level of poverty may have high inequality; therefore the two are not the same.
- Poverty and inequality respond differently to growth.
- Fair and equal society may still have high levels of poverty.

2.13. Female Headship and Poverty

Earliest interest in mainstream thinking on the link between female headed households and poverty dates back to the beginning of the 1970s in the US debate about single mothers and welfare (Lott & Bullock, 2009). In the debate, an attempt was made to look into the heavy burden that falls on single mothers and its consequences as well as the need to reform welfare policy that caters strategic focus to tackle the disadvantages of single mothers and their household members. Literatures on female headship and poverty have focused on using income

and/or expenditure-based poverty measures to categorize households as poor and no poor, which of course misses important subjective as well as non-financial asset dimensions (Tsehaye, 2007).

The idea of female headed households as vulnerable and disadvantaged was consistently reinforced through statements such as "poverty has a women's face" (Chant & Moghadam, 2006). Women constitute '70% of the world's poor' (Chant, 2006; Kabeer, 2003) or the strongest link between gender and poverty is found in female headed households (United Nations, 2011). The idea that female headed households are all women, and women are poor, therefore female headed households are categorically poor, was easily and swiftly broadcasted.

New interest in research in analyzing the link between poverty and gender emanated for two major reasons: (i) the swell in global incidence in the proportion of female headed households both in developing and developed countries, and (ii) the rise of female participation in low-return urban informal sector activities (Kabber, 2003). Substantial research works have been undertaken since the beginning of the 1980s, and in much of these researches female headship and poverty became the accepted virtual belief. As summarized by Chant (2003), female headed households are linked with the concept of a global feminization of poverty and categorized as vulnerable and poorest of the poor, and ultimately the view became an accepted discourse in policy circles among international agencies.

In many of the studies, it has been argued that the principal factors responsible for the likelihood of vulnerability among female headed households and feminization of poverty mainly stem from four reasons (i) the structural lack of male labour and support (ii) discrimination in rights, entitlements and inherent gender bias (against women or a girl child) at households level or in society (iii) economic and institutional restructuring and the rising participation of women

in low return informal sector, (iv) social fragmentation and erosion of kin-based support networks (Kabeer & Chant, 2003).

Momsen (2015) asserts that there are some circumstances that make female headed households more vulnerable to poverty, for example, they may contain fewer working adults and women earn substantially lower wages than men. While there may be a certain relationship between female headed households and poverty, this relationship is not universal and neither it is uniform within countries (Datta & Mcilwaine, 2015). Therefore, these ideas need to be understood as generalizations rather than givens.

2.14. Unemployment

2.14.1. Definitions of unemployment

Studies for Poverty and Inequality Institute (2007) define unemployment using both the narrow and expanded definitions. The expanded definition defines the unemployed as those people within the economically active population who bear the following characteristics:

- Did not work during the seven days prior to the interview.
- Want to work and are available to start within a week of the interview.
- Have taken active steps to look for work or to start some form of self-employment in the four weeks prior to the interview.

The narrow definition also defines unemployment same as above but excludes the last groups of people.

2.14.2. Female headship and unemployment

Unemployment is a global challenge in the world today (Lam, 2008). It is a legitimate policy concernfor most governments, especially those of the developing nations. Female headed

households are mostly unemployed since they are busy with home related activities including bearing children and taking care of the household. In the past few decades, women used to stay at home, therefore, they didn't get the chance to attend education which contributed to their low educational skill. In the global village, more women than men are unemployed and illiterate (International Labor Organization, 2009). According to Wanasundera (2007), 110 million children in the world do not attend school, and of these, two thirds are girls which lead to the feminization of illiteracy which decreases the employment prospects of women. The fact that most of these women are uneducated makes them unemployed since they don't meet the requirement for skillful jobs. As a result, the prevalence of unemployment among women poses a bigger challenge when these women become heads of households. Therefore, the high unemployment rate among female headed households is closely linked to their high illiteracy and low levelof skill in formal sectors (Gangopadhyay & Wadhway, 2013).

2.15. Theoretical frameworks on livelihoods

2.15.1. Livelihood

Livelihood is about the ways and means of making a living. It is a matter of ownership and utilization of information, management of social relationships, meeting obligations, and affirmation of personal identity and significance (Rakodi & Jones, 2012). Chambers and Conway (2010) defined the term in its entirety as means of gaining a living. Thus, livelihoods in the new concept is explicitly related to household resource and asset endowments, organizational capacity to command and deploy resources, ability to make choices from range of alternatives, and sense of own worth as well as recognition of others.

2.15.2. Livelihood Strategies

Based on the asset portfolio, under the vulnerability context people operate, and constrained by structures and processes, people choose strategies composed of activities that generate the means to improve their livelihoods, reduce risks, or enable recovery. Thus, livelihood strategies can be defined as activities people carry out and choices they make in order to achieve their livelihood goals (Department for International Development of the British Government, 2012). People's livelihood strategies are dynamic thus change with the context of the external environment over which they have little control (Cahn, 2002). Moreover, livelihood strategies are diverse, and individuals or households may be in and out of poverty since they live in a dynamic rather than static situation.

2.15.3. Livelihood Outcomes

Within the sustainable livelihood framework, livelihood outcomes are identified as the end results or achievements of people's livelihood, affected by the livelihood strategies that they adopt and also the available opportunities. Positive outcomes of the livelihood strategies adopted by the poor should improve incomes, reduce vulnerability, increase well-being and be socially and environmentally sustainable (Rakodi & Jones, 2012). On the other hand, the outcomes of livelihood strategies may be ineffective or result in a negative outcome, for example when the long-term consumption declines, assets will be permanently lost.

2.15.4. Livelihoods Approach and Its Principles

There is an increased understanding on the ways by which households and individuals realize their basic socio-economic needs through complex blend of activities, capabilities, and assets. Livelihood combines capabilities (human endowments such as skills, aptitudes, and

initiatives) assets (stores and resources) and entitlements (claims and accesses) as both means and ends of sustaining a living.

According to Carney (2010), the sustainable livelihoods approach is an integrating concept of different themes: assets, vulnerability, and sustainability. The general theme of the approach is that various strands are linked together with the appreciation of the diversity of livelihoods, the role of different types of assets, the importance as well as impact of the wider social and economic environment in mediating access of individuals and households to assets and livelihood systems.

Within the overall theoretical framework, several principles are embedded in the sustainable livelihoods approach (Cahn, 2008). First, poverty is recognized as multidimensional. Second, and of course the most important principle is that it takes people at the center of analysis of poverty. Third, livelihood is holistic and usually influenced by multiple internal and external variables, and assets are just more than income-winning mechanisms which have broader meaning to people's world and being.

2.15.5. Assets

The sustainable livelihoods approach proposes new thinking in terms of viewing people as having strengths or assets, as a conceptual remedy to the traditional paradigm which views poor people as 'deprived' or 'passive'. The proponents of the approach put forward that for more conceptual, empirical and practical understanding of livelihoods of poor people, it would be appropriate to start with an analysis of their strengths as opposed to an analysis of needs in order to spot what opportunity they may offer or where limitation may lie (Department for International Development of the British Government, 2012). Accordingly, though they may not have financial capital, poor people have vital material and non-material assets: the quality and

quantity of labor (the knowledge, skills, physical and mental health), the social ties and networks, and other physical resources to draw and build their livelihoods.

2.15.6. **Household Livelihood Assets**

Human capital: The labor resources available to households, which have both quantitative and qualitative dimensions. Qualitative aspects usually refer to the level of education and skills as well as health status of household members.

Social capital: The social resources (networks, membership of groups, relationships of trust andreciprocity, access to wider institutions of society) on which people draw in pursuits of livelihoods.

Natural capital: The natural resource stocks from which resource flows useful for livelihoods are derived, including land water, and other environmental resources.

Physical capital: Physical or produced capital refers to basic infrastructure (transport, housing, energy, and communication) and production equipment as well as means which enable people to pursue their livelihoods.

Financial capital: The financial resources available to people (saving, credit, remittances, and pensions) which provide them with different livelihood outcomes (Rakodi & Jones, 2012).

2.16. Vulnerability Context

Urban livelihood studies define vulnerability as insecurity and sensitivity to economic, social, political, and ecological changes which endanger the well-being of individuals, households and communities (Moser, 2011). Implicit within the vulnerability is the responsiveness and ability to mobilize resources to resist risks households face during negative changes. There are four main threats to livelihoods: shocks, stresses, trends, and seasonality (Chambers & Conway, 2012). Shocks refer to unpredictable, sudden, and traumatic impacts;

stresses are predictable, continuous, and cumulative pressures; trends are frequent changes in macroeconomic variables, population, and technology; and seasonality refers to recurring changes at a particular time like employment opportunities and level of prices.

The vulnerability context is usually external and out of people's immediate control. People's ability to respond to external changes and resist or recover from the negative effects of the changing environment depends on the asset base and opportunities open to them (Rakodi & Jones, 2012). Therefore, vulnerability is closely linked to asset base and capabilities; thus the weaker the asset base, the higher the vulnerability and vice versa. In other words, the stronger the asset base over which people have control and the more options open for them, the better the capacity to avoid or reduce vulnerability. Furthermore, the ability to cope or reduce vulnerability depends on private action composed of positive competence, the ability to perceive, predict and adopt stress, the ability to mobilize resources, exploit opportunities, and transform assets (Chambers & Conway, 2012).

2.16.1. Vulnerability of female headed households

As noted by Elson (2013), the growth in the number of female headed households is no sign of emancipation from male power especially in a society where women as a gender are subordinate. The absence of a husband usually leaves most women worse-off. The core of gender subordination lies in the fact that most women are unable to mobilize adequate resources (both material and in terms of social identity) except through dependence on a man.

In lacking an adult male "breadwinner", lone mother units not only have to function without men's earnings, but they will also be disadvantaged in terms of higher dependency ratios than households which comprise two working parents (Fuwa, 2015). In addition, while legal stipulations pertaining to absent fathers are in place in many family codes, there is often scant

enforcement of maintenance payments to wives. These mothers will be forced into single-handed management of multiplicity of tasks, including income-generation, housework and childcare, further compromises low economic efficiency and wellbeing (World Bank, 2012).

Besides women's 'reproduction tax', (Palmer, 2011) imposes on economic productivity, with lone mothers often confined to part-time, flexible, and/or home-based occupations. This is compounded by women's disadvantage in respect to education and training, lower average earnings, and gender discrimination in the work place (Elson, 2014). Therefore, during the sudden loss of a male counterpart, females will experience various social and economic challenges. The adopting as well as coping skill of one female to the change in the household varies to the other, depending on the assets available to herand her access to those available assets (Chant, 2007).

2.17. Women in Ethiopia

Households headed by women are growing in developing countries, representing a growing component of the society. Literature confirmed that these households are more likely to be victims of the urban socio-economic maladies due to the fact that they start every aspect of their life from a disadvantaged platform as they are likely to have, for several reasons, limited livelihood assets and opportunities.

Women in Ethiopia occupy low positions in the society. In spite of their contribution to the wellbeing of their families and community affairs, women generally occupy lower socio-economic positions, and therefore not allowed to make decisions in almost all levels. Women's low decision making power in Ethiopia is more pronounced at household level where they face multiple sorts of deprivation. Gender based discrimination, lack of protection of basic human rights, violence, lack of access to productive resources, and unemployment are widespread

(National Committee for Traditional Practices Eradication, 2003). Women's status is low as they are by and large poorer than men. This is because they produce less, are taught less, hardly become heads of family units, have no assets to help their wards, loath due affirmation for their work commitment, especially in agribusiness, and lack basic leadership control (Haregewoin & Emebet. 2003).

Ethiopia has enacted and adopted various regional, national, and international human right instruments which clearly recognize mechanisms to mitigate women's marginalization. For instance, Ethiopia has education and training policy which promote gender equality, and aims to bring social changes by using education as the main machinery. Ethiopia has also ratified International Convection on Civil and Political Rights (ICCPR) in 1993, International Convention on Economic, Social, and Cultural rights (ICESCR) in 1993, International Convention on Elimination of Discrimination against Women (CEDAW) in 1981 and Universal Declaration of Human Rights (UDHR) in 1948 (UN, 2006).

Article 35(3) of the Federal Democratic Republic of Ethiopia (FDRE) Constitution states, since women in Ethiopia highly suffered from historical legacy of inequality and discrimination in the past, affirmative measures should be designed and entitled to women so as to remedy the historical legacy. The purpose of such measures shall then be providing special attention to women so as to enable them to compete and participate equally with men in political, social, and economic life as well as in public and private institutions (FDRE, 1995). According to this article, women have the right to maternity leave with full pay, and the duration of maternity leave shall be determined by law, taking into account the nature of the work, the health status of the mother and the wellbeing of the child and family.

Women in Ethiopia face inbuilt gender bias and discrimination in society. Firstly, there is a strong gender differential in education (Debele, 2006). Girls are discriminated against within the household hence fewer resources are spent on them for education, or are forced to spend more time in household chores which ultimately results in limited participation in the formal education. According to statistics from Center for Reproductive Rights (2003), women comprise more than 50% of the Ethiopian population but only 23% of the student population. Moreover, data on literacy from the Federal Democratic Republic of Ethiopia (FDRE) shows that, with an average around 30% literacy rate in the country in 1999, females have a higher illiteracy rate (80%) than males (60%).

Secondly, women in Ethiopia are discriminated against in the work place thus are less represented in formal wage-paying jobs, so they end up either working in the house or in the informal sectors. Unemployment rates in the formal sector among young women in 1999 were nearly 20% as compared to only 7% for men. Moreover, of those working in the informal economy, about 70% are women (Denu, 2005). Like in many developing countries, women in Ethiopia are confined to traditional roles only: cooking and raising children. Most women, even those in a good social position, have accepted those traditions without questioning their subordination. Furthermore, there is stigma among women as belonging to and dependent of male guardians (Center for Reproductive Rights, 2003). These conditions force women to be psychologically, emotionally, and economically dependent on men or to have limited bargaining power within the socio-economic systems that surround them.

2.18. Global trends of women decision-making

International organizations, several governments and societies have in the past years engaged on massive moves to address gender imbalances in developing nations. The current

global village has also engaged in numerous meetings in a bid to recognize female participation in global issues (United Nations Development Programme, 2008). A study by UNDP (2005) reported that women lack equal representation in most parliaments, holding only 16% of the parliamentary seats worldwide.

Enquiries into the current socio-economic challenges facing women are not new. In the 1970s, the United Nations (UN) declared the 1970s as a women's decade, following massive pressure from various women groups. The UN's General Assembly urged governments to formulate policies that incorporate women in their planning processes with the aim of ensuring women to play a key role in economic developments undertaken by their respective governments. It is with no doubt that the growth and development of a given country in most economies spread with the full involvement and decision-making of women. This led to the conception of Women in Development and later Women and Development. The latter is rooted in the liberal feminist principles of gender equality (Venter & Marais, 2005).

In the 2030 agenda of sustainable development, gender equality and empowerment has been given serious attention so that ending all forms of discrimination against all women and girls, eliminating all forms of violence against all women and girls, ensuring women's full and effective participation, undertaking reforms to give women equal rights to economic resources as well as access to ownership and control over land will be possible. Eliminating all harmful practices, recognizing and giving value to unpaid care and domestic work were also included in the 2030 agenda of sustainable development so that equal participation of women in decision making sectors is fully recognized.

2.18.1. Women and decision-making

Gender socialization for both boys and girls begins in infancy, and the power relations between men and women are enforced and reinforced throughout their lives (Peterson & Runyan, 2010). According to Epstein (2011), vast outpouring researches have shown fewer differences between men and women based on gender than differences that grow out of disparities in income, household responsibility or access to power. The differences displayed by men and women must therefore be examined in relation to enduring social structures. Organizations of different kinds are now going through a 'feminization' of their structures, some more rapidly than others, by creating more space for discussion and valuing of personal issues and problems, as well as reconsidering a more intuitive style of decision-making (Brasiliero, 2008).

Women are to all mothers, to some sisters and wives. And whether she is any of the preceding in her humanity, she has the right to participate in decisions that define her or her life (Miranda, 2005). Miranda continues asserting that such an ideology of equal partaking is fundamental to decision-making. She argues that since women know their situation best, they should participate equally with men to have their perspective effectively incorporated at all levels of decision-making, from the private to the public spheres of their lives, from the local to the global.

According to Byrne and Worthy (2014:1-3), "women and the decision-making sector have been understood in various manners." At the United Nations Fourth World Conference on Women in Beijing, China, in 2001, the global community stressed the importance of women assuming positions of power and influence, not only because their points of views and talents are needed, but also as a matter of their human rights. Moreover, increased involvement of women in the decision-making process with respect to social values, development directions and allocation

of resources enable women as well as men to influence societal agendas and to help set better priorities. Efforts to achieve gender equality are thus more likely to be brought into the mainstream of decision making and to be pursued from the center rather than the margins (Schalkwyk, Thomas, & Woroniuk, 2014).

2.18.2. Women and leadership

According to Gilligan (2011), as men are more comfortable in hierarchical structures of organization, women prefer web like structures. This largely unconscious difference in perception explains many of the tensions between the sexes. She noted:

> As the top of the hierarchy becomes the edge of the web and as the center of a network of connection becomes the middle of a hierarchical progression, each image marks as dangerous which the other defines as safe. Men's wish to be alone at the top with the consequent fear that others will get too close contrasts…with women's wish to be at the center of connection with their consequent fear of being too far out from the edge (P. 62).

Women in leadership maintain a complex network of relationships with people inside and outside their origination. They see their identities as complex and multifaceted, and schedule time for sharing information with others (Fanning, 2012). Women's vision for their societies often differs from men's since they clearly understand the impact of distorted nation on their families and communities. Decisions made by women are one of inclusion not exclusion, peace not conflict, integrity not corruption, and consensus not imposition (Sirleaf & Aderinwale, 2000).

In conclusion, one can clearly say that the historical understanding of women's political decision-making and leadership stretching from the time of ancient Greeks to contemporary time has been discriminatory and exclusionary. And due to the entrenched patriarchic systems and

institutions even in the 21st century, women are still the victims of negative attitude of the society, even though their victimization is at a much better stance than before.

2.19. Female headship, global facts

Global, regional, as well as country specific figures show that the number of female headed households is growing in developed and developing countries, representing a growing component of the society in the world. Their proportion differs from region to region and country to country, ranging between 10–45%. According to Chant (2008), approximately 30% of the world's urban households are headed by women. Buvinic (2005) also indicated that the socio-economic and demographic trends of Latin America have witnessed an increase in the proportion of households headed by women in urban areas. Women head roughly 20% of households in India (Todaro & Smith, 2003). According to Aritomi and Jayakody (2005), 26% of households in Vietnam are also headed by women.

2.20. Female headship, local facts

Female-headship in Africa is around 30%. Female family headship ranges between 30–40% in Sub-sahara Africa while they represent almost 35% in the Caribbean (Hasim & Meintjes, 2003). Buvinic and Gupta (2005) report that the number of female headed households in Burkina Faso and Cameroon has increased from 5 to 10 % and 14 to 18.5% respectively from the period mid-70s to mid-80s.

Just like the statics of female headed households at the global level, the statistics for Ethiopia is also high. Of the estimated 13.4 million households, females head 26% of the households in the country, 41% in urban and 23% in rural respectively (FDRE, 2002). According to Gebreselassie (2006), the proportion of female headed households in urban areas of the country in 1994, 1995, and 1997 is 37, 40, and 41% respectively reflecting a massive increase. Desta

(2005) indicates that the composition of household headship in urban and rural Tigray is about 30% female headed and 70% male headed. A survey documented by the Mekelle Municipality in 2005 also indicates that the proportion of female headed households in Mekelle city is nearly 45%.

2.21. Female-headed Vs. Male-headed Households and Poverty, Comparative Studies

There are various literatures that compare female-headed with male-headed households (MHHs) so as to examine the link between gender and poverty. Many of the studies use income and/or expenditure based poverty measures to calculate the per-capita income and/or expenditure to test the incidence of poverty among households.

Interest in research on household headship arises because of the perceived economic and social differences between male-headed and female-headed households. Female-headed households unlike male headed households have become a concern due to the high incidence of poverty and food insecurity in the household. According to Chant (2008), female-headed households have a greater risk of income-based poverty than their male counterparts since they bear the primary responsibility for household maintenance and childcare under very few material resources.

According to the World Rural Women's day (2011), there is an increase in the number of female-headed households worldwide. It is hypothesized that because of the unequal position and status of female heads and since women usually have limited economic, social and educational resources available to them, female heads compared to male heads may produce negative effects on the welfare of the family. Generally, the various challenges and difficulties have been noted to be higher in female-headed households than male headed households (Ngwenya, 2008). Therefore, female-headed households are perceived to be having a greater risk

of income poverty than their male counterparts. However, the female headship is sometimes found to be the most preferred option for some women since they do it as a matter of choice (Chant, 2008). Chant further noted that some women voluntarily decide to stay single due to some government policies being in their favor especially in developed countries.

Comparative poverty studies reflect that female headed households have lower demographic and socio-economic characteristics as compared to nuclear family or male-headed households. They are often expected to face unique institutional and structural challenges, and tradeoffs in coping with the challenges (Beall & Kanji, 2009). Female headed households are sometimes characterized as 'disorganized'groups lacking in positive house influence, appropriate guidance and care for children. Another set of perspective also identifies that female household headship, due to triple roles and resource constraints transmit various forms of economic, psychological and moral disadvantages on children and perpetuate poverty inter-generationally (Barros, 2008).

For example, Buvinic and Gupta (2005) reviewed 61 studies in developing countries to look at the relationship between female headship and poverty. In all of the 38 studies, they found that female headed households were over-represented among the poor, and the additional 15 studies found associations between poverty and certain types of female headship. But in eight of the studies, no evidence was found. Another study by Quisumbing (2005) which reviewed poverty studies in 10 developing countries found that large proportions of individuals in female headed households are worse off in terms of different poverty measures. A study by DeGraff and Bilsborrow (2010) asserted that female headed households have a 10 percent lower per capita income than male headed households. Another study by Rosenhouse (2008) also found that though the differences are small (due to the fact that the male headed households have multiple

earners), the per capita expenditure of female headed households is lower than their male-headed counterparts. More disaggregated study by Dreze and Srinivasan (2012) shows that widowed-headed households are more disadvantaged than the more general categories of female headed households.

According to Baden (2010), in 2000, 49 percent of female headed households in South Africa were in the 'poor' and 26 percent in the 'very-poor' category as compared to 31 percent of male headed households in the 'poor' and only 13 percent into the 'very-poor' category. A study of national poverty by FDRE (2002) shows that the poverty faced by female headed households is usually high, intense and severe compared to male-headed households. A more disaggregated poverty was also studied by Gebreselassie (2006) which indicates that female headed households in urban Ethiopia have about 12% higher chance of being chronically poor than male headed households.

Buvinic and Gupta (2007) identify three channels that can determine why female-headed households are poorer than male-headed counterparts. Firstly, female headed households usually have more dependents that they have higher non-workers to workers ratio compared to other households. Secondly, female heads work at lower wages and have less access to assets and productive resources compared to men. Lastly, women have time and mobility constraints compared to male-heads due to household chores performed by her.

2.22. Conceptual framework

A conceptual framework based on a review of theoretical perspectives guides the study process of this thesis.This section presents perspectives that link female headed households with social and economic challenges particularly with 'feminization of poverty'. The structural lack of male labour and support, discrimination in rights, entitlements and inherent gender bias at

households level or in society, economic and institutional restructuring and the rising participation of women in low return informal sectors, social fragmentation and erosion of kin-based support networks are used to inform the conceptual framework.

The general classification of women headed households as the poorest of the poor merits qualification on a number of conceptual grounds. The first is that the contexts of women headed households are heterogeneous, and different social, cultural, economic or demographic contexts may have a significant impact on their negotiating capacity and fall back positions (Chant, 2003). Chant identifies a number of grounds for differentiation such as:

> "…routes into the status (whether by 'choice' or involuntary, and/or through non-marriage, separation, divorce, widowed, and so on), by rural or urban residence, by race and composition, by stage in the life course (including age and relative dependency of offspring), and by access to resources from beyond the household unit (from the absent fathers, kinship networks, state assistance and the like" (p.18).

These differences have bearing to a great extent on the choices available to women headed households and preclude their general categorization as 'poorest of the poor'. Age for example has differing implications for women dealing with disadvantages in different contexts. Chant (2003) points out that many female heads in Egypt are poor because they are old and unable to work.

According to Chant (2003), female heads are likely to receive larger and more frequent remittance from non-resident offsprings which indicates that female headed households can function quiet adequately as long as the social ties that provide crucial financial, domestic, and emotional support are maintained. Hence, a coping strategy for female headed units is to contain extended kin members as a security and wellbeing enhancing measures. Perhaps, this is one of

the best strategies adopted by most female headed households to compensate potential shortfalls in income and assets. In general, female headed households are diversified in ways of socio-economic status, age, composition, dependency of offspring, and access to resources.Another coping strategy available for female headed households is to adopt multiple ways of earnings from other household members. Chant (2003, p.21) states:

> Relative to household size, female headed households may have more earners (and earning) than their male headed counterparts who, for various reasons (pride, honor, sexual jealousy) fail to mobilize the full potential of labor supply…although female headed households clearly need more workers, maximizing the use of labor supply can add to the effects of household extension and/or multiple earning strategies in reducing dependency ratios and enhancing per capita incomes.

Chant (2003, p.23) suggests that "more money, in relative terms, maybe available for common expenditure within households headed by women, with positive effects for members nutritional intake, health care and education." This is explained using the allocation of expenditure between men and women, with men usually retaining a higher proportion of income for their personal use such as alcohol which imposes 'secondary poverty' upon women and children in the household. Therefore, such organizing strategies by female headed households can optimize the positive elements of such arrangements, and to a great extent neutralize the negative effects. Besides the above coping strategies, rising earning capacity and reducing vulnerability earnings seem to have a greater chance of being translated into disposable income for household use.

Chapter 3: Research Method

3.1.Introduction

This chapter describes the philosophical orientation of the study, the research design, the selection of the study area and research participants. In addition, the sources of data, the methods of data collection, data collection procedures, strategies for ensuring trustworthiness, data analysis plan, and ethical considerations are described.

3.2. Philosophical orientation of the study and researcher's perspective

Table 2. Worldviews Used in Research

Post-positivism	Constructivism	Advocacy and Participatory	Pragmatism
➢ Determination ➢ Reductionism ➢ Empirical observation and measurement ➢ Theory verification	➢ Understanding ➢ Multiple participant meanings ➢ Social and historical construction ➢ Theory generation	➢ Political issues ➢ Empowerment and issue oriented ➢ Collaborative ➢ Change oriented	➢ Consequences of actions ➢ Problem centered ➢ Pluralistic ➢ Real-world practice oriented

Source: Creswell (2003). Reprinted with permission of Sage Publications.

A pragmatic paradigm or worldview guides the overall action of the research. By this world view, the researcher uses multiple methods of data collection to best answer the research

questions. The research philosophy or research paradigm is a set of basic theories, beliefs or assumptions that is considered to be pertinent to explain the phenomena under investigation. It represents a world view that defines, for its holder, the nature of the world, the individual's position in it, the array of possible interactions to that world and its parts (Maxwell, 2004; Creswell, 2014). The philosophical assumption that the researcher brings to the study will direct the whole research process including the types and procedures of research design, methods of data collection, data analysis as well as interpretation.

The epistemological paradigm that guides this research is social constructivist perspective which is in line with my stance regarding the relativity and reflexivity of knowledge. Social constructivist paradigm admits the existence of manifold realities, subjective meanings, and the dynamism of knowledge depending on the context that a particular reality is happening (Golafshani, 2003; Halldorsdottir, 2000).

While choosing a perspective in a research, it is not the question of whether one is better than the other. The questions should be which paradigm is more suitable for some type of research than others and which paradigm is line with the researcher's stance. I believe that almost all things we experience in this world are constructs. We have opinion about everything, and we experience the world through that lens. I believe that many aspects of the world around us exist because we give them reality through social agreements. Even the concept of self should be considered as a social construct since our identity is mostly created by interaction with others, and by the reaction to the expectation of the society.

Therefore, I believe that reality is the product of social interaction, and meaning arises from the interaction among groups. As such, for my study on the experiences of female headed

households in Nefas Silk Lafto Sub-city, the philosophical focus is on the participants socially constructed reality, that is, interpreting the experience or story from their own words including on how they experience the world, their interaction with the world and the settings where it all occurs. Since participants' experience and challenges have multiple meanings and implications for them, social constructivist paradigm, as it is dedicated to give voice for people who live in such phenomenon, best fits my position of reality.

3.3. Research design

In terms of research method, qualitative research method is employed in this study due to the fact that qualitative design principles and procedures are best suitable for portraying and interpreting the experiences of a given group in a study area. Understanding perspectives and experiences of research participants are the main subject matters of qualitative research method (Lincoln & Guba, 1994). Since people's experience and feeling can't be examined or measured at all in terms of amount, quantity, frequency, or intensity, this research employs qualitative method.

My rationale behind choosing a qualitative research method is to have a face to face interaction and discussion with research participants in the study area where they experience the problem under study. Furthermore, by using qualitative research method, I will be able to understand the different opinions, feelings and experiences of the participants from their own perspective. Therefore, by having a close relationship with the participants, I was able to understand how experiences are socially created and given a meaning. The purpose of this study is to gain a deeper understanding of the research participants' experience and their way of understanding their own world in relation to their particular situation which qualitative

methodologies are able to capture. The study is a descriptive research in terms of purpose since its aim is conducting a detail assessment of female headed households' experience and their meaning attached to it.

Case study in qualitative research is chosen as the most suitable method for this study since the goal of the study is gaining an in-depth understanding of female headed households in the selected area. A case study is an empirical inquiry that investigates a contemporary phenomenon in-depth and within its real-life context, especially when boundaries between the phenomenon and context are not clearly evident (Yin, 2009). Since the focus of this research is to conduct an intensive study of a single unit (female headed households) for the purpose of understanding a larger class of (similar) units observed at a single point in time, case study is chosen as the best qualitative research method.

According to Yin (2009), there are two types of specific case study designs based on the nature of unit of analysis to be studied, (1) single case study and (2) multiple case studies. From the two types, this particular study fits with single case study because the researcher has the intention of studying the opportunities and challenges of female headed households in the study area, which is a single case. Yin (2009) also justifies the use of single case study design as pertinent to situations where an investigator has an opportunity to observe and analyze a phenomenon previously inaccessible to scientific investigation. As a result, a single intersinc case study was selected as the best type of case studies due to the nature of the study, which aims at providing an insight about female headed households and the existence of one unit of analysis-female households in the case of Nefas Silk Lafto Sub-city. Data was collected at one point in time, therefore, in terms of time dimension, the study is cross-sectional. Cross-sectional research is a study conducted at a single point in time (Chris & Diane, 2004). Therefore, descriptive case

study design certainly fits with the research objective, research questions, and research philosophy of the study.

3.4. Study population and Study area

The study population is households headed by women. The study is conducted at Nefas Silk Lafto Sub-city, Addis Ababa. The selection of the Sub-city as the study site for my research is mainly for two reasons. The first reason behind the selection of this Sub-city is ease of entry or familiarity with the community and its culture. Familiarity with the culture, norms and values of the community as an individual born and socialized within the community is a potential asset which will contribute much to the research (Patton, 2002).

The second reason for selecting the site under consideration is due to my personal experience and observation that accorded me with exposure to households headed by females within the community. On different occasions, I witnessed female headed households in this particular community experiencing various social as well as economic challenges.

3.5. Selection of research participants and Sample Size

When choosing a study population, researchers have to select the study subjects at an acceptable cost in terms of time and money. This research therefore employs non-probability convenience sampling technique as a way of recruiting the study participants since this sampling technique enables me to select participants that are easily available which is also highly cost effective. According to Duan (2015), convenience sampling is a type of non-probability sampling mostly used in qualitative researches that involves the sample being drawn from that of the population that is close at hand or where subjects are selected because of the convenient accessibility and proximity to the researcher for the most effective use of limited resources.

Charmaz (2003) stated that sample size determination in qualitative research can be based on data saturation principle. Data saturation entails bringing new participants continually into the study until the data set is complete, as indicated by data replication or redundancy. In other words, saturation is reached when the researcher gathers data to the point of diminishing returns, when nothing new is being added. Therefore, in this research, I used the third method of justifying sample size which is statistical demonstration of saturation within a data set. As a result, I tried to include as many participants as possible to the point of diminishing returns.

3.6. Sources of data

Researchers suggest typical sources of evidence for conducting case study research. Patton (1990) and Yin (2003) have argued the use of multiple data sources as a hallmark of case study research and identified documentation, archival records, interviews, physical artifacts, direct observation, and participant-observation as identical data sources for qualitative research method. Data that are pertinent to the phenomenon under this study were collected from primary sources of data.

3.6.1. Primary sources of data

Primary data was collected from the participants of the study via observation and in-depth interview guided by open-ended questions. The interview has mainly two parts. The first part is designed to assess the demographic background of the participants. The interview in the second part is designed to collect data for answering the specific study questions. Therefore, primary data for this study was gathered from the female headed households themselves.

3.7. Data collection methods and procedures

3.7.1. Data collection methods

3.7.1.1. In-depth interview

In-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of participants in order to explore their perspectives on a particular idea, program, or situation (Path, 2006). Accordingly, an in-depth interview is employed in this study in order to generate rich and unexpected information from the study participants. Since the wish of the researcher is to explore emotions, experiences, and feelings of study participants, an in-depth interview was found to be the best method of collecting data. Open-ended questions that allow participants to have a flexible atmosphere so that they can explain their situation freely were prepared along probing questions. The interview has some predetermined set of questions like questions that assess demographic backgrounds; however, the researcher mostly flows with the conversation to generate the best data. Though the participants' direct the conversation, the researcher somehow involves in the process so that the focus of the desired topic could be addressed. The interview therefore, includes women (mothers) of the selected woreda with the focus of assessing the various challenges that they encounter in their day to day life, and the coping mechanisms or strategies adopted by them.

3.7.1.2. Focus group discussion (FGD)

FGD is an interview of 6-10 people in a group discussion of questions and answers. “Focus group is a method where data is collected from multiple participants at the same time” (Kumar, 2000. p.149). FGD is particularly suited to be used when the objective is to understand better how different people consider an experience, idea, or event, because the discussion in the

FGD meetings is effective in supplying rich information about what people think, or how they feel, or on the way they act (Freitas, 2012).

Therefore, the focus group discussion in this study allows me to discuss with people with different viewpoints and experiences regarding the common phenomena under study. The group was homogenous in terms of sex, and heterogeneous in terms of age, religion, occupation, culture, income, political and educational background. In the FGD, I served as a facilitator, and let the participants discuss on the issue under study. The discussion was more or lessunstructured so that the selected participants can reflect their views freely.

3.7.1.3. Observation

Observation is the key data collection technique for case study research (Yin, 2009). Some of the data in this study were collected at the residence of the participants of course based on their willingness. Therefore, I had an opportunity to observe the living conditions of the participants, the quality of their house, the social relationship they have with their neighbors as well as safety of the residence. The observation therefore gave me a chance to witness the real experience and condition of the female headed households besides the interview or discussion.

3.7.2. Data collection methods

Undertaking this research was carried out through different stages. First, I collect cooperation letter from Addis Ababa University, School of Social Work that identifies my affiliation to the university and topic of the research. Securing cooperation letter from the School was followed by contacting the delegates of Nefas Silk Lafto Sub-city in order to orient the purpose of the research and request cooperation to undertake the study. I gave all the necessary

information to the staff membersof the Sub-city, and sought their cooperation to conduct the study in their Sub-city.

After developing rapport and making the purpose of the study clear to the officials, I requested the authorities to direct me to potential staff members so that I can access the right and available research participants for the study. After contacting the right study participants with the help of the officials, I proceed to explaining the purpose, potential benefits and possible risks of the study to the participants. Participants were requested to give their informed consent orally in order to assure their willingness and get their trust to engage in the research process.

Accordingly, data collection was carried out after gaining participants full consent to be part of the study. Data collection settings were arranged based on the convince nature of the place for study participants, and data collection instruments were validated by participants before used by the researcher. In general, all the necessary data were gathered in a manner that respects the dignity and worth of the participants, and any information that would have potential threat to them is kept confidential. Lastly, results of the study were presented to the research participants before the final report is written for the sake of consistency.

3.8. Data analysis

Yin (2004) contends that data collection and data analysis in case study research design are carried out simultaneously. He proposes three basic steps in designing case studies- defining the case, deciding whether to do a single case study or multiple case studies, and deciding whether or not to use theory development. He further elaborated the specific procedure for selecting specific persons, groups, or sites. In doing so, reaching to the right target of the study can be done through conducting a formal case study screening procedure, i.e., reviewing documents or querying of people knowledgeable about each candidate.

Data analysis for this particular study is carried out using thematic data analysis procedures proposed by Braun and Clarke (2006). They provide a definition of thematic analysis, and propose a six-step procedure in analyzing qualitative data using thematic analysis. As Braun and Clarke (2006) argue, thematic analysis is the most appropriate qualitative analysis tool when a researcher wants to uncover participants' experiences, day to day activities, and meanings to their particular actions, behaviors or thoughts.

The six steps of thematic analysis which is forwarded by Braun and Clarke (2006) are: (a) familiarizing oneself with the data, (b) generating initial codes, (c) looking for themes, (d) reviewing themes, (e) defining and naming themes, and (f) producing the report. The detail procedures of the study's analysis associated with the six phases of thematic analysis is presented as follows.

At the beginning phase of thematic data analysis, I habituated myself to the data via repeated reading of the collected information, and taking notes to look for meanings and patterns. Through reading of the texts, I looked for meanings of unusual issues or events. A thorough reading of the entire data and understanding of themes of the data were followed by marking ideas for future coding purpose. Since the research has data from interviews, transcription of verbal data into written form is carried out in order to undertake thematic analysis. This transcription is produced by recording their voices and paying attention to participants' utterances, non- verbal cues, and other contexts that were visible to the researcher. Listening back to the original accounts of the research participants/audio recordings is used as a means for checking similarity of the transcripts.

After accustoming myself to the data and making an initial list of ideas about what is in the data and what is interesting about it, I involved myself in the production of initial codes from the data. Therefore, I marked the text (underline, circle or highlight), and label the codes. Organization of data into meaningful groups is carried out in order to identify a feature of the data that appears interesting and becomes core element of the raw data that can be described pertinent to the phenomenon under investigation.

The third phase of analysis begins after coding all the data and listing all the identified codes along with their data. As this phase is the stage where the researcher focuses on the analysis of the broader level of themes, rather than limited to codes, it involves arranging the different codes into potential themes and gathering all the relevant coded data extracts within the identified themes. Visual representation through theuse of tables, mind maps, and brief description of each code on a separate piece of paper was carried out to organize the different codes into theme piles.

At the third phase of analysis, reviewing and refining of themes were undertaken. Reviewing is carried out at the level of coded data extracted for the sake of checking the existence of coherent pattern among all the candidate themes of the data. In the fourth phase, identification of essence of what each theme is about and determination of what aspect of the data each theme captures were done through narration. Writing detailed descriptions for each theme and identifying the story were carried out in order to assess the analysis's relation with the research questions.

As part of the refinement, existence of sub-themes within the larger theme is checked for the sake of demonstrating hierarchy of meaning within the data. This phase involves the final

analysis which is writing report of the study results. Themes are presented in analytic narrative ways which illustrates the story that the study participants said about their experiences. The report is written by describing the stories emerged from the data in relation to the research questions of the study. After the data is collected and transcribed in Amharic, it was translated into English.

Table 3. Coding process in inductive analysis

Initial reading through text data	Identify specific segments of information	Label the segments of the information to create categories	Reduce overlap among the categories	Create a model incorporating most important categories
Many pages of text	Many segments of text	30-40 categories	15-20 categories	3-8 categories

Source: Creswell, 2002. Figure 94, p.266

3.9. Limitations of the study

From methodological point of view, the study is done using qualitative method and taking small participants as a target group. The study focused on examining the living conditions and experiences of female headed households in the study area only which in turn restricts or limits its significance in showing the experience of female headed households in other settings. Therefore, the study cannot be representative of all households headed by women. The study is also limited in examining only the social and economic aspects of female headed households. Other challenges such as emotional challenges are not included in the study.

3.10. Quality assurance techniques

Trustworthiness is a critical issue in qualitative research, and various research sources have suggested different ways of assuring data in qualitative study. Credibility is mainly about whether the research findings are the exact reflection of the participants' ideas irrespective of the research paradigm or researcher's interpretive bias (Holloway & Wheeler, 2002). Credibility refers to methodological procedures, sources of data as well as linkage between views of research participants and researcher's interpretation. Prolonged engagement in field or research site, use of peer debriefing, triangulation, negative case analysis, persistent observation and member checks, providing thick description, conducting an audit trail, and peer examination are some of the ways for establishing trustworthiness in qualitative research (Anney, 2014).

3.10.1. Peer briefing

In the peer briefing, I used my peers to re-analyze the gathered data as well as the discussion I had with the participants regarding their explanation and interpretation. For this end, I gave a draft copy of the final report to my peers who have relatively good understanding of qualitative research and a better knowledge about the topic under study. The assumption of the researcher in using peer briefing technique is, peers may detect bias or inappropriate subjectivity; peers might provide alternative explanations to the researcher; and they may also warn against inappropriate attempts to produce interpretations that are not sub-stained by the data.

3.10.2. Triangulation

In order to check whether the accurate data is gathered so as to assure the quality of the data under study, the researcher uses evaluator triangulation, by which two evaluators take part to evaluate the overall procedure and final result of the study. Data triangulation technique was also used by the researcher, by using multiple data gathering methods such as interview, FGD,

observation, and also reviews of different reliable documents like articles, women policy documents and other related materials to the topic under study.

3.11. Ethical consideration

Bhattacherjee (2012) listed out four ethical principles in scientific research. These are the followings:

- Voluntary participation and harmlessness;
- Anonymity and confidentiality;
- Disclosure of purpose;
- Matching the analysis of the report with the real findings.

Ethical issue in a research is one of the basic considerations in conducting a study starting from the beginning to the end. After my advisor approves the proposal, I followed logical procedures in every stage of data collection processes. Accordingly, the research participants were introduced about the purpose of the study, and informed consent was gathered from the participants so that the discussion could take place with participants' full recognition.

The researcher also takes the issue of accountability in mind so as to keep the identity of the participants confidential. By doing so, the researcher uses a pseudo-name of each participant in order to maintain the anonymity of the participants. The interview was conducted with full consent and participation of the interviewee. The right of those individuals who were not willing to complete the interview was highly respected.

As a result, on the basis of these ethical principles, efforts were made to get the verbal consent of the participants. Confidentiality in general is assured and kept throughout the process of the study. Furthermore, to make the informants confident and comfortable, the place of the

interview was chosen based on their preferences. In addition, the suitable time for the interview was also selected based on the interest of the participants. By doing so, the researcher does all possible mechanisms to preserve the interest, privacy and free will of the participants so as not to disclose any information in a way that violates the principles of confidentiality.

Chapter 4: Results

This section presents the analysis of data generated from the 10 in-depth interviews. The main components of this section are attitudes towards female headed households, social life of female headed households, economic life of female headed households, causes of female headed households, consequences of female headed households, external factors responsible for the challenges of female headed households, and coping strategies of female headed households. At the end of this section, the summary for the data analysis is presented.

Table 4: The study participants' demographics

Pseudonym	Age	Religion	Marital status	Educational status	Occupation	No of children	Time of heading the family alone
Alemitu (P-1)	40	Orthodox	Separated	Illiterate	Governmental Organization (GO) + Private	2	8 years and 5 months
Tiruye (P-2)	30	Orthodox	Separated	Illiterate	Private work	2	6 years
Aster (P-3)	37	Orthodox	Widowed	Literate	GO + Private	2	12 years
Hiwot (P-4)	60	Orthodox	Widowed	Illiterate	Private work	5	19 years
Birke (P-5)	42	Orthodox	Widowed	Literate	Private work	1	14 years

Hanan (P-6)	45	Islam	Widowed	Illiterate	Private Organization	3	14 year
Gelila (P-7)	30	Catholic	Divorced	Literate	No job	2	1 year
Tinbit (P-8)	35	Catholic	Separated	Literate	Private Organization	1	10 years
Aberash (P-9)	39	Orthodox	Never married	Illiterate	Private work	1	21 years
Emebet (P-10)	55	Catholic	Separated	Illiterate	GO	3	25 years

Source: Researcher's own field interview (June, 2019)

4.1. Attitude towards female headed households

4.1.1. Female headed households' attitude towards themselves

All the females who participated in the study reported that they have a positive attitude towards other females with a similar status of being headed of families. The participants had a number of reasons for developing a positive attitude towards female headed households. They all believe that it takes real courage to raise children without the support of a partner. The one thing that makes the participants common is the respect and high value they have for female headed households. One of the participants (Participant one) offered the following explanation on her attitude towards female headed households:

> there is no one who knows and understands their situation better than me. I always share what I have when I come across females who head their family alone. I feel pity when I

> see them having a hard time raising their children without a husband's support because I have been in a similar situation for several years. I sometimes share my own experiences with them assuming that it might help them not to lose hope. I am always open to provide any kind of financial and moral support for female heads when they deal with challenges. I am playing the role of a mother and a father within the house, and when I see people in the same situation, I start to feel their pain. For instance, I have one neighbor who is heading her family alone since the day her husband left her. I have two children but she has four. Imagine, to raise two children, I faced so many challenges and hers could be doubles. I have respect for those females who raise their children alone because the challenges we face in our day to day life is beyond anyone's imagination.

This participant has a positive attitude towards female headed households. She is clearly aware of the various challenges faced by these households from her own experience, and has respect for women who manage such difficulties by taking care of their families without any support. Another participant reported her attitude towards female headed households as the following:

> I experienced lots of challenges when I was raising my children alone. I regret the time when I chose not to listen my parents' advice because my life would have been different if I didn't get married and have children. When I think of those women who made the same mistake as me, I feel sorry for them because no one deserves this kind of life. Let me tell you something. There are many females who head their family alone while facing a variety of health problems, and discrimination from the society at the same time. I sometimes feel thankful when I see people who are living a much worse life than me. Tell me, who deserves this kind of awful life? What is so amazing

> about these women is their strength to cope up with their challenges. Their moral strength is beyond imagination. I see a bright future in these women because they have the ability to manage a very hard task which is raising children and heading a family alone without a moral and financial support. If they can manage such a huge responsibility, they have great capabilities of doing anything else. (Participant 2)

Besides having respect for these females, participant 2 sees strength and courage in those who head their household alone. She believes that female headed households have the ability to perform any task since they are dealing with the hardest aspect of life. According to her, raising children and heading a household alone is a very difficult and challenging task, and anyone who manages to survive will face no challenge in surviving anything else.

Participant 3 and participant 4's attitude towards female headed households focused on the strength and potential of every woman. According to the two participants, women by nature are strong individuals whether they head their family alone or not because almost all issues in a household are concerns and burdens of women. It doesn't matter whether the husband is supportive of his wife or not because all responsibilities in one way or another are managed by women. Participant 3 further elaborated her attitude towards female headed households as follows:

> women by nature are strong and have the capacity to manage their houses with or without the support from a husband. I admire all women irrespective of their marital status because even with the existence and support of a husband, all burdens in a household knowingly or unknowingly will fall on a woman's shoulder, and having the capacity to manage those burdens is given for women only.

For the above participant, the ability of managing challenging tasks is naturally given for women not men, and due to this, any women have the potential to deal with challenges in a better way than men. The same positive attitude towards female headed households was revealed byparticipant 6. According to her, female heads face various challenges in heading their family alone, and being able to deal with those challenges takes real gut. For participant 6, among the different types of female headed households, widowed females face more severe challenges. She further elaborated her idea as the follows:

> I have a more sympathetic feeling for women who lost their husbands through death than for women who became heads of families because of divorce or separation. You see! It is too difficult to lose your childhood love by death, and raise your children all by your own. The psychological damage is beyond description. Everything including my children reminds me of my husband. Every challenge and difficulty that I dealt with in the past years is because of his absence in the house. When you head a family alone after the death of your partner, you should be able to develop high tolerance towards people because after such huge traumas, you will start to get annoyed by everything and everyone around you, even your children. You also need to be able to forget all things and move forward with your life for the sake of your children otherwise you won't be able to raise them. I have a special honor to those females who tolerate all this miseries and made it through the difficult times, because without the strength of a mother, a better life for children is not imaginable.

Participant 6's attitude towards female headed households is quite different from the other participants. Though she believes female heads face various socio-economic and psychological challenges in their lives, she strongly believes that the challenges faced by

widowed women can't even be compared with the challenges faced by divorced or separated female heads, and the respect she has for those households is much higher than the others.

Participant 9 asserted her perception towards female headed households as follows:

> women have always something to worry about whether she is heading a family alone or not. It wasn't my plan to get married or to give birth at my early age but due to the sexual harassment incidence that happened years ago, I was forced to. Whatever the cause is, raising a child as a single parent is a very challenging task especially for women. Answering to the many questions of children's concerns is a challenge by itself. Tolerating the insult and disrespect from the community is another one. Raising children and managing family affairs side by side is the other biggest challenge. Hence, anyone who successfully executes these challenges to improve their and their children's life is a hero for me. It doesn't matter if it is a man or a woman but to be able to manage those challenges is a very huge task.

For the above participant, gender has nothing to do with facing challenges and difficulties especially when it comes to heading a family alone. According to her, what matters the most is to successfully manage the challenges of the household, because both men and women will face challenges when they start heading a household alone. The same explanation was also presented by participant 10. According to her, it is not the sex that matters but rather the ability to deal with those challenges. She said, "All the challenges people think are faced by female headed households are not only the concerns of female heads but male heads too though the challenges have more severe impact on women. Therefore, whether it is a man or a woman, managing those tasks in the proper way is what it matters." According to the above two participants, not only

female headed households but also male headed households are dealing with challenges in their day to day activities, and despite of their gender, what makes them successful is the way they deal with the challenges.

These comments help us to understand how female headed households perceive other female headed households. Apparently, all female headed households have a positive attitude towards female headed households because they are familiar with the challenges and difficulties these people face in their day to day activities. All the participants in this study admire the strength and courage female headed households have because it takes gut to manage and deal with the economical, social, and psychological challenges. The various challenges and difficulties faced by female headed households are clearly known by everyone. However, there is no one who knows and understands their situation better than the ones who passed through the exact same life.

4.1.2. Society's attitude towards female headed households

Understanding the attitude of societies towards female headed households is very important because their position in a society depends on their acceptance within their community. Since status is socially constructed, the position of female headed households can only be known by understanding the society's attitude towards them. Some of the participants believe that societies have no negative feeling towards female headed households, and other participants believe that the society's perception towards female headed households is all negative. Therefore, unlike the previous sub-section, society's attitude towards female headed households can't be generalized as positive. One of the participants said,

> In the community that I am currently living in, everyone has an equal status. Even though there are times when people quarrel with each other, the community can be characterized as harmonious. However, there were few times when I experienced such discrimination from the community because of the fact that I am the household head. I had one neighbor who used to have a negative attitude towards me. Every time we come to an argument, she always mentions about the issue of me heading the family alone, and the fact that I got abandoned by my husband. (Participant 1)

According to the above participant, the community and society have no negative attitude towards female headed households. However, there are some exceptions where some members of the community develop a negative attitude towards these groups of people though they are few in number. Another participant discussed the perception of the society towards female headed households as follows:

> I definitely have a positive attitude towards the community, but the attitude of the society towards female headed households is not positive. They mostly discriminate and isolate us because of our marital status. They don't see the challenges and difficulties we deal with in our everyday life, rather, they choose to see us as something different from the rest of the society just because we live alone, and raise our children alone. (Participant 2)

According to the above participant, the society doesn't understand the situation of female headed households and because of that, gap is being created between the society and the female headed households. The above idea was shared by participant 10. She said,

> most people don't understand the difficult situations we are in. Rather than understanding our problems and including us in their day to day social interactions, they choose to

> isolate us from social participations that take place in the community. For example, I don't take part in Edir or other Mahebers' because of the attitude of the community towards me. Even though they don't exactly tell you not to be part of a certain group, you can clearly see it from their action.

For the above participants, society's attitude for female headed households can be generalized as negative. According to them, society views female heads differently from the rest of the community. Community members isolate and discriminate female headed households as if these people choose to be separated, divorced or widowed. Therefore, according to them, the society's attitude towards female headed households is all negative, and discrimination is very common.

For the other participant, society member's attitude towards female headed households depends on the behavior of the individual person. According to her, everyone has a different perception and attitude towards everything. The attitude of a community towards some groups can't be generalized since their perception towards something depends on the way they were raised or the way they were socialized. Therefore, individuals can only be viewed and treated individually not collectively as a society. As a result, some community members support female headed households, and others don't. Some highly encourage these groups of people and others still discriminate them, and it all comes down to the behavior of the individual. Generally, as there are good people in a community or society, there are bad people too. As there are people in the world who are filled with positive thoughts, there are also people whose minds are filled with negative thoughts. The same idea was expressed by participant 5 in detail. She said,

> I don't want to detach myself from the community because I was nurtured and grown up in a culture that promotes the value of openness and closeness. I don't like to conceal or hid my life from anyone. However, all members of the community don't have the same attitude towards me. Some treat me equally with the other members of the community and others don't. Especially those people who are aware of my health status have a negative attitude towards me. Some of them don't mind spending time with me and others don't want even to pass through my door. I don't want to judge anyone by their behavior or action, because their attitude towards me or female headed households in general depends on their way of thinking and of course their individual perception towards things. I also come across with people who don't even want to shake hands with me, and this is all because of their individual thinking which I don't accuse them for since it is either naturally or socially gained.

For another participant, the term community doesn't give meaning at all since she isolates herself from the community ever since her husband died. She said,

> the concept of 'community' doesn't give me sense at all. I don't have any idea about the term you are referring as 'community' because I isolated myself from them long time ago. The word community or society doesn't give me a meaning anymore. Honestly, I don't even know who the community is. I don't even have a single second to spend with them. Of course, there is a strong bond among the neighbors in my community though it doesn't include me. They have a strong relationship among themselves which I highly admire but chose not to be part of it. For this reason, I have no idea about their attitude towards me or female headed households for that matter. (Participant 6)

Other participants, for example, participant 4 and 7 believe that the community has a positive attitude towards female headed households. According to them, there is no such discrimination from the community towards female headed households. Participant 4 described the community's perception towards her as follows:

> almost all community members in my area have a good attitude towards female headed households especially towards widowed women. I am proud of my neighbors. They always stand by my side. They shared my happy and sad moments. Irrespective of their race, religion or gender, they all have been there for me. When my husband was sick and I had no money to support him, my neighbors were the only people who were there for me. It has been 40 years since I started living in this neighborhood, and not once I faced a negative attitude from my neighbors. I have no family member to support me morally or financially, and my neighbors are all I have.

For the above participants, the majority of community members do not have negative attitude towards female headed households. According to them, our culture doesn't allow discrimination or isolation, and because of that, society so far is treating all people equally including female headed households. As a result, female heads are being treated with love and respect just like the rest of the society.

For participant 8, society's attitude towards female heads depends on the standard of living of the female head. According to her, if the woman has a good standard of living, the community won't discriminate or isolate her in any matters. On the other hand, if she is living in poverty, whether she is heading the family alone or not, she will be discriminated from the community in one way or another. Therefore, for this participant, discrimination and poverty are

directly related, and society's attitude towards people depends on the poverty level of the individual person not on the marital status or other demographic backgrounds.

These comments provide comprehensive descriptions of society's attitude towards female headed households. As some community members have a positive attitude towards female headed households, other members might have a negative attitude towards them. As some female headed households choose not to give attention for the discrimination of the society, others will immediately lose their confidence after they experience the discrimination or isolation since the degree of esteem or disesteem which people have depends on the society's attitude towards them.

4.1.3. Relatives perception towards female headed households

It is highly important to understand the level of perception and attitude that relatives' of female heads have towards them since the support of families somehow defines the female head's level of confidence and normalization of the problem. With the support of families and relatives, female headed households face relatively lower challenges since there will at least be someone who will understand their situation, and help them to cope up with it.

Participant 1 asserted her relatives' attitude towards her as follows:

> honestly, my relatives don't have any negative attitude towards me or my children. Even though they don't support me financially, they highly admire my strength. We don't have such a close relationship since I am busy with my work and have no time for social life. As you know, because of work and other personal issues, people nowadays are not keeping in touch. But, just thinking of the fact that they admire me always keeps me going because there is nothing better in this world than having a moral support especially from families.

According to the above participant, though no financial support is being provided by her relatives', the attitude they have towards her is positive, and the positive attitude they have towards her is something that always keeps her motivated to do better.

Another participant discussed her relatives' perception towards her as follows:

> In the first place, I have no contact with my families since I came here without their consent. Therefore, I don't know their perception towards me. Once I came to the city, I completely lost all my contacts. I don't even know whether my parents are alive or not. Honestly, I don't think they will have a negative attitude towards me since I am their blood relative, but it has been so long since I heard from them so I can't be certain about their feeling. However, one thing I am sure about is they weren't happy when I came to the city with my husband without their permission just like any other parents would be. (Participant 2)

According to the above participant, the fact that there is no contact between her relatives and herself for so long makes it difficult to estimate the degree of attitude her relatives might have towards her. Though she no contact with her parents at the moment, she assumes there won't be any negative perception from their side. The same idea was expressed by another participant as follows:

> all my families are living in Tigray region, and I don't have any family member living here in the city. My closest relatives are my neighbors. Therefore, I don't know the attitude of my relatives' towards me or how they perceive me, but I don't think they will have a negative attitude because they know the difficulties I passed through in raising

> my children alone. In fact, I am sure they will have a positive perception towards me. (Participant 4)

Parents always wish for a good life to their children, and the definition of what is best differs from one parent to the other. Some parents force their children to start a new life after the first marriage fails for the good of their children. This concept is presented in detail by participant 3 as follows:

> my parents used to force me to get married again after the fall of my first marriage because they saw how I was leading a challenging life by living alone and raising two children without a support. Honestly speaking, I faced financial challenges while raising my children alone because the income that I used to generate wasn't enough for the house. After few years, with the pressure of my families, I decided to get married. Unfortunately, the second marriage wasn't also successful, and I got divorced again. When I decided to divorce my second husband, all my families weren't supportive. They advised me to tolerate him for the sake of my children, but I left him anyway. After my second divorce, all my relatives start developing negative attitude towards me even my father. They all cut their contacts with me because of the decision I made, and we are not keeping in touch since then.

From the above participant, we can easily understand that parents wish the best for their children, and that is why they usually put pressure on them to stay married and to raise their children together with their husband/wife. However, when children decide to ignore their advice, parents start developing negative attitude towards them to the point that the relationship is off. Another participant puts her relative's attitude towards her as follows:

> my relatives don't have a positive attitude towards me at all because they weren't supportive when I get married in the first place and also when I gave birth. Since I let them down and made them ashamed, they don't have a positive perception towards me. All the people in my age completed their education and started a good life which made my families sad since I wasn't blessed with that life. The fact that I don't have a job or a good marriage contributed to the negative attitude my parents developed towards me. I am not saying that they hate me but they don't have such a good perception. (Participant 7)

From the above participant, we can understand that when children fail to achieve the wish of their parents, negative attitude will start to develop which through time will create gap among them. The expressions from the above participants can help us to understand how relatives of female headed households perceive them. Some relatives are supportive mostly out of pity since female headed households deal with various challenges in their everyday life, and others perceive them negatively due to the various reasons explained by above participants. As some female heads completely cut their relationship with their relatives due to different reasons, others will continue their relationship despite of the attitude their relatives have towards them.

4.1.4. Society's attitude towards children raised in female headed households

The stigma and isolation against female headed households have huge impact on children raised in those households. Children raised in female headed households are believed to be vulnerable to various bad habits including juvenile delinquency, drug abuse, rape, and prostitution. Because of this assumption, some society members already developed negative attitude towards children raised in households headed by women. The negative attitude of the

society towards these children will definitely have an impact on their education and their future life too. Participant 1 presented the attitude of the society towards her children as follows:

> my children have never experienced discrimination from community members so far. They haven't also faced any isolation. They are living their life in the same way as their peers. The good behavior of my children also contributed to the low level of discrimination, because I raised my children in a way that they treat others with respect. Because of that, others also treat them the same. Therefore, they didn't face any isolation so far, and I am thankful for that.

Another participant has the same explanation for society's perception towards children raised by women. She said:

> all my children grew up in my neighbors' houses. I don't even treat my children the way that my neighbors treat them. They take care of them just like their own children. They raised them with love and affection. I have nothing but respect for my neighbors for the way they are treating my children. (Participant 4)

From the expressions of the above two participants, it is not difficult to understand community's perception towards children raised by female headed households. The comments provided by participant 2 and 3 are completely different from the above two participants. According to the second and third participants, community members have negative attitudes towards children raised by women. Societies usually believe that women lack the capacity to raise children in a good manner. The majority of community members view children raised in female headed households as potential threats, and because of that, they choose to isolate them.

The negative attitude of the community towards these children forced female heads to hide them in the house. Because of this, most female heads choose to isolate themselves and their children from the community because of the fear that the discrimination and isolation that happened on them once will happen on their children too. Participant 2 explained this idea as follows:

> my children faced a lot of discrimination and isolation from my neighbors. Because of that, I don't want them to establish any kind of relationship with them. I don't even want my children to play with the neighbors' kids. The discrimination that the society placed on me is enough, and I don't want my children to be victims of this isolation.

According to participant 9, parents usually fill their children's mind with negative thoughts about female headed households and children raised in those households. Because of that, children raised by females mostly face isolation especially in schools, and are also more likely to be bullied by other students. Especially children raised by two parents are more likely to develop the negative assumption that just because the father of the child in female headed households is absent (lack of male figure), there will be no one to defend him/her, and can easily be bullied.

By reviewing the above expressions of the participants, it can be concluded that some community members have a positive attitude towards children raised by female heads, and others have negative attitude towards those children. Those members of the society who have a negative attitude towards female heads are more likely to develop a negative attitude towards their children and vice-versa.

4.2. Social life of female headed households

The economic life of human beings is important to understand, because economy is the most important thing for the survival of human beings. Just like the economic life, social life is also important to consider since human beings are social animals, and their life is unthinkable without social relationship. The social life of female headed households mostly depends on the work they are engaged in, the attitude of the community members towards them, and their former husband's social life.

According to Participant 1 and 2, the social life woman has depends on her husband's attitude towards the community members or his social relationship within the community. If a husband has a good social relationship with his community members he was living in, then, the wife will also have a positive relationship with such community members. This concept is highly supported by two other participants. According to Participant 6 and Participant 10, the current social life female heads have depends on the social life their husbands' used to have with the community before the divorce, separation or death. If the woman had a good social relationship with her community when she was living with her husband, after the divorce, separation or death of her partner, the social life she used to have will definitely continue. Participant 4 further explained this concept as follows:

> I used to have a good relationship with my neighbors when I was living with my husband. We used to attend community meetings together. We really had love and respect for our neighbors. Not once we got ourselves into fights and troubles. Now he is gone, my relationship with them didn't end. I always visit them, and they do too. I have a strong relationship with my neighbors, and the strong bond I have with them today is because of the good relationship I established years ago while living with my husband.

> Honestly, the social relationship I have with my neighbors after the death of my husband is even getting stronger and stronger every time.

Another participant explained the social life of female headed households as follows:

> It is very hard to establish a strong social bond with the community you are living in if you are heading your family alone. You will literally have no time to your social life since all the time you have will be spent on taking care of children. You will be forced to work twenty four hours for the betterment of your household. The roles that used to be played by two people will fall on you which make it very hard to survive. Personally, I have no free time especially time to spend with my neighbors. My schedule is very tight and whenever I am free, I spend my time with my daughter. (Participant nine)

According to the above participant, the social life of female headed households depends on the kind of work they are engaged in, and whatever work these women are engaged in, it is very difficult for them to establish a strong social relationship with their community members similar to those households headed by two parents, because female heads have to play the role of two person for the survival of their household. Therefore, whatever job they do, these households won't be able to have a free time like households headed by two parents who usually share the responsibilities and have more free time for social life.

For another participant, the social life of female headed households depends on the attitude of the community members towards them. Participant 8 discussed the social life of female headed households as follows:

> If community members have positive attitude towards us, there is no reason that we will isolate ourselves from them. However, when we see some kind of discrimination from

> their side, we will choose to isolate ourselves and also our children from the community. You can take me as an example. I don't have a close relationship with my neighbors because their attitude towards me after my separation has not been positive, and that is the only reason I chose to isolate myself from them not because I don't enjoy their company.

From the expression of the above participant, we can understand that like any members of a community, female heads want to have a strong social bond with their community members. Therefore, their social life is highly influenced by their position in the community and society.

4.2.1. Social life of female headed households before and after heading their family alone

4.2.1.1. Before heading their family alone

This section compares the social life of female headed households before and after they start heading their family alone. This sub-section in particular presents the social life that female headed households used to have when they were living together with their partners. Participant 1 discussed the social life she used to have before her separation as follows:

> my husband had low social life within the community. He doesn't have a good relationship with our neighbors, and he also doesn't have a positive attitude towards my brothers. Let alone having a good relationship, he doesn't even want to share food with them. He wasn't willing to invite people in our house. In contrary, I enjoyed social life, and I liked spending time with my neighbors. I enjoyed seeing a house full of people. However, since he didn't like people at all, I had to distance myself from my neighbors and my families too. Because of his behavior, people chose not to come to our house. I don't blame them because whenever they come to visit us, he didn't show them a good facial expression. Because of this reason, the social life that I used to have when I was married to my former husband was very low.

From the above participant, we can understand that even if women want to have a strong bond with their community, it is not possible for them to create that strong relation unless the husband is fully supportive. Participant 2's view was different from Participant 1's view. Participant 1 said:

> my husband was a very sociable person. He enjoyed having people around. We used to have a coffee ceremony every week in our house. Because of his behavior, people enjoyed coming to our house. He is friendly, and everyone loved him. There was nothing that makes me happy than visiting my neighbors and having a good chat with them. We had a very close relationship with our neighbors, and my social life back then was very strong.

Though the social life they used to have is different, from the above two participants, we can clearly see how the social life a woman depends on the social life her husband. If the husband has a good social tie with the community members he was living in then the wife will also have a strong social tie and the vice-versa. In short, the social relationship women have depends on the relationship their husbands have with the community and society. There is also another participant that supports this idea. According to her, it is not possible to establish a good relationship with neighbors if the husband had a negative attitude towards them. She said:

> before my husband died, I used to have a good interaction with the community members where I used to live in. He had many friends, and our house was always filled with people. His sympathy for people was indescribable. He always supported my relationship with our neighbors. He used to believe that a good relationship especially with neighbors is the most important thing in this world since they are the ones that will always be there

> in times of difficulties, and if it wasn't for his support, my relationship with them today would have been so different. I know many women who have weak social life because of their husband. (Participant 3)

From the above participants, we can clearly understand that since most women have no say in the house, the relationship they have with their families or neighbors is highly affected by their husbands' behavior. The other participant believes that social relationship with the community depends on the standard of living of a particular family. According to her, if a family has a good standard of living, that family will definitely have a good social relationship. On the other hand, if that family lives in poverty, the social life will with no doubt be weak since no one will show interest in that family. She further asserted:

> I used to have a good relationship with my neighbors. My husband had his own wood furniture shop. We used to live a good and quality life. Everyone had a positive attitude towards us, and because of that, our social relationship was very strong. However, things weren't the same after I got separated with my husband. All those people who used to visit our house are not here anymore because all the properties that I used to have are gone. I don't live the good life that I used to live before, and because of that my social life is getting weaker and weaker from time to time. (Participant 8)

Participant 7 on the other hand said:

> my social life when I was living with my husband was very weak because I used to spend my time taking care of my children. Even if I had no job at that time, I wasn't able to leave my children alone at home because of their age. Since my husband used to leave home early for work and comes late at night, he wasn't able to help me with taking care

of the children. Therefore, I had to cut all the social relationship I used to have since the day I got married and pregnant.

4.2.1.2. After becoming single heads of their family

This sub-section presents how the social life of female headed households became different after they start heading their family alone. Some for different reasons strengthen their social relationship with community members after they start heading their family alone; and others for several reasons will minimize the intensity of their social life with their community members after divorce, separation or death of their husband. Participant 1 said:

> now that I don't live with my husband, I have all the freedom I ever wanted. My social life start improving since there is no one who prevents me from spending time with my neighbors. He was the main reason for the weak relationship I had with them since he didn't allow any kind of social relationship. Now that he is gone, I can invite any person I want in my house. I already established a peaceful and better life with my families and neighbors. Because of him, I lost many good people from my life, but things are getting much better now especially in terms of my social relationship with the community members that I am currently living in.

From the above participant, we can understand that the main reason behind the weak social relationship of female headed households is directly or indirectly related with their husband. As a result, it possible to comment from the expressions of the above participant, how partners sometimes negatively influence the social life women could establish with members of their community. According to her, the fact that she is heading her family alone makes her social life stronger than ever before. The other participant puts her current social life as follows:

> I have no social relationship at this very moment. All the relationship that I used to have when I was living with my husband is completely gone. His friends, co-workers, and relatives who used to visit us every day and night are gone with him. The warm and happy house that was filled with people looks different now. Starting from the day I got separated from my husband, my economy starts declining and so does my social life. For this reason, I chose to isolate myself from the community since they are no good to me. (Participant 8)

From the above participant, we can understand that living in poverty has a huge negative impact on the low social life one might have. According to her, weak social relationship with community members is directly related to standard of living. For Participant four, no change at all has been witnessed in terms of the social relationship she used to have back then when she was living with her husband and the social relationship she currently has. She said:

> I had a very close relationship with my neighbors before the death of my husband. Since he was a good person, he used to support the relationship I used to have with my neighbors. They also had a good attitude towards him since he used to love and respect people. After his death, my relationship with them didn't end at all rather it gets stronger because they were the ones who were there for me in times of his illness. Even my relatives weren't willing to provide support at those difficult times, but my neighbors collected money and covered his medical expenses. How can I isolate myself from such good people with such a good heart? They have always been there for me, and I truly love them. I won't end my relationship with them until I die.

Similar to the above participant, Participant 7 also witnessed no change in terms of her social relationship. She said:

> I used to have a weak social life before getting divorced because of time constraint. Now that I am living alone, nothing changed. I am still raising my children all by myself, and can't leave them in the house for a second. Because of that, my current social life is very weak just as it before the time I was living with my former husband.

Participant five expressed the social relationship she has with her community after heading her family alone as follows:

> my social life decreased a lot after the death of my husband. I used to isolate myself from the community especially at the first three consecutive years of his death. However, as time passed, my social relationship started to get better. Now, I am in a good terms with my neighbors though it is not the same like before.

From the above participant, we can see how some widowed women choose to isolate themselves from their community because of the death of their partners. The fact that these women isolate themselves from their community is the reason behind their low social life. The above descriptions by the study participants will help us to understand the different reasons behind the low or high social interaction female headed households adopt with community members after they start heading their family alone.

4.2.1.3. Social relationship of female headed households with Sub-cities and Woredas

Since Sub-cities and woredas are part of the social system, it is important to see the relationship of female headed households with these entities. As a result, the expressions of the interviewed women will help us to understand the kind of relationship females heads have with

woredas. Participant 1 discussed her relationship with the Sub-city and woreda administration as follows:

> I usually visit the Sub-city and the woreda when there is meeting on various issues. I attended different meetings so far especially on matters of house related issues. I also attended meetings on issues related with peace and security. The meetings have different agendas at different times depending on the existing realties of the country.

The above participant described her relationship with the Sub-city in terms of taking part in meetings and discussing on various issues. The same explanation was given by Participant 2 and Participant 3. According to them, the only time the Sub-city meets with female headed households is when there are meetings to discuss which usually have nothing to do with their life (female headed households) but rather has the focus on general agendas that talk about general issues. Participant 2 said, "I have a positive relationship with the Sub-city. I attend meetings whenever they ask me to, but I have never been in a meeting that discusses about female headed households." Participant 3 also agreed with Participant 2. She said, neither the Sub-city nor the woreda has called us to discuss on issues related to female heads so far. We participated on common issues that all members of the community are concerned about. From the above expressions of participants, we can see that both woredas' and Sub-cities have no special concern about female headed households. Another participant explained her relationship with the Sub-city and woreda as follows:

> I don't have any relationship with the Sub-city or the Woreda. I don't even attend meetings because their schedule doesn't go well with the work that I am currently engaged in. Since my living depends on selling vegetables, it is not possible to leave

> work and attend meetings because the vegetables will dry in seconds. Therefore, I always have to water them at least in an hour difference. Otherwise, they will dry and will have no use afterwards. Even the woreda is aware of my situation so they don't force me to attend meetings. Because of that, I don't know if they discuss issues related to female headed households or not since I have never been part of any meeting. Honestly, I don't even know if they are giving financial aid to female headed households, and if they do, then I lost many chances. (Participant 4)

For the above participant, the schedule that the woreda has doesn't match with works that most female headed households are engaged in since most of them are engaged in the informal sectors where they need to work many hours of the day. Since female heads mostly spend their full time engaging in different work activities for the survival of the household, they don't find the time to attend meetings. The other participant clarified her relationship with the Woreda as follows:

> I usually attend meetings that take place in the Woreda, and now I got registered in a safety net program which is designed by the government to help poor people. Since this program might help me in generating more income than I am currently earning, I really want to be part of it. Though I still didn't get the chance to take part in it, it is something that keeps me attached with the Woreda." (Participant 6)

From the above participant, we can understand that through different programs arranged by the government, female heads can strengthen their relationship with the Sub-city and woreda. Another participant said:

> I have a strong relationship with the Woreda because they know all my problems, and the situation I am in. After the death of my husband, I didn't have any money to pay for a house rent. I was facing a huge financial crisis. It was the Woreda that rescued me during those difficult times. They gave me a government house, and I am paying only 2 birr for a monthly rent. If it wasn't for the Woreda, I might end up on the street with my children. Because of this, I have a strong relationship with them, and I participate in everything that takes place in the Woreda." (Participant 5)

For the above participant, the positive response of the Woreda to her problems is the reason behind her strong attachment with the Woreda administrators. Another participant explained her relationship with the Woreda as follows:

> I have been in different meetings arranged by the Woreda, and some of the issues are related to women empowerment. They also gave us trainings which mainly talks about works that women should be engaged in so that their life can change for the better. We also had training on self-help group (SHG), which mainly talks about women empowerment, and how women can achieve a successful life by engaging in their own business without depending on external supports. I don't remember being in a meeting that specifically talks about female headed households, but there were several times I took part in meetings that discus about women in general. (Participant 10)

From the above explanations of the participants, we can be able to understand that some female headed households because of various reasons have weak relationship with the woreda they are living in, and others despite of the social challenges they deal with in their day to day life, have a good relationship with the woreda. The other thing we can see from the expressions

of the above participants is that the woreda has never arranged a meeting specifically designed for female headed households, but include these groups in general meetings that have common agenda for everyone.

4.2.1.4. Social challenges of female headed households

As expressed by many of the participants, some of the challenges faced by female headed households are disrespect, discrimination, isolation, and lack of time for social life. The 10 participants' shared one common thing which is female heads irrespective of age, occupation and educational background, will always face challenges in their life though the challenges faced by some female headed households are more severe than the others. Participant one puts the social challenges she has been facing so far as follows:

> Even though I have a good social relationship with the community members I am currently living in, I usually experience disregard from them due to the absence of my husband in the house. People will always disrespect you if you have no one who will defend for your family which in our culture is usually a man. House renters treat you as if you are living in their house for free. They don't show you the proper respect, and they give you less value than compared to the other members. Verbal harassment is very common. Once the tenant said, 'how do you expect me to tolerate your behavior? Your husband wasn't even able to do so.' I always witness renters showing respect for other occupants but not me, and all this disrespect is because of the fact that the head of the household is a woman not a man.

The above participant explained her social challenge in terms of low value and respect she received from community members which is caused by lack of male figure in the house. The society already adopted a negative attitude towards female heads, and because of their negative

attitude, disrespect is very common. Participant nine explained the social challenge of female heads in terms of having a limited time to spend with people. According to her, since female heads spend most of their time in work, their social life is very limited. The social challenge for these groups according to this participant is the fact that they don't have the social life in the first place. This idea was further explained by Participant4. She said:

> I work many hours per day. I don't have time for social life, but my neighbors are good people so they understand my situation. Even if I don't attend ceremonies or take part in Idir or other Mahebers on a regular basis, they always understand me and even support me with my work. Therefore, if your community or neighbors are not supportive, it would be very difficult to establish a good social relationship while heading your family alone, because the more you are busy with your work, the less social life you will have in your community.

Another participant described the social challenges of female headed households as follows:

> the main social challenge I have faced so far is discrimination from the neighborhood. The discrimination is more painful when it comes to your children. I don't mind being discriminated or isolated from the neighborhood but when my children face these problems, it makes me sick. I feel like they are being punished by my mistake. When my neighbors knowingly or unknowingly discriminate my children, I usually get into a fight which is the main reason for my weak social life. (Participant 2)

Another participant explained the social challenges of female headed households in the same as the above participant but in a more detailed way. She stated:

> female heads like every human being want to have a good relationship with the community they are living in, but the community doesn't have a good attitude towards us. For example, I faced discrimination and isolation from the community at different times. Honestly speaking, I am psychologically affected. Especially, the first five years of my separation were very difficult and hard to recover from. I used to be so depressed, and I used to get into trouble with my neighbors even for the smaller things. The discrimination together with my reaction to it makes my social life very challenging. I lost my ability to tolerate people, and I get into fights easily which makes my social relationship even weaker. After the community became aware of my behavior, they began distancing themselves from me and my children. (Participant 10)

For the above two participants, the fact that female headed households are discriminated and isolated from the community is the main reason for their low social and psychologically wellbeing. The psychological and emotional disturbances of female heads which is created by discrimination of the community will in turn contribute to their low social life which can be considered as a major social challenge of female headed households. A similar idea was also presented by another participant. According to this participant, people usually talk unpleasant things about female headed households, and knowing that the community has a negative attitude towards female heads will make these women emotionally weak and unstable. She said, once I was in a beauty salon, I heard some people talking a lot of bad things about me. It was really painful, and I was heartbroken. Starting from that day, I decided to isolate myself from the community. (Participant 5)

The above comments from the participants will help us to understand how the perception of community members towards female headed households, and the reaction of the female heads to the attitude of the society are serious social challenges.

4.2.1.5. Social opportunities of female headed households

People will always face challenges in their lives, but it is important to know that there are opportunities in this world too which we can use as an asset to adopt or overcome the challenges. The social opportunities of female headed households compared to their social challenges are relatively low.

According to the Participant 1, the only opportunity female headed households have in their hands is their ability of heading their family alone with freedom, and of course with no pressure from others. She further asserted:

> the fact that I am the only head of the household, benefits me in having a good relationship with the community. No one puts on me a restriction to make or contact with friends. Freedom is the best social opportunity you will receive when you head your family alone.

For the above participant, being able to head a family alone with full freedom is an opportunity for the household because freedom attracts people, and people are potential benefits to a household. Another participant said:

> governmental and non-governmental organizations at different times provide financial support for people, and their priorities are usually poor people. Among poor people, female headed households are the common ones. When you are the only head of your

household and living in poverty, you will be given a priority in terms of social support from those organizations." (Participant 2)

The same idea was raised by another participant. She stated:

the only benefit I get by being a female head is obtaining supports from different organizations. The supports from these organizations are mostly financial, but the relationship you will create with those organizations and the people working in it is a social asset by itself. (Participant 3)

Participant 10 agreed with participant 3's idea. She said:

with financial supports, social supports will come. For example, different organizations provide women with different trainings at different times which the women can benefit from a lot. I consider that as a social opportunity. For example, the non-governmental organization which provides me with financial support also gives me counseling support frequently. Whenever I felt to give up in my life, they have always been there for me, which is more beneficial than the financial support."

Strengthening the above idea, Participant 4 stated:

my social opportunities are my neighbors. I always thank God for giving me such good people. They don't discriminate or isolate me in every aspect. They nurtured my children in a good manner with love and affection. They are my sources of support be it financial or moral. I don't see any other social opportunity better than having such good neighbors in my life.

From the above participant's comment, we can understand that people are the best social opportunities. The greatest social assets or resources for community members are themselves because a positive social relationship within a community is sometimes the only thing people need to solve challenges and difficulties in their lives. The above participants help us to understand how social opportunities are viewed differently by different people, and from organizations' support to communities' support, various social opportunities are available for female headed households.

4.3. Economic life of female headed households

The economic life of female headed households is with no doubt very challenging compared to households headed by two parents since female heads assume the entire economic responsibility for the household. Participant 1explained her economic life as a female head in the following way:

> praise to God, I have a good life. My children are growing up and attending their education in a better school. I don't want them to be engaged in house chores because all I want from them is to focus on their education. I am fully healthy, and all I ask God is to keep me healthy forever because I don't want to beg for money. I was the provider of the house when I was living with my husband, and nothing changes now. I don't have any relatives that support me financially, and honestly I don't want their support too. I sometimes think that my economy is somehow better than households headed by two parents' because I can engage in any activity without the approval of my husband which prevents many women from engaging in different activities because they are afraid to engage themselves in a job that their husbands' disapproves of. When you are single and heading your family alone, you won't have that problem. I encountered many people who

> faced financial difficulties while living with their partners. The only challenge that I am currently facing is the problem of housing. The money that I am generating from the different activities will usually be spent on a house rent. If I have my own house or get a kebele house with low rent, my life would have been so different by now.

For the above participant, the fact that women head their family alone won't make them poor as long as they are hard workers and strong. According to her, the fact that women live alone is sometimes a potential benefit to their economic life since men usually retain a higher proportion of their income for their personal use including alcohol which imposes 'secondary poverty' upon women and children in the household. Participant 2 puts her economic life as follows:

> thanks to God! I can't complain. Even if I don't have all the good things in my life, I am still breathing. Things might have been worse. I once decided to give my children away because of my economic status. Since my husband was the only income provider of the house, I faced a serious financial crisis when he left me. He took all the house materials when he left. I did not have any skill or work experience back then which made it very difficult for me to get a job. My current economic status is much better than before because now I am working and earning a better income."

For the above participant, the fact that her husband was the only source of income when they were living as a married couple was the reason behind the economic challenge she experienced after she became head of the household. Since she had no idea on how to work or earn an income by herself, her life becomes challenging after she got separated. She didn't have the knowhow for an independent life. However, the fact that her husband left her alone makes

her independent, confident and strong than ever before. This idea was further elaborated by Participant three. She illustrated:

> since I wasn't engaged in any work related activities when my husband was alive, things got very complicated after his death. My whole life used to depend on his income. I used to make handmade clothes but they weren't for sale. I had been working them to spend time when I was sitting at home. If I knew better, they would have been a good source of income back then, and will at least provide me with some money to meet the basic needs of my children. Apart from this, my job back then was raising children using my husband's income.

According to the above participant, the main economic challenge for women is the economic dependence on their husbands. Another participant described her economic life as follows:

> my current economy is in a good status, but the number of children I have is sometimes the reason for my economic challenge because it is not easy to raise five children with the income you generate from selling vegetables. I raised five children, and now I am raising three grand children with that income. Other than that, glory to God, the business I am engaged in is pretty much profitable. I used to do the same work when my husband was alive. I didn't sit home and wait for his money because he used to generate a very low income, and I had to support him. I was doing this job since I was young and because of that, I didn't face any economical challenge after my husband's death. (Participant 4)

The above participant is a proof for the idea that women won't face economic challenges after they start heading their family alone if they had been independent and engaged on their own

work and earn their own income while they were living with their partners, because they already adopted the independent life. The same idea was presented in a different way by Participant seven. She said:

> when a woman depends on her husband economically, she will lose everything. She will have no say in the house, and she will gradually loose her confidence. Let me tell you my story as an example. I have a degree but I never worked. I used to depend on my husband's income, and now we are divorced, everything becomes hard for me. Even with the degree, I wasn't able to find a job. I am currently raising my children with the share I got from the divorce. Therefore, it is impossible to have an equal status with your partner if you are economically dependent.

According to Participant 8 and Participant 10, it is not possible to be economically successful when women head a household alone because the money generated by two people is always better than the money generated by one person. According to them, no matter how hard a woman works to survive, she will always face a challenge be it social or economic, and she will never be as successful as households headed by two parents.

From the above comments, we can understand that economic dependence on a man has a negative impact in leading an independent and confident life. If women are dependent on a men's income, when separation, divorce, or death occurs, they will fall in a huge disaster which is very hard to recover from. Besides, economic dependence, when a household is headed by either a man or a woman alone, the economical challenge will always be worse since there is no one to share the burdens with while living alone.

4.3.1. Economic life of female headed households before heading their family alone

This sub-section will help us to understand the economic life that female headed households used to have before they became widowed, separated or divorced. By understanding that, we will be able to see why female heads face economic challenges after divorce, separation, or death of a husband.

Participant one asserted her economic life before she became a head of the household as follows:

> when I was living together with my ex-husband, our economic status was very weak. Our standard of living was below our neighbors. Since we used to fight all the time, the money we used to generate was not blessed. I used to work as a daily laborer, and the money I used to get from it was very low. Besides, he wasn't willing to go outside and work, but he always spends every penny I generated from working day and night for his personal consumption. Because of that, no change was witnessed in our house, and our economic life started declining from time to time. He used to come home drunk every night. He also used to sell the house equipment so that he can get extra money for drinks. You can imagine the life I used to live with him, and the income I had back then.

For the above participant, it is not possible to improve the economic life one has while living with a partner that is not supportive. According to her, a positive change in a social and economic life can only be witnessed with a helpful partner. Participant ten also mentioned the same thing. She said:

> my husband doesn't want me to go outside and work. He wanted me to sit at home all the time and raise children. Imagine! The money he used to generate wasn't enough to raise

three children. Besides that, he was very alcoholic and he used to spend most of his money for his personal consumption. There were times when my children go to bed without eating their dinner. Though I wanted to help him with our financial crises, he wasn't willing.

Participant three stated:

when my husband was alive, my economy was good. I had an equal status with my neighbors in every aspect. Because of my good life, everyone had a positive attitude towards me. I didn't face any kind of social as well as economic challenge back then. I even used to give money for people who were living in a low economic status. I had never been unhappy, because I had everything I needed. The house rent, the children's education, the medical and other related expenses used to be covered by him.

Another participant explained her economic life before starting to head her family alone as follows:

I wasn't poor but I wasn't rich either. My husband used to work as a daily laborer, and because of that he wasn't able to obtain a sufficient income for the household. I didn't also have a job that could generate good money for the household. However, our economic condition was not terrible. With the help of our neighbors, we survived challenging events. Generally, I had a normal economic life when I was living with my husband and no devastating economic challenge happened back then since we used to support each other on everything. (Participant 4)

Participant six described the economic life she used to have when she was living with her husband as follows:

> my husband was in a military. Though his income wasn't that much, we had a relatively good life. We were living in a camp, and all costs including water and electricity were free. The only cost we used to cover was food expense, and somehow we had a good economic life though it wasn't the best.

4.3.2. Economic life of female headed households after heading their family alone

As was briefly described, some women economically depend on their husbands and others survive by themselves. Therefore, the level of dependence or independence one has will have a positive or negative impact on his/her later life. The effect that divorce, separation, or death of a husband have on woman will be discussed in this sub-section. Participant one explained her economic life after her separation as follows:

> while I was living with my husband, I used to work twenty four hours for the sake of my family. However, I wasn't able to get a fixed asset. When my husband left me, he took everything away. I was left with nothing but my children. I started my life from scratch because everything was ruined when he left. However, I was happy because I knew from that moment my life would be very different. The only thing I get by living with my husband was depression. If we were separated long time ago, my economic life would have been so different. I am fine by myself now. All the problems that happened in my life be it economic or social is because of him. Now we are separated, my economy is getting much better from time to time.

For the above participant, the economic challenge she faced when she was living with her husband was due to him, and the fact that they are now separated makes her income much better. Participant 10 said:

> the economy I had when living with my husband was very weak. I used to sit home and wait for his money. Now that we are separated, I can engage in any job without anyone's pressure and approval which in fact is main reason for the progress in my economy life.

For the above two participants, the reason behind the betterment of their economy is the separation from their husbands'. According to them, when potential threats are avoided in someone's life, things will start to get better. Participant three puts her current economic life in the following way.

> when my husband died, everything became different. I started facing severe economic crisis since my life used to fully depend on him. He was a very brave man. He was saving money before he died both in his bank account and in mine. I survived the challenging and difficult times with that money though it was just for a limited time. The money saved me from seeing the hands of people. I started working and raising my children after his death, but things can't get the same like before. Whenever I face financial crisis, there is literally no one to support me. My economic life with no doubt declined after his death.

For participant four, no change has been witnessed in her economic life after the death of her husband. She explained the reason as follows:

> when I was living with my husband, I used to work day and night just like today. His income was very insufficient for the family so I had to support him and of course my children. When he died, I continued to do the exact same job but with more energy and

strength because now my children have no father, and I don't want them to miss anything or to feel inferior. Honestly, the money that I am generating now is much better than before because my business started to generate more profit than before. You will miss out on many things when you head your family alone but thanks to God I am surviving, and I didn't experience a severe economic challenge so far.

Participant six unlike Participant four has a different experience. She said:

I faced a huge economic crisis when my husband passed away. We had to move out from the camp after his death. I rented a house and started raising my children. The money that I earn is not enough to cover food expenses, children's education, house rent, and other costs. After I start heading my family alone, my life began to fall apart. It is very difficult to survive economically without your partner's support. Even though two of my children completed their education, they are not supporting me at all. My current income doesn't cover the expenses for my basic needs.

From the above comments, we can infer that women mostly face economic crises if they weren't economically active in their past relationship. A woman who used to work and contribute some amount of money to the household while living with her partner will never face a severe challenge after the divorce, separation, or death of her husband.

4.3.3. Economic opportunities of female headed households

Economic opportunities can take several forms since they can be gained from different individuals, groups, families, communities, societies, governmental or non-governmental organizations. For some study participants, leaving alone is an economic opportunity by itself.

For others, heading a family alone is an economic challenge. Participant one discussed her economic opportunity as a female head in the following way:

> the fact that I am separated with my husband is a huge economic opportunity for me because all the economic challenges I was facing while living with him were because of him. Since I am currently living alone, I am earning and saving more money. I can't consider anything as an opportunity than working and gaining your own money. If I was still living with him, I will definitely be in poverty. As a result, my biggest economic opportunity is getting separated with my husband.

For the above participant, the biggest economic constraint was her husband, and now she is living alone, the biggest constraint is avoided and filled with opportunity. For participant six, there is no economic opportunity for women who head households alone. According to her, when a woman or a man lives alone, he/she will be economically affected and no good can come out of it. According to her, the income that is going to be generated in single headed households is always low, and the economic challenges faced by these households are always high. Participant two and three believe that female headed households will be economically advantageous when economical support is being provided by governmental and non-governmental organizations. Participant two stated:

> In order to get a support from non-governmental organizations, it is necessary to meet certain requirements. The first and most important one is a letter from the woreda administration where you are a resident, which testify your poverty level, and are not in a position to meet the basic needs of your family. When experts from the woreda administration visit your house to assess your living condition, they ask you questions

> like the number of children you have and the work you are engaged in. If your partner is not alive or living with you and you are raising your children alone without any external support, the chance of being selected is high. Therefore, one of the economic opportunities of female headed households is an economic support from different humanitarian organizations.

Another participant said:

> if you are living in a good community, the people by themselves can be considered as an economic opportunities. I survived a lot of difficult days with the financial and moral support from my neighbors. Whenever I face an economic crisis, my neighbors collect money for me. (Participant 4)

For participant 10, the fact that female heads have no partner to economically support them is an opportunity by itself because their loneness will create a chance for an independent life which will in turn force them to take control of their own life. She said:

> I started working and earning more money after my separation and that is the best opportunity I ever got as a female who heads a household alone. If I was still living with him, I might lead the rest of my life depending on his money, and won't get the chance to become independent.

As to the views of Participant eight and Participant nine, there is no economic opportunity that is available to female heads because living alone has only a challenge but not an opportunity. Therefore, it can be clearly seen from the above comments that some female heads believe heading a household have economic opportunities and others believe that no good can come out from heading a family alone.

4.3.4. Economic challenges of female headed households

Every human beings in this world deal with challenges in one way or another. Some challenges can be easily addressed, and others are not easy to address. Some people have the capacity to successfully manage the challenges they face and others fail. For Participant four and Participant ten, age is the biggest economic challenge for female headed households. Participant four further explained this concept as follows:

> because of my age, I can't engage in different activities that could generate a better income for my household. I can't move from place to place because of health problem. The only choice I have is sitting in one place and selling vegetables. If I was able to do other jobs, I would get the chance to improve my economy, but my health status doesn't allow me to.

From the above participants, we can understand that the economic life one has depends on his/her age; because the kind of work one can be engaged in is directly or indirectly affected by his/her age. With age, health problems emerge, and aged people are not able to produce the same like adults which will of course create a challenge in their economic life.

For Participant one, the reason behind the economic challenge of female headed households is highly related with lack of male figure in the household. According to this participant, lack of a male figure in the household can be considered both as an opportunity and a challenge. She explained this idea as follows:

> I am living in a rented house which has one room. I am currently paying 1100 birr for a house rent. Apparently, more than half of my income that I generate from engaging in different activities will always be spent on a house rent which is the main reason for my

> low economic life and a challenge to improve my family's livelihood. The tenants have no shame when they ask this kind of money for such a small house. What is worse is that they usually add at least 100 birr every 6 months. All this economic challenge is because of the absence of my husband in the house. The tenants already knew I am vulnerable and have no one to defend my right. They know I don't have option and will pay the money they asked.

For Participant seven, the main economic challenge for female headed households is lack of time to engage in formal sectors and burden of raising children. She further elaborated this idea as follows:

> currently, I don't have a job, and this is because I don't have time to search for one. I have two children, and am pregnant for the third one. It is very difficult to engage yourself in work when you are raising a child especially without a husband. If you have a husband, the challenges will at least be minimized since there will be someone who will economically support you. The fact that I am currently raising two children without a husband makes my economic life challenging because as you know life in the city is getting expensive and challenging even for people who do work let alone for those who don't.

Another participant said:

> it doesn't matter how hard you work to survive, you will always face an economic challenge when you head a family alone. Whenever you fall on a crisis, there will be no one for support. The only person you have for yourself and your children is you, and if you fail to give your best, you will experience a very challenging time especially

> economic wise. Therefore, the main economic challenge for female heads is related to the fact that they are the only sources of income for the household. (Participant 8)

For the above participant, since female heads are the single source of income for their household, they will face an economic challenge whether they like it or not, and they will never live the same kind of life they used to live when they were together with their partners.

4.4. Causes of being a female headed household

There are different reasons for women to be single heads for their household. In our culture, when a partner dies, it is usually common for women to raise their children alone than getting married and start a new life. On the other hand, it is common for men to get married and to start a new life after losing their partner by death. Divorce, which is the other reason for women to head their family alone, is becoming a common phenomenon these days. Couples for several reasons get divorced. There are different reasons and explanations for divorce. It can be due to extramarital affairs or partners abuse. Some people on the other hand will just be separated without having a legal divorce from legal authorities. The husband/wife might run away or leave his/her household without confessing.

For four of the participants, the cause or reason behind their single life is the death of a partner. According to participant three, four, five, and six, death is the only reason for them being single. If it wasn't for death of their husbands', they would not be single heads of their households because they all were in a good terms with their partners. Another participant stated:

> the main reason behind my single life is my husband's change of behavior which used to be the source of conflict amongst us. He started coming home late, and showing new behaviors. Since he was the only source of income for the household, he started showing

> disrespect for me. He didn't value the work I do inside the house. He didn't consider raising children as a work. He wanted me to go outside and work so that I can support him financially. Let me tell you something. No one wants to stay home to take care of children all day but I gave up everything for my children and I didn't want them to be raised by anyone but me. This was also the other source of argument between us which finally led us to divorce. (Participant 7)

For participant one, two, eight and ten, the reason or cause behind their separation is unknown since their partners left without giving a reason. However, from the comments of the separated and divorced couples, we can see that misunderstandings on different issues between the couples might be considered as an explanation of their run away. From the above comments, we can understand that besides death of a partner, there are different reasons for divorce and separation of couples.

4.5. Outcomes of being female headed households

When a person, either a man or a woman heads a household alone, there will be some positive and negative outcomes. Public assistance and low domestic violence can be considered as a positive outcome for female heads. Poverty and other related factors are some of the negative outcomes of heading a family alone.

According to Participant one, heading a family alone has some positive and negative consequences. The positive outcome is having the freedom to engage in whatever social and economic life that suits you. She described the positive outcome of heading a family alone as follows:

there will be no one who will put pressure on your social and economic life. When you start heading your family alone, you can take part in any work activities or any social life, and having that freedom for me is a positive consequence of heading a family alone.

The negative outcome on the other hand is described by the above participant in terms of disregard from the community. She further explained this issue as follows:

sometimes I experience disregard from the community. The fact that my husband is not with me makes me vulnerable among the community I am living in. The harassment you will face just because you are a woman and head of a household is beyond explanation which I consider as a negative consequence.

For the above participant, the fact that the community has a negative attitude towards female headed households can be considered as a negative consequence for female heads which has an impact on their social and economic life. This idea was also supported by Participant two and Participant five. According to them, the ignorance and discrimination of the community towards female headed households have a negative outcome on their way of living which in turn will force female heads to isolate themselves from the community which has an even more negative consequence on their psychological wellbeing.

According to Participant six, the biggest negative outcome women face while heading a family alone is the effect of single parenthood on children. She further elaborated this statement as follows:

the death of my husband has a negative outcome both on me and my children. The effect of the absence of my husband is much worse on my children. Because of lack of a father figure in the house, my children are engaged in a lot of delinquent activities. One of them

> is currently arrested for some crime he committed. This happens because of the death of their father since there is no one who is in control of the household. When I see my children engaged in some bad activities, the only thing I do is to cry. The biggest disadvantage of the absence of a father figure in a household is for children. Because if there is lack of control from a father, children will definitely fall in a bad place, and no matter how hard she tries, a mother can't replace a father's role.

Another participant relates the negative outcome of heading a family alone with the issue of economy. According to Participant seven, when the source of income for the household withdraws from the family, the whole economy will be disturbed. Therefore, for this particular participant, the biggest negative outcome of heading a family alone is losing the main source of income which in most cases is the men. Participant five stated:

> the negative outcome of heading a family alone is the psychological effect it has both on your children and yourself. I have been isolating myself from the community after the death of my husband which caused me a lot of psychological stresses. In the first three years after my husband's death, I used to feel so lonely, and used to cry every day and night which caused me depression.

From the above comments, we can understand that heading a family alone has both positive and negative economic, social, and psychological outcomes on both female heads and children raised in those households.

4.6. External factors responsible for the challenges of female headed households

The study participants are the major witnesses for the various social and economic challenges faced by female headed households. However, what is not clear is the reason behind

the various challenges women face after their separation, divorce, or death of husbands. The external factors responsible for the challenges women face after heading their family alone will be discussed in this sub-section. This particular issue was addressed during the focus group discussion (FGD), and will be presented below.

All the participants of the FGD are not part of a formal or informal association designed by governmental and nongovernmental organizations for female head households which provide support in times of challenges and difficulties. As to their understanding, there is no such association which is specifically designed to deal with female headed households.

From the five FGD participants, low educational background was found to be the main factor behind the challenges offemale headed households' for the two participants. Participant one further elaborated this idea as follows:

> the main challenge I encountered after my separation is an economic challenge and the reason behind that economic challenge is in one way or the other related to the fact that I didn't attend school. If I attended my education at least for some years, I would be able to get a good job that will generate a better income. Since I don't have any background in education, I wasn't able to get a job in formal sectors which contribute a lot for my current low income. The work that I am currently engaged in is the reason behind my health problem and also the reason for my low economy. If I was educated, my life would have been so different.

The second participant of the FGD shared the same idea with the first one. According to her, the main reason for women to face challenges when they start living alone is related to their low educational background. She stated:

> If I were educated, I wouldn't be facing all this economic and social challenges because I would be able to do a better job and earn a better income. I can't even follow my children's education since I don't have the knowledge. The reason for their low achievement in school is lack of follow up. To begin with, I don't have the time to follow their education, and even if I do, I don't have the knowledge. The reason for all of this is lack of education, and that is why I am investing my money on my children so that they can get a better education. I don't want them to end up like me especially my daughter.

For the third FGD participant, nature by itself is a factor responsible for the challenges women face in their life. The one thing she mentioned as a natural factor responsible for women's challenges is teenage pregnancy. According to her: men will always continue their normal life whether they got married or not, and whether they got someone pregnant or not. The only person who will be disadvantaged from the whole process is the woman herself because she will have no choice but to give birth, raise her child, and be a mother for the rest of her life. She further explained this situation as follows:

> If I didn't get pregnant when I was in college, I wouldn't get married at my early age. The reason for my withdrawal from my college education is my pregnancy. I love my daughter but sometimes when I look at her I get angry because she is the reason behind everything. When I see my friends completing their education, getting married and having a good job, I get angry not because I am jealous but I know that I could be one of them by now.

For the above FGD participant, a woman's life will entirely be different after she gets married, and she will always face challenges in one way or another after giving birth especially if she has to raise her child alone. For the other two FGD participants, economic dependence is the

external factor responsible for the challenges women face especially after they start heading their family alone. FGD Participant five described:

> when my husband was alive, I was a housewife. I attended school till grade ten but my life was fully dependent on him. When he died, my life gets miserable because I didn't know how to lead an independent life. If I used to work when my husband was alive, I wouldn't face at least severe economic challenges.

For the above participant, if women adopt an independent life from the beginning, they won't face challenges after they start heading their family alone. From the above FGD participants, we can understand why women face challenges after they start heading a family alone. To address the several social and economic challenges, the culture of the society including communities' perception towards women should be changed.

4.7. Coping strategies adopted by female headed households

As there are many challenges faced by women, there are also different coping mechanisms used by them either to adopt or to survive those challenges. In this sub-section, we will see the coping strategies that are being used by the participants of the study.

For the first two FGD participants, work is the mechanism to survive from the challenges of being a house head for woman. Participant one said:

> I love my job because without it, I wouldn't have survived that difficult time of my life. It is through my job that I raised two children. I believe that everyone who is healthy should work because it is the only thing that can change life.

The second FGD participant also puts the same explanation. She asserted:

> when I was living with my husband, I used to sit at home and wait for his money. Now that I am living alone, I have to go outside, work and earn an income. My life changed through work. The harder I am working the more I am earning.

Another FGD participant explained the coping mechanism she uses as follows to survive the challenges she faced:

> after my husband's death, I passed through a difficult time. I coped with my problem through my neighbors. I don't know if you take it as a coping strategy or not, but my neighbors are the only people I get help from to cope with the difficult times. Be it economic or social challenge I faced in life, I got through it with their support.

For the above participant, social life is the best coping mechanism that people use to survive challenging events. Another FGD participant discussed the coping mechanism adopted by her when she faces challenging events as follows:

> when I got pregnant and withdraw my education, I had nowhere to go but my mother. When my husband left me and my only child alone, I had nowhere to go but to my mother. When I didn't have a job and a food to eat, no one rescued me but my mother. The person I use to cope up with my problems or challenges is my mother. I have no one and have nothing except her.

For the above participant, relatives are coping mechanisms to survive challenges especially when no one is around. Therefore, for the above two participants, social network is the best coping mechanism that one can adopt to pass through difficult times.

Another participant in the FGD asserted:

> when I got separated from my husband, I was in a huge financial crisis. I had no money for my children's education. Sometimes they used to go to sleep without eating. One time, my first child got himself into a crime, and when the investigator asked him why he stole, he said 'I stole because I am hungry and I needed money for food.' I still remember how I cried that day. There is nothing in this world that makes a mother sad than facing a financial crisis to the point she can't even feed her children. So, crime was the one thing that my child used to cope with the problem he was encountering by that time.

Support from the government (Woreda) is the other coping strategy used by another FGD participant. From the above FGD participants, we can understand the different coping mechanisms used by female headed households to cope with the several challenges they deal with in their day to day life. Some strategies result in a permanent change, and others are just temporary mechanisms that help people to survive the severe challenge or difficulty at the moment.

4.8. Summary

Women are significant portions of the society, and whether heading a household alone or not, she deserves respect in every aspect. The 10 cases provided detailed information on their conceptualizations of social challenges, social opportunities, economic challenges, economic opportunities, external factors for the social and economic challenges, and coping strategies of female headed households. Despite of their religion, age, occupation or educational background, all participants reported some kind of challenges. Society's attitude towards female headed

households was explored in order to know the position of female heads in the society. Challenges faced by female heads were found to be more common than opportunities of female heads.

The cases explained social and economic opportunities as well as challenges of female headed households along with the coping mechanisms adopted by them. Either directly or indirectly, the fact that households are headed by women has a negative outcome on their household. The causes and outcomes of female headed households along with opportunities, challenges, and coping strategies were briefly discussed during the interview and discussion.

The interviews confirmed that heading a family alone has both positive and negative outcomes on the household in general and on the people living in it in particular. The coping strategies identified by female headed households help them to survive or cope with whatever challenges they face in life. However, all the strategies adopted by these groups weren't permanent. Some strategies helped the female heads to survive the existing crisis, and other strategies helped them to change their life forever.

Chapter 5: Discussion of key findings

5.1. Introduction

This chapter discusses the main findings in relation to the three purposes of the study. The chapter also provides reflection on the research questions and obejectives described in chapter 1. The findings of the study are also examined in light of other studies and some theoretical perspectives. The analysis and discussion process, of course, passed through the six stages proposed under chapter three, namely familiarizing with the data, generating initial codes, looking for themes, reviewing themes, defining and naming themes, and producing report.

In short, the purpose of the study was threefold. The first purpose was to assess the socio-economic opportunities and challenges of female headed households. The second was to identify the external factors or reasons behind the socio-economic challenges of female headed households. The third purpose of the study was to examine the coping strategies adopted by female headed households.

5.2. Livelihood of female headed households

Female headship has emerged as a subject of increased social concern, both in developed and developing countries (Ngwenya, 2008). The finding of the study proved why the issues of female headed households become a concern for nations and policy makers. Women heading a family alone are experiencing lots of challenges in their day to day activities and are living in extreme poverty. The level of ownership and utilization of assets and resources of female headed households are very low compared to male headed households. Livelihood strategies can be defined as activities people carry out and choices they make in order to achieve their livelihood goals (Department for International Development of the British Government, 2012). The probability of female headed households to make choices from ranges of alternatives is very low

since the alternative choices in life are often available and accessible to men not women. Women in our society have limited opportunities and choices because of their low status in the community and other related factors. The educational, occupational, economical, and social opportunities are very limited to women especially for women in developing countries.

Irrespective of age, occupation, and marital status, the study participants have low standard of living. However, relatively speaking, female heads that are young, have low number of children, and are engaged in some type of work have a better standard of living than female heads who are old, living with many numbers of children, and are jobless. For example, participant 4 is aged 60 which according to her is the main reason behind her low economic achievement. The other young participants are also evidences on how low age contributes to a better economy since it helps people to easily move from pace to place so that they can engage in as many jobs as possible. As the number of children in a household increases, the economy of the household will decline since consumption increases with the increase in number of people.

The high unemployment rate among female headed households is closely linked to their high illiteracy and low skill levels in formal sectors (Gangopadhyay & Wadhway, 2013). Because of culture and other related factors, women are relatively uneducated than men. Due to their low educational background, women are mostly engaged in the informal sectors which usually require moving from place to place or spending more hours in the work place compared to the formal sectors. Older people because of age and age related factors like health will face difficulties in moving from place to place or working long hours. Therefore, their movement is usually restricted and so does the work they do which has a direct relationship with their economic deprivation which in turn results in a low standard of living.

According to Carney (2010), the sustainable livelihoods approach is an integrating concept of different themes: assets, vulnerability, and sustainability. In order to establish a sustainable livelihood, female headed households should at least have fixed assets. Besides the fixed assets within the household, insecurity to economic, social, and psychological wellbeing should not in any ways exist in the house because with the existence of insecurity, it is difficult to meet a high level of sustainable livelihood. However, the study proves that female headed households' way of living is far from the idea of sustainability. The sensitivity in the economic and social life of female headed households is endangering the well-being of their family and household. Sustainable livelihood is directly related with the concept of economy, and female headed households' economy is mostly assumed to be poor which is an indicator to their low level of livelihood.

People's ability to respond to external changes and their capacity to resist or recover from the negative effects of the changing environment depends on the asset base and opportunities open to them (Rakodi & Jones, 2012). Because of their low educational background, many numbers of female heads are engaged in informal sectors which usually generate low income for their household. Since the income generated from the informal sectors is mostly used for daily consumptions, it is hard to save money or to gain a fixed asset. In some cases like in case of participant one, the few amount of assets created by women will be taken away by their partners in times of separation or divorce. Therefore, the available asset bases and opportunities for female headed households are very limited compared to the other types of households which contribute a lot for their low standard of living.

Therefore, during the sudden loss of male counterparts, women will experience various challenges, and the vulnerability degree depends on the assets available to the female heads and

also on their access to the available assets (Chant, 2007). For some participants, the availability of families and relatives in times of stress is one means of surviving from challenging and difficult events. Social network therefore can be considered as the best coping mechanism for female headed households so that the degree of their vulnerability can at least be reduced at a considerable level.

People's livelihood strategies are dynamic, and thus change with the context of the external environment over which they have little control (Cahn, 2002). Female headed households' ability to control the external environment is very limited compared to the other types of households. To begin with, female heads have low social relationship with their external environment which makes it even hard for them to deal with challenges related to external environments.

From the study participants, we can clearly see how female heads spend most of their time working for the survival of their household; therefore, they mostly miss the social opportunities accessible to them including the strong social bond with community members. Therefore, because of the vulnerability context of female headed households, it is very difficult for them to respond to the negative changes of the external environment such as discrimination and isolation from the community. The ability to cope and reduce vulnerability, however, depends on personal action composed of positive competence, the ability to perceive, predict and adopt stress, the ability to mobilize resources, exploit opportunities, and transform assets (Chambers & Conway, 2012). However, female heads irrespective of their competence or ability to adopt stress will in one way or another deal with vulnerability which will result in a negative livelihood.

5.3. Attitude and perception towards female headed households

Women, because of their gender, have been discriminated for several years. Gender based discrimination, lack of protection of basic human rights, violence, lack of access to productive resources, and unemployment are widespread among women around the globe (National Committee for Traditional Practices Eradication, 2003). Women in Ethiopia face gender bias and discrimination in society (Debele, 2006).

Status is socially constructed, and the degree of esteem or disesteem of people in a community depends on the society's attitude towards them which of course has a huge impact on their way of living (Tirsit, 2016). The reaction of the community or society towards single mothers who head their families alone is a very significant issue to consider, because it is the community that determines the status of an individual in a given society.

The currentstudy shows that compared to other households, society has a negative attitude for female headed households. Female heads have a positive attitude to those households headed by women, because they know how hard and challenging it is to head a family alone without a support from external bodies. Female heads are well aware of the challenging and difficult events that exist within female headed households and because of that, they have a positive attitude to other female heads. Therefore, the attitude of female headed households towards other female headed households can be generalized as positive.

However, communities and societies are not as supportive as they should be for these groups of people. Instead of supporting female headed households financially and morally, the community discriminates and isolates them especially from social networks. Discrimination, isolation and verbal harassment are very common in female headed households. However, the attitude of the society towards female heads can't be generalized as negative since it can be both

a potential benefit and a potential threat. If the attitude of the society towards female heads is positive, all the social and economic challenges will be replaced with opportunities. Therefore, the attitude of all community members towards female headed households can't be the same since their perception depends on their individual behavior and their way of socialization. Both nature and nurture have an impact on people's attitude; therefore, depending on their personal background, people either develop a positive or a negative attitude attitude towards female headed households.

It is already accepted by the community and society that children raised in female headed households are not likely to develop a good behavior. Therefore, the probability of children raised in female headed households' to be isolated from the community is very high. The capacity of women to raise children in a good manner is highly doubted by the society; therefore, children raised in the single female headed households are not fully accepted by community and society. Children of single mothers exhibit higher rates of school dropout, lower nutritional status, and higher rates of labor force participation, higher mortality as well as higher prevalence of school absenteeism (Eisenman, 2004).

According to Nazoktabar (2011), female headed households face various challenges within their community and society because of the negative attitude towards them including the lack of positive attitude for the second marriage, the marginal conflict with the husband's family, the lack of power to provide for children's financial and material needs, and also the problem of access to a proper job with regards to not having enough skill. The economic and social challenges women face are directly or indirectly related with the attitude of the society towards them.

Female heads respond differently to the negative attitude of the community and society. Some female heads prefer to isolate themselves from the community when they experience discrimination, and others deal with the discrimination or isolation by taking part in the community. Accordingly, some female heads will choose to face the discrimination and others will choose to isolate themselves. The ability of individuals to deal with stresses depends on their individual behavior; as a result, the way female headed households react to the negative attitude of the society can't be generalized.

The finding of the study therefore revealed that whether a woman is widowed, separated or divorced, she will experience discrimination or isolation from the society in one way or another. However, the negative attitude of the society towards female headed households should not be understood as generalizations since the attitude or perception one has depends on his/her individual behavior.

5.4. Social opportunities and challenges of female headed households

The probability of female headed households to receive an opportunity is very low. Data from the current study participants is evidence for the limited opportunities that female headed households obtain. However, the positive attitude of the community towards female headed households can be considered as the biggest social opportunity. Communities are with no doubt potential benefits, but can also be potential threats of course depending on their attitude or level of perception. The positive attitude of the community can be taken as a potential benefit for female headed households which can be considered as a huge opportunity especially during crises.

The support provided by governmental and non-governmental organizations is the other type of social support available for female headed households. Since women heading a family alone experience isolation and discrimination from the society, depression and stress is very common among these groups of people. Therefore, social provisions including counseling and other related supports provided by these organizations can be considered as a potential benefit for female headed households. An understanding and supportive neighbors as well as relatives are with no doubt the best social opportunities female headed households can assume. As a result, social networks are among the few opportunities of female headed households. Therefore, female heads with more social networks have more social opportunities than others.

The study revealed how households headed by one parent are free from conflicts. From the data, we can understand that heading a family alone has the opportunity of living a peaceful life where there are relatively few arguments within the house. When two people live together, there will always be conflict among them though the severity of the conflict varies from one household to the other. If the disagreement or conflict is not healthy, it will lead to divorce or separation which will have an impact on both the children and the couples themselves. Therefore, if a household is going to be headed by one person, the probability of the conflict to happen will reduce which will make the environment less stressful and more secure.

When a woman heads a household alone by assuming the entire responsibilities of the family, children will start to view her as their role model since they will grow witnessing the strength of their mother.Accroding to Ruwanpura (2009), girls born and raised in female headed households are more predisposed to heading their own households as adults. Therefore, girls raised in these households will develop an independent and responsible life even with the presence of a husband which has both positive and negative impact on the girl child.

As it is clearly shown in the current study, the main social challenges faced by women headed households are discrimination or isolation, lack of respect or low value, lack of male figure in the household which has social impact on children, and lack of time for social life. Some female heads are victims of all the above stated social challenges, and others only experienced some of these challenges.

If the community members in which female heads are living are filled with negative thoughts, the discrimination or isolation towards these groups will be worse. The discrimination or isolation on female heads will gradually transfer to children raised in those households. The discrimination experienced by children raised in female headed households will have a negative impact on their education as well as behavior. These children are also likely to develop negative attitude towards their community too. The negative attitude of these children to their community will grow to society and then to their country. It is not difficult for everyone to imagine how negative attitude of children towards their country will affect the country's overall development since they are the future generations and everything depends on them.

Since men are the breadwinners of any household, they already earned respect from the community. When men withdraw from a household, the responsibility of taking care of the household will fall on woman. However, even after she took over the household, it is difficult for her to get the proper respect and value from the community. Like in many developing countries, women in Ethiopia are confined to only traditional roles: cooking and raising children. Most women, even those in a good social position, have accepted those traditions without questioning their subordination. Furthermore, there is stigma among woman as belonging to and dependent of male guardians (Center for Reproductive Rights, 2003).

As women's domestic work did not produce a direct economic benefit for the household, this kind of work got the status of 'servitude' and women were regarded as a mere instrument for the production of children. As men went outside of their homes to meet the demand for labor and to ensure economic sustenance of the family, women remained at home to maintain the family. Even though women assume the entire responsibility for both inside and outside works, society's low value towards women is still evident, and the disrespect as well as low value is very common in female headed households.

The lack of male figure in a household usually has an impact on women, but the negative effect is even worse on children. For instance, the Ethiopian people widely believed that children raised by females are believed to be naughtier than children who have both parents-father and mother (Moepeng, 2008). Because of this assumption, the society already developed a negative attitude towards these children. Recent study by Chant (2007) in Gambia, Philippines and Costa Rica found that hostile and discriminatory attitudes towards female headed households in society transmit risks to children's well-being, and exacerbate psychological disadvantages; though for several reasons the same can happen to children in male-headed units. When children in one way or another face difficulty in their lives, the overall wellbeing of the nation will be disturbed since the future highly depends on children.

When women head a household, the responsibility they assume will also be high. They will be forced to work long hours so that they could be able to generate a better income. If they fail to work hard, the household is not likely to survive. Because of the tight schedule, the social life of female headed households is very low. They don't usually have the time to sit and chat with their neighbors since they devote their full time for their job and their children. The social challenges female heads face are directly or indirectly related to lack of free time for social life

because with their busy schedule, it is difficult to clear or fix the negative attitude of the community and to establish a positive relationship with them which in turn will result in a social challenge.

As a result, to my understanding, if female headed households are brave enough to use the limited social opportunities for the good of their children and their household, they will be benefited. Otherwise, they will be forced to deal with severe challenges by their own. Though the capacity to deal with social challenges varies from individual to individual, it is with no doubt that social opportunities help all female heads to easily solve or cope up with the various challenges.

5.5. Economic opportunities and challenges of female headed households

The current study highlighted how female headed households deal with various economic challenges in their day to day activities, and just like the social challenges, the economic challenges are more than the economic opportunities. Financial support from relatives is the first and most important economic opportunity assumed by most female headed households. When a woman starts to head a household alone, she faces challenges, and the economic challenges are more common and severe than the social ones. If families' and relatives' of female heads are supportive, the challenges faced by these groups of people are more likely to be less severe. Some relatives might provide financial supports for female heads which can be considered as an economic opportunity. The financial support provided by families and relatives might not be able to change the lives of female headed households forever, but will at least be used for survival.

The supports from governmental and non-governmental organizations are more likely to favor female headed households because these people are more likely to live in poverty because

of absence of a partner. Therefore, compared to other households, female headed households are more likely to get social and economic supports from humanitarian organizations which can be considered as an economic opportunity. Some wise female heads will invest the money they receive from such organizations on their private business that might generate a better income for their household which might in turn brings a sustainable change on their life.

Poverty is the main challenge for female headed households which have a huge impact on the quality of life of the female head as well as on her children. When a household began to be headed by one person instead of two, the income of the household will deteriorate. The low income will therefore affect the entire status of the household, and the decrease in the status of the household might negatively affect children's education and behavior. As a result, economic challenges created in female headed households have a huge social impact too.

Women have limited opportunity because of their low position in the society. The restricted opportunity theory states that the poor lack access to economic opportunities and cannot avoid poverty unless their economic opportunities improve (Duncan, 2007). This idea is in line with the Marxist theory. Marxist feminists blame the capitalistic mode of production as it is one of the main causes for male domination and women's oppression in society. Marxist feminists made an attempt to locate a material basis for women's subjugation; to find a relationship between the modes of production, or capitalism and women's status; to determine, in other words, connections between the realms of production and reproduction (Donavan, 2000). Women because of low educational background and low work experience have limited number of opportunities, and the restricted opportunities will prevent them in taking part in several social and economic aspects which has impact on their standard of living. Therefore, the limited opportunities available to women can only be accessible if the system in general changes.

Because of lack of male support, women will be forced to work extra hours for a better income. However, due to low educational background and discrimination from the society, they will have low access to work in the formal sectors which is the most common cause for their low income generation. Women in Ethiopia are discriminated against in the work place thus are less represented in formal wage-paying jobs, so they end up either working in the house or in the informal sector. Unemployment rates in the formal sector among young women, in 1999, were nearly 20% as compared to only 7% for men. Moreover, of those working in the informal economy, about 70% are women (Denu, 2005).

As to my understanding, the low employment opportunity for women is the reason for their high exposure to poverty. In the past years, women used to stay at home, therefore, they didn't get the chance to attend education which contributed to their low educational skill. In the global village, more women than men are unemployed and illiterate (International Labor Organization, 2009). According to Wanasundera (2007), 110 million children in the world do not attend school, and of these two thirds are girls which lead to the feminization of illiteracy which decreases the employment prospects of women. Because of this reason, when a woman starts heading a family alone, she will be at high risk of poverty.

Women's earnings still lags far behind that of men's. Women's earnings linger below men's worldwide. In Middle Eastern and North African countries, women's wages are around 30 percent of men's; 40 percent in Latin America and south Asia; 50 percent in Sub-Saharan Africa; and 60-70 percent in East Asia. In 2009, 134 countries were evaluated on five economic performance indicators which show that the Middle East has the widest gender gap in economic opportunity (The Global Gender Gap Report, 2009). Though women are taking part in various

sectors whether in large or small, formal or informal, their participation in the economy can still be characterized as very weak.

5.6. External factors responsible for the challenges of female headed households

The findings of the study revealed that women heading a family alone will in one way or another face challenges in their day to day life. The challenges faced by women headed households is more severe than the challenges faced by men headed households due to various reasons, and the study found out the factors responsible for the challenges of female headed households.

Female headed households can certainly be disadvantaged with respect to entitlements such as access to education and assets, or productive resources such as land, capital and technology. Cultural, legal and labor market barriers can also place constraints around female headed households' ability to mobilize upwardly (Bovinic & Gupta, 2014). According to the findings of the study, the low educational background of women was found to be the main reason for their low economic life. Since women have been denied for the equal opportunity of education for the past decades, it was very difficult for them to compete in the market force with men.

The denial of education rights for women started years ago, and the society is already adopting the idea that women don't need education. Women are the primary earners in female-headed households, and they still face gender discrimination with respect to education, earning rights, and economic opportunities (Barros, 2009). The World Bank's study on Gender and Poverty in India (2001) concluded that women continue to be denied for the access to productive assets in the form of land ownership and human capital such as education and skill-training

(Nandal, 2005). Therefore, because of low educational background, women don't have access to get job in the formal sectors which leads to a bad economy.

Women by nature are assigned to various tasks. The tasks and responsibilities of women assigned by the society are also huge compared to that of men's. Women by nature are supposed to give birth. The responsibility of taking care of their children and their household is the other task assigned by the society. Because of the burden of nature, women are always disadvantaged in terms of receiving equal chance with that of men. This concept however contradicts with liberal feminist theory. In its central assumption, liberal feminism maintains that difference between women and men are not based on biology, which basically represents reproduction difference. Hence, women should have the same rights as men, including the same educational as well as employment opportunities. Unfortunately, liberal feminism cannot overcome the prevailing belief that women and men are intrinsically different; but to a degree, it succeeds in showing that, although women are different from men, they are not inferior (Nienaber & Moraka, 2016).

The other external factor responsible for the challenges of female headed households is the society's attitude towards women. Because of the low attitude of the community, and the universally accepted position of women in the society, women eventually start developing a negative attitude towards themselves instead of fighting for their rights. Through time, they started accepting their low status in the society and began living their life by entirely depending on men. This concept is highly related with the flawed character theory. The flawed character theory assumes that the poor have ample opportunities for improving their economic status, but lack the initiative and diligence necessary to take advantage of it (Duncan, 2007). Oscar Lewis 'culture of poverty' theory (2009) is an example of a flawed character theory. This theory

describes that a culture of poverty is already formed among a significant minority of the poor such that people are not psychologically ready to take advantage of the opportunities that may come their way (Duncan, 2007).

In many of the studies, it has been argued that the principal factors responsible for the likelihood of vulnerability of female headed households and feminization of poverty mainly stem from four reasons (i) the structural lack of male labour and support (ii) discrimination in rights, entitlements and inherent gender bias (against women or a girl child) at households level or in society (iii) economic and institutional restructuring and the rising participation of women in low return informal sector, (iv) social fragmentation and erosion of kin-based support networks (Kabeer & Chant, 2003). Therefore, the above stated reasons can be considered as the main reasons behind the economical and social challenges of female headed households.

Because of the above factors, women are forced to remain economically dependent on men. The findings of the study showed that women's life whether educated or uneducated are entirely dependent on men which makes their life challenging after they start heading their family alone. Hurst (2010) explained this phenomenon in the following manner. As men work outside, they gain more economic and political power. Women, because of their high involvement in home activities, became economically dependent on men. Thus, in society, the status of women gets lowered. In this way, gender inequality gets established. Therefore, all the external factors responsible for the challenges of female headed households are directly or indirectly related to gender inequality.

5.7. Coping strategies of female headed households

In order to deal with the various challenges, women had to adapt different coping strategies so that they can survive the challenging events. When an adult member withdraws

from the household, family members will start to experience stress with different levels of severity. If the event or stressor is such that the family cannot immediately figure out how to solve the problem, this will lead to crisis (Hill, 1948). Once a stress has affected a family, the family must figure out how to deal with the event or situation. One way of doing this is by accessing resources. According to Angell (2004), the ability to pull together as a family and to be flexible based on the circumstances can be considered as the best resource for the family.

Findings of the current study showed that most women engage in different domestic labor, part-time jobs, governmental and nongovernmental social grants to survive the social as well as economic challenges they face after they start heading their family alone. Community based networks and networking with relatives is also another means of survival (Adelzadeh, Alvillar & Mather, 2009). Some female heads that have high social networks use their relatives or neighbors as a coping strategy to adapt or solve the existing problems. It is also possible to receive social supports from community resources such as increased networking, help with problem solving skills and providing assistance in accessing valuable resources. In cases of female headed households, when a male adult withdraws from the household, members of the family will fall in a stressful situation, and how they deal with the situation or stress depends on the availability of social and economic resources.

5.8. Summary

This chapter discussed major issues concerning opportunities, challenges and coping strategies of female headed households. The discussion focused on seven themes that emerged from the study. The first theme focuses on the livelihood of female headed households. The living condition of female headed households highly depends on their age, occupation, educational background and number of children. Female headed households are more likely to be

in poverty when they are old, without a job, illiterate, and raising many children. Among the poor female heads, those who are engaged in multiple activities are relatively better than others. However, in whatever jobs they are engaged in, the probability of female headed households to fall in poverty compared to those with two parent households is very high.

The findings concerning the society's attitude towards female headed households show certain inconsistencies. The discrepancies in the society's knowledge, attitude and perception are directly associated with their individual background which is usually related with their way of thinking and way of socialization. An individual raised in a positive environment will adopt a positive attitude towards people, therefore, is more likely to have a positive perception towards female headed households. Therefore, the nature of the individual has a huge impact on the way he/she perceives other people.

According to the current study, the social and economic opportunities of female headed households are much lower than the social and economic challenges faced by these households. Negative attitude of the society, lack of time to establish positive relationship with the community, discrimination and isolation are some of the social challenges female headed households encounter in their day to day life. On the other hand, the social support female heads receive from their families, relatives, communities, governmental and nongovernmental organizations can be considered as social opportunities.

The economic support female heads receive from governmental and non-governmental organizations are the other opportunity accessible for these groups of people. The economic dependence on a man and the informal sectors in which the female heads are engaged in are some of the reasons behind their low economic life. There are various reasons behind the

economic and social challenges of female headed households. Lack of educational background, low position in the society, economic dependence on their partners can be considered as some of the external factors.

The study revealed that to cope up with these challenges, female heads must adopt different strategies. The first and most important coping mechanism is engagement in various sectors so that more can be generated for the household. The more work they do, the better they can earn. The other coping mechanism is social network which is most common in our culture. The support from relatives and communities will help these groups to address the existing problem or crisis.

Chapter 6: Conclusions and Implication for Social Work

6.1. Introduction

This chapter deals with the conclusions and implications of the study. The conclusion is presented in line with the research questions and research objective. The implication of social work is presented in relation to implication of findings of the study for future research, social work education, social work practice, and policy.

6.2. Conclusions

The current study revealed that the existence of social and economic challenges among female headed households is very common. On the other hand, the accessible opportunities for female headed households are very limited compared to that of the challenges. However, female headed households' by using various coping strategies manage to survive the challenges and difficulties they face in their day to day activities. Apparently, the difficulties experienced by female headed households are not well understood by the society. Instead of understanding and supporting these people, the society chose to discriminate and isolate them. Discrimination towards disadvantaged and vulnerable people is becoming very common. The housing condition, the food and nutrition, the quality of education are some of the evidences that most female headed households are below the standard of living.

The negative attitude of individuals, groups, communities and societies towards female headed households is the major reason for the various social challenges female heads deal with in their daily life. The negative perception of the society towards female headed households contributes a lot for the isolation of female heads from social networks. The isolation of female heads from social relationships, in turn, resulted with stress and depression. Some women are

strong and confident to the point that the negative attitude of the community towards them won't affect their way of living, and other female heads lose their self-esteem as soon as they experience the isolation.

However, the society's perception towards female headed households can't be generalized since each individual have different perception towards people. Therefore, some community members have a positive attitude towards female headed households and others have a negative perception towards these groups of people. Female heads living in a positive environment are more likely to enjoy a decent living compared than those female heads living in a negative environment because the society we are living in is more likely to influence our behavior and our living condition. Those female heads living in a positive environment are more likely to be productive and successful in their future life.

As the study shows, when women begin to head their family alone, due to various external challenges will start to experience different social and economic challenges. With being a single parent, different opportunities will emerge though they are limited in number unlike the challenges of female headed households. When a woman starts heading her family alone, she will develop more strength than ever before in order to do her best for her family. Though financial challenge is very common for female headed households, the moral strength is very high. It doesn't matter whether they are educated or uneducated, without a job or with multiple jobs; women in most cases survive their challenges which can be considered as the main opportunity or strength of female headed households. However, the degree of survival depends on their level of education, occupation, and number of people in the household. If people living in a household are many in number, the economic challenges of female heads will be worse since

the needs of the household will arise at a considerable extent with the increase in the number of household members.

As it is vividly shown in the findings, social networks are the major social opportunities of female headed households. If female heads have a strong social bond with their families and relatives, they are more likely to survive challenging events. On the other hand, female heads with low social networks are likely to face challenges by their own since they have no one to depend on. With low social network, the social opportunity will be replaced with social challenge. As it is known, Ethiopian people are characterized as communalists rather than individualists therefore; it is a great advantage for vulnerable people to utilize this opportunity for the betterment of their lives. Strong bond and tight social relationship is very common. Therefore, the effective utilization of those opportunities can help female heads to survive or to address their problems permanently.

As the current research revealed, women have multiple economic challenges due to their low position in the society. Raising children and heading a household alone with the income of one person is very challenging especially with the existence of high inflation in a country. Women are usually economically dependent on men, and the negative effect of economic dependence will reveal when these women start heading their family alone. The quality of nutrition and education children used to get while living with their both parents will definitely start to show a massive decline which will have an impact on their education. The low economic status of female headed households is the main reason behind the discrimination of the society towards children raised in those households.

Since women heading a family alone are generally characterized as poor, they are given a priority when economic support is to be provided by governmental and non-governmental organizations which can be considered as an economic opportunity. Though the support provided by these institutions isn't magically life changing, they at least have advantage in helping female headed households to survive the existing crisis. Besides the economic support of governmental and non-governmental organizations, the social network female heads develop within their community can also be considered as an economic support.

As the study reveals, nature by its self, society, low educational background, low occupational background and economic dependence on an ex partner are some of the external factors responsible for the challenges women face in their life especially after they become heads of a household. Women, because of natural and social factors cannot be engaged in formal sectors like that of men. Due to early pregnancy, they might be forced to withdraw from their education and live the rest of their life as a mother and a nanny. Since house related tasks are not given a respected position in the society, women are likely to be underrepresented in the household. After they give birth, women start to dedicate their whole life to their children. Therefore, they will start showing more interest in raising their children by becoming housewives. Their interest to engage in formal jobs will decline and their entire life will depend on the income of their husbands' which will in the long run result in inequality among the partners. The inequality created among the couples will result in disrespect which will in turn results in conflict, and the couples will end up in divorce or separation.

After a divorce, separation, or death of a husband, women will fall on a disastrous life. The first few years after the incidence of divorce or death of husbands are very challenging for women and children both socially and economically. It is only after several years, women start

coping with the challenges and difficulties using different strategies, and the coping skill of one woman differs from the other depending on her individual skill. The assets and resources available for these women are also the other determinat factors for the coping or adaptation level since women with multiple assets are able to cope up with the challenges easily compared to women with no or little asset or resources.

6.3. Implications for social work education

Social work is a profession that helps people to help themselves. Social work education involves the study of practice with individuals, groups, families, communities and society relationships. The focus of social work education is to train social workers and equip them with the necessary knowledge and skills to deal with issues and problems faced by individuals, groups, organizations, and communities. The problems and issues of individuals, groups, and communities are interrelated. At the individual level, educators should understand the connections between individuals and groups. At the group and community levels, educators should be able to understand the ways in which groups are connected to each other so that the needs of that particular group or community could be addressed.

The results of the study have a relevant significance for social work profession since social work as a profession focuses on the disadvantaged groups, and women are among the most disadvantegd groups of the society. Social work professionals who are serving in the academia have the knowledge and expertise to design evidence based pathway plan that can lead FHHs to a better life. Sub-cities, woredas, governmental and nongovernmental organizations lack the appropriate intervention in the issue of female headed households. Hence, the concerned bodies' lack of pathway plan highly needs educators' intervention to establish a well designed plan that meets the needs of female headed households.

As the community perspective towards FHHs is noted as negative and unwelcoming, incorporating the needs and challenges of these groups in schools' curriculum is highly demanded to change the perspective of the community towards FHHs. Therefore, social workers are in a prime position to change the image of FHHs by educating the public pertinent to the repercussion of discrimination of these women and the need to have a new perspective of viewing and serving this marginalized segements of the society.

From my experience, instructors often use research findings conducted in other continents and countries, which in most cases do not subscribe to the realities of our country. Since women in developing countries are highly disadvantaged and more vulnerable than women in developed countries, the findings in the developed nations can't in any way be applicable to the situation of developing nations. Thus, the findings of this study can be a crucial input for classroom teaching on topics related togender and women. Thus, instructors may incorporate the findings of this study to their lessons as an add-on to other findings to enlighten students on gender related issues.

On top of that, issues of Ethiopian FHHs have not yet recognized as a social problem. To get the attention of the public, incorporating issues of Ethiopian FHHs in courses of BSW and MSW will be helpful to understand their needs and suggest future directions pertinent to their concerns.

6.4. Implication for social work practice

Good training and research are reflected in good practice within the field. Comprehensive social work training enables social workers to understand the diverse spectrum of human needs. A social work practitioner needs to understand how individuals, groups, and communities

connect with each other.The current study demonstrates howfemale heads connect to family, extended family/kinship, neighborhood, religious networks, governmental and nongovernmental organizations. Each of these connections, as Granovetter's theoryof the strength of weak ties claims, involves either a strong or a weak tie. Strong ties create cohesion and weakties reduce fragmentation. It is important to note that "the strength of ties is interesting because weakly tied individuals tend to bridge different networks and are therefore less integrated into any particular networks" (Louch, 2000, p. 49). In this study, female headed households demonstrated both strong and weak ties intheir social relationships with members of their various networks. The positive networks provide female heads with the necessary social and economic opportunities. Therefore, social work practitioners must understand those female headed households whose relationships have little or no cohesion.

Social workers are mandated to effect social justice on behalf of vulnerable and marginalized populations (NASW, 2011). The findings of the study imply the need to change insitutions' practice towards FHHs in a manner that addresses their holistic developmental needs. Accordingly, social workers should consult any institutions/organizations that deal with women particularly women living in poverty to develop a special program that treats these individuals in a special way so that their life can change for the better. To solve the economic and social challenges of female headed households, it is necessary for social workers to design programs that support these groups financially and socially in a way that it doesn't create a dependency syndrome.

As the findings of the study suggests, FHHs are not in a position to complete their education because of the high burden placed on them. Therefore, social workers assistance for these women is believed to be essential since lack of education was found to be the main reason

for their low economical achievement.As the finding of this study suggests, female headed households are not in a position to do a better job and to satisfy the basic needs of their family members due to their inability to get equal status within the community. Therefore, social workers' assistance in the areas of women especially in the areas of women heading their households alone is believed to be pivotal.

As FHHs are dealing with various challenges in their day to day life, social workers role is very high in assessing their challenges and provide opportunities or resources. Social workers while practicing the profession need to be able to motivate and encourage female heads to perform well in their jobs so that they change their families' life permanently.

Hence, organizations' attention to female headed households should also need social workers' intervention since this area is poorly addressed. As the community perspective towards female headed households is noted as negative, awareness rising among the society is highly demanded to change the perspective of the community towards these groups and to establish an inclusive society that considers women as part of the community. In order to address the contemporary needs of FHHs, this study suggests the need to question the existing mode of intervention and design an appropriate one that is drawn from evidence and proven best for these groups.

The findings of the study can provide all bodies that work on issues of women with information pertaining to the situation of female headed households. The bodies that can be informed with the findings of the study about the situation of female headed households may include individuals, families, groups, social workers, mass media, religious leaders, private sectors, governmental and nongovernmental organizations Thus, the findings of the study can

help the above stated groups to design an intervention in the line with the socioeconomic needs of female headed households which was revealed in the study. Hence, any intervention made in an effort to ameliorate the living condition of female heads should embrace the socio-economic components.

Majority of the female headed families, compared with male headed families were found to be relying on low paying jobs such as daily labor, domestic work and other informal activities to make their living. Because of their engagement in informal sectors, female heads are usually unable to meet their basic needs with their income sources. Therefore, the national, regional and local poverty reduction strategies should give special attention to women in general, and to female headed families in particular. The findings of the study suggests that local nongovernmental organizations and district administrations should organize micro and small scale enterprises and provide female heads' with market place, entrepreneur skill as well as better access to credit so that they could upgrade themselves economy wise.

6.5. Implication for social work research

Abundant researches on the issue of women have been well documented in the developed and developing worlds. However, the findings of this study calls for the need to conduct an intensive research on the areas of female headed households. Pertinent to the existence of national data base with regard to women, the study has shown few research findings conducted on the area of female headed households.

Various researches on the challenges of female headed households have been conducted so far. Different studies focused their findings on various community groups such as women themselves, children, adolescents/youths, family, and neighbors, as well as the community at

large, in order to understand the challenges faced by women. The needs of women range from their basic needs to the achievement of broader life goals related to education, employment, successful marriage, and family formation. It is known that more marriages are breaking down and more households are being headed by one parent. “The growth of households headed by women is clear in all countries, and many of these families are living below the poverty line” (Dunlop, 2005, p.72). Therefore, as social work deals with the disadvantage groups of the society, the finding of the study will be an input for other social work related researches that focus on areas related to women in general and female headed households in particular.

This study has demonstrated how important it is to understand any development issues from a local perspective. Local explanations thus far have illustrated how female headed households are not an issue, or at least not a major priority compared with other concerns. If development is to be imagined and successfully carried out, abundant researches need to be conducted in local areas. The current study focuses only on few urban female headed households using a qualitative approach. Therefore, broader studies (both quantitative and qualitative) encompassing other urban areas and rural communities are suggested to be conducted.

6.6. Implication for social work policy

According to NASW (2011), social workers play a critical role in the development of legislation to support social programs available to those in need. In cognizant of social workers’ mandate in initiation and development of social policy which gives power to those vulnerable groups of society, social workers intervention in the development of a distinct legislation/policy/guideline concerning the needs of female headed households is crucial since their issues is pertinent to the general development of the country.

The findings of the study suggests policy actorsto focus on keeping girls in school by providing measures for safe transportation to school since the challenges faced by women in their later life is directly related to their low educational background. Likewise, initiatives should be developed for older women that combine vocational training and life skills such as the ability to manage challenges and advocate for their own rights.

The finding of the study is important for policy formulation. Informal workers should be legally recognized and protected; and female entrepreneurs should be given access to financial services that often remain out of reach. While these measures could help all workers, they are particularly important for women who are overrepresented in the informal economy like female heads. Such policies might help to transform ingrained cultural attitudes about a women's ability to work and raise her family simultaneously.

The finding of the study should also assist policy makers to affirm equal property and asset ownership rights form men and women. Likewise, the study is an input for policy makers to take measures in ensuring women's financial inclusion by increasing economic services and training. Initiatives should support women's collective action and leadership by enabling them to challenge the current power structures. In lending such supports, government programs should be implemented through a gender-sensitive lens. As women are overrepresented in the least profitable occupations, the study can be an input for labor and economic policies so that they can prohibit workplace discrimination and should support women in decent works. Efforts should also be undertaken to reform discriminatory gender norms. To this end, social workers can advocate on behalf of Ethiopian female headed househlds in order to hear their voices and concerns and formulate an independent policy that adequately addresses their issues.

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Appendix A: Consent Form

Dear study participant, my name is YosanSahlu. I am a candidate forMasters of Social Work at Addis Ababa University. Currently, I am conducting a study on "Female headed households: The socio-economic opportunities, challenges and coping strategiesamong the selected female-headed families in Lafto Sub-City District 01. The thesis work is going to be performed to partially fulfill the requirements for Masters of Social Work in Addis Ababa University. To this end, you are kindly and respectfully requested to participate in this research. This form provides you with detail information about the study. I will briefly describe the purpose of the study and attempt to answer your concerns in this regard. Please read the information below (for literate participants) and ask questions where you believe it is important before deciding to take part in the study. Your participation is entirely voluntary, and you can refuse to participate without penalty or loss of benefits to which you are otherwise entitled.

Instruction: You are kindly requested to provide information that is highly valued for this academic study, please answer each item to the best of your knowledge. Your honesty and genuine answers are of high value.

Title of the thesis

Assessing the Socio-economic Opportunities, Challenges and Coping Mechanisms of Female Headed Households: The Case of Female Headed Households in Nefas Silk Lafto Sub-city, Addis Ababa.

Name and address of the Researcher

YosanSahluAbebe

Mob: +251912915128

Email:yossahlu@gmail.com

Role of the researcher at the institution

I am currently a student of Masters of Social Work at Addis Ababa University.

Purpose of the Study

The intent of the study is to assess the general living condition (livelihood) of female headed households, and to examine the various opportunities, challenges and coping mechanisms of female headed households in the study area.

Things you will do if you participate in this study

You are kindly requested to respond to the interview questions in an honest wayfor the sake of the study purpose. If you come across a question that you do not want to respond to or beyond your knowledge, you can escape. In the study, I will consider you as a co-researcher since without your valuable cooperation and honest commitment, the study will not meetits objectives. The interview may last for 40-60 minutes.

Compensation or benefit for your participation in this study

You will get no material or financial benefit for participating in the study. Nevertheless, the findings of the study will in the end contribute to the efforts of all bodies that are concerned with the needs and challenges of female headed households in order to mitigate their challenges across the country. To this end, the information that you provide me will have a priceless role in this regard.

Possible risks and discomforts that you might encounter in participating in the study

Despite personal discomforts that can be provoked by reminiscing past and/or present plight in life, there will be no risks encountered for participating in the study. I will by no means deceit or harm you. I will treat you with all respect and dignity.

Costs you may incur from participating in the study

Apart from sacrificing your time, there will be no cost incurred by you for participating in the research. You will be requested solely to cooperate with me in providing true data about your lived experiences including the opportunities and challenges of the phenomenon under study.

Possible risks that you may encounter for refusing to participate in the study

There will be no risk encountered by you for refusing to participate in the study process as the study is based on your full consent. Thus, you have the full right to refuse to participate in the study if you do not want to do so. No one by any means can oblige you to participate in the study.

What happens to the data collected from you?

Beyond the immediate purpose of the study, the data collected from you will be used only for academic, practice and policy purposes. Nevertheless, prior to its dissemination for purposes such as aforesaid, you will be informed and any obvious identifiers will be removed from the information that you will provide in order to preserve your privacy and confidentiality.

Risks you will encounter if you withdraw from the study

You have full right to withdraw from the study anytime you want to do so. There will be no risk incurred by you for withdrawing from the study at any stage. I will not oblige you not to withdraw from the study if you do not like to do so. Your participation in the study is at the mercy of your good will only. However, your withdrawal from the interview might affect the study process and therefore, your tolerance to complete the interview is highly appreciated.

What you can do if you have any questions now or later about the study

You can ask any questions before signing this consent form. You can also ask any question whenever you fail to understand the questions listed in the interview or face unclear issues, or any concern about the study throughout the study process. I will entertain your questions with great joy and respect.

How your privacy and confidentiality of your research records will be protected

I hereby affirm that I will never reveal or in any manner disclose information obtained during the course of this study. The data collected from you, will be identified with fictitious name instead of your real name. In any reports, papers, or published materials that I write, I will remove all obvious identifiers of you to reserve your privacy and confidentiality. If the results of this research are presented at scientific meetings, your identity will not be disclosed.

Name of the researcher: YosanSahluAbebe

Signature_____

- ✓ I confirm that I have read and understood the information sheet for the above study and have had the opportunity to ask questions. YES/NO
- ✓ I understand that my participation is voluntary and that I am free to withdraw at any time, without having to give any reason, and without my legal rights being affected. YES/NO
- ✓ I agree to take part in the study. YES/NO

Name of the research participant_____

Signature of the research participant_____

Date_____

Part One: Personal Information (Demographic background)

1. Age-
2. Religion-
3. Marital Status-
4. Educational background-
5. Occupation (Employment status)-
6. Number of children-
7. Monthly income-
8. Household income-
9. How long have you been head of your family alone?

Part Two: Questions on attitude towards Female Headed Households

10. Explain your attitude towards female headed households?
11. Explain the society's attitude towards female headed households?
12. How do you explain your extended families' attitude towards you being a leader of the family (as a single mother)?
13. How do you explain your neighbors' attitude towards your children?
14. How do you explain your children's friends' attitude towards your children?

Part Three: Questions on social life of Female Headed Households

15. Tell me about your social relationship within the community before becoming a single parent? (If you have been married before)
16. Tell me about your social relationship within the community after becoming a single parent? (If you have been married before)

17. Tell me about your social relationship within the community as a single parent? (If you have never been married before)

18. How do you explain the social role your ex-husband/partner had within the household and within the community? (If you have been married before)

19. Do you feel excluded from any kind of neighborhood association you think is important for the household? Explain?

20. Do your children face any kind of insults/harassments or discrimination within the neighborhoods? Explain the cause or why this happens?

21. How do you explain your relationship with the Woreda you are currently living in? (If there is any kind of social support they provide)?

Part Four: Questions on the economic status of Female Headed Households (Questions to be answered by widowed and divorced FHHs only)

22. Before being a single parent, compared to other households in your place/neighborhood, how do you explain the economic position of your household?

23. Before being a single parent, who was the major income source for the household?

24. How do you explain the economic role your ex-husband/partner had within the household? Or how far he used to make economical contribution to the household?

25. What was your employment status when you were together with your ex-husband/partner?

26. Before being a single parent, how do you explain your economic contribution to the household? Or how far do you make economical contribution to the household?

27. Right after you became a single-parent, what happened to the economic status of the household compared to your previous status?

28. Then through time (as time goes on), what happened to the economic status of the household?

Part Five: Questions on the economic status of Female Headed Households (Questions to be answered by FHHs who had never been married and divorced)

29. Discuss with me the opportunities of heading a family alone?

30. What is the disadvantage of heading a family alone- compared to the households from your neighborhood that is being headed by both parents?

Part Six: Questions on outcomes of FHHs

31. Tell me the outcomes (economic, social, emotional, and psychological, etc) of being a single parent?

32. Tell me the effect of your divorce or separation or death of your husband on your children's education (only for those who had been married)?

33. Tell me the effect of heading a family alone on your children's education (for those who had never been married)?

34. Discuss with me the effect of heading the family alone in having a spare time to spend with your neighbors (social life)?

35. Discuss with me the effect of heading the family alone in controlling your children's day to day activities?

Part Seven: Questions on the causes, opportunities, and challenges of FHHs

36. What were the reasons for being a single parent?

37. What kind of coping mechanisms or strategies are you using to survive? Explain?

38. How do you explain the benefit of being a single parent in the eyes of the government as well as non-governmental organizations in terms of support?

Part Eight: Current livelihood and assets

39. As a single headed family, do you have new changes in terms of income, furniture or social networks after divorce, separation or death of your partners? If yes, please give me the list of those new changes.

40. If you never had been married, would you please tell me how your household improves from time to time? Let us say in terms of income, social networks and household furniture (improved, no change for long time, deteriorated? Describe the causes or reasons)

Please indicate your current source of income?

Source	Do you have (Yes/No)
1. Regular wage or salary	
2. Your own business	
3. Pension	
4. Social Assistance (NGO/Church)	
5. Casual work	
6. Rental income	
7. Remittances	
8. Contribution from children	
9. Others, please specify	

Please indicate your expenditure per month

Expenditure Type	Amount in Birr
1. Food (all)	
2. Clothing	
3. Electric bill	
4. Water bill	
5. Telephone bill	
6. Transport	
7. Rent	
8. Medical expenses	
9. Other expenses	

Asset Indicators: Please indicate whether the following assets were available in your household before the household became single parent (Questions to be answered by widowed and divorced FHHs only)

Type of capital	Yes/No
Financial/capital	
1. Regular income	
2. Social assistance (GO/NGO)	
Physical capital	
1. House	
2. Furniture	
3. TV	

4. Car	
5. Radio	
6. Jewelries	
7. Any other items	
Social Networks	
1. Edir	
2. Maheber	
3. Equib	
4. Senbete/Jemia for Muslims	

Asset Indicators: Please indicate whether the following assets showed change in your household after the household became single parent (Questions to be answered by widowed and divorced FHHs only)

Types of capital	1. Increased 2. Decreased 3. Unchanged
Financial/ capital	
1. Regular income	
2. Social assistance (NGO)	
Physical capital	
1. House	
2. Furniture	
3. TV	
4. Car	

5. Radio	
6. Jewelries	
Social Networks	
1. Edir	
2. Maheber	
3. Equib	
4. Senbete/Jemia for Muslims	

Asset Indicators: Please indicate the impact on the following assets as a household led by one member (by you only)

Types of capital	2. Increased 2. Decreased 3. Unchanged
Financial/ capital	
3. Regular income	
4. Social assistance (NGO)	
Physical capital	
7. House	
8. Furniture	
9. TV	
10. Car	
11. Radio	
12. Jewelries	
Social Networks	

5. Edir	
6. Maheber	
7. Equib	
8. Senbete/Jemia for Muslims	

Part Nine: FGD Guiding questions for Partcipants

1. How do you explain the general status of your family members?

2. How do you explain your children's psychological statusas a child raised in by one parent?

3. What are the common challenges female headed households face in their day to day activities?

4. It is believed that Female headed households are more vulnerable to poverty, unemployment, illiteracy, hunger and other related challenges compared to male headed households and double headed families. What do you think is the reason behind that?

5. How do you explain your children's psychological status about you being the leader of the family?

6. Is there any formal association among female headed households in your Woreda? If yes, have you been participating or benefiting from the association? Please describe to me in detail.

7. Is there any informal association among female headed households in your Woreda? If yes, have you been participating or benefiting from the association? Please describe to me in detail.

8. What are the various coping mechanisms you use to reduce the challenges you face as a single parent?

Part Ten: Observation Checklist

1. Physical setting of Partcipants' household
2. Existing physical facilities for the Participants
3. Nature of interaction between the Partcipants' and the community memebrs
4. Nature of interaction among female headed households themselves

አዱስአበባዩኒቨርስቲ

የሶሻሌወርክት /ቤት

አባሪ ሰነድ ሀ፡ የፍቃድ መግለጫ ቅፅ

ውድ የጥናቱ ተሳታፊዎች ስሜ ዮሳን ሳህሉ ይባላል፡፡ በአዲስ አበባ ዩኒቨርስቲ የማሕበራዊ ስራ /ሶሻል ወርክ/ የማስተርስ እጩ ተመራቂ ተማሪ ነኝ፡፡ በአሁኑ ወቅት ሴቶች ብቸኛ የቤተሰብ ኃላፊ በመሆን የሚያስተዳድሩትን ቤትና ቤተሰብ በተመለከተ ጥናት እያከናወንኩ እገኛለሁ፡፡ በመሆኑም እነዚህ ሴቶች የሚያጋጥማቸውን የማሕበራዊ ኢኮኖሚዊ እድሎችን ፣ ተግዳሮቶችን እንዲሁም የችግሮቻቸውን መፍትሄ እቅዶች ወይም ሐሳቦችን በተመረጡ ላፍቶ ክፍለ ከተማ ፣ወረዳ 01 በሚገኙ ሴት የቤተሰብ ሃላፊዎች ላይ እያጠናሁ እገኛለሁ፡፡ ይህ የጥናት ፅሁፍ የሚከናወነው በአዲስ አበባ ዩኒቨርስቲ ለማሕበራዊ ስራ/ሶሻል ወርክ/ የማስተርስ ዲግሪ መስፈርት ከፊል ማሟያ በመሆን ነው፡፡ ከዚህ ኣኳያ በዚህ ጥናት ላይ እርስዎ ተሳታፊ ይሆኑ ዘንድ በትህትና እና በማክበር እጠይቃለሁ፡፡ ይህ ቅፅ ስለ ጥናቱ ዝርዝር መግለጫዎች የሚቀርቡበት ሲሆን በአጭሩ የጥናቱን አላማ የሚያስረዳ እና በዚህ አንባር ምላሽዎን እንዲሰጡ ጥረት የተደረገበት ነው፡፡ (ማንበብ ለሚችሉ ተሳታፊዎች) እባክዎ ከዚህ በታች ያሉትን መረጃዎች ያንብቡ እንዲሁም የጥናቱ ተካፋይ ለመሆን ከመወሰንዎ በፊት ጠቃሚ ናቸው ብለው ያመኑባቸውን ጥያቄዎች ይጠይቁ፡፡ የእርስዎ ተሳትፎ ሙሉ በሙሉ በፈቃደኝነት ላይ የተመሰረተ ሲሆን ያለ ምንም መቀጫ ወይም የማግኘት መብትዎ የሆነው ጥቅም ላይ ምንም አይነት ኪሳራ ሳይደርስ በጥናቱ ላለመሳተፍ መወሰን ይችላሉ፡፡

መመሪያ፤ ለዚህ የላቀ ዋጋ ላለው ጥናት መረጃዎን በመስጠት እንዲሳተፉ በትህትና ጥያቄ ቀርብዎሎታል፡፡ እባክዎ ለእያንዳንዱ ጥያቄ የሚያውቁትን፥ የተገነዘቡትን፥ ትክክለኛ እና እውነተኛ መልስዎን ይስጡ፡፡

የጥናት ፅሁፉ ርዕስ

የማሕበራዊ እና ኢኮኖሚያዊ ዕድሎችን ተግዳሮቶችን እና መፍትሔ ሐሳቦችን ወይም ዘዴዎችን በተመለከተ በአዲስ አበባ ከተማ ንፋስ ስልክ ላፍቶ ክ/ከተማ በሚገኙ ሴት ቤተሰብ ሃላፊዎች ላይ የቀረበ ጥናት ነው።

የጥናት አከናዋኙ ስም እና አድራሻ፡-

ዮሳን ሳህሉ አበበ

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የጥናት አከናዋኙ በተቋሙ ውስጥ ያለው ሚና

በአሁኑ ወቅት በአዲስ አበባ ዩኒቨርስቲ በማሕበራዊ ስራ/ሶሻል ወርክ/ የማስተርስ ዲግሪ ተማሪ።

የጥናቱ አላማ

የጥናቱ አላማ ሴት የቤተሰብ ኃላፊዎች ያላቸውን አጠቃላይ የአኗኗር ሁኔታ ለመዳሰስ እና ሴት የቤት ኃላፊዎች የሚ ያጋጥማቸውን የተለያዩ እድሎች ፣ተግዳሮቶች እና የመፍትሄ ዘዴዎች በጥናቱ ለመመርመር የታቀደ ነው።

በዚህ ጥናት ቢሳተፉ ማከናወን ያለብዎት ተግባራት

ለጥናቱ አላማ የቃለ መጠይቅ ጥያቄዎችን በታማኝነት እንዲመልሱ በትህትና እጠይቃለሁ። ሊመልሱት የማይፈልጉት ወይም ከእርስዎ ግንዛቤ ውጭ ያለ ጥያቄ ቢያጋጥምዎ ጥያቄውን ማለፍ ይችላሉ። የእርስዎ ትብብር እና ታማኝ አስተያየት ዋጋ ያለው ከመሆኑ አንፃር እንዲሁም የጥናቱን አላማ ግብ መምታት የሚቻለው በዚህ መልኩ ብቻ ስለሆነ እርስዎን እንደ ጥናቱ ተባባሪ አከናዋኝ አድርጌ እቆጥራለሁ። ቃለ መጠይቁ ከ 40 እስከ 60 ደቂቃ የሚፈጅ ይሆናል።

በጥናቱ ተሳታፊነትዎ የሚያገኙት ክፍያ ወይም ጥቅማጥቅም

በጥናቱ ላይ በመሳተፍዎ በገንዘብም ሆነ በቁስ የሚያገኙት ማንኛውም ኣይነት ጥቅም አይኖርም። ሆኖም ግን የጥናቱ ግኝቶች በመላው ሀገሪቱ በችግር ላይ የሚገኙ ሴት የቤተሰብ ኃላፊዎችን የሚመለከታቸው አካላት በሙሉ ለሚያደርጉት ጥናት አስተዋጽኦ ያበረክታል። የሚ ሰጡኝ መረጃ በዚህ ረገድ በዋጋ የማይተመን ሚና ይጫወታል።

በጥናቱ በመሳተፍዎ ሊያጋጥምዎ የሚችሉ ስጋቶች እና ምቾት የማይሰጡ ሁኔታዎች

ባለፈ ወይም በአሁን ጊዜ የሕይወት ሁኔታዎ ላይ የማይፈለግ ትዝታን የሚጭር እና ምቾት ሊነሳ የሚችል የግል ሁኔታ ከሌለ በቀር በጥናቱ ተሳታፊ በመሆኖ የሚያጋጥምዎት ምንም አይነት ስጋት አይኖርም። በዚህ ጥናት እርስዎን ቅር የሚያሰኝ ወይም የሚጎዳ ተግባር በምንም አይነት አልፈፅምም። በመሆኑም እርስዎን በታላቅ ክብር እና አክብሮት የማስተናግድዎ ይሆናል።

በዚህ ጥናት ላይ በመሳተፍዎ ሊያጋጥምዎ የሚችል ወጪ

ግዜዎን ከመሰዋትዎ በቀር በጥናቱ በመሳተፍዎ የሚያወጡት ምንም አይነት የገንዘብ ወጪ ኣይኖርም። የኑሮ ልምድዎን ጨምሮ በጥናቱ ላይ ከዚህ ቀደም ያጋጠምዎትን እድሎች እና የተግዳሮት ክስተቶች በተመለከተ መረጃዎችን በመስጠት እንዲተባበሩ ብቻ ጥያቄዬን አቀርባለሁ።

በጥናቱ ላይ ለመሳተፍ ፈቃደኛ ባለመሆንዎ በእርስዎ ላይ ሊደርስ የሚችል ስጋት

ይህ ጥናት በእርስዎ ሙሉ ፈቃድ የሚከናወን በመሆኑ በጥናቱ ሂደት ላይ ተሳታፊ ለመሆን ፈቃደኛባይሆኑ በእርስዎ ላይ ሊደርስ የሚችል ምንም አይነት ስጋት አይኖርም። በመሆኑም ጥናቱን ላለማከናወን ወይም ተሳታፊ ላለመሆን የመወሰን ሙሉ መብት አለዎት። ማንም ሰው በማንኛውም መንገድ በጥናቱ ላይ ተሳታፊ እንዲሆኑ ሊያስገድድዎት አይችልም።

ከእርስዎ የተሰበሰበው መረጃ ምን ይደረጋል?

ከጥናቱ አላማ ባሻገር ከእርስዎ የተወሰደው መረጃ ለትምህርት ለተግባር ክንውን እና ለፖሊሲ አላማ ብቻ ይውላል። በመሆኑም ከላይ ለተገለፀው አላማ የሚውለው ትምህርታዊ ጥናት የእርስዎን ግለ-ምስጢር ለማስጠበቅ ሲባል ማንኛውም ግልፅ የሆነ የማንነት መለያ ከመረጃው ላይ እንዲወገድ ይደረጋል።

ጥናቱን አቋርጠው ቢወጡ ሊያጋጥምዎት የሚችል ስጋት

ከጥናቱ ላይ በማንኛውም ጊዜ አቋርጠው ለመውጣት ከፈለጉ ይህንን ለማድረግ ሙሉ መብት አለዎት። ጥናቱን መቀጠል ካልፈለጉ ጥናቱን አቋርጠው ለመውጣት እንዳይችሉ ኣይገደዱም። የጥናቱ ተሳታፊነትዎ በእርስዎ መልካም እና በጎ ፈቃድ ብቻ የሚወሰን ነው። ሆኖም ግን ጥናቱን አቋርጠው መውጣትዎ በጥናቱ ጠቅላላ ክንውን ሒደት ላይ ተፅእኖ ሊያሳድር እንደሚችል ተገንዝበው ቃለ መጠይቁን ለማጠናቀቅ የሚያሳዩት ታጋሽነት የላቀ አድናቆት የሚቸረው ነው።

ስለ ጥናቱ አሁን ወይም በኋላ ማንኛውም አይነት ጥያቄ ካለዎት ምን ማድረግ ይገባዎታል?

የፈቃድ ቅፁን ከመፈረምዎ በፊት ማንኛውንም ጥያቄ መጠየቅ ይችላሉ። በቃለ መጠይቁ ወቅት የሚቀርብልዎትን ጥያቄ እና ያልገባዎት ጉዳዮች ላይ ወይም ስለ ጥናቱ የተሰማዎትን ማንኛውም አይነት ሀሳብ ካለ በጥናቱ ክንውን ሒደት ወቅት ማንሳት ይችላሉ። ጥያቄውን በታላቅ ደስታ እና ክብር እቀበላለሁ።

በጥናቱ የመረጃ መዛግብት ላይ የእርስዎ ግለ-ምስጢር እንዴት ይጠበቃል?

በጥናቱ ወቅት ከእርስዎ ያገኘኋቸውን መረጃዎች በማንኛውም አይነት መንገድ ላልገልፅ እና በይፋ ላላወጣ ማረጋገጫዬን እሰጣለሁ። ከእርስዎ የተሰበሰቡ መረጃዎች ከእርስዎ ትክክለኛ ስም ይልቅ በሌላ ተለዋጭ ሐሰተኛ ስም እንዲለዩ ይደረጋል። ማናቸውም ሪፖርቶች የወረቀት ሰነዶች ወይም በህትመት የሚወጡ ስራዎች ላይ የእርስዎን ግለ-ምስጢር ለመጠበቅ ሲባል ሁሉንም በግልፅ ሊታወቁ የሚችሉ

እርስዎን የሚገልፁ ግላዊ መረጃዎች እንዲወጡ ይደረጋል። የጥናቱ ውጤት በሳይንሳዊ ስብሰባ ላይ እንዲቀርብ ከተደረገ የእርስዎ ማንነት በምንም መንገድ አይገለፅም።

የጥናት አከናዋኙ

27. ብቸኛ ወላጅ እንደሆኑ (ከቀድሞ ሁኔታ ጋር በማነፃፀር) በቤተሰብ ውስጥ ስለተከሰተው የኢኮኖሚ ሁኔታ ይግለፁ ?
28. ከጊዜያት በኋላ (ጊዜው እየቆየ ሲሄድ) በቤተሰቡ ላይ የደረሰው የኢኮኖሚ ሁኔታ ምን ይመስላል?

አባሪ ሰነድ ሰ፡ የሴት ቤተሰብ ኃላፊዎች ኢኮኖሚ ሁኔታን የተመለከቱ ጥያቄዎች (ከዚህበፊት ጋብቻ ባልፈፀሙ የቤተሰብ ኃላፊዎች የሚመለሱ ጥያቄዎች)

29. ቤተሰብን በብቸኝነት መምራት ስለሚኖረው ኢኮኖሚያዊ እና ማሕበራዊ እድል ከእኔ ጋር ውይይት ያድርጉ?
30. ብቸኛ የቤተሰብ ኃላፊ መሆን በጎረቤቶችዎ ከሚገኙ ሁለት ወላጅ ካላቸው ቤተሰቦች ጋር ሲነፃፀር ያለው ኢኮኖሚያዊ ጉዳት ምንድን ነው?

አባሪ ሰነድ ረ፡- ሴት የቤተሰብ ኃላፊ መሆን የሚያስከትለውን ውጤት የተመለከቱ ጥያቄዎች

31. ብቸኛ ወላጅ መሆን (በኢኮኖሚ ፣ በማሕበራዊ ፣ በመንፈስ እና በስነ-ልቦና ወዘተ) የሚያስከትለውን ውጤት ይንገሩኝ?
32. ከትዳር አጋርዎ መለየትዎ ወይም ፍቺ መፈፀምዎ ወይም በሕልፈተ ሕይወት መለየቱ በልጆችዎ ትምህርት ላይ ያስከተለውን ውጤት ይንገሩኝ (ጥያቄው ላገቡ ብቻ የሚቀርብ)?
33. ብቸኛ የቤተሰብ ኃላፊ መሆንዎ በልጆችዎ ትምህርት ላይ ስላደረሰው ተፅእኖ ይንገሩኝ (ጥያቄው ላላገቡ ብቻ የሚቀርብ)?
34. ብቸኛ የቤተሰብ ኃላፊ በመሆንዎ ከጎረቤቶችዎ ጋር አብረው በሚያሳልፉት ትርፍ ሰዓት (ማሕበራዊ ሕይወት) ላይ ያለውን ተፅእኖ ከእኔ ጋር ይወያዩ?
35. ብቸኛ የቤተሰብ ኃላፊ መሆንዎ በልጆችዎ የእለት ተእለት ተግባራት ላይ ስላለው የእርስዎ ክትትል ያሳደረውን ተጽእኖ ከእኔ ጋር ይወያዩ ?

አባሪ ሰነድ ሸ፡- ብቸኛ ሴት (የቤተሰብ ኃላፊ) የመሆን መንስኤ እድል እና ተግዳሮቶችን የተመለከቱ ጥያቄዎች

36. ብቸኛ ወላጅ የመሆንዎ ምክንያት ምንድን ነው?
37. ተግዳሮታዊ ሁኔታዎችን በጽናት ለማሳለፍ ምን አይነት ዘዴ ወይም ስትራቴጂ ተጠቅመዋል? ያብራሩ
38. በመንግስታዊ እና መንግስታዊ ባልሆኑ ድርጅቶች እይታ ድጋፍን በተመለከተ ብቸኛ ወላጅ መሆን ስላለው ጠቀሜታ እንዴት ያብራራሉ?

አባሪ ሰነድ ቀ፡ አሁን ያሉበት የአኗኗር ሁኔታ እና ንብረት መጠን

39. እንደ ብቸኛ የቤተሰብ ኃላፊ ገቢን የቤት ቁሳቁሶችን ወይም የማሕበራዊ ትስስርን በተመለከተ የትዳር አጋርዎን ከተለዩ ወይም ፍቺ ከፈፀሙ ወይም በሕልፈተ ሕይወት ካጡ በኋላ ያጋጠምዎ አዲስ ለውጥ አለን? ምላሽዎ አዎን ከሆነ እባክዎ እነዚህን አዳዲስ ለውጦች ይዘርዝሩልኝ?
40. ከዚህ በፊት ጋብቻ ፈፅመው የማያውቁ ከሆነ ቤተሰብዎ ከጊዜ ወደ ጊዜ እንዴት እንደተሻሻለ ወይም እንዳሽቆለቆለ እባክዎ ሊነግሩኝ ይችላሉን- ማለትም በገቢ ፣ በማሕበራዊ ትስስር ፣ በቤት ውስጥ መገልገያ ቁሳቁሶች ረገድ (መሻሻል አለ? ለረዥም ጊዜ ምንም ለውጥ የለም? ወይም አስጊ ሁኔታ ላይ ነው ያለው? መንስኤ ወይም ምክንያቶቹን ያብራሩ)?

እባክዎ ወቅታዊ የገቢ ምንጭዎን ይግለፁ፡፡

	የገቢ ምንጭ	**አለዎትን? (አለኝ/የለኝም)**
1.	መደበኛ ክፍያ ወይም ደመወዝ	
2.	የግል ስራ	
3.	ጡረታ	

4.	የማሕበራዊ ድጋፍ (ኤንጂኦ/ቤተክርስቲያን)	
5.	አልፎ አልፎ የሚገኝ ስራ	
6.	የኪራይ ገቢ	
7.	ከውጭ ሐገር የሚለክ ገንዘብ	
8.	ልጆችዎ የሚያበረክቱት አስተዋፅኦ	
9.	ሌላ ካለ እባክዎ ይግለፁ	

በወር ያለዎትን የወጪ መጠን እባክዎን ይግለፁ

	የወጪው አይነት	የገንዘብ መጠንዎ በብር
1.	ምግብ (ሁሉንም)	
2.	አልባሳት	
3.	የኤሌክትሪክ አቅርቦት ክፍያ	
4.	የውሃ ፍጆታ ክፍያ	
5.	የስልክ ወጪ	
6.	የመንገዣ ወጪ	
7.	ኪራይ	
8.	የሕክምና ወጪ	

9.	ሌሎች ወጪዎች	

ንብረት አመላካቾች፡- የሚከተሉት ንብረቶች ቤተሰብዎ በአንድ ወላጅ ብቻ መመራት ከመጀመሩ በፊት በቤትዎ ውስጥ መኖራቸውን እባክዎ ያመልክቱ

የካፒታል አይነት	አለ/የለም
የገንዘብ ካፒታል	
1. መደበኛ ገቢ	
2. የማሕበራዊ ድጋፍ /መንግስታዊ/መንግስታዊ ያልሆነ	
የሚዳሰስ ንብረት ካፒታል	
1. የግል ቤት	
2. የቤቶች ቁሳቁስ	
3. ቴሌቭዥን	
4. መኪና	
5. ራዲዮ	
6. ጌጣጌጥ	
7. ሌሎች ቁሳቁሶች	

የማሕበራዊ ትሰስር	
1. እድር	
2. ማሕበር	
3. እቁብ	
4. ሰንበት/ጀመአ ለሙስሊሞች	

ንብረት አመላካቾች፡-የሚከተሉት ንብረቶች ቤተሰብዎ በአንድ ወላጅ ብቻ መመራት ከመጀመሩ በኋላ በቤትዎ ውስጥ መኖራቸውን እባክዎ ያመልክቱ

የካፒታል አይነት	**1.ጨምሯል 2. ቀንሷል 3. ልዩነት አላሳየም**
የገንዘብ ካፒታል	
1. መደበኛ ገቢ	
2. የማሕበራዊ ድጋፍ /መንግስታዊ ያልሆነ/	
የሚዳሰስ ንብረት ካፒታል	
1. የግል ቤት	
2. የቤቶች ቁሳቁስ	
3. ቴሌቭዥን	
4. መኪና	

5. ራዲዮ	
6. ጌጣጌጥ	
የማሕበራዊ ትስስር	
1. እድር	
2. ማሕበር	
3. እቁብ	
4. ሰንበት/ጀመአ ለሙስሊሞች	

ንብረት አመላካቾች፡-ለቤተሰብዎ ብቸኛ አስተዳዳሪ በመሆንዎ በሚከተሉት ንብረቶች ላይ ሊደርስ ስለቻለው ተፅእኖ እባክዎያመልክቱ

የካፒታል አይነት	**1.ጨምሯል 2. ቀንሷል 3. ልዩነት አላሳየም**
የገንዘብ ካፒታል	
3. መደበኛ ገቢ	
4. የማሕበራዊ ድጋፍ /መንግስታዊ ያልሆነ/	
የሚዳሰስ ንብረት ካፒታል	
7. ቤት	

8. የቤቶች ቁሳቁስ	
9. ቴሌቭዥን	
10. መኪና	
11. ራዲዮ	
12. ጌጣጌጥ	
የማሕበራዊ ተሳስር	
5. እድር	
6. ማሕበር	
7. እቁብ	
8. ሰንበት/ጀመአ ለሙስሊሞች	

አባሪ ሰነድ በ፡ ቡድን ተኮር ውይይት

1. **የቤተሰብዎ አጠቃላይ ሁኔታ ምን ይመስላል?**
2. **ልጆች በአንድ ወላጅ ብቻ በማደጋቸው ስላላቸው የስነ-ልቦና ሁኔታ እንዴት ያብራሩታል**
3. **ሴት የቤተሰብ ኃላፊዎች በእለት ተእለት እንቅስቃሴያቸው የሚያጋጥማቸው የተለመደ ችግር ምንድን ነው?**
4. **ሁለቱም ወላጆች ካሉት ቤተሰብ እና ብቸኛ የወንድ ቤተሰብ አስተዳዳሪዎች ይልቅ በንፅፅር ሴት የቤተሰብ አስተዳዳሪዎች ለድህነት ለስራ አጥነት ፣ ላለመማር ፣ ለረሃብ እና ለሌሎች ተጓዳኝ ችግሮች ተጋላጭ እንደሆኑ ይታመናል፡፡ ከዚህ ሁኔታ ጀርባ ስላለው ምክንያት እርስዎ ምን ያስባሉ?**
5. **እርስዎ ሴት የቤተሰብ ኃላፊ በመሆንዎ ልጆችዎ ስላጋጠማቸው የስነ-ልቦና ሁኔታ እንዴት ያብራሩታል?**
6. **በእርስዎ ወረዳ ማንኛውም በይፋ የሚታወቅ የሴት ቤተሰብ ኃላፊዎች ማሕበር አለን? ምላሽዎ አዎን ከሆነ በማህበር ውስጥ ተሳታፊ ወይም ተጠቃሚ ሆነዋልን? እባክዎ በዝርዝር ይግለፁልኝ**
7. **በእርስዎ ወረዳ ማንኛውም በይፋ የማይታወቅ የሴት ቤተሰብ ኃላፊዎች ማሕበር አለን? ምላሽዎ አዎን ከሆነ በማህበር ውስጥ ተሳታፊ ወይም ተጠቃሚ ሆነዋልን? እባክዎ በዝርዝር ይግለፁልኝ**
8. **በብቸኛ ወላጅነትዎ ሊያጋጥምዎት የሚችሉትን ችግሮች ለመቀነስ የተጠቀሚቸው የተለያዩ ዘዴዎች ምንድን ናቸው?**

አባሪ ሰነድ ተ : የምልከታ ነጥቦች

1. የተሳታሳፊዎች የመኖርያ ቤት ሁኔታ
2. የተሳታሳፊዎች ቁሳዊ ንብረቶች
3. የተሳታፊዎች አና የማህበረሰቡ ነዋሪዎች መስተጋብር
4. የተሳታፊዎች የአርስ በአርስ መስተጋብር