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COLLEGE OF DEVELOPMENT STUDIES

**CENTER FOR REGIONAL AND LOCAL DEVELOPMENT
STUDIES**

URBAN DEVELOPMENT AND LIVELIHOOD PROGRAM

**ANALYSIS OF URBAN LIVELIHOODS STRATEGIES OF FEMALE-
HEADED HOUSEHOLDS: THE CASE OF BISHOFTU TOWN OROMIA
ETHIOPIA**

By

Wondimu Negash

Oct, 2019

ADDIS ABABA, ETHIOPIA

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MA thesis submitted to Center for Regional and Local Development Studies of Addis Ababa University in partial fulfillment of the requirement for the degree of Masters in Urban Development and Livelihood Studies (UDLS)

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This is to certify that the thesis prepared by Wondimu Negash entitled “Analysis of Urban **Livelihood Strategies of Female-Headed Households In Bishoftu**” which is submitted in partial fulfillment of the requirements for the Degree of Masters in urban development and livelihood, complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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LIST OF ACRONYMS

ADLI:	Agricultural Development Lead Industrialization
DFID:	Department for International Development
ETB:	Ethiopian Birr
KII:	Key informant Interview
FDGS:	Focus Group Discussions
FHHs:	Female-headed households
MHHs:	Male-headed households
MoFED:	Ministry of Financial And Economic Development
HIV/AIDS:	Human immunodeficiency virus infection and acquired immune deficiency syndrome
ILO	International Labor Organization
LA:	Livelihood Approaches
NGOs:	Non-Governmental Organizations
OECD:	Organization for Economic Cooperation and Development
SLA:	Sustainable livelihood approach
SLF:	Sustainable Livelihood Framework
SPSS:	Statistical Package for the Social Sciences
ULDP:	Urban and Local Development
UN	United Nations
UNDP:	United Nations Development Program
UNFPA:	United Nation Population Funds

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ABSTRACT

Livelihood strategies are at the center of development. In the context of rapid urbanization, understanding the urban livelihood strategies plays paramount role for the policy and practice arena. Accordingly, this study was conducted to analyze urban livelihood strategies of female-headed households. Purposive sampling was used to select 90 sample female headed households. The Primary data were collected from purposively selected household using household survey, FDGs, KII and using six questions as a theme in the extended livelihood framework for analysis too. The collected data was analyzed using descriptive statistics to analyze the quantitative data. The finding of the survey result indicates that much of the female-headed households (56.7%) in the town practice diversified livelihood strategies that combined on-farm activities with non-farm activities in the town. Therefore diverse livelihood options are available and thus, female - headed households pursue diverse range of activities. The chi-square tests were used to explore livelihood asset functions in the form of extended livelihood framework. The association between dummy and explanatory variable: diversification as means of survival dominated urban farm and nonfarm female-headed households pursue as livelihood strategy which was in turn determined by age of household, income of household, educational status, land access, credit access and own house. Institutional support and human capital should be given priority to enhance the livelihood of the female headed households. The study suggested that p

Policy-makers need to work to promote livelihood diversification in the form of specialization in order to enhance capital accumulation and to minimize vulnerability of the female urban poor.

Key words: *Livelihood, urban farm, non-farm, diversification and livelihood strategy*

CHATER ONE, INTRODUCTION

1.1. BACKGROUND OF THE STUDY

Women's access to own cash income is much lower than men's in sub-saharan Africa. Yet people living in poor households are women and girls represent 50 percent in developing countries. Particularly female-headed households are more likely to be poor than men in similar types of household (UN, 2015).

Women have considerably lower access than men to cash labor income, and persistent discriminatory statutory and customary laws restrict women's access to land and other assets in many countries. Many women do not have decision-power over their own cash labor income and household resources, particularly in the poorest households. The measurement of poverty itself needs to integrate a gender perspective and account for intra household inequality on a series of dimensions of deprivations that limit women's choices and opportunities. (UN, 2015)

Gender disparities in poverty are becoming more visible with the diversification of family arrangements, including an increase in one-person households and one-parent families. Working-age women in developed and developing countries are more likely to be poor than men when they have dependent children and no partners to contribute to the household income or when their own income is non-existent or too low to support the entire family. (UN,2015).

Gender based differences in socio-economic and political status have become a feature of the poorest nations of the world. Urban poverty and other socio-economic evils strike all socio-economic groups but evidence suggests that women and their children living in Ethiopia are the principal victims. Due to gender inequality in terms of access to productive resources, female-headed households have been found to be more vulnerable to poverty and its negative consequences such as food insecurity, malnutrition among children, drop-out of children from school, etc than male-headed households. (World Bank,2014).

How women experience poverty has multiple dimensions Understanding how female-headed households experience poverty is crucial for the design of policies to reduce poverty. Gender inequalities make women more vulnerable than men to poverty (World Bank, 2011). Differences in gender norms, intra-household division of assets, work and responsibility and relations

of power drive these disparities. In many countries, females have lower levels of education, lower ownership and control over assets, and lower social indicators than men. Bargaining power is affected by control of resources (e.g. assets and income), legal rights, skills and knowledge capacity to acquire information, education, etc (Grown, 2014).

Many findings in low-income urban communities identified female-headed households as more vulnerable economically than male-headed households, that is, a higher proportion are in lower income bands and/or have less secure incomes. These households are then identified as "particularly vulnerable" and have their needs formulated for them by researchers, on the basis of a number of ascribed characteristics.

What is more, in every society male-headed nuclear households are constructed as a natural order with intrinsically defined roles between a husband and a wife. However, households headed by women have become a demographic reality especially in urban areas. While the rising phenomenon of female-headed households (FHHs) is not well acknowledged in literature, it is often a neglected area of study in the field of urban sustainable development at the same time.

Women's participation and role in the economy is important for national growth. In accordance to this, the government of Ethiopia tried to encourage women's economic development through the promotion of their employment rights and women's participation in the economy. One of the provisions in this regard is the anti-discrimination and affirmative action promotion provided in the FDRE Constitution.

Affirmative action is particularly indicated in ensuring women's recruitment, promotion and deployment process. However a large number of women are denied their rights to their wages, which can be attributed to different factors including assumptions about women. Affirmative action provisions were not included in the women resource guideline such as in recruitment, promotion and in scholarship, there is no a guideline with these provisions in order to address the gender gap, in different areas. (UN report, 2014)

The Ethiopian Growth and transformation plan (GTP) developed initial gender sensitive actions with a target of benefiting 30 percent of female-headed households in farming or in pastoralist and semi-pastoralist settings. While this is a great attempt, indicators only target female-headed households, missing out on the majority of women in urban areas. However,

the target is also ambitious as it accommodates areas where the number of FHH exceeds national average of 26 percent. One of the other remaining main challenges is the collection of sex disaggregated data. To address this and other Women largely bear family and community responsibilities apart from their reproductive and productive roles and take care of all the reproductive work apart from their productive role (World Bank, 2014).

Analysis of livelihood strategies the study of the of female household heads and their households is becoming important and is given a fairly new emphasis among women's issues, it is the belief of both policy makers and functionaries working in the area of gender and development that researches on areas related to female heads and their households should be given special priority and concern. This study, therefore, fills a very important role to the research gap on analysis of livelihoods strategies of FHHs in Ethiopia in general and Bishoftu in particular. The study focuses on the analysis of different types of assets and institutions on the livelihoods of these households.

1.2. Statement of the Problem

A great majority of women in the world today, mostly in developing countries, live in poverty. More women than men live in poverty, especially during their peak childbearing years. Women are more likely to be providers of unpaid care within the household (for children, those with disabilities and the elderly (World Bank 2012).

Women globally are 4 percent more likely than men to live in extreme poverty. Gender gaps are widest among those aged 25 to 34: Women in this age group are 25 per cent more likely than men to live in extreme poverty. Gender disparities in rates of extreme poverty can be partially attributed to the disproportionate share of women performing unpaid care and domestic work. Typically, such responsibilities mean that they have less time and fewer opportunities to develop their capabilities and access decent work (UN, 2019).

Food insecurity affects more women than men. Unequal power relations at the household level render women more vulnerable than men to food insecurity. Particularly when crises hit or food prices rise, FHHs often become 'shock absorbers', consuming less nutritious food themselves in order to support their families. They also tend to spend more time and energy than MHHs in securing and processing food for domestic consumption (UN, 2018).

Gender inequalities in labor markets also contribute to women's greater vulnerability to poverty. Evidence suggests that even after controlling for individual characteristics, women in Africa have a lower probability of participating in the labor market, a lower probability of being formal workers, and lower hourly wage remuneration. Moreover, because women are more likely to be informally employed, they are also more prone to be excluded from non-wage benefits such as health insurance, pensions, paid sick leave and maternity leave (ILO 2016).

In Ethiopia women 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. Studies show that 30 percent of women were not paid at all for their work in 2011, and only 39 percent were paid in cash. This indicates that a large number of women are denied their rights to their wages, which can be attributed to different factors including assumptions about what women (UN, 2014).

Livelihood strategies are at the centre of development. However, identification of the numerous factors that determine the abilities of urban household's and analysis of livelihood strategies in urban Ethiopia has received little attention particularly the female household heads despite its increasing threat of the urban poor women's particular to Bishoftu where situation of living conditions become worsened for FHHs.

Much of the studies are dominated by narrow measures of current household income, expenditure or consumption and fail to address important aspects such as asset erosion and vulnerability. Most importantly, a majority of the studies fail to apply extended livelihood framework in analyzing the trajectory nature and implications of various forms of deprivation for living conditions of households in the Ethiopian urban socio-economic context.

Furthermore, there is lack of appropriate analytical research that investigates livelihoods of urban female-headed households (FHHs) in Ethiopia in general and in urban areas in particular because the majority of these studies mainly focus on rural areas. In part to this fact there is a general understanding among scholars that the incidence of poverty is highest in the rural areas of the country. Not surprisingly, therefore, the Ethiopian government is following a national economic development strategy known as Agricultural Development Led Industrialization (ADLI) which lacks the efficiency, good governance and pro-poor urban policies.

Much of the development interventions of international and local NGOs that are operating in the country are also focused on rural areas. However, the fact remains that the incidence of poverty has been on the rising in the urban areas of the country especially in the recent past. This implies very little has been done to investigate how FHHs in general cope with urban poverty in the Ethiopian urban socio-economic and institutional context.

The study focuses on the analysis of different types of assets and institutions on the livelihoods of female headed households. For several reasons, it is gravely affected by the rapid increase of FHHs the town a military base since the establishment of modern Ethiopia, its proximity to capital and becoming a dynamic centre for economic and social activities that play vital role in rural-urban migration. Thus, the researcher has opted for Bishoftu as appropriate symbol and chosen as a case for study. It is, therefore, of utmost importance to carry out this research and investigation on urban livelihood strategies of Female headed-households.

1.3. OBJECTIVE OF THE STUDY

1.3.1. GENERAL OBJECTIVES

The general objective of the study is to analyze urban livelihood strategies of Female-headed households in Bishoftu town.

1.3.2. SPECIFIC OBJECTIVES

More specifically, the study has the following objectives;-

- To identify the livelihood strategies pursued by female headed households in Bishoftu.
- To explore asset functions of female household heads livelihood strategies.
- To examine the livelihood context, support mechanisms and processes that lead to enhanced livelihood outcome.

1.5.SIGNIFICANCE OF THE STUDY

Most studies on FHHs are quantitative and depict the households as being faced with extreme poverty. However, such studies fail to define and describe the poverty faced by FHHs in depth, which may result in missing out on important aspects of the livelihoods of these households. To fill this gap, this study has adopted more qualitative approach to investigate the problem of livelihoods of FHHs. Therefore, this study has used more the qualitative method to investigate and create knowledge about the livelihoods of FHHs in Bishoftu from their own perspective and lived experiences.

Accordingly, by identifying the socio-economic problems on female headed households in Bishoftu, the study contributes the following. Firstly, the study can reveal the socio-economic perceptions towards female-headed households to grab the attention of the government as well as the public to act on the social problems and serving policy makers. Secondly, the study helps NGOs working on women as a guide to contribute towards the effort of economically empowering women in the town. Thirdly it may serve for researchers as source of research and knowledge regarding female-headed households, students and the public in general.

1.6. SCOPE OF THE STUDY

This study was limited its scope to analyze livelihood strategies female- headed households in Bishoftu particularly on three kebeles of 01,04,and 06 using both quantitative and qualitative approaches. The study was restricted to Bishoftu Town Keble 01,04 &06 because the researcher lives there and because experience work as expert in the area under study.

1.7. LIMITATIONS OF THE STUDY

The major limitations that the study has faced were inconsistent meaning of female headships, absence of statistical information about FHHs in municipality of Bishoftu and prior studies on this subject were limitations. Wealth ranking also another short coming of the study due FHHs hiding their income and not willing to explain the actual earnings for unknown reasons and paucity of income-expenditure data during household interview.

1.8. OPERATIONAL DEFINITION OF THE STUDY

Family – Family is in the context of human society, a family is a group of people affiliated by consanguinity, affinity, or co-residence and/or shared consumption. Members of the immediate family include spouses, parents, brothers, sisters, sons and/or daughters (Ngwenya,A,K and T.Eisenman ,(1994)

Household - an individual or group of people who share homes and some may have families perhaps with servants, students or people in community group (Mcil, P. et al, 2003).

Female-headed families - are mostly single parent families which are headed by women (Mcil, P. et al, 2003).

Female head of household - is any female whose age is greater than eighteen and is head of a household.

Widow - A widow is a woman whose spouse has died, while a widower is a man in that situation. The state of having lost one's spouse to death is termed widow.

1.9. ORGANIZATION OF THE PAPER

Chapter one described the background information with an overview of the depth of research on female-headship and livelihood strategies from Ethiopian urban context; and provided the problem statement, research objectives, significance of the study, scope of the study, limitation of the study and as well as operational definition of important terms.

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

Chapter three describes the research methodology part of the paper. It starts with the definition of the research strategy and type employed in the description of the research population, sampling techniques and data type.

Chapter four consists of discussion of the research findings. The findings were discussed in light of pre-set research questions. In this part the descriptive analysis of household characteristics, livelihood assets and the role of institutions were presented, followed by interpretation of the results of the analysis. Chapter five provides conclusion for research findings and possible recommendations.

CHAPTER TWO: LITERATURE REVIEW

2 . CONCEPTS OF LIVELIHOODS

Livelihoods are defined as “Livelihoods comprise(s) the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and manage to enhance its capabilities and assets both now and in the future, while not undermining the natural resource base” (Chambers and Conway, 1992). Livelihood strategies are defined as combination of income activities undertaken by households to provide a means of living. Livelihood Strategies are diverse at every level. As has been reviewed from Brown *et al.* (2006) they are also defined in terms components of livelihood strategies, according to the nature of the activities that they involve.

2.1 .POVERTY STUDIES ON FEMALE-HEADED HOUSEHOLDS

A definition of female-headed household: In traditional societies, headship of the household is usually branded on men because they are vested with greater power or influence in the family or household due to the socially-constructed control over the general affairs of the family, including decision making in economic, social and political affairs. Many women are excluded from economic decision-making within their own households. In developing regions, having a job and cash income does not necessarily translate into control over the economic resources acquired (UN, 2015).

Unequal power relations at the household level render women more vulnerable than men to food insecurity. Particularly when crises hit or food prices rise, women and girls often become ‘shock absorbers’, consuming less nutritious food themselves in order to support their families. They also tend to spend more time and energy than men and boys in securing and processing food for domestic consumption. In 2018, an estimated 9.2 per cent of the world population (more than 700 million people) were exposed to severe levels of food insecurity.

The prevalence was slightly higher among women (9.8 per cent) than men (9.1 per cent), with the largest differences found in Latin America and the Caribbean. The gender gaps are larger among those who are less educated, poor and living in urban areas. Controlling for

place of residence, poverty status and education, the chances of being food insecure are about 10 per cent higher for women than for men (UN, 2019).

2.1.2. The Nexus Between Female-Headship And Poverty

Global facts, regional, as well as country. Specific figures show that the number of FHHs is growing in developed and developing countries, representing a growing component of the society in the world. Their proportion differs from region to region and country to country, ranging between 10-45%. The World Bank ‘Voices of the Poor’ studies made a compelling case for the need to consider poverty in terms of low purchasing power, high vulnerability to social, economic and ecological shocks, and lack of voice and accountability (World Bank 2014a).

The analysis of FHHs against the backdrop of their cultures and contexts. This kind of analysis is against assumptions of essentialism and homogenization of FHHs that seem to suggest that all FHHs are marginalized, poor and lone mothers. Mothers are never alone and always have support from their extended families. The category of “woman” is not homogeneous and neither is the category of FHHs. Therefore, a study of the experiences of FHHs should be contextualized and analyzed within specific local conditions (Tigist, 2016).

Improved data, analytical methods and communication techniques have led to greatly improved understanding of the spatial distribution of poor people and environmental resources, the vulnerability of different population groups, the quality of national governance, and the correlates of poverty at different scales. The sustainable livelihoods framework depicts the five types of capital that urban residents access physical, social, natural, financial and human the policies and institutions that define people’s options for using that capital, the livelihood strategies that people use to transform assets into income, service and product streams, and the way that income and product streams are translated into welfare outcomes (Scoones, 2015).

Some studies regarding female-headed household in Ethiopia show that this group of households are highly disadvantaged group in the country. For instance, a study carried out by Tigist in 2016 in Addis Ababa asserted that female-headed households that constitute a great percentage of this region’s population are among the most destitute. A similar study in Tigray Region also revealed that the chance of being impoverished for female-headed households is 35% whereas it is only 8% for male-headed households. The study by National Coalition for Food Security (2012) also pointed out that women, specifically female headed

households, comprise the bigger proportion of the 5 million most chronically food insecure people in the country.

The Coalition further noted that a destitution study in northern part of the country has found more than one fourth of destitute households were female headed. According to the study, this explains overrepresentation of female headed households among people who live in severe poverty situations. Another household study by (Quisumbing et al,2010) in different regions regarding female headed households' possession of land with full use rights also found that female-headed households possessed nearly half of the holdings of male-headed households.

The household survey that was undertaken by the research program in Ethiopia, in South Wallo and Oromia zones also pointed out that the sample female-headed households have lower average income than male-headed households (386 birr vs. 507 birr). Diversifying household income sources was observed as one of the coping strategies for most of female-headed households in the country. Female-headed households follow a number of livelihood strategies depending on their dependency ratio, age, the likelihood of remarriage, as well as the overall economic health of their living area.

According to a study by Tigist (2016), female headed households are involved in casual, informal and unregulated labor in income generating activities such as processing local beverages, selling fire wood, and handicraft, due to lack of resources .Amhara, Tigray, SNNP and Dire Dawa. The task forces were provided with Training of Trainers (TOT) with the intention of piloting gender responsive budget (GRB) at Kebele level. In line with this, Kebeles and Woredas have started taking on the ownership of the GRB in the piloted regions. This process has been especially effective in some areas, with early signs of positive impact registered in Amhara Lemo Kemkem, in the SNNPR Shebedino and in Oromiya Adama Woreda. Bridging gender gaps through empowerment programs promoted by both governmental and non-governmental actors at the national level have started showing results.

According to a MoFED and United Nations Country Team (UNCT) report of 2012 on the Millennium Development Goals(MDGs) such government actions focused on promoting women's entrepreneurship development by providing various trainings to women involved in micro and small businesses, and also creating access to credit and markets for this group. As a result of such interventions, many micro and small-scale businesses owned and operated by women were able to grow into medium-scale enterprises in 2010/1193. Given women's

engagement and contribution to the agriculture sector, government efforts also aim at ensuring women's access to extension services, productive resources including land over which they have rights as well as other agricultural inputs.

2.2. The Challenges of Female-Headed Households

Most frequently, female headed households are regarded as the '**poorest of the poor**'; it is often assumed that both women and children suffer greater poverty than in households, which conform to a more common (and idealized) male-headed arrangement. In addition, a conjectured 'inter generational transmission of disadvantage' in female-headed households is imagined not only to compromise the material well-being of children, but to compound other privations- emotional, psychological, social and otherwise.

Female headed households (most of which are headed by lone mothers), are rising in number and proportion in most developing regions, currently constituting an estimated 13% of all households in the Middle East and North Africa, 16% in Asia, 22% in sub-Saharan Africa, and 24% in Latin America (Bongaarts, 2012:14). This said, a mounting body of evidence from different parts of the Global South suggests that household headship is not a good predictor of the start that children have in life, nor of their trajectories into adolescence and adulthood. While risks to children's well-being may arise through discriminatory or hostile attitudes towards female-headed households in society, gender dynamics within male-headed units can be just as prejudicial in this regard. Thus although poverty can be exacerbated by household headship, this is not exclusive to children who 'live only with their mothers' (Delamonica et al, 2014).

A study by Yimam (2014) in Ethiopia revealed that death of a husband contributes to the prevalence of FHHs and also pointed out that in-laws may blame widows for the death of their spouse and label them as unfortunate. Thus widows may choose to isolate themselves from the community. A study by Abeya, Afework, and Yalew (2012) in western Ethiopia showed that intimate partner violence affects household structures. These scholars argue that women in FHHs have higher chances of escaping sexual, psychological and physical violence in their lives; thus, leaving a man and heading their own households may be a way of escaping violence. At present, it appears that the number of female household heads is increasing at a faster rate in the towns and cities of Ethiopia.

Besides these quite general implications, we know very little about the consequences of the ‘female-headed households’ for the women who head them. Although there is scarcely any direct evidence of long-term detriment to women who head families, we assume that women are indeed adversely affected since the evidence available suggests that these households are generally poorer than couple (or male-headed) households).

2.3. Poverty And Privation Of Female Headed Households

From the 1970s onwards ‘the existence and vulnerability of female-headed households has alarmed researchers and advocates. Links drawn between the mounting incidence of female household headship and a ‘feminization of poverty’, have not only led to the widespread portrayal of female-headed households as the ‘poorest of the poor’, but given rise to a situation where ‘...the feminization of poverty focuses on female-headed households as an expression of that same feminization of poverty’ (UN,report.2014).

As such, even though other patterns are connoted by the term, claims have sometimes been made that: ‘...the feminization of poverty is the process whereby poverty becomes more concentrated among individuals living in female-headed households’ (ibid). Leading on from this, because lone mothers are often the biggest sub-group of female heads, and it is assumed that they are particularly vulnerable to poverty, their personal privations are envisaged to impact upon children in both the short- and long-term.

Because, allegedly, female heads cannot ‘properly support their families or ensure their well-being an ‘inter-generational transmission of disadvantage’ is assumed to produce an ‘inter-generational poverty trap’ whereby children’s privations in respect of food, housing, education and so on lead to legacy of deficiency and underachievement which inhibits upward mobility in later life (UNDP,2016).

Gender disparities in poverty are more visible with the diversification of family arrangements, including an increase in one-person households and one-parent families. Working-age women in developed and developing countries are more likely to be poorer than men when they have dependent children and no partners to contribute to the household income or when their own income is non-existent or too low to support the entire family. At older ages, women in developed countries are more likely than men to be poor, particularly when living in one-person households (UN, 2015).

The difference in poverty rates between women and men, including among lone parents with dependent children and among older persons, is narrowing in some countries while it remains persistent in others. This points to the need for social protection systems that take into account the emerging diversification of family arrangements (UN, 2015).

Differences in pay for men and women may result from a multitude of factors. They include individual characteristics of workers, such as their level and field of education and work experience, as well as factors connected to the job they perform, such as occupation, type of contract, economic sector and size of the establishment in which they work. Gender inequalities in all these areas are associated with traditions and stereotypes (influencing the choice of education, professions and career paths of women and men) and the difficulties in balancing work and family life that often lead to part-time work and career breaks, mainly for women.

2.4. THE SUSTAINABLE LIVELIHOODS FRAMEWORK

This section take up an in-depth look to the Sustainable Livelihoods Framework (SLF) on which this study hinges as constructive information to draw out key linkages in urban livelihood systems of female-headed households. Therefore, it adopts the DFID SLF and analyses separately all its components and discusses their interrelationships to one another. To this end, first thorough analysis of livelihoods assets that people own will take place. Second, the vulnerability context will be analyzed, followed by the structures and processes. Third, the livelihood strategies and their outcomes will be reviewed. Finally, the author will frontward some changes to the framework and develop a structural framework that guides this study.

2.4.1. SUSTAINABLE LIVELIHOODS FRAMEWORK TO ANALYZE GENDER AND POVERTY

Sustainable livelihoods theoretical framework with specific reference to the urban context is underpins by this part. This provides the basis for understanding and analyzing the livelihoods of urban Female households heads in Bishoftu. The sustainable livelihoods framework (SLF), as it is known formally, was initially applied to rural areas and has been more recently applied to urban working people (Scoones,2015).

The concept of livelihoods has proven to be analytically useful since it paints a picture of the ways in which people construct a living, with sensitivity to both structure and agency. It is

deployed to pinpoint, describe and understand resources, assets and capitals (such as economic, social and symbolic capital), as well as actions and challenges which affect the sustainability of livelihoods in the face of economic troubles and severe household shocks (UNDP 2016).

The framework places people rather than resources, facilities or organizations at the center of its analysis and emphasizes that socio-economic development entails participatory and sustainable methodologies. The fundamental concern with this measure of poverty is that it assumes consumption or income is distributed and shared evenly within a household. True individual welfare is not observed and the household measure often ignores intra-household disparities in access, consumption, and other entitlements (Grown, 2014; Lanjouw, 2012; Deere et al., 2012), making the uniform distribution of consumption (income) to all household members inadequate.

A substantial body of literature suggests that not all members of the household share equally the resources of the household. For instance: the household income (consumption) may bear no relation to women's poverty because women may not necessarily be able to access it (Bradshaw 2002; Chant 2006, 2010; Bessell 2010, 2014). Women may be less a reflection of reality and more a result of the fact that poverty is measured at the household level and by assumption all household members are classified as either in or out of poverty, and, the ratio, when considering all ages, of males to females is roughly 50/50 in both poor and non-poor households (Batana Yele, 2013).

In an attempt to get around this fundamental limitation, various researchers have developed alternative methods. The most common is to classify households according to headship and compare poverty across female- and male-headed households. However, several studies have contested the use of headship as a relevant analytical category for a number of reasons.

First, countries use different and often non-comparable definitions of the terms "household" and "head of household". Second, there is ambiguity in the term "head of household" when the assignment of headship is left to the judgement of household members (or the survey enumerator). Third, the term "head of household" is not neutral; it is loaded with additional meanings that do not reflect internal conflicts in the allocation of resources (Quisumbing et al., 2010).

In addition, the link between female headship and poverty may not be straightforward partly

because female-headed households are a highly heterogeneous group and may well reflect self-selection, demographic processes, or others.

Aside from socio-economic status, female (and male)-headed households show significant variation in terms of age, relative dependence, household composition, lifecycle, and access to resources beyond the household unit, among others, making such classification not very useful.

The SLF allows an understanding of livelihood change as livelihood portfolios shift in response to the capacity of households to generate new strategies in response to needs and opportunities, and how these are influenced by the changing vulnerability context and transforming structures and processes (Amogne, et al, 2017).

To this end, the empirical study focuses especially on capital assets in exploring how urban female household heads sustain themselves and what kind of livelihood strategies they pursue to lessen poverty. In doing so, the framework provides a holistic understanding of both intra- and inter-household relationships and their impact on livelihood activities. Livelihoods in urban spaces utilizes, amongst other things, an array of networks, land, financial capital and technology to earn income and access food.

2.5. CONCEPTUAL FRAMEWORK ANALYSIS FOR LIVELIHOOD STRATEGIES

The livelihoods framework provides a comprehensive, and complex, approach to understanding how people make a living. It can be used as a loose guide to a range of issues which are important for livelihoods or it can be rigorously investigated in all its aspects (Kanji *et al*, 2005). Livelihood Approaches (LA) emphasizes understanding of the context within which people live, the assets available for them, livelihood strategies they follow in the face of existing policies and institutions, and livelihood outcomes they intend to achieve (DFID, 2000).

The key question to be addressed in any analysis of livelihood is given a particular context(of policy setting, politics, history, agro ecology and socio-economic conditions), what combination of livelihood resources(different types of 'capital') result in the ability to follow what combination of livelihood strategies livelihood diversification) with what outcomes (Scoones, 2015).

For the analysis of livelihood strategies persuaded by FHHs that associated with sustainable livelihoods approaches in this study certainly based on a strong normative commitment to poverty reduction and bottom-up, participatory approaches. The branded approaches began to

be associated not just with analytical tools (frameworks and checklists), but normative positions. The DFID guidance sheets were quite explicit:

Firstly, the approach is ‘**people-centered**’, in that the making of policy is based on understanding the realities of struggle of poor people themselves, on the principle of their participation in determining priorities for practical intervention, and on their need to influence the institutional structures and processes that govern their lives. **Secondly**, it is ‘**holistic**’ in that it is ‘**non-sectoral**’ and it recognizes multiple influences, multiple actors, multiple strategies and multiple outcomes. **Thirdly**, it is ‘**dynamic**’ in that it attempts to understand change, complex cause-and-effect relationships. **Fourthly**, it starts with analysis of strengths rather than of needs, and seeks to build on everyone’s inherent potential. **Fifthly**, it attempts to ‘**bridge the gap**’ between macro- and micro-levels. **Sixthly**, it is committed explicitly to several different dimensions of sustainability: environmental, economic, social and institutional. (Scoones, 2015).

Livelihood assets have been distinguished differently but the different categories used have the same meaning. In this thesis, the categorization of assets follows that of Scoones. Of importance to Scoones are the following five categories of assets: human capital, physical capital, financial capital, natural capital and social capital . These are discussed in turn, with a particular focus on urban livelihoods.

2.5.1.HUMAN CAPITAL

Human capital refers to skills, knowledge and ability to work. There is a discernible link between human capital and financial capital. For instance, access to employment and earnings (as elements of financial capital) is firmly dependent on adequate human capital. In turn, human capital is highly dependent on adequate nutrition, health care, safe environmental conditions, skill and education.

People residing in urban areas have access to quality health care as compared to rural areas. In urban areas most people receive the best care possible for one’s illness or condition. Crook (2006:150) argues that many of the poorest people in both urban and rural spaces make serious sacrifices to access treatment. This is so because health is so important; hence they are likely to make sacrifices for instance diverting money needed to purchase daily necessities to purchasing medication. While urban areas are marked by better health care, local environments and working conditions in poor urban areas are insanitary and unsafe and hence residents and workers are exposed to great health risks.

Education is another key determinant of human capital. Though education is accessible in urban areas, the issue of affordability is very crucial as poor households cannot afford better schools, and this leads to poor quality education and high levels of illiteracy. Cultural norms pertaining to girl-child education limit the enrolment of girls in both primary and secondary education resulting in high female illiteracy. This is more prevalent in rural areas which adhere much more to cultural norms. The lack of proper education consequently limits employment opportunities as employers seek out employees with better formal education. To that end, (Rakodi ,2000) argues that lack of human capital in the form of skills and education affects the ability to secure a livelihood that is well remunerated.

2.5.2. FINANCIAL CAPITAL

There are two main sources of financial capital:

- Available stocks comprising cash, bank deposits or liquid assets such as livestock and furniture, and for which there are no liabilities attached.
- Regular inflows of money comprising labor income, pensions or other transfers from the state, plus remittances (which are dependent on others and need to be reliable) (Kollmair and Juli 2002) .

Financial capital is chiefly derived by income from the sale of labor and this is often one of the most important assets for the urban poor and one which they tend to prioritize. Consequently, the inadequacy of financial capital for a household is problematic and reveals the extent of household poverty. Income is vital in the daily lives of urban households because of the commoditized character of urban spaces; urban people are heavily dependent on cash income compared to rural people who may have access to land for subsistence agriculture and a natural resource base in relation to for instance fisheries, fuel wood and hunting grounds or who may be paid in kind for their labor.

The urban poor are also more heavily dependent on cash income because of their easy access to employment opportunities and market opportunities. Urbanities have a range of employment opportunities to choose from as compared to rural people. The urban areas present better opportunities for cash incomes but not all poor people have regular access to formal income opportunities. Labor capacity is a vital asset in urban areas compared to rural areas, Studies shows labor markets in Ethiopia elsewhere are segmented including along

gender lines. Because of their traditional domestic responsibilities, women tend to be marginalized from the formal sector in the sector in low-income positions.

Moreover urban people often have access to credit as a form of financial capital. However many households and individuals are unable to access credit through the formal financial sector or even through more expensive both formal and informal markets. This is mainly because of the exorbitant interest rates which are charged and lack of assurance immovable and movable properties. Financial capital, in the form of access to cash, is closely linked to informal forms of money-saving and money-lending schemes which shape the livelihoods of households in poor urban communities. Broadly, women are discriminated against in acquiring financial capital through formal means (including formal employment, credit services and bank loans) in seeking to pursue livelihood strategies.

More priority is given to men; thus there is significant inequality in terms of access to financial capital and, as a result, women are caught in a pool of poverty due to inadequate access. This deprivation regularly leads to limited diversification of livelihood activities and an increased dependency on one livelihood strategy for women, thus increasing the chances of vulnerability when stresses and shocks are experienced. Contrarily, increased financial capital for women entails diversification through participating in various livelihood strategies. Increased women's access to financial credit empowers them in intra-household relations when it comes to decision-making.

2.5.3. PHYSICAL CAPITAL

Physical capital concerns the basic infrastructure and services needed to support livelihoods, such as affordable transport, secure shelter and buildings, adequate water supply and sanitation and clean affordable energy. These resources are often common, notably in urban spaces, A critical question is whether every household has reasonable access to infrastructure and services despite varying socio-economic statuses and even political affiliation.

Physical assets are effectively created by economic production processes (Ellis 2000:33) and are designed for the common good. In urban centers, there is a strong reliance on physical capital to support livelihoods (Drakakis-Smith 2000). Urban and rural people do not have the same natural assets (including land), with urban people more fully dependent on physical capital such as housing, roads and other infrastructure. Housing is one important asset for poor urban households. It is used for shelter and reproductive purposes as well as for income generating purposes. The income-generating purposes include renting out rooms or using the

space as a workshop area. Some poor urbanites who cannot afford rented houses opt for informal settlements where they live in fear in case officials destroy their informal structures. Ownership of housing is often essential to accessing other resources; for instance, having a fixed address may enable credit and formal employment opportunities (Guha Sapir,2011).

The value of housing as an important asset is its location. Houses which are closer to employment opportunities or markets will have better access to various activities to supplement income and reduce transport costs many scholars argue that distance can be a problem; for instance, the forced relocation of households in informal settlements can be disastrous on these resettled households especially when households are now further away from their established sources of livelihoods. In the urban areas, the availability of affordable transport is very essential to allow people's mobility from one place to another in order to pursue different livelihood strategies.

The other physical asset that is of importance in urban areas is public infrastructure, which sometimes becomes a pull factor for rural people migrating to urban centers. Urban areas for example have improved water sources as well as ready access to water, including water connections to houses. This is in contrast to rural areas where water is scarce and people have to travel long distances to fetch water. Many public services also are not affordable due to structural adjustment program implemented by the World Bank, with user fees imposed for facilities like health and water; because of this, the wealthy have privileged access to physical assets (World Bank, 2014).

2.5.4. NATURAL CAPITAL

Natural capital is a term used to refer to the natural resource base. It includes land, water, forests, air quality, erosion protection and degree of biodiversity (Kollmair and Juli 2012) and these are used to earn a living. This capital can be divided into two broad types, that is, renewable and nonrenewable resources. Renewable resources replenish themselves over time including fishery stocks, trees used for firewood and water levels in underground aquifers). Non renewable resources exist in limited supply and cannot be replaced once they have been extracted and used, including oils and metals (Ellis 2000:32). Different types of natural capital can be harnessed to support livelihoods. The cash economy is at the centre of urban livelihoods; however the urban poor use a range of natural resources to contribute to their livelihoods directly and for fungibility (i.e. substitution for expenditure) (Oblak 2011). In the

urban context, urban agriculture is increasingly becoming a common venture to ensure food security among households.

In many societies, women's access to productive assets such as land, capital and credit facilities are restricted even if they are the ones who produce more of importance is the interconnectedness between natural capital and vulnerability. Kollmair and Juli (2002) argue that many of the disastrous shocks which undercut livelihoods are natural processes that destroy natural capital, such as fires, floods and earthquakes.

2.6.5. SOCIAL CAPITAL

The family as institution has undergone great social changes particularly in urban areas, which have resulted in the pleasantness of its importance in the society. The female-headed family is one kind of family that is led socially by female. Such kind of families are facing different problems who exclusively headed their family, social problem is one of the problems. Single parenthood and heavy responsibilities can bring physical and emotional stress, loneliness and isolation.

For instance, mothers who have recently become windowed have special burden to shoulder their family. They suppose responsibility for their household while still sorrowful for their lost mate. Their change to this role may take months, even years, as they cope with many social challenges and the responsibility of consoling their children. They may find it extremely difficult to assume these added responsibilities (Awake, 2002).

The unmarried mothers face a lot of struggles with emotional burdens such as feeling of shame and loneliness. Some may fear that the presence of a child will prevent their ever finding a suitable mate. As children in such households grow older they too may be plagued by unanswered questions about their background and by need to be recognized by the absent parent. Additionally, in most cultures, if not all, being attached to a man is a major source of social status for female. Similarly, parents going through divorce are under enormous emotional stress.

Some parents may feel great anger as a result of the divorce, feeling of low self worth and deep feeling of rejection; it also rob some parents of their ability to offer themselves emotionally to their children. Mothers who need to enter the job market for the first time may have difficulty coping with the responsibilities of managing their households. They may have

neither the time nor the energy for the special needs of the children, who themselves have to cope with dramatic change after the divorce of their parents (Awake, October, 2002).

As many researches on the family indicate the majority of families headed by females faced more social problems as compared with those of both parents living together. Females, especially those with domestic and child care responsibilities tend to have less opportunity for social involvement than men.

Given that the majority of formal and semi formal activities is male dominated or couple oriented, single females are quite likely find it difficult to generate social relationships through such participation. As observed before, the consequence is that while informal relation of friendship and kinship are particularly significant in integrating these females socially, their opportunities for creating and servicing such relationship are limited (Allan, 2004). This is particularly unfortunate for many separated women as they often experience difficulty in maintaining the social relationship they have developed and built up at the time they were married.

Many of those females find that their social networks modified and changed slowly, gradually coming to be dominated by others in a similar position to themselves, in a manner that demonstrates the presence of a partner is far more relevant for social involvement than it appears to be on the surface. Slowly as the separation become more long standing, as the initial concern within those married individuals and couples who used to be part of one's social network drift away.

They tend to be seen less frequently; involvement with them diminishes. Various factors affect the friendships network of the recently separated females. As a result of loss of friendships/loyalties, the problem of pairing the single at social events with whom they have less association with; sexual advances with the husbands of apparently happily married friends and other similar minor tensions gradually increase distance between those who were previously friends, encourage their replacement by non-married others. While this leaves relatively small "hole" to fit for the still married others, it can present major difficulty for the recently separated women with their lack of resource and minority position.

They face in generating new relationship at the time when their confidence is undermined feeling of personal inadequacy and failure following marital break down (Allan, 2004) There are various assumptions which provides to these problem of social isolation, but most of them

are not very practical for many unattached females. Greater occupational involvement provides an avenue for some, although domestic commitments and lack of qualification combined with the inequality in market place to make it more of cul-de-sac.

Even when mothers are employed, the opportunities this provides for social involvement are limited, because of their domestic responsibilities compared with those of their fellow workers. As study indicated, the time most employed females have to develop relationship with work mates outside work place is restricted by their need to be at home for their children to provide meals and to catch up with domestic chores.

Usually, female-headed families are considered to be the poorest group of society largely owing to their readily observable low social status. Their growing burdens as female are thus increasingly becoming an issue for research and discussion. As studies indicate economic decline most frequently affects an individual's social relationship. Divorced women complained that their social relationships were affected by reduced income of the household. Females naturally rely on relationships especially with individuals who are close to them like a husband. When divorce, separation or widowhood occurs, they seem to lose such relationships. If this is the case, one might tend to assume that females will therefore have a more stressful situation after separation, divorce or death of the husband concerning their social life.

Many studies also indicated that one source of discomfort in social relationship of such females is the feeling that the separated, widowed, divorced women towards their friends, opposite sex, ex-husband and children. Married females feel anxious and uncomfortable with the divorced female friends. Because of their friends divorce may challenge couples to take a look as their own marriage. As the result of such reason they often quietly terminate friendship. These women are more likely to let their relationship collapse, feel unwanted, vulnerable to depression and tentative about expressing their strong need for continued support and friendship (Miller, 2005).

2.7. LIVELIHOOD STRATEGIES

Livelihood strategies are deliberate activities that people embark on to build their livelihoods. The aim of any livelihood strategy is to provide households with the means for subsistence and survival and possibly to increase safety nets (Tolosa, 2005). Livelihood

strategies include coping strategies designed to respond to shocks in the short term and adaptive strategies designed to improve circumstances in the long term.

In the urban context sustainable livelihood framework, Livelihood diversification refers to an attempt of activities that female-headed households to discover new ways of increasing income and reducing vulnerability and (in the case of rural spaces) it includes both on-farm activities and off-farm activities (Adugna,2012). Diversification, as a form of security-seeking, may seek to deal with temporary hardships or a more permanent alteration of livelihood strategies (which is generally opted for when other livelihoods have failed to provide a living).

Many poor urban households diversify their sources of incomes and engage in a number of activities such as formal waged employment, farm and nonfarm, formal and informal trading and other service activities, often performed by different family members in different activities and different sectors of the economy. Diversification may have positive and negative effects. It reduces reliance on one source of livelihood thereby limiting vulnerability to different stresses and shocks. Contrarily, devoting considerable time in multiple activities reduces the chances of investing focused time to one activity and making it profitable and could halt specialization. Generally people practice a range of strategies concurrently or in a series one after the other.

Livelihood strategies are pursued in combination with different capitals include diversification, income-enhancement, expenditure reduction, collective support and external representation by non-government organizations. Income-enhancing regularly takes place through an increase of women in informal activities to supplement household income. Livelihood strategies in response to shocks may be beneficial for a short time while also negatively affecting other members of the family and increasing vulnerability in the long run.

Livelihood strategies may be assessed at different levels, including individual, household, local, regional and national levels. However there are variations in terms of the livelihood effects at different scalar levels. For instance, at an individual level, it may seem justifiable to pursue a multiple of livelihood strategies, but these may have contradictory effects at other levels.

A successful agricultural intensification strategy may provide chances for another person locally or nationally to engage in agricultural processing or a petty trading livelihood

diversification strategy. However, agriculture intensification may undercut the strategies of others in the same local community by monopolizing important factors such as land and credit. Individuals and households can specialize in a number of livelihood strategies, for instance vending, renting out rooms and cross border trading, while at village level people can specialize in subsistence farming of one specific crop.

A **mixture** of activities that are practiced by different individuals in specific households is called a **'livelihood portfolio'**. Portfolios are different in scope; some are exceptionally specific with a focus on one or a small range of livelihood activities while other portfolios are more varied. A number of diverse activities may occur unchanged over time but there is often temporal variation across years or season (Amogne, et al, 2017). Generally, different combinations of activities are pursued but changing conditions (such as in dependency ratio, health conditions and available capitals) can alter the combinations of livelihood strategies.

The degree to which people specialize in their activities is mainly contingent on the available resources and the risks that are associated with the activities. A number of alternatives have been designed to resist risks. These options include accumulating livelihood resources so that reserves are put in place to counter stresses and shocks; or livelihood strategies can be stretched over space and time so that a particular risk such as drought will not have an effect on all the activities. A mixture of activities reduces the risk of livelihood activities being affected in time of a shock. To reduce this risk people insure their properties, for instance insuring crops in case of hailstorms. Lastly resilience can be improved so that shocks and risks are felt less (Scoones 2015).

It is clear that livelihood strategies yield livelihood outcomes. The outcomes, if beneficial, take many forms, but include heightened employment, poverty reduction, increased socio-economic well-being, enhanced capabilities and livelihood sustainability (Scoones 2015). This can thereby reduce livelihood vulnerability such that households maintain a decent and dignified livelihood and possibly cope and recover from stress and shocks.

2.10. GENDER AND THE SUSTANAIBLE LIVELIHOOD FRAMEWORK

This study focuses on urban female-headed households and hence the significance of the SLF for gender questions must be highlighted. In this regard, livelihood-building assets and capitals often have a gendered quality. Within each capital there may be 'sub-capitals' and these need to be distinguished in a gendered-sensitive manner to avoid overly-broad

generalizations. For example, instead of generalizing about access to and control of natural capital, this capital can be divided into land and land-based natural resources (DFID 2000).

The SLF is mainly used at household and community level, and decision-making processes at these levels and their gendered character become critical. In the urban areas, in the formal economy, there is labor segmentation which impacts life at household level. According to Masika and Joeke (2006), female work activities which are normally less paid than male work) “are often related to perceived female characteristics such as patience, dexterity, caring, docility or to traditionally female activities within the household such as cooking, cleaning, sewing, tending the sick and personal services of various kinds”. In the spheres of economic production and social reproduction located within the home. This gender-based marginalization in production and confinement to reproduction work may lead women to engage some other livelihood activities in the formal and informal sector which gives them a sense of dignity, responsibility and autonomy.

Range of often gender-biased activities are focused at the household level. They encompass social reproduction, subsistence production, petty commodity production and (of least direct significance for this study) capitalist production (Wield and Chataway 2001). Overall, sites of economic production and social reproduction are gendered in character and this has an impact on intra-household relations including decision making.

Firstly, social reproduction (involving domestic and nurturing responsibilities) refers to the unpaid and unremunerated work primarily of women, which is based on what one is obliged to do. Mosoetsa (2005:35) questions whether domestic work entails ‘labor or love’ on the part of women, and this relates to arguments about the possible economic implications of unpaid labor provided by women in subsidizing men’s wages.

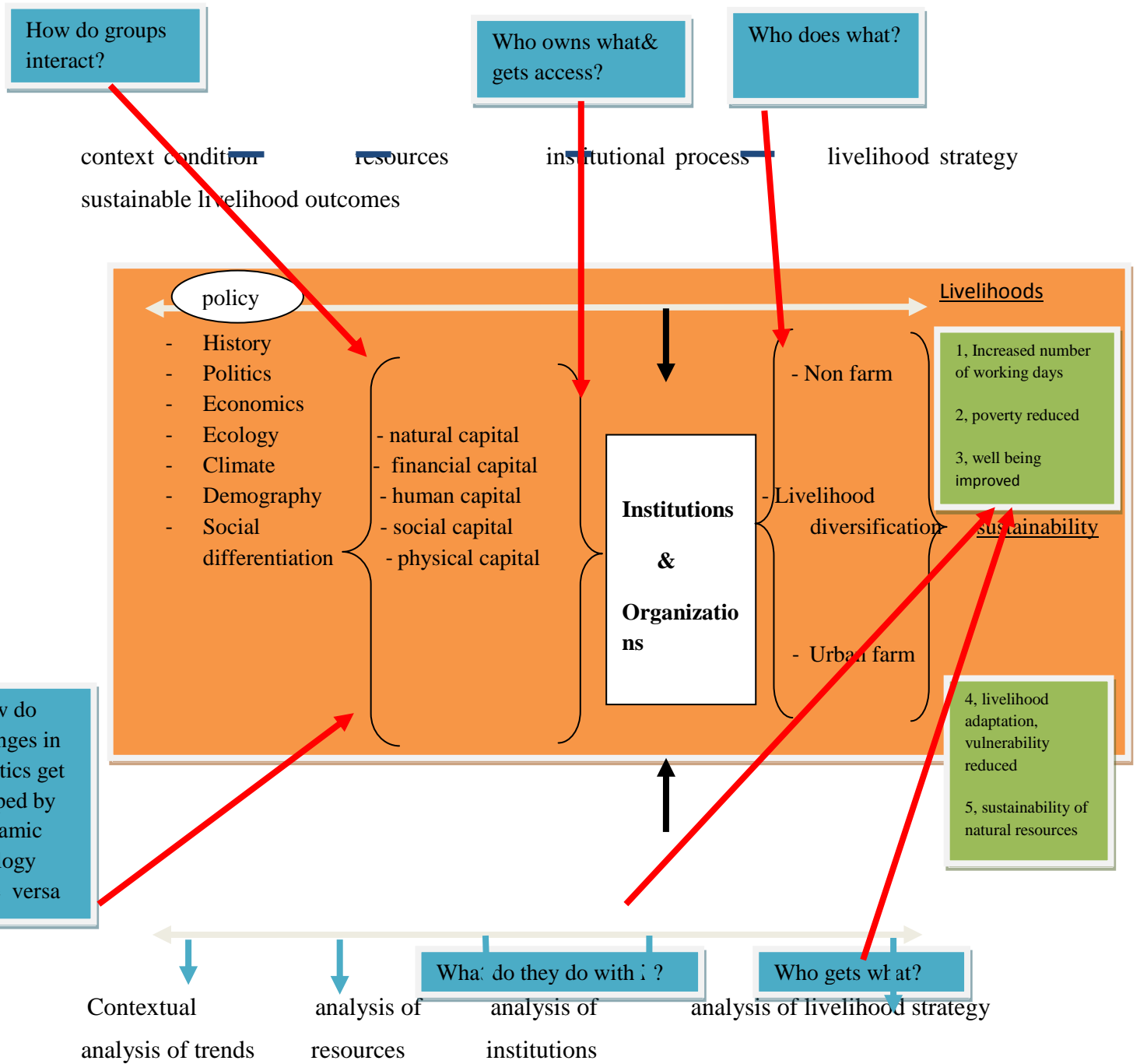
Secondly, subsistence production is again a form of unpaid and unremunerated work based on the principle of mutual obligation. The most immediate example of this kind of production is agriculture for sustenance of the household (Wield and Chataway 2001). This kind of production though is increasingly reported in urban areas as a livelihood strategy. There are gender divisions in this kind of unpaid work, as women are the major participants in subsistence production in both rural and urban contexts. Indeed, in urban areas, men regularly regard this as a marginal livelihood strategy.

Thirdly, petty commodity production is unpaid but it is often remunerated through the market. Many activities are encompassed in this form of production, such as the informal economy, self-employment and agricultural production (Wield and Chataway 2001). With industrial and economic restructuring, outsourcing and subcontracting is increasingly becoming significant and permanent full-time employment is being undercut .

2.11. CONCEPTUAL FRAMEWORK OF THE STUDY

Land access the basic and important variable in this study which influenced by socio-demographic and institutional factors such as age of household head, marital status, family size of household, educational level, income of household, and credit access of household in the town are some of the determinant of land access. The household increased income, household well beingness, improved food security and reduced vulnerability of household are ultimate goal of every human being which are affected by land access, livelihood strategies, socio-demographic and institutional variables.

Figure 1: Conceptual Framework of the Study



Source: Adapted From Ian Scoones(2015).

CHAPTER THREE

3. RESEARCH METHODOLOGY

This chapter presents research methodology and procedures employed in conducting this research. Here the description of the study, research approach, research design the source of data and type of data, the target population, sampling techniques, sampling size, instrument of data collection, and data analysis methods will be discussed under this chapter.

3.1. RESEARCH APPROACH

The research approach can take qualitative, quantitative, or mixed researches as (Croswel, 2003). Therefore mixed approach was utilized for this study to overcome some barriers with the use of only one approach and to increase validity of the result expected. More effectively placed within their micro socio-economic context, implying the need for identifying determinant women's livelihoods strategies are context specific as they respond to local conditions. As socially constructed identities such as gender vary from place to place and time to time needs of specific households. Making urban livelihoods context specific approaches but in flexible manner, incorporate an understanding of gender and household relations, address the issue of particular urban poor groups, such as female headed households disadvantageous women who head households in Bishoftu selected kebeles and how available resources are uses as survival strategies for their households and livelihoods approach. Therefore, livelihood approaches are important for this study to analyze how the female heads of households survive, access and control resources and the choices they make to obtain sustainable livelihoods for their households in the selected site.

3.2. RESEARCH DESIGN

A generic outline of participatory livelihood assessment methodologies and tools which can be used in both initial and ongoing investigations is provided and some of the practical issues which arise when using them in urban situations was identified, analyzing, and reporting research in quantitative and qualitative research (Creswell, 2012). The research uses triangulation that combines both qualitative and quantitative methods to achieve research objectives. According to Creswell, research methodology refers to the procedural framework within which the research is conducted. Therefore study was conducted through both quantitative and qualitative methods.

The cross sectional study design, in which data were collected at one point in time from the samples of the study. Therefore the research was done with a view of identifying factors of urban livelihood strategies targeting female household heads assessing their overall livelihoods more comprehensively, in terms of identifying determinants livelihoods strategies of the female household's heads.

3.3. Justification for Selection of the Study Area

Bishoftu is found in the central part of Ethiopia have nine administrative units, so that the selected Bishoftu town because female-headed household in Bishoftu of the highly and very hard hit by a series of socio-economic crisis due to long lasting historical development legacies as in the past that marginalize females from economic benefits identified as follows:-

Like other towns along the old railway line along Djibouti- Addis Ababa and main road to eastern and south ward of the country having old history which gives multi-dimensional opportunities for overall development .Abundant amount of raw material found around the town, its attractiveness for tourism investment and becoming one of the development corridor of a region and the country in recent times But a paradox that there is complete poverty, unemployment and low income are one of the present situations that distressing lives of urban females and severe economic conditions of female-headed households has been exhibits in this town that became the subject of the study.

Among needy population, female-headed households in many part of the town are recognized as especially vulnerable, given social, cultural, and legal constraints in their access to, and use of, productive resources.(Bishoftu Economic and Plan office survey,2018).

The military base of Ethiopian air force and army residence which tightly interwoven with the history of the town and other national level institutions are found in the town .In addition to the above mentioned factors and other factors taking in account to select Bishoftu town as study area is appropriate area to show determinants of livelihood strategies of female-headed households.

3.3.1. Description of the Study Area

Location the geographical/astronomical/ location of Bishoftu town is at 8044'40''N latitude and 38059'9''E longitude and covers about 5,444 hectares of area. It is found in Oromia Region, East Shewa zone of Ada'a Wereda. The town has got a first rank urban grade level as per the classification of urban grade levels of Oromia Region urban centers. Bishoftu town is

found at about 47kms to the southeast of Addis Ababa and situated between Dukem and Mojo towns along Addis Ababa-Djibouti road (Gezahegn, 2009).

Bishoftu is one of the worth note towns in the history of early urbanization process of the country in general and Oromia in particular. It is one of the pre-Italian town of the country. It is also one of the rail-way towns whose history is so fascinating. The town's topographical attraction and natural beauty such as the attractive lakes makes the area one of the top tourist attraction areas (Gudina, 2009).

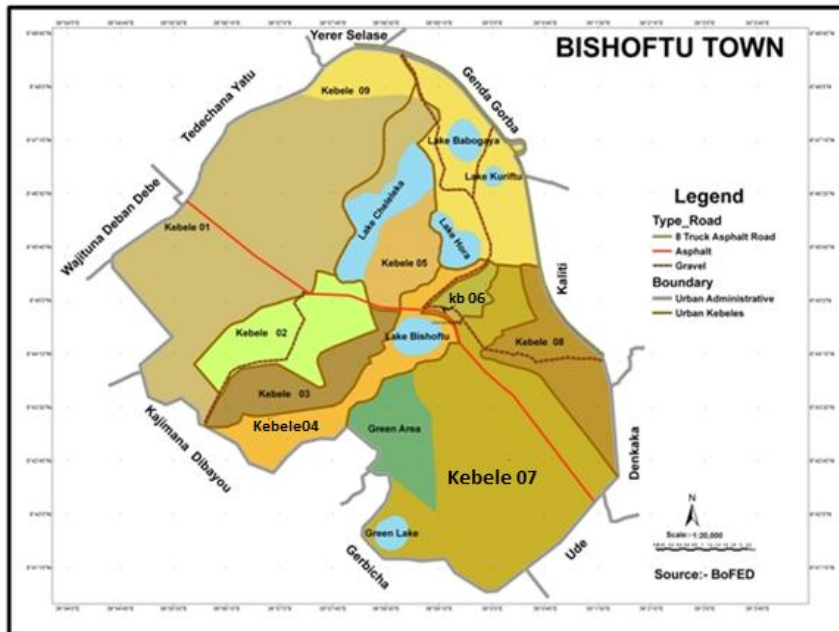
Bishoftu is the old town that emerged at the early twentieth century. This had contributed to the origin of the town in addition to the construction of the Djibouti-Addis Ababa railway which remains an important historical development in the history of the country as a whole, contributing much to the socio-economic transformation of the town. Bishoftu also marked as the base of military camps like Ethiopian Air Force and seat of regional and national institutions like National Veterinary Institute, Ethiopian Management Institute Addis Ababa University, Ethiopian Agricultural Research Institute, Military Engineering College And Motorization And Locomotive Assembly are major factories contribute for high population agglomeration with current highest rural-urban migration in town which in turn have its own negative impact on widespread urban poverty which create Female head households make them victims of socio-economic problems and opportunities as well. It is currently significance is realized by the government and the town is listed as number one tourist destination towns. Bishoftu is the among first level Oromia towns.(Bishoftu Municipality,2018).

Population

The population of the city is rapidly mounting from year to year at an average growth rate of more than 2.9 % per annum. Population dynamics of a given settlement area is the result of fertility, mortality and migration. Those demographic processes are complex phenomenon of social, cultural, economic, political and psychological factors. In urban environment, *migration* (rural to urban) has predominant role in changing the population characteristics and reflects the urbanization rate. The data obtained from the population projection made by Bishoftu Finance and Economic cooperation office, the city has a total population of **201,408** by the year 2015/16. From the total population **97,683 (48.5%)** are males and **103,725(51.5%)** are females including the rural kebeles currently incorporated under the

administration of the town. The town administration has an estimated population density of 11 persons per hectare. (Bishoftu plan and Economic development office)

Figure 2. Location and Map of Bishoftu Town



Source; Google map location of Bishoftu,2018

3.3.2. General overview of Town

Nearby points of interest include Mount Yerer, Green Crater Lake and lake Kilole. It is a resort town, known for five crater lakes: Lake Bishoftu, Lake Hora (a base for watersports, many water birds and an annual festival of irreacha), Lake Bishoftu Guda, Lake Koriftu and the seasonal Lake Cheleklaka. Bishoftu is also home to the Ethiopian Air Force and the Harar Meda Airport as well as a train station on the Addis Ababa - Djibouti Railway.

The most remarkable year for the development of small towns was 1917. During this time following the Ethio-Djibouti railway line a number of small towns were developed: Metahara, Adama, Modjo, Bishoftu, Dukem and Akaki were direct products of the railway line. During 1930 and 1940, towns of East Shewa had grown because of the construction of a road that led to the east and southern parts of the country. As a result of this event Shashamane, Ziway,

Arsi Negele and Meki grew more. In addition to this Awash Melkasa, Wenjiigefersa, Sodere, Alemtena, and Koka were emerged linking with the foundation of large-scale state farming.

Based on the above details Bishoftu town is found in east shewa zonal administration and it was found in 1917 with the coming of Ethio –Djibouti railway. The name Bishoftu comes from the Afan Oromo language called “Bishanoftu” which refers to “water” or *land of excess water* from the existing of volcanic crater lakes named as, Hora Arsade, Babogaya. Bishoftu, Cheleleka /seasonal/, Kilole, Green lake, Kuriftu and Green lake. Despite the fact that the historical name of the town linked with the aforementioned reality, post the Italian aggression around 1947 the monarchy had given the name DebreZeit to the town by change original name and ignoring the cultural heritage of the society up to the Derge regime. However, the name Bishoftu had been replace in the place of DebreZeit so that it renamed as former beginning from the eruption of the new revolution 1983.E.C.

On the top of its growth from 1983-1994 E.C it was the political centre of Adea District. Beginning from 1995 it renamed as first level town with Mayor, Municipality Administer, town Council's and town cabinet members. Gradually the town had developed from a station center to a large and big town. The Municipality of the town was founded around 1943 Ec. The Municipality has expanded its horizon to reach out to the people and provide diversified socio-Economic services including the provision of infrastructure development, housing and sanitation, public parks development, fire and emergency services.

3.4.Sampling Techniques and Sample Size Determination

In this study, purposive sampling techniques was employed to select sample female headed households. Firstly out of the nine(9) kebeles, three kebeles(3) selected purposively because urban FHHs in the town participate in livelihood strategies were almost similar.Hence the number of FHHs in three kebeles were equal.Thirty (30) female household heads from each kebeles namely 06,04, and 01,were purposively selected as the researcher is interested to assess the livelihood strategies in the urban context.

Therefore total ninety (90) sample FHHs out of three kebeles selected and determined to be studied.

3.5.Data Type

The study employed both primary and secondary data type. To do so both primary and secondary source were employed primary data were collected from selected household who used to live in sample kebeles and other concerned government bodies. Secondary data was gathered from published and unpublished materials, internet sources and empirical studies in relation to the subject of the study

3.6. DATA COLLECTION TOOLS AND TECHNIQUES

In order to collect an available and sufficient data which could basic research questions selecting an appropriate and sound methods, tools and techniques of data collection have considerable importance in justifying the validity of the research. To obtain relevant data from different sources multiple data gathering techniques and tools were employed for triangulation purposes. The following are major data major data collection tools and techniques that were used to collect relevant data was help to answer the research question so as to achieve the object the research.

3.6.1. Primary Data Collection tools

The primary data collection tools were household survey, FDGs, interviews, field observations were used in this study to identify the socio-economic condition of women in Bishoftu and FHHs in particular in study kebeles.

Household Survey

Questionnaire survey was prepared and used for women household's heads. The questionnaire was designed mainly to generate data on socioeconomic characteristics, household-headed women's involvement and participation, perception and choices of their economic and social determinants. Closed form of questionnaire was used when categorized data are required. Open-ended form of questionnaire prepared to give free chance for the respondents to express their feeling.

Direct Observation

The researcher used note taking and electronic recorder to record important information for direct observation. Observation is the main instruments of data collection during observation visit in selected of female-headed are intended to apply in this study.

In this research I used observation participation to understand and in order to assured what I communicate in interviewee. Before I communicate with them I select different three sites from kebele 01,04 and 06 and I determine the time after I understand them very well.

Focus Group Discussion

The focus group discussions created opportunities of consciousness raising among the women involved as they freely shared their ideas, beliefs, attitudes and experiences in the company of other women who have the same socioeconomic and gender backgrounds as themselves.

Three Focus group discussions(FDGs) were conducted with female headed households which found kebeles 01,04,and 06.Total thirty FHHs (10 from each three kebeles) were selected based on checklist to get opinion that have adequate and long experiences of leading family alone without their male counter parts also it helps to get clear information from the source and the fact seen clearly and is collected through a semi-structured group interview process.

Key Informant Interview

Interview was conduct by the help of unstructured questions. A list of questions as interview guide was prepared for selected kebele officials and female household-headed based on sample selection population.

3.6.2.Secondary Data Collection tools

Several secondary sources of information in the form of published and unpublished documents were used in this study to identify the socio-economic condition of women in general and FHHs in particular in urban areas. A detailed review of literature on women/FHHs/ and poverty in Ethiopia and other countries were conducted and relevant qualitative and quantitative information was extract from publications, unpublished and other relevant sources.

3.7.Methods of Data Analysis

The data gathered using questionnaires was first arranged and organized in tables and changed into frequency and percentage, and then it is classified and tabulated. The collected data was first scanned based on its relevance to the study. After the data was screened and refined, it was organized and summarized as mentioned in next section.

3.7.1. Data Analysis Method for Quantitative Data

The quantitative data mainly obtained using close-ended questionnaire was analyzed by simple descriptive statistics like percentage, average, using tables, graphs and figures etc., and the result was summarized in the form of table, graph and Statistical Packages for Social Sciences (SPSS) formats. Content analysis procedure was used for processing the qualitative data analysis in order to support the findings of the research, the information which were gathered from the interview are also be analyzed and described accordingly. The research, to a large extent, is descriptive in nature. Therefore, the current socioeconomic and demographic status of female-headed households were be analyzed using tables and simple descriptive statistics. Whenever data is available and applicable, comparisons are made with national socio-economic and demographic situations prevailing at the moment. Therefore study used both descriptive and explanatory approaches.

3.7.2. Data Analysis Method for Qualitative Data

The qualitative data (perception, opinion, attitude etc) mainly obtained using FDGS, open ended questionnaire and semi-structured interview including the researcher's observation analyzed, and described. Content analysis procedure was used for processing the qualitative data analysis to identify how determinants of livelihood strategies meaningful influence life of female headed families. In order to support the findings of the questionnaires, the information which was gathered in the form of interview analyzed and described accordingly.

3.8. Ethical Consideration

First the researcher discussed with the head of Urban Development and Livelihood Studies Program which is under Regional and Local Development Studies of Addis Ababa University to conduct the data collection process. After the researcher gets permission, so that the researcher consider the protection of all respondents' response. For the sake of security of the individuals, the responses of the participants were used without the individuals' names on it. The data collected through the interviews, surveys and observations were used to triangulate the validity of the information. Respondents were informed that their participation voluntary by their willing during the observation period, I express myself for them and told them the purpose of my coming and assured of complete secrecy and indirect and informal data collections not at all.

CHAPTER FOUR: RESULTS AND DISCUSSION

This chapter presents data gathered from the sampled households for the study, key informants interviews were undertaken with kebel officials and focused group discussions held with the female household heads. Finally the field observation and secondary sources. Basically the chapter explains the findings that was collected from the respondents on the basic research questions of the study area. It comprises two sections. The chapter is organized in a manner that first section discusses the status with socio-demographic factors characteristics of the respondents' with descriptive statistics. The second section employed the extended sustainable livelihood framework in to account.

Accordingly the different livelihood assets namely human capital, financial capital, physical capital, natural capital and social capital and their characteristics with the special focus on the study area were discussed in the form of descriptive statistics(simple frequency, tables and graphs) and their factors with consideration of the livelihood strategies of female-headed households. The mediating factors like access to land, access to market, access to credit, access to credit institutions and other social networks presented and discussed. Both quantitative data and qualitative data obtained from the household survey and FGD as well as the key informant interviews and the observation were discussed in addition to the secondary data. The second section explains about the descriptive analysis including the chi square test and t-test employed to examine the statistical relation between the livelihoods with the socioeconomic, demographic and institutional factors based on the research objectives.

4.1. GENERAL DEMOGRAPHIC, SOCIO-ECONOMIC AND INSTITUTIONAL CHARACTERISTICS

The study engaged 90(ninety) female headed households in the sample. The semi-structured questionnaires were distributed to female household head that were found on the purposive selection. Also the three kebeles of Bishoftu town were selected through using stratified random sampling techniques that out of nine (9) administrative kebeles the three sample kebeles 01,04, and 06 were selected for the study. Few questionnaires were filled by respondents themselves and majority of questionnaires were also filled by researcher and data collectors.

4.1.1. DEMOGRAPHIC CHARACTERISTICS

This section summarizes the demographical variables of female headed households using descriptive statistics presented in tables.

Age

The age composition of the household head is one of the important factors as it relates with the opportunity to access livelihood assets not beside to pursuing livelihood strategies and the like. Table(2) below shows that out of the total sampled household age less than 35 took (48.9%)of the respondents were aged below 35 years (32.2%)of respondents aged between 35 and 45 years and about (4.4%)of respondents were aged between 45 and 60 years and only about (14.4%)of the female respondents were aged above 60 years. The chi square test showed significant association between the age category of the female headed households and the livelihood strategy. Accordingly the test showed a significant association between age of household and livelihood strategy at with significance level ($p < 0.000$).

TABLE 1.AGE COMPOSITION OF RESPONDENTS

Age	Livelihood Strategy							Ch ² test	
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N		%
<35	3	3.33	1	1.1	40	44.44	44	48.89	88.411***
35-45	1	1.11	18	20	10	11.11	29	32.22	
45-60	1	1.11	3	3.33	0	0.00	4	4.44	
>60	11	12.22	1	1.11	1	1.11	13	14.44	

Source: survey result (2019)

Family size of the households

For this study family size was hypothesized to be one of the factors that determine livelihood strategies in the town. This is due to the fact that more family size means more demand for food and other expenditures. The result of the survey revealed that the composition of family size of the households showed that majority of female households had a large family size that indicates a high dependency where a single mother bread winner the source of everything about (48.89%) of household had family size between 3 and 6 and (17.78%households had family size less than 3 and the remaining(33.33%) households had family size greater than 6.

However the chi- square test of showed no significant association between household family size and livelihood strategy. The FGDs participants forwarded the opinion that having large family size as one of the challenges to diversify livelihoods as the number of dependents increase the possibility of the sole bread winner may be forced to pursue in a single economic sector.

Table 2, Family Size of Household

Family size	Livelihood Strategy								Ch ² test
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N	%	
<3	5	5.56	4	4.44	7	7.78	16	17.78	3.4237
3-6	6	6.67	13	14.44	25	27.78	44	48.89	
>6	5	5.56	6	6.67	19	21.11	30	33.33	

Source: survey result (2019)

4.1.2 SOCIOECONOMIC CHARACTERISTICS OF THE SAMPLED HOUSEHOLDS

This section summarizes the socio-economic variables of female headed households using descriptive statistics presented in tables.

EDUCATIONAL LEVEL AND LIVELIHOOD STRATEGY

Education plays an important role to diversify the income desired from the different livelihood strategies that brings new opportunities and skill to access and utilize livelihood resources and attaining better household income. A number of studies in the developing countries found out that households with a higher levels of education engage in a higher-return in livelihood strategies. As the household becomes literate. This align with the previous finding of Eneyew (2012), Dilrub and Roy (2012).

According to United nations report (2014) earning a better educational position proves one of the most important factors of nonfarm earnings, especially in a more remunerative salaried and skilled employment. Just as in the high-paying professions in the post-industrial countries, skills and educational attainment serve as substantial entry barriers to high-paying nonfarm employment or self-employment in Africa . Higher educational attainment by the household head or member of the family gives the opportunity to get well paid job and increases income from the different sources (Urassa, 2010).

Education through skill development and enlarging the chance of obtaining better paid job increases the opportunity of household members to have more income (Teklu, 2016). In the study area educational status was analyzed by as categorical form of analysis about (44.44%) as well educated status of college diploma and degree, the illiterate, primary (1-8) and secondary (9-10) (6.7%),(18.9%),(30%)respectively. The minimum and maximum educational levels of the female households were illiterate and diploma or degree respectively.

Based on the qualitative assessment of the data from the FGD participants from FHHs revealed that those who have attained special skills and higher level non vocational education tend to diversify livelihood strategies to have more income verified in parallel to the statistics survey data in t-test as indicated below in table (4) there is strong association between education and livelihood strategy in the study area at ($p < 0.000$)

Table 3. Educational level of household heads

Educational level	Livelihood Strategy								T- test
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N	%	
Illiterate	3	3.33	3	3.33	0	0.00	6	6.67	47.6273***
Primary	8	8.89	8	8.89	1	1.11	17	18.89	
Secondary	3	3.33	10	11.11	14	15.56	27	30.00	
Diploma/degree	2	2.22	2	2.22	36	40.00	40	44.44	
Total	16	17.78	23	25.56	51	56.67	90	100.00	

Source: Survey result (2019)

Almost all the result from the primary data showed a number of female participants explained education as one of the main drivers of livelihood diversification, they also mentioned many constraints on the education in the town such as un affordability of education, costs in conveniences and limited coverage the formal school due to less applicability of vocational education and mismatch of education curriculum with the lifestyle of the female-headed households(Teklu, 2016).

INCOME OF HOUSEHOLD AND LIVELIHOOD STRATEGY

Income derived from the different sources like urban farm, nonfarm and diversification, the survey data as indicated in table (5) below in descending order revealed that about(43.33%)

of the respondents had income greater than 2500 birr per month and about (24.44%)of females earn the monthly income between 2000 birr and 2500 birr ETB ,about(13.33%) had income between 1000 and1500 whereas about(12.22%) earn between 500 and 1000 birr per month and least only about (6.67%) earn 1500-2000 birr per month respectively . Also from the statistics survey data in Chi² test as indicated below in table (5) showed a strong association between income category of households and livelihood strategy in the study area at(p<0.000).

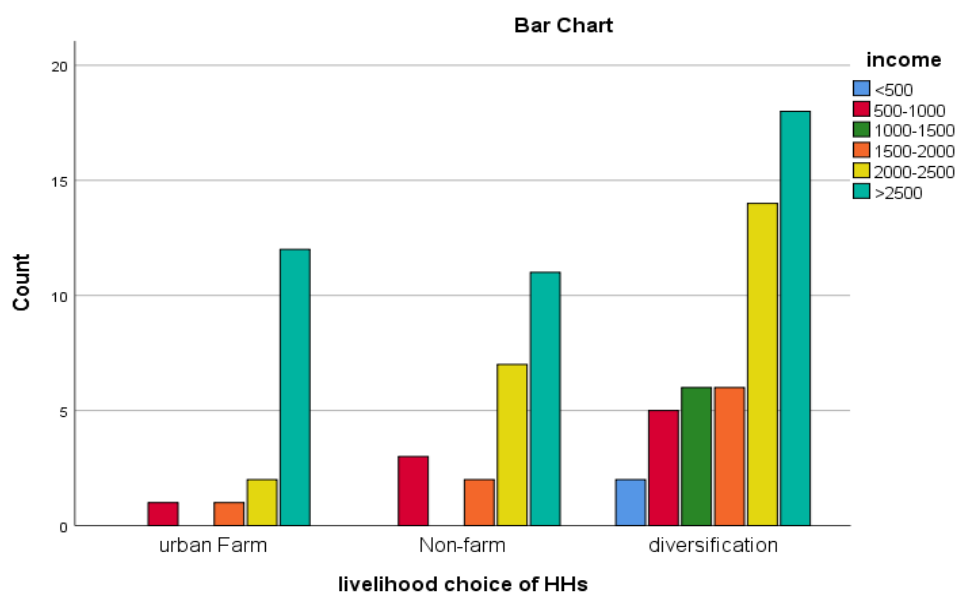
Table 4. Income distribution of female-headed household

Income of household	Livelihood Strategy								Ch ² test
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N	%	
500-1000	5	5.56	6	6.67	0	0.00	11	12.22	61.2294***
1000-1500	9	10.00	3	3.33	0	0.00	12	13.33	
1500-2000	2	2.22	1	1.11	3	3.33	6	6.67	
2000-2500	0	0.00	4	4.44	18	20.00	22	24.44	
>2500	0	0.00	9	10.00	30	33.33	39	43.33	
Total									

Source : Survey result(2019)

The bar graph of cross tabulation income and livelihood choice of diversification below also showed among the fourteen female headed of the households that diversify livelihood activities earn between 2000 and 2500 birr and about seventeen female household heads have a monthly income greater than 2500 birr. Therefore the data revealed that there were a significant association between the monthly income and choice of livelihood strategy.

Figure 3 Cross Tabulation Income* Livelihood of Diversification



Source: own construction(2019)

The above bar graph showed that female households engaged in the different income generating activities either to improve income level or for sake the sake of survival and thereby there was a tendency to prefer diversifying livelihoods than depending on a single livelihood strategy at household level as interpreted as livelihood strategy was served as reference category for the study.

Therefore in Bishoftu there was a trend of diversification of livelihood strategies by female-headed household to income increase apart from urban farming and non-farming activities.

LAND ACCESS AND LIVELIHOOD STRATEGY

Land is one of the main natural assets as well as the most important means of achieving livelihood outcomes by deciding the nature of livelihood strategies pursued by female head households especially for urbanities. Land is in nature an immovable property and its availability and size highly affected by different factors.

Land access places central role in improving household livelihoods particular by bringing better development in general. Land is the base and source of everything for the female household in Bishoftu during the survey many of the respondents confirmed that accessing urban land a means to own house as a basic need basic giving the household more opportunity to diversify the livelihood options resulting increase income as Mezgebu (2014)reported that in Ethiopia access to land is an important issue for the majority of Ethiopian people who in one way or the other depend on agricultural production for income and subsistence.

Bishoftu is one of the populated towns of Oromia region due to the high population growth in natural way and rural-urban migration. The majority of the households lived in the town had usually an average 11 persons per hectare (Bishoftu municipality report, 2017). The survey result indicated that (56.7%) females had land where as the remaining 43.3% did not have urban land. From the survey data as the Ch² test indicated below in table (6) there is a strong association between land access and livelihood strategy in the study area at $p < 0.000$.

Table 5. Distributing of Access to land by the respondents

Land Access	Livelihood Strategy						Total		Ch ² test
	Urban farm		Non-farm		Diversification		N	%	
yes	16	17.78	5	5.56	33	36.67	54	60.00	25.1662***
No	0	0.00	18	20.00	18	20.00	36	40.00	
Total	16	17.78	23	25.56	51	56.67	90	100.00	

Source: survey result (2019)

In the study area more than half of the respondents had land for housing and household based purposes. The data from survey result and the key informant interview confirmed the same. A woman engage in petty trade in the main market responded about the importance of urban land and house

“If you have land you have a high chance of owning a house which is very important for the family. These days the price of house rents has increased dramatically so if you own a house you have mortgage for credit you cannot improve your business without credit loans....” (Interview with woman trader, May 2019).

OWN HOUSE AND LIVELIHOOD STRATEGY

Housing is one of the important assets that help to ease poverty. FGD participants with the female head of households revealed that housing as the center of the household activity and is crucial for the social reproduction as well as income-generation through vegetable gardens and room rentals. From the field observation, most of the houses tend to be build in the old town and central areas of the town mainly of low quality category as the materials built from low quality building materials. According to the survey data about (52.3%) female-headed households reported of not owing a house and (47.7%) had a house. The Ch² test as indicated below in table (7) shows there is a strong association between owning a house and livelihood strategy in the study area at p<0.000

Table 6. Distribution of respondents by owning a house with livelihood strategy .

	Livelihood Strategy						Total		Ch ² test
	Urban farm		Non-farm		Diversification		N	%	
Own house	N	%	N	%	N	%	N	%	
Yes	15	16.67	9	10.00	20	22.22	44	48.89	15.6728**
No	1	1.11	14	15.56	31	34.44	46	51.11	
Total	16	17.78	23	25.56	51	56.67	90	100.00	

Source: own construction (2019)

Data from the FGDs participants indicated that the house ownership materialize different opportunities such as to build extra rooms to rent out on their tenure which enhances income to diversify livelihoods and females own houses directly gives the assurance for getting credit loans and as well as boost their confidence to indulge in to different livelihood activities. Land for housing delivery in Bishoftu has to cope up with the rising demand for housing; further improvement on house building costs have sky-rocketed such that the majority of people have nowhere to call their ‘own home’.

A divorced woman who retails fruits and vegetables in main market forwarded her feeling about housing as follows:

“Thanks to my GOD to own a house, this has been very important to me if I do not get anything from selling these vegetables I always find that I get money at the end of the month. Three of my rooms are rented out and each room costs 1800 birr a month. My friends with no their own house suffer a lot they surrender almost all their monthly income for house rent payment.... even if you own house you can have credit loans from lenders and banks everybody trust you because I own house for collateral...”[FGDs with women aged 42, May,2019].

The KII with another key informant (woman) who deprived from land access and lived in a very small house rented on the long queue who waiting 350 birr from Mahibere Redeit local NGO’s fund for her boy’s school fee said:

“I am a daily laborer working at different private firms nearly I earn 1200 birr per month almost half of this money goes for house rent. Life becomes difficult if you don't not have house in this town. I am poor living in small room with my son this year I buy TV squeezing all my coins because my son was become too eager to watch TV from our neighbors'. I decided to send my son to school with a single bread but after a week he get seriously sick from starvation I have no money for medication I borrow money from my friends. In 2014 authorities in our kebele registered us to give land for housing but nothing. I think they cheat us. Last year female traders who have better saving get condominium houses if you have money you can have either land for housing or condominium. These days I get sick and become weak I cannot work a daily labors as before I am poor always I fear my son is going to street up on my death. last time I joined organized to sell vegetables making temporarily shades 'Gulit' in open space along main road to Addis Ababa but police and men came from the kebele destroy our places.....really they are trouble makers” [in depth interview,2019]

4.1.3 INSTITUTIONAL CHARACTERISTICS

Institutions are the social cement which links stakeholders to access different forms of capital as a means of exercising power and so define the gateways through which they pass on to positive or negative livelihood adaptation (Scoones, 2015). Institutions could be both of the formal (land tenure, market networks, civil service, etc.) and informal (social customs) types.

ACCESS TO CREDIT AND LIVELIHOOD STRATEGY

Credit is one of the important sources of financial capital. Income is one used by household in different area to lead a day to day affair and to cover household expenditures. According to the FGD data obtained from the participants the most important sources of capital especially financial capital for the households female headed households were used not only to improve business, and to construct house for diversifying livelihoods and with the aim of minimizing risk of vulnerability from a single job. On the other hand access to credit can also equip households with the financial capital needed to start different new business and income generating activities. However according to the participants' opinion access to credit requires the existence of collateral, mortgage property and other assurance as a prerequisite by the household. That is why most female household heads were not interested and being able to access and use credits. From those who have accessed credit services in the Bishoftu

were those with a better wellbeing in terms of assets are owning a houses, with ownership and having movables assets and government employees.

Facilities to finance livelihoods contributed to the limited livelihood activities of Bishoftu women and to their limited accumulation of assets. Some non-farm activities such as petty trading, tea trading, etc., require a sizable amount of cash to start the business. Credit loans could be also one of the options. Hence, this greatly has an impact on the day-to-day operations of particularly considering the persistent ongoing cash flow problems.

As such during FGDs participants, female household head had no credit access to pay and refund for transport fees from the area of residence to the market job and places where most of the livelihood activities were carried out. But there is a paradox is that such significant percentage of (68.89%) female heads of household received credits by different means due to the formation of informal money lenders and growing informal institutions as shown in table below.

Table 7.Credit Access of Households

Credit access	Livelihood Strategy								Ch ² test
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N	%	
Yes	15	16.67	14	15.56	33	36.67	622	68.89	5.7207
No	1	1.11	9	10.00	18	20.00	28	31.11	
Total	16	17.78	23	25.56	51	56.67	90	100.00	

Source: survey result (2019)

From the total sampled female –headed households (31.11%) females had no credit access due to reasons mentioned above as complemented by the widow women aged thirty nine during open interviews as follows?

“There are many problems that I face. I would say one of the major problems is the lack of credit, as several times I have heard that the government is giving out loans and these have not reached us. Without credit I cannot improve my businesses; I want to open a shop in front of my house I have an experience of preparing home consumed food stuffs [Baltina] for shops But without credits to start that remains a dream. The money I get from pension of my deceased husband is difficult to save and is too little; it covers school fee for my little son and food on a daily basis but to embark on such ventures is impossible”[KII

,with widow woman, aged 39May,2019].

Given the inadequacy of finances, through micro-finance institutions Oromia Credit and Saving Share Company (OCSSC /WALQO/) was established at Oromia regional state level, which the government became practically the sole formal institution left to deliver credit services to the urban females. Livelihoods are threatened and compromised, such that on occasion her trading activities come to a standstill.

MEMBERSHIP TO COOPERATIVES

Cooperatives are found to be one the most important social assets in the study area. According to the key informants' interview membership to Eddir enables the members to help each other, solve internal conflicts, and thus, reducing powerlessness. However, the survey result indicates that membership to Eddir found to be statistically insignificant variable (Table 5). The informal social ties like friendships, relationships and neighborhood activities (like coffee ceremony) are found as the other social capitals in the study area.

Key informants stated credit services and other benefits commonly are shared based on social ties, friendship, relatives and membership to local institutions. With urban linkage, the respondents were enquired as to whether they have friends and relatives in the town. Majority (52.5%) of the respondents confirmed that they have friends and/or relatives in the town and the rest 47.5% of the respondents had no relatives neither friends' in the town.

In parallel the Chi-square test showed a significance association between the urban linkage with different among livelihood diversification strategies at 5% probability level. This is because friends and/or relatives in the urban area offered information on the non/off-farm employment opportunities. That means the household who participate in the cooperatives diversify livelihoods into and nonfarm since cooperatives promote access to social capital in which off/ no farm options were gained the result is in line with other finding (Warren, 2002). As female household group discussants revealed, cooperation in the form of credit unions, producer organizations, women credit association for and better, and churches have a positive

effects on the income generating capacity of their members and, through production linkages, on the wider local economy in the study area.

Table 8.*Distribution of females Membership to cooperatives*

Membership to cooperatives	Livelihood Strategy								Ch ² test
	Urban farm		Non-farm		Diversification		Total		
	N	%	N	%	N	%	N	%	
Yes	13	14.44	18	20.00	32	35.56	63	70.00	3.3623
No	3	3.33	5	5.56	18	20.00	26	28.89	
Total	16	17.78	23	25.56	51	56.67	90	100.00	

Source: survey result (2019)

4.2. IMPLICATIONS OF LIVELIHOOD STRATEGIES IN BISHOFTU

Diversifying the source of livelihood for the urban FHHs beyond depending on livelihood strategy have an important role in bringing better livelihood outcomes and withstanding the adverse impact of poverty (Amogne, et al,2017). Households depend on diverse portfolio of livelihood strategies for survival and bring better livelihood. These activities help household to provide with a better means of living and survival household may depend on engaging diverse livelihood strategies however the selection of one or other type of livelihood strategies are highly determine by the availability of access to resources and livelihood assets including human capital, natural, capital and also other mediating factors like instructions organizations and policies.

Diversification of livelihood strategies is important to supplement the failure of dominant livelihood strategies i.e. urban farm diversification also help to fill the income generating gap that may arise from a single livelihood strategy. The data from the participants of the FDGs held with female households, engaging in diverse portfolio of livelihood activities brought better income and livelihood outcome for the households. Livelihood strategies in Bishoftu were found diverse and practiced by FHHs. This is to mean that households depend more than one livelihood strategies and income generating activities as a means of survival is common in the town.

To elaborate the diverse livelihood strategies, namely the as urban farm, nonfarm and mixed (diversification) urban farm includes production of fruits, vegetables and flowers, poultry, animal fattening and dairy farm. On the other hand nonfarm activities include labor, wage

trade activities, therefore as the source of income and pursuing combination of two or more economic activities as livelihood strategies.

Therefore based on the data from households livelihood strategies could be farm or nonfarm based or the combination as a choice of livelihood strategies.

According to the participants of FGD and the survey data the main source of income for the female household in Bishoftu were diversification. Most of the time significant numbers of members of female household engaged in combination of members of urban farm with that of non-farming activities. Urban farm mainly depends on access land in one or other form the urban land is the scarce significant number of females had not land access in terms of income nonfarm activities specially trade is more as choose as the livelihood strategy next to diversification.

In general according even ever changing urban life to survey data(17.8 %) of the FHHs depend on urban farming activities and(25.6) % of respondents pursue non farming livelihood activities and the remaining (56.7%) and practiced livelihood diversification in which the combined two or more livelihood activities at a given time for their means of living.

Diversification of livelihood strategies in Bishoftu was mainly have different rational grounds as the female headed households forwarded during FGD and survey as their coping mechanism. In the case of reducing vulnerability and shock for insufficient resources of households and unbalance between household expenditure and income source from the one livelihood strategies even though diversification by itself is not free from confronted challenges.

Significant number of female respondents identified challenges to diversification according to lack of land access, credit, knowledge and skill as well as discriminatory and corrupted practices of administrative authorities. The following table (10) summarizes the dominant livelihood strategies pursued by the female headed households in the town.

Table 9.Livelihood strategy in Bishoftu

Variable	Livelihood strategies of FHHs	Frequency	Percent
Livelihood Strategy	Urban farm	16	17.8
	Non farm	23	25.6
	Diversification	51	56.7
	Total	90	100.0

Source: Survey Result(April,2019)

4.2.1. Urban Farm

Urban female-headed households in Bishoftu usually practice urban farming such as production of fruits, vegetables and flowers, poultry, animal fattening and dairy farm. for the purpose of food security despite the scarcity of land a natural capital in urban centers. Urban farm has also contributions to many urban livelihoods in both in terms of food smoothing consumptions and source of income .The site for farming varies considerably as most the households undertook farming at the place of residence and on utilized residential stands. Besides women provide the labor and sometimes help by some household members. Urban farming though is not without problems as capital and labor intensive .

“I don’t have education or special skill to engaged in. I have a small house on 280m² land I inherited from my family. After I get training from local NGOs on how to produce chickens and vegetables within small area I started engage, in producing flowers, vegetables and keeping chickens in cages. I don’t have many friends to spend with; I prefer to spend all my time in my backyard with my children after they return back from school I used vegetables for home consumption and I took flowers and eggs to the market for sell and make money for Saturday Iqub (saving) I bought those all furniture in my home from this saving. Now my family have no time to waste really I am proud it.....” (In FGDs, with FHHs, May, 2019).

FGD participants revealed that importance of urban farm specially gardening took place on small pieces of land in the backyards of residences or on nearby lots and roadsides, and used primarily for home consumption though any surplus is usually sold owing to the fact that having a number of advantages compared to the field of farming including accessibility and

ease of maintenance because gardening relies exclusively on household labor. However they were challenged by unreliable water supply and unaffordable water charges.

4.2. 2. NON-FARM ACTIVITIES

Another livelihood strategy is engaging non farming activities as a source of livelihood and living away from urban farming. According to Davis (2003) and Gordon and Laing (2001) nonfarm activities are nonagricultural (non-farm) activities including trade and other wage works or sell employment that generates income mainly in cash sometimes in kind for urban female-headed households.

According to the survey data, the significant number of female households followed by diversification pursue a non-farm livelihood activities about (25.6%) of female households engaging in nonfarm activities. There were similar reasons, that were raised by the participants of the FGD and key informant interviews for how share of non-farm activities. nonfarm were one of the important livelihood activities and source of household income. However they underlined the engagement of non-farm activities require financial capitals, skill knowledge and credit availability. In the case of trade mainly financial capital plays a paramount importance.

According to the survey the most commonly practiced non-form activities were petty trade, daily laborer and wages most female headed household engage in these activities performed inside or around there home due to multiple responsibilities for the whole family they have.

4.2.3. LIVELIHOOD DIVERSIFICATION

The term ‘livelihood diversification’ denotes the range and combination of activities and choices that people undertake in order to achieve a combination of livelihood objectives (Carney, 1998).). Multiplurality of livelihood activities by families may engaged in several activities, with the need of diversifying income sources for purposes such as to meet social institutions (relatives, family, community). As put by Lipton and Maxwell (1992) the cash earning component of income includes mainly crop production, sales, wages, rents, and remittances. On the other hand the in-kind component of income refers to the consumption of own farm produced, payments in kind for example, in food and transfers or exchanges of consumption that occur between households in rural and urban communities.

Diversification of income sources is important to increase household a choice of household strategies. This implies that the more the income of a household is diversified the better chance the female-headed households engage in diverse portfolio of livelihood strategies.

It also contributes for improving the wellbeing. This was confirmed with the result of the showing the relationship between household income and livelihood strategy.

Against this backdrop female head households in Bishoftu were reported engaging in different livelihood strategies as described above about diversification of livelihood strategies. More than half of the female-headed households(56.7%) replied practice of two or more livelihood strategies at household level while the remaining (43.3%) were dependent on a single livelihood strategy for their sources of living and survival.

The key informant interview with a widow respondent aged 45reported the following:

“These days it is very difficult to live on one salary because you would need to pay school fees, and electricity and water bills, there are a lot of things that need money and my salary that I get for a month is not enoughit is just about 3000birr but it’s not enough. Last year I made partition to those rooms and rent out them for 600 Birr each I can collect 1800birr per month. From this income I had already open small shop in front of my home my daughter sell cosmetics and home detergents after she returns from school” (in depth interview, with widow aged 45 May 2019).

4.3.USING AN EXTENDED LIVELIHOOD APPROACHES FOR LIVELIHOODS ANALYSIS

In doing this livelihood research both the conventional qualitative and quantitative techniques were utilized. However, in the actual process of research the work mostly relied on qualitative approaches. The research has focused on people’s perspectives to analyze livelihood strategy at household level is an economic and social issue. An extended livelihood approach is an approach asking the right questions and offer very useful set of basic questions (Watt, 2012).These question linked directly to the urban livelihoods to address issues the six core questions were framed and forwarded in the form of in depth interviews as a method for livelihood analysis of the female headed households in the town

This was done intentionally to develop a deeper understanding of the processes involved in the livelihoods of urban female headed households, and to examine how lack of resources and assets, coupled with unfavorable institutional and organizational set-ups, push female headed households into the poverty trap. Moreover to draws parallel with the method when we attempt to judge the level of household assets from quantitative measurements of the amount of resources females responses in surveys. Asking female- headed households directly whether they access household asset or not and if so, why, will give more reliable and precise information than when this information is indirectly determined on the basis quantifying estimate data from the econometric model.

The life histories of FHHs and observations of their real lived life allows deeper insights into various issues, such as why and how they become impoverished, how long they remain in poverty , and their livelihood strategies. Listening to the poor urban females enables understanding of their relations with nature, and with other members of a society, including state actors, as well as with their fellow poor households. Therefore, the study benefited a lot from looking deeper into female's knowledge, and the ways female headed households perceive and explain their livelihood challenges Tolossa (2005).

According to (Bernstein et al 2010) in Scoones (2015.82) this study galvanized the six questions(**the right questions**) that directly linked to livelihood analysis as an extended framework of livelihood approaches based on the data from FGDs and KIIs reported as follows:

1. Who owns what? Better education, land access, adequate housing have been determined asset ownership were highly differentiated. Also Female headed households have large compounds and small plots of land near their homes were likely engaged in urban farm key household assets are household materials. Asset ownership patterns are highly differentiated, among FHHs have no access to urban land and housing. Very often majority of urban FHHs were looser and engaged in fragile and insecure livelihoods.

2. Who does what? FHHs who were engaged in a single livelihood strategy either urban farm or nonfarm often for low returns. Income from urban farming has been declined. Diversification was essential to reduce risk of vulnerability of poverty and necessary for majority of FHHs.

3. Who gets what? Those female headed household with initial capital and asset endowments (notably better education and income, urban land and housing) were able to have better household assets and tends to diversify their livelihoods which in turn help them to reduce vulnerability to the dynamic nature of urban poverty. Access to urban land and house ownership were the key factor that differentiates and varies livelihood status of FHHs.

4. What do they do with it? Major difference among females who had access to livelihood asset like urban land adequate housing, better education and income and do not have these assets. FHHs who had access to these basic livelihood assets had better income and investments focused on consumptions, purchasing household materials and school fees for their children. FHHs had no these basic assets often exhibits poor conditions and based on casual laborers for their daily bread ones. Urban farm often limited and that sustains need and vulnerability to shocks.

5. How do groups interact? Almost all female households under study had key asset holding cooperatives and social networks. The informal social institution like Eddir were dominant livelihood assets compared to formal government cooperative institutions. Managing household expenditure and investment on knowledge and skill was critical process that depends on good social relations external support through government and non governments has been important in providing key assets such as better education and income, urban land and housing opportunities for few. However, most of FHHs rely on highly disadvantageous work conditions and uncertain market relations in a context of increasing demand of urban land and housing among urban residents.

6. How do changes in politics get shaped by dynamic ecologies? hilly landscape offers few opportunities to urban farm that degraded by erosion make urban poor disadvantageous the bottom lands are important but the scarcity of urban land which was the cause of inequalities among females to access to asset and capitals. Thus local ecologies influence market opportunity and determine livelihood patterns of FHHs in Bishoftu.

Table 10.Method for an extended livelihood Analysis

<i>Key Questions</i>	<i>Selection of potential Methods</i>	<i>Livelihood Approach</i>
Who owns what?	Survey, asset ranking	Access to resources, property ownership livelihood asset
Who does what?	Intra-household, case, personal narratives, affective histories	Social division of labor, gender based division
Who gets what?	observation, ownership survey	Income and asset pattern of accumulation
What do they do with it?	Income and expenditure survey	Pattern of consumption saving and investment
How do groups interact?	Studies of conflict, cooperation, histories of life.	Social relations and institution
How do changes in politics get shaped by dynamic ecologies?	GIS, satellite map, soil survey, field and landscape history	Relates political ecology and how to environmental dynamic influence livelihoods in turn by resource access entitlement

Source: adapted from I. Scoones (2015)

4.3.1 EXTENDED LIVELIHOOD FRAMEWORK TO ANALYZE LIVELIHOOD ASSET FUNCTIONS IN BISHOFTU

Analyze the different capital assets to which the urban female had access and control over in constructing livelihoods as well as the livelihood outcomes which emerged through livelihood activities. Asset endowments play a central function in allowing a household to make a means of survival or to maintain its material well-being at differing levels above survival (Ellis 2000). This section focuses on the female –headed household considering the domestic sphere notably intra-household relations to analyze how this sphere shapes the lives and livelihoods of urban females.

A livelihood asset or capital is “a stock of financial, human, social, physical and natural capital resources acquired, developed and improved and transferred across generations. It generates flows of consumption as well as additional stock” (Ford Foundation 2004:9). In this respect, Ellis (2000:31) argues that assets are “the basic building blocks upon which households are able to undertake production, engage in labor markets, and participate in

reciprocal exchange with other households” (Ellis 2000:31). The different assets which are critical to household sustainability are not discrete and separate resources available to households but are interrelated in a variety of ways (DFID 1999). The amount and type of assets, and their interconnections, are critical to household sustainability particularly given the vulnerabilities and shocks which households regularly face. Retention of assets during times of crises normally facilitates the resilience of households over time and allows them to weather the storm so to speak. In this context, the researcher attempted to examine the livelihood assets of female-headed households in Bishoftu and how these contributed to the generation and maintenance of meaningful livelihoods.

Human Capital

Human capital entails the skills, knowledge and ability to work (Farrington et al. 2002). The female-headed households sampled generally relied on the capacity and that of other household members and special skill with educational levels from labor economics point of view. As a result, prospects for the female headed households entering into the formal economy are limited and largely restricted to a low paying employment opportunities insofar as these existence. Because of the lack of accessibility to formal training and skills rely on tacit entrepreneurial skills learned over time in and through their overall livelihood activities.

This has been supplemented by special skills which have in large part been retained by female household heads. Respondents indicated in survey data asked as whether an household head or any family member having special skill or knowledge contributed to enhance household income. Accordingly only (18.9%) reported having access such human capital and the rest (81.1%) indicated any link among the two.

Table 11. Human capital of household

Human capital		Frequency	Percent
special	Yes	17	18.9
Skill	No	73	81.1
	Total	90	100.0

Source: survey result (May,2019)

In addition, an extended interview with the female respondents, demonstrated a considerable genuine understanding the lack of human capital became one of the bottle-necks in the effort of maximizing income and diversifying the multiple livelihood activities.

Participants of FGDs explained a limited human capital that actually contributes to a household income generation activities and less likely to diversify livelihoods in order to reduce vulnerability and shocks. At the same time understanding the limited capacity of informal operations that actually lift households out of poverty. From the above data the majority of female-headed households and members who have supported their family by bringing income at the study area lack basic education together with the absence of skill training opportunities has significantly reduced many females opportunities to create their own means of livelihood

FINANCIAL CAPITAL

Financial capital is critical because it refers to the financial resources that underpin the very existence of any household. It regularly takes the form of income derived from the deployment or sale of labor power (Twigg and Bhatt 1998), which is used for the accumulation of physical asset for the household and for the consumption of goods and services. This pursuit of financial capital often leads to the diversification of livelihood strategies as a central component of a sustainable household (Carney 1998), that is clearly evident in the study of female-headed households in Bishoftu.

Different sources of income identified in the study for respondents of the survey were about only (47.7%) had financial capital and while the rest (52.3%) had not. In particular this specific capital include petty trading, remittances, renting out rooms, wage, Own business, Pension, Social assistance (NGO, Church), Household furniture, Bank deposit, Food for work. Despite the fact that most of these sources of income are unreliable means of survival. At time of FGDs women aged thirty seven forwarded her ideas as follows:

“Nowadays jobs are difficult to get and I can’t survive at single work per month I receive pension nearly 1000 birr it do nothing. Finally, I decided to start selling salbaji[second hand clothes] here in on the roads I now earn money to fulfill my family needs and I think street vending is better than staying at home and starving. This selling of salbaji on street have good profit even though it has risk of expropriation by police....” (FGD, May 2019).

Therefore different livelihood activities as a source of income is critical in the study area because the money character of urban resource requires every household to have sufficient income to achieve a decent an living and to avoid sinking in to deeper poverty trap. The financial capital generated through a single livelihood activity mentioned above, from the FGDs that I provided for female-headed households respondents, showed their source of financial capital clearly remains very limited and, for this reason, they seek to supplement the income through other sources or to manage income in such a way to have available also savings are not possible such that income accumulated for future investments has been sidelined.

PHYSICAL CAPITAL

Physical capital includes the basic infrastructure and producer goods needed to sustain livelihoods such as affordable transport, secure shelter and buildings, adequate water supply and telecom services and clean affordable energy (Kollmair and Juli 2002:7). Access to transport enables the movement of urbanites to places of work and residence (linked to financial capital) and for social networking (linked to social capital) (Ellis 2000:33). Physical assets are important resources and because of these urbanites access these assets at a fee. At times these resources (notably water and electricity) are unavailable because of unaffordability.

According to the survey data most respondents’ accounts about (74.3%) stated having access to any of physical capitals in Bishoftu while only about (25.7%) female respondents reported no adequate access to any of physical capitals. Since the Ethiopian millennium Bishoftu is one of the first level towns of Oromia under the Urban and local Development (ULDP) fund on top of the formal municipality budget this overseas fund work on the development infrastructures except telecom, water supply and electric utility so from field observation the researcher could understood significant increment in infrastructural development in the town which may causes for large number of respondents replied to access to physical capital.

The expansion and development of infrastructure has meaning in terms of coverage and relative prior conditions in the town. Recent urban studies underline the significance and availability social infrastructure and services as one of the very crucial in pursuing urban females' livelihoods. In special cases social services, such as public health facilities, are one of the important prerequisites in urban residential areas and their limitation to be stretched in terms of the breadth of spatial coverage.

In town there is still reported problems of rendering quality service and affordability of these basic services having serious problems. Number of respondents during collection of survey data, FGDs and extended interview seriously complained in the area of adequate shelter, affordable transport and health centers, water supply and electric utilities.

The response of key informant interview given by widow aged forty nine queuing for service with her two children at the Bishoftu Hospital also reflects the grievances as follows:

“Sometimes you have to wait the long hours before getting the necessary medication for your illnessThis become normal practice since last year even be a situation when if you who come for treatment of severity of the illness you are asked to come back in the afternoon or on the next day. Depending on the severity of the illness of your family, deaths may occur before the poor women obtain like me could not obtain necessary treatment for their family. Today, I brought my children after suspecting pneumonia and..... some signs of illness.”(key informant interview with widow aged 49,May,2019).

In conducting the in depth interview with unmarried woman respondents complained about the health system in Bishoftu reported as follows:

“We have a health center, hospitals and schools but they are not affordable, and those which are lack nurses and medication. Mere physical presence many poor patient women like me especially public hospitals cannot provide sufficient treatment; patients are dying on benches before being attended. In private hospitals they don't attend you if you do not have money patient beds are limited in number here in Bishoftu. Here most of the time the government hospitals refer to the private clinics their concern is money and not people's lives. Many doctors have their own clinics they do not give you attention at government hospital and health centers....” (interview with woman aged 43, May, 2019)

Another woman participant in the FGDs complained about affordability of water bill and electric utilities reported as follows:

“These days the government increases the water and electric utilities without warning specially electricity of month as of higher tariffs. Most of the women like me have significant arrears in payments which have resulted in disconnection of electricity supply. I do not know why because we rarely have electricity in our homes but at the end of every month the charges are very high; yet we can only have electricity six hours a day....” (FGD, with women aged forty five May, 2019).

Also FGDs revealed as they cannot buy gas, charcoal and firewood an alternative sources of energy. Such sources of energy however are becoming increasingly expensive and the time expended in purchasing and using them is an inconvenience for the already-burdened female-headed households.

NATURAL CAPITAL

Natural capital refer to the natural resource base including land, water, forests, air quality, erosion protection and degree of biodiversity (Kollmair and Juli 2002) and used to earn a living. According to the survey data and FGDs respondents natural capital in the specific form of environmental quality was for the survival of households. While about (52.2%) sound pollution followed by (15.6%) reported for bad smell, about (6.7%) responded flooding problems and the rest (25.6%) of responded for other environmental problems like industrial discharges.

The FGD participants indicated the presence of large number of hotels, bar and restaurant, video and music shops as well as churches and mosques in the inner part of the town were causes of sound pollution. Also my key informant from kebele 01 indicated the lack of regulatory measures to ever increasing industrial discharge to nearby environment and the presence of large number of poultry, animal fattening and dairy works from home based at industry levels in Bishoftu may cause for bad smell and air pollution.

The researcher’s field observation also could witness the presence of hilly nature of landscape and steeper gradient around the lakes increased vulnerability of the area to surface runoff which lacks special attention to minimize risks of imbalance between human activities and the natural ecology may be causes for flooding during rainy seasons. Surface water flows from western and northern as well as north eastern parts enters in to different lakes. In

line with this, inappropriate watershed management should be practiced to reduce risks of flooding siltation and increase the volume of Lakes. To control the high speed of surface runoff and hence reduce its eroding capacity, cultivation of grasses with long roots and trees that do not disturb surface stability and ecology around the lakes should be grown.

SOCIAL CAPITAL AND NETWORK

Social networks and connections are those informal associations and network established by the community to help each other at the time of hardship and difficulty as well as at any time. The formal networks and cooperatives practiced by female headed households in the study area discussed earlier. Informal Social networks and connections have vital importance when there is a need to help households the virtue of being a member in these social networks can benefit different things here discussed by giving special attention informal Social networks and connections ranges from receiving credits and others in time of miserable time to cover almost all funeral expense during the death there are different form of social networks and associations people form and use for self-help and common good.

Different informal social institutions were identified during FGD in the town. These include *Eddir*, *Iqub*, *Maheber*, and *Baltina* for female households in the study area was asked to weather they are member to these social institutions and networks. The survey data indicated that almost all the respondents were member to *Eddir* which have paramount importance among informal social institutions. During in depth interview with a widow who was member of *Mahibre Selam Eddir* in kebele 06 had explained about the importance of these social institutions as:-

“A social institution especially Eddir is common in our village we used to participate in Eddir to help each other at the time and hardship and even during happiness. It is very important for every one weather rich or poor household and members in this kebele.....Eddir is a community based association the principal function of which is taking care of funeral services, whereas by the time my mother died I didn't have anything even to process the funeral. This was a time when I completely relied on the assistance of Eddir for which I used to contribute money on a weekly basis. The Eddir covered all funeral expenses and also provided me with some money to keep me going after the death of my mother... also when my husband was hospitalized I did not have any option, no one of his relatives was willing to support me but I turned to my friends for help and they collected money to help me get medication for my husband. Some could

buy me food to give him during hospital visits it was unfortunate died after he was get all necessary medications...”(interview, with widow aged forty eight, May, 2019).

Social capital is not restricted to females only it is clear that it has gendered dimension there is a common recognition of this by all female member to certain association. In times of need, they come together in important forms of mutual reciprocity and support. This is in addition to any forms of reciprocity which exist within the household. Some act of collectively in pooling their financial capital (income notably) and in making joint decisions about expenditure and consumption patterns; and sometimes households work as a team in the provision of labor under any circumstances.

4.3.2. Summary

To analyze livelihoods strategies the researcher has takeout the sustainable livelihood framework as a useful tool in understanding urban livelihoods. This chapter also discussed the different components of the SLF (including the five assets, vulnerability context, institutional processes and organizations structures, and livelihood strategies. The genesis of the SLF became recognized internationally for its focus on human well-being rather than economic growth in narrow measurements. Hence the sustainable livelihood Approach (SLA) which places people at the centre of livelihoods analysis was used in this research. The approach brings different assets and the interplay of the complex livelihood system into people-oriented framework of analysis.

To strengthen the findings of the study, extended livelihood framework was employed to investigate how far institutions are responsive to the livelihoods of the female-headed households. Therefore, the SLA supported by the extended livelihood framework provide much broader insights in the dynamic processes of livelihood system that take place at the household level in deeper understanding .

The findings from survey, KII and FGDs data indicated that educational status, household income, land access and own house were among variables have strong association with diversification of livelihood strategies.

Diversification of livelihood strategies is the most important source of livelihood outcomes. In order to reduce with income gap and shock arise out of a single livelihood strategy there a need to diversify source of livelihood. Thus there is a need for continuous training and information provision about the benefits and means of diversifying livelihood activities.

Moreover different source of income and jobs should be created and benefit FHHs. Special attention should also be given to FHHs during intervention and support. This is because women's tendency to diversify and hold resources.

The analysis of data indicates education and skill found to be strong association with diversification of livelihood strategies. This means FHHs with better educational background had the probability of diversifying livelihood strategies than household with low educational status. Therefore it is important to strengthen both formal and informal education as well as technical and vocational training for FHHs. This will help women's in the town to have better knowledge of diversifying livelihood strategies and equip them with skill that enables them to get better paid jobs and incomes.

The finding of this study indicated that income of FHHs have strong association with livelihood strategies of diversification. Thus the effort should be made so that household engage in different income generating activities so as to improve their income level and thereby enhance their livelihood diversification activities and reduce depending on a single livelihood strategies at FHH level. Moreover FHHs do not have sufficient income from a single job tends to find other means of survival. In order to stabilize their income levels, females diversify their activities as a fall back plan when one livelihood strategy is not performing well. In this regard, most of the livelihood strategies (diversification) supply for immediate consumption needs or facilitate access to basic needs.

Land is one of the main natural assets as well as the most important means of achieving livelihood outcomes by deciding the nature of livelihood strategies pursued by female head households especially for urbanities. Land based nature as an immovable property and its availability and size highly affected by different factors.

The result of this study also indicated that Land access and owing house were have central role in improving household livelihoods particular by bringing better development in general. Land is the base and source of everything for the female household in Bishoftu. During the survey FHHs confirmed that accessing urban land a means to own house as a basic need and also possession of houses giving the households more opportunity to diversify the livelihood options. Therefore housing is one of the important assets that help to ease poverty. The government and development agents shall support and working on provision of urban houses in order to benefit and means of diversifying livelihoods of FHHs.

Life history narratives was explored as a process a multidimensional and dynamic phenomenon poverty. One social research approach for capturing its features is by sharing knowledge with poor FHHs through listening to the tales of their life histories. Some 30 households (10 from each three kebeles) that were regarded to be the relatively poorest members of the communities under study narrated the ups and downs of their life and what their households encountered. The narratives mainly based on **six questions** in extended form, asset ownership and access to resources have been presented in the analysis in Chapter.

The case study female-headed households were also given the opportunity to count their own sources of livelihoods, FGDs and key informants provided many stories in connection with their livelihood strategies and livelihood process presented as long quotes and several are displayed in boxes in this chapter.

Analysis of the various livelihood assets and resources of urban FHHs has been assessed. Lack of Physical capital (infrastructures), lack of start-up financial capital, limited knowledge and skills were the main discouraging assets and resources constraints in Bishoftu that became bottlenecks to diversifying their livelihood strategies. Both economic and political, challenges regularly or intermittently constrain livelihood activities and even have the potential of undermining them. Social capital is found to be among the most important assets for the livelihoods of the households.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

The central aim of the study was to investigate urban livelihood strategies of FHHs in the study area and its implication on the overall livelihood outcomes. In order to answer its specific objectives the research employed mixed research method where both quantitative and qualitative were collected. Specifically the sequential mixed research in which quantitative study approach with complimentary qualitative approach was applied for the study. Moreover qualitative approach in-depth analysis employed in the form of extended livelihood framework using the six strategic questions. Purposive sampling purposive sampling technique was employed to select sample FHHs.

Therefore total of 90 sample FHHs was employed to collect relevant primary data. The qualitative data also collected through FGDs, KII, field observation and analyzed concurrently and thematically with quantitative data. This study investigates the urban livelihood strategies persuaded by female-headed households and their relevance to survival means and poverty reduction based on income returning aspects livelihood strategies in Bishoftu town. According to survey data even ever changing urban females about (17.8 %) of the respondents depend on urban farming activities and(25.6) % of respondents pursue non farming livelihood activities and the remaining (56.7%) and practiced livelihood diversification in which the combined two or more livelihood activities at a given time for their means of living.

The contribution made by diversification for female-headed households is very important, although these activities are survival oriented and have little to do with accumulation of capital. Female headed households are often thought to be disadvantaged regarding the access to land, house ownership labor, credit and insurance markets, discriminate against urban female under burdens, economic immobility and the “double day burden” of the female heading household assertions research regarding the poverty status of female headed households is inconclusive by state bureaucracy.

The analysis through extended framework approaches by raising the *six questions* which utilized to understand direct perception of urban females as methodological approach has shown that female-headed households access to urban land, own house better income and better education and skills are tends to diversification of their livelihoods and less engage in single activity as means of survival. The findings of this study also indicate that FHHs who pursue livelihoods strategies have a range of limited assets which they draw upon for the survival of their households.

Female-headed households face some barriers to access household asset and resources. They include demographic factors of (educational status of household heads), human capital, financial capital and social infrastructure access to adequate water and electricity. Female-headed household heads with strong social capital and social networks in the town. Financial, physical and human capitals are the most important livelihood assets that can help the urban female households to diversify their livelihood strategy. Social capital plays an important role in allowing female households to network socially specially at difficult times directly feeds into their livelihood activities.

Based on this study it is possible to conclude that the livelihoods of female-headed households in diversifying their livelihood strategies should not be put aside. This study identified diversification livelihood portfolio which is the dominant livelihood strategies adopted by urban female households and its relevance to survival based on income returning aspects, and the factors that influence the adoption of diversification livelihood strategies in the Bishoftu. Therefore from this we can understand that in order to enhance the livelihood outcome of FHHs, they need to have urban land, education (skill) and housing has proved to be important sources of income and livelihoods for few FHHs and also diversify their livelihood so as to increase their income source and improve living standard.

5.2. Recommendation

Having good knowledge of livelihood strategies of is important for proper intervention and support of the urban poor FHHs. Diversification of livelihoods among the household strategies that pursued by highest number of FHHs under study that need to give attention by policy makers and other development agencies to forward curative measure which help to reduce livelihood occurrence of poverty.

Based on cross sectional survey result through using different methods the study investigated urban livelihood strategies that FHHs pursue. Targeted programs to support female-headed households should emphasize building human capital through education and skill-based training along with strengthening financial capital by increasing access to urban land by avoiding discriminatory and corrupted practices against urban poor women. Development projects should come up with urban development policies targeted to poor female households that can more motivate the diversification of livelihood activities to more specialized profitable business-oriented strategies. Hence the following recommendations forwarded based on the whole findings of the study.

5.2.1. Recommendation over Livelihood Strategies

Pursuing appropriate and most benefited livelihood strategies require analyzing the different livelihood assets. In Bishoftu the dominant livelihood strategy was diversification. However urban land and own house are scares and shortage for many of FHHs which are main factor for diversifying livelihood strategies such livelihood diversification practice usually for the sake of survival not sufficiently enough to meet basic household requirement and capital accumulation. These efforts of intervention, however, should go together with inclusive investment with adequate, accessible and affordable infrastructures in urban setting particularly electricity, potable water, medical facilities, school and credit centers.

Municipal as well as national development strategies that would have far more profound impact in poverty reduction in a monetized urban setting are high priority public and private investments. Such investments stimulate the economy for more employment and jobs therefore create residual employment opportunities for less qualified people such as FHHs. However, since urban labor market is highly discriminatory attention should be given so that discrimination against prospective female-headed households through fighting corruption and policy interventions. Therefore it is better to strengthen both formal and informal education as well as technical and vocational training in the town which help female households to have better knowledge, skill and knowhow of diversifying livelihood strategies and equip them with skill that enables them to get better paid jobs and incomes. Land access, education and housing has proved to be important sources of income and livelihoods for few FHHs but at the same time a constraint for the majority.

Therefore, though strengthening income-earning potential of the FHHs should be the prime policy target, public private partnership for the provision of affordable housing for the FHHs offers more to diversify their livelihood strategies. From the above findings it possible to suggest that the fight against females household poverty in urban centers can't be won with a mere focus on diversifying livelihood activities. Innovative skill development through value that enhance accumulation of capital specialization based on market oriented strategies that enhance saving and Investment in infrastructure and basic services that reduce women's work burden and enhance productivity need be viewed as vital ventures in line diversification of livelihoods should also be considered important routes out of poverty alleviation in the study area.

5.2.2. Policy recommendations

Policy needs to be geared to capacitate urban Female-headed households with diversification training so that they may be able to diversify their livelihoods. These training services allow for increased household income.

Development interventions need to pay attention to pro-poor urban policy that would promote gender sensitive opportunities and remove gender bias and discrimination within urban communities. Policies that work towards promoting the availability of financial services by encouraging savings should be considered. An inclusive financial system should aim towards improving urban FHHs. Wider interventions should focus on providing adequate infrastructure to the urban communities and promoting education. Removing the bottlenecks associated with credit access should be considered. Provision of adequate infrastructure to the rural communities to enable income diversification among rural households. Provision of adequate infrastructure to the urban communities to enable income diversification among urban FHHs.

5.2.3. Recommendation for further studies

The objectives of every human and different governmental and nongovernmental activities is to bring better livelihood outcome there should be a need to combine the three pillars of livelihood assets, livelihood strategies and livelihood outcome. This have positive contribution the knowledge gap that was left unfilled since this research focus on analysis of livelihood strategies

Further studies are needed to broadening livelihood strategies, livelihood assets and livelihood outcome concepts. Therefore future researchers are recommended to examining the income equality that exists among urban communities could provide further insight into the welfare of the urban FHHs. Further investigation on related topic to test its reliability and fills its gap through analysis of urban livelihood strategies particularly on how to diversifying income among the segment of urban female-headed households.

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ANNEX: 1. QUESTIONNAIRES FOR HOUSEHOLD SURVEY

ADDIS ABABA UNIVERSITY

College of Development Studies

Department of Urban Development and Livelihood

Introduction

Dear respondent, my name is WondimuNegash, a student of Urban Development and Livelihoods Graduate Studies at Addis Ababa University, as partial fulfillment for my studies for the award of Masters of Degree in Urban Development and livelihoods. I am carrying out a research On **Determinants of Livelihood strategies of Female-headed households in Bishoftu Town**. This research is intended for academic purpose and hereby confirms you that all the responses you provide will determine the fulfillment of the study. Therefore, your answer is very important for the study so that by understanding the fact, I request you to contribute your valuable response for the questions.

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. Answer the question listed by making describing is asked, no need to write your name. Your honesty and genuine answers are of high value.

- Do not write your name
- Indicate your response in the space by marking
- Write additional comment and suggestion on the given space
- If you need extra- information or explanation you can contact me through cell phone,0911991986

SECTION ONE,Socio-Demographic, Economic and institutional characteristics

- 1.What is your main livelihood activities generate income for your household?
A. Urban farm B. Non farm C. Diversification
2. Household type _____(1)private (2)Government (3)condominium (4) Rent
3. Name of the kebele _____(1) 01 (2) 04 (3) 06
4. Age of respondent (in years) _____
5. Marital status of the respondent 1= never married 2=married 3=Divorced 4 =Widowed
6. Highest Educational Level of the respondent 1=illiterate 2= Primary School 3= Secondary School 4=college diploma & degree
7. Household family size/number of permanent household members at the time of survey.
Male__ Female_____ Total_____
8. Are you the sole bread winner 1=Yes 2= No

II. Economic factors

9. Do you have land access? A. yes B. No

10. Do you have Market access? A. yes B. No

11. What is your main source of income for the household?

A. Urban farm. Trade C. daily wages D. government employee

12. What is the business average income (in Eth birr) per month?

A=below 500 B=500-1000 C= 1000-1500 D= 1500-2000 E= 2000-2500 F=>2500

III. Institutional factors

13. Do you have credit access/have you receive any type of credit in 2018/2019/?

A. yes B. No

14. If yes what the source? A. service cooperatives B. commercial Bank C. Micro finance

D. local money lenders E. NGOs and others

15. Do you use micro finance of/Oromia Credit and Saving Share Company/OCSSC (WALQO)

A. yes B. No

SECTION TWO, HOUSEHOLD AND ASSET And functions of FHHS

HUMAN CAPITAL Of household

20. Do your any of family member have special skill and knowledge in supporting your livelihood?

A. Yes B. No

II. Financial Capital

21. please indicate your current sources of income

	Source		1. Yes	2.No
21.1	Regular wage/salaries			
21.2	Own business			
21.3	Pension			
21.4	Social assistance (NGO, Church)			
21.5	Household furniture			

21.6	Rental income			
21.7	Remittances (domestic/abroad)			
21.8	Bank deposit			
21.9	Food for work			
21.10	Cash for work			
21.11	Others, please specify			
	Total			

III. PHYSICAL CAPITAL

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

	Service/infrastructure	Have/access	1. Yes	2. No
1	Connection to piped water supply (your own)			
2	Electric connection (your own)			
3	Coverage by the solid waste removal service			
4	Telephone connection			
5	Water well			
6	Market			
7	Adequate transport			
8	Primary/secondary School			
9	Medical center/clinic			
	Total			

23. Do you own the house your household is living in? 1. Yes 2. No

24. If your answer yes above what is the habitable area of the your home in square meters?

A.<100m² B.100m²-200m² C,200m²-300m² D.>400m²

IV. NATURAL CAPITAL

25. Is there any environmental problem in your neighborhood 1=Yes 2=No

26. What kind of environmental problem is common in your neighborhood?

1. Bad smell/Air pollution 2. Water pollution 3. Noise pollution 4. Flooding

V. SOCIAL CAPITAL/social network/

27. How do you rate your relations with your neighbors? 1. Very good 2. Good 3. Not good not bad 4. Poor

28. Are you member of Mahber /Iddir/? 1. Yes 2. No

SECTION THREE Open ended Questions for Assessment Extended Livelihood Frameworks

3.1. The six Questions /The Right Questions/

1. What kind of assets do you own (land access, credit access, financial, natural, social, physical and human, social capital)?
2. What role do your household members play in carrying out livelihood activities?
3. Which one asset are more important to your livelihoods in terms of income? what would you do with many income saved from it? Can you rate your improvements ?
4. What differences can be found among FHHs who have access to livelihood assets and do not have access to livelihood asset?
5. How do your social relation and member to cooperatives in community help you in to mobilize your households ?
6. How do your local environment influence your the livelihood activities ?

3.2. supportive Extended Questions

7. Which one of the resources do you rely on for your daily activities?
8. What sort of livelihood activities do you engage in to survive?
9. Among these activities which one is your main source of income and WHY?
10. How you are assisted to get access to credit loans?
11. During the past five years have been assisted to get credit loans?
12. Has the number of income sources increased/decreased and WHY?
13. How the availability of different non-farm employment opportunities in the kebele?
14. How do you interact with your environment in your livelihoods?
15. What role do your household members play in carrying out these activities?
16. Who decides and invest money on a certain activity?
17. How do you spend the income you get from these activities? Support
18. Do you have any other support? What kind of support is it?
19. What other kinds of support is needed for the livelihoods to improve living standard?
20. What role do you think the government of Ethiopia should play to assist you?
21. How has urban agriculture contributed to your household sustenance?

THANK YOU

Annex 2(Two)

Key Informant Interview Guideline

Check list items for Key Informant Interview. The aim to this discussion to collect the data gathering points related Access to resource, and livelihood activities and strategies and its implication towards household. To this end the data gathered will be solely used for academic purposes. Therefore I request you to raise important issues to the point for

discussion understanding for the fact the study will make contribution towards urban female's livelihood strategies by providing policy implication and recommendation.

Background Information

- What is your name?
 - How old are you?
 - What is your kebele and position
 - What is your marital status?
1. What are dominant livelihood strategies that most dominantly practiced in the kebele?
 2. How are the livelihoods organized, diversified and maintained at one specific period of time?
 3. How Female-headed households are assisted to get access to urban land?
 4. What are dominant livelihood strategies of female head households the most dominantly practiced in this kebele?
 5. In your opinion what are the effect of land and credit access on determine livelihood strategies?
 6. Are all female-headed households equally considered during land allocation process?
 7. Are credit services available for all households? If not are there alternative sources of finance?
 8. Is the credit service affordable to Female-headed households?
 9. How strong are the community based organizations? Are they all functional? Is there regular support, training and other capacity building support given to these organizations

THANK YOU

Annex Three (3)

Checklist of Focus Group Discussions

Cheek list items for guiding focus Group Discussions. The aim to this discussion to collect the data gathering points related to land access and livelihood strategies and its implication towards household. To this end the data gathered will be solely used for academic purposes. Therefore I request you to raise important issues to the point for discussion understanding for

the fact the study will make contribution towards urban female's livelihood strategies by providing policy implication and recommendation.

I. points related to Access to urban land

1. Are all female heads are equally considered during land allocation?
2. If no explain the reason
3. How female-heads are assisted to get urban land?
4. What is the average size of land for household?
5. What are common opportunities and constraints associated with access to urban land?

II. Related to Livelihood Strategies, perceptions and identification of main economic activities

6. What are the main economic activities that are the source of livelihood for the household in this kebeles?
7. Do you intend to intensify or reduce your business and WHY?
8. What kind of activities you engaged in more important for your life?
9. What do you understand by urban agriculture?
10. What kind of farming do you practice and what is the significance of this to your household?
11. Other economic activities undertaken by female-headed households in the area.

THANK YOU

ANNEX FOUR(4)

Checklist For Field Observations

Field observation related resource access and sources of livelihoods

1. Land access, market access, land use and coverage was be observed
2. Daily activities of household was be observed

3. Credit co-operation, support and association availability
4. Type of livelihood strategies followed by FHHs was be observed.
5. Most dominant livelihood strategies was be observed.
6. Diversification of livelihood strategies was be observed