The Incidence of Urban Poverty in the Female-Headed Households in Addis Ababa, Ethiopia

By

Berhanu Eskezia

Addis Ababa
Ethiopia
November, 2011
Dedication

This Study is dedicated to my beloved mother, Mossit Alemayehu, for she has done all the best to me. She is really a key to my life in all aspects.
Abstract

Although women these days are getting better concern in the socio-economic political spheres of the country, they still are lagging behind in all aspects and constitute the higher proportion of people living in absolute poverty. It has also been found in different studies that, there is higher proportion of poor women in the urban areas. National reports show that, the number of female-headed households under absolute poverty is higher than the male-headed ones in urban Ethiopia. Addis Ababa is among the leading in the prevalence of female-headed households (i.e.39.7%). This study thus focused on assessing the incidence of poverty in the female-headed households in Addis Ababa. Primary sources of data were extensively utilized and supported by some secondary sources. Both quantitative and qualitative data methods of data analysis were employed.

The findings of the study made it clear that, the prevalence rate of poverty in the FHHs is high (73%) with a poverty gap of 20%. In addition to the lack of income,(91.4%) earning less than Birr 500 a month, they are living in under the danger of income insecurity. The incidence of poverty is higher among the households headed by migrants. Lack of education and large family size are found to be among the contributing factors to the higher incidence of poverty in the FHHs. Majority of them lacked decent housing and also basic facilities such as toilet and water taps; services like education, health and credit services. It is also found in this study that, poverty (lack of income) has pushed away the female-headed families from the participation of the highly valued local institutions. Although majority (76.3%) of them hope to escape poverty, the rest lost that hope for such reasons as old age, poor health, lack of job opportunity among other things.

Giving special attention to women and to the FHHs in poverty reduction programmes and strategies; helping them to get more secured income sources; providing them with market places &entrepreneurial skills; checking the migration of women from origins; giving the female-headed families better access to education, health and credit services are among the possible interventions recommended to enable the FHHs escape poverty.
# Table of Content

Abstract .................................................................................................................................
Table of content ..................................................................................................................
List of tables and figures ......................................................................................................
Acronym ..............................................................................................................................

## CHAPTER ONE

### 1.0 INTRODUCTION

1.1. Background .......................................................................................................................1
1.2. Statement of the problem ...............................................................................................4
1.3. Objectives .......................................................................................................................5
   1.3.1. General objectives ....................................................................................................5
   1.3.2. Specific objectives ..................................................................................................6
1.4. Research questions ..........................................................................................................6
1.5. Significance of the study ...............................................................................................6
1.6. Scope and limitation of the study ..................................................................................7
1.7. Organization of the thesis ..............................................................................................7
1.8. Description of the study area .........................................................................................8

## CHAPTER TWO

### 2.0 LITERATURE REVIEW: CONCEPTUAL ISSUES AND EMPIRICAL STUDIES

2.1. Basic concepts and definitions .......................................................................................11
2.2. Measurement of poverty ..............................................................................................13
2.3. Urban poverty: an overview ..........................................................................................15
2.4. Women and poverty ......................................................................................................17
2.5. Empirical Studies ..........................................................................................................21
   2.5.1. The Situation of Poverty in Ethiopia .....................................................................21
   2.5.2. Urban Poverty in Ethiopia .....................................................................................22
   2.5.3. Poverty among women and the female-headed households in Ethiopia ............24
   2.5.4. Empirical evidences from other developing countries .......................................25
CHAPTER THREE

3.0. METHODOLOGY

3.1. Research design
3.2. Source of data
3.3. Population and sampling techniques
3.4. Data collection instruments
3.5. Data processing and analysis

CHAPTER FOUR

4.0. RESEARCH FINDINGS ANALYSIS AND DISCUSSION

4.1. Background characteristics of the sample households
4.1.1. Household size
4.1.2. Age and sex composition of the sample population
4.1.3. Marital status and educational background
4.1.4. Family size and dependency rate
4.1.5. The female household head’s place of birth

4.2. Poverty in the female-headed households
4.2.1. Extent of poverty
4.2.2. Income and expenditure in the female-headed households
4.2.2.1. Income
4.2.2.2. Expenditure
4.2.3. Poverty and the background of households

4.3. Non-income poverty in the female-headed households
4.3.1. Housing condition and access to facilities
4.3.2. Access to services
4.3.2.1. Access to education
4.3.2.2. Access to health services
4.3.2.3. Access to credit services
4.3.3. The female household heads participation in decision-making and local institutions

4.3.3.1. Participation in decision-making

4.3.3.2. Participation in local institutions

4.4. Hope and commitment among the female-headed households

CHAPTER FIVE

5.0. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary and conclusion

5.2. Recommendation

Bibliography

Annex-1 List of food items and the corresponding amount of calories
Annex-2 Definitions of terms from local languages
Annex-3 Household Survey Questionnaire
List of tables and figures

Table 3.1 Sample Kebeles and Households ................................................................. 31
Table 4.1. Age- Sex composition and structure of the sample household population .... 34
Table 4.2 Age composition of the sample household heads, 2009 ............................... 35
Table 4.3. Marital status of the sample household heads .............................................. 36
Table 4.4. Educational Background of the sample female household heads ............... 36
Table 4.5. Family size and dependents in the female-headed household .................... 37
Table 4.6 Birth place of the household heads .............................................................. 39
Table 4.7. The incidence, depth and severity of poverty in the female headed households (indices) ........................................................................................................... 41
Table 4.8. Income sources of the female-headed households ....................................... 42
Table 4.9 monthly income and expenditure of the households .................................... 44
Table 4.10. Poverty and the household heads’ place of birth ....................................... 45
Table 4.11. Poverty and the educational status of the household heads ....................... 45
Table 4.12. Poverty and household size ...................................................................... 46
Table 4.13. House ownership among the female household heads .............................. 47
Table 4.14. House type and number of rooms ............................................................ 49
Table 4.15 Availability of toilet facilities in the female-headed households ................... 50
Table 4.16. Source of water in the female-headed households .................................... 51
Table 4.17. Source of light and energy in the female-headed households .................... 53
Table 4.18 Access to education in the female-headed households ................................ 56
Table 4.19. The female- headed households access to health services & health institutions .............................................................................................................. 59
Table 4.20. The female- headed households access to credit services ......................... 61
Table 4.21 the female-heads’ access to decision- making positions ............................. 63
Table 4. 22. Participation of the female-headed households/female-heads in local institutions ...................................................................................................................... 64
Table 4.23. The means through which households hope to escape poverty ............... 66
Fig.1.1. Map of the study area ..................................................................................... 9
Fig. 2.1. Conceptual Frame work .............................................................................. 29
### Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CBN</td>
<td>Cost of Basic Needs</td>
</tr>
<tr>
<td>CSA</td>
<td>Central Statistics Authority</td>
</tr>
<tr>
<td>DCI</td>
<td>Direct Calorie Intake</td>
</tr>
<tr>
<td>EWLA</td>
<td>Ethiopian Women Lawyers Association</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
</tr>
<tr>
<td>FDRE</td>
<td>Federal Democratic Republic of Ethiopia</td>
</tr>
<tr>
<td>FEI</td>
<td>Food Energy Intake</td>
</tr>
<tr>
<td>FHH</td>
<td>Female-Headed Household</td>
</tr>
<tr>
<td>HDI</td>
<td>Human Development Index</td>
</tr>
<tr>
<td>HICES</td>
<td>Household Income and Expenditure Survey</td>
</tr>
<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
</tr>
<tr>
<td>MHH</td>
<td>Male-headed household</td>
</tr>
<tr>
<td>MoFED</td>
<td>Ministry of Finance and Economic Development</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Government Organization</td>
</tr>
<tr>
<td>PASDEP</td>
<td>Plan for Accelerated and sustained Development to End Poverty</td>
</tr>
<tr>
<td>SNA</td>
<td>System of National Accounts</td>
</tr>
<tr>
<td>UNCHS</td>
<td>United Nations Center for Human Settlement</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development program</td>
</tr>
<tr>
<td>UNIFEM</td>
<td>United Nations Fund for Women</td>
</tr>
<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
</tbody>
</table>
CHAPTER ONE

1.0. INTRODUCTION

1.1. Background

Poverty is a global phenomenon which is complex in origin and in its manifestations. It is man’s most powerful and massive affliction that leads people to hunger disease and even to civil war and conflict. Poverty is an old-age social malaise. It forms a complex socio-economic state characterizing particular families in a given society (Amarendra, 1998).

Poverty with its multi-dimensional nature is a world’s greatest challenge in the twenty first century. By 2004, the number of people living on less than a dollar (poverty line) a day were 985 million equivalent to 18% of the population of the developing world (World Bank, 2007). Over 850 million people around the world, more than one in eight suffers from hunger of which 820 million are from the developing countries (Food and Agriculture Organization, 2006).

Regionally, majority of the world’s poor people live in Africa. People in sub-Saharan Africa specially are among the poorest in the world both in real incomes and in access to social services. In this sub-region of Africa 300 million people, almost half of the regions population lives on less than $1 a day (United Nations Development Program, 2006).

Ethiopia, one of the nations in this region is among the words’ poorest countries by any standard where most of its population lives in extreme poverty. According to the World Bank (2006) report, 23% of the country’s population earns less than $1 a day while 77.8% live on less than $2 a day. The country is the sixth lowest out of 175 countries in the world in Human Development Index (HDI) (United Nations Development Program, 2003). A recent official estimate indicated that the overall incidence of poverty in Ethiopia is around 38.7%. (MoFED, 2006).
Although poverty is known to be chronic in the rural areas especially in the developing world it is also becoming severe in the urban centers as the rapid rate of urbanization concentrates much people in towns and cities. The proportion of world population living in urban areas in 1998 was 46%. Demographic projections indicate that in the 21\textsuperscript{st} century the majority of the human population will live in urban areas. About two – thirds of the world’s population is estimated to dwell in urban areas in the year 2025 (Shewaye, 2002).

Urbanization does not provide only opportunities but it also creates formidable problems to its residents such as problems of deprivation, lack of access to essential needs of human beings, in adequate income etc, which are all manifestations of urban poverty (UNCHS, 2000).

As developed nations are already urbanized, a substantial growth of the urban population is expected to occur in developing countries, where even the current pace of urbanization has not been matched with economic development. The risk associated with continued rapid urban growth is that it will become a serious problem to national governments and even a greater challenge to local governments whose capacity to provide socio-economic services and infrastructure has already been seriously constrained (Sheway, 2002). With a similar description, Mabogunje (2005), stated that many developing countries particularly those in sub-Saharan Africa the pervasive nature of urban poverty constitutes an enormous challenge to their development effort. Professor Mabogunje further explained as the burgeoning streams of rural-urban migrations arising partly from failure to significantly improve an agricultural productivity and living conditions in rural areas and partly from the relative attractions of urban centers have tended to fuel the growth and expansion of poverty regimes with in urban areas.

In Ethiopia, rural poverty has preoccupied the concern of government and donor agencies as the majority of the people and the poor reside in rural areas. However, with increasing population growth and rural-urban migration, the urban population has increased in Ethiopia associated with a rise in urban poverty. It is estimated that in 1994, out of a total of 8.1 million urban population in the country, about 4.9 million (60.5\%\%) were below the
poverty line (Million, 1996, cited in UNCHS 2000). The 2004/05 Household Income Expenditure survey (HICES) result on the other hand indicated the proportion of the nation’s urban population living below the poverty line as about 35%. Addis Ababa being the primate city with about 3 million people takes the lion’s share of the urban poor.

The idea that women bear and growing burden of poverty at a global scale, often encapsulated in the concept of a ‘feminization of poverty’, has become a virtual orthodoxy in recent decades. Although there is a lack of reliable and/or consistent data on poverty and its gender dimensions, the development community including international agencies asserted that 60-70% of the world’s poor are female with deepening tendencies (UNDP, 1995 United Nations Fund for Women (UNIFEM) 1995 cited in Chant, 2003). The factors responsible for ‘feminization of poverty’ have been linked variously with gender disparities in rights, entitlements and capabilities, the gender-differentiated impacts of neo-liberal restructuring, the in formalization and feminization of labor, and the erosion of kin-based support net works through migration, conflict and so on. One of the primary tenets, however, has been the mounting incidence of female household head ship.

The links drawn between the feminization of poverty and household head ship derive first, from the idea that women-headed households constitute a disproportionate number of the poor, and; second, that they experience greater extremes of poverty than male-headed units (BRIDGE, 2001; Budowski et al, 2002; Chant, 1997a, 2001; Moghadam; 1997; Gammage, 1996 cited in Chant, 2003).

In many African countries including Ethiopia, there has been a significant increase in the percentage of female-headed households (FHH) in recent years. The main causes include among others; male migration, the deaths of males in civil conflicts and wars, un partnered adolescent fertility and family disruption (available on line at http://www.lfad.org/ gender/learning/challenges/women/60.htm).

The existing literature and study results on poverty in Ethiopia indicate the severity of poverty in the country both among men and women. However, the socio-cultural and
ideological norms about appropriate roles and responsibilities of women and men constrain women’s scope for independent activity as well as their income-earning potentials and opportunities. Hence women’s participation in the labor market and in the socio-political activities is restricted which eventually lead women and the female-headed households in to all rounded poverty.

The findings of studies by Genet (1996); Girma, (1997) and Tizita (2001) have revealed that the trend and extent of poverty is worse among women in association with the growth of female head ship of households. Coming to Addis Ababa, the primate city, female-headed households are characterized by low and insecure income as most of them are engaged in informal activities and hence are poorer than their male-headed counter parts (see Mulumebet, 2002). Considering this reality, different researchers such as Akliliu and Desalegne (2000) Mulumebet, (2002) and institutions such as the Ethiopian women Lawyers Association (2002) advised a gender-aware poverty eradication program must provide a thorough analysis of the multidimensional links between gender and poverty as well as a multidimensional approach, tailored to address existing gender differentials.

This paper should also add a little to the scarce gender-based poverty data emphasizing the female-headed households taking Addis Ababa, particularly Yeka Sub-city as a study area.

1.2. Statement of the Problem

With the fast rate of urbanization in Ethiopia, urban centers are encountering multifaceted problems as their socio-economic growth cannot stand the pace of the population increase. The rising and deepening poverty is among the bottlenecks that urban centers in Ethiopia are facing these days.

There are reasons for the need to study the incidence of poverty specifically among urban women. First there is a higher proportion of female-headed households in urban areas where 33% of the families are headed by women against 17% of rural families; second
there are indicators that female-headed households are poorer than the male-headed ones in urban areas (Kodama, 2006; Mulumebet, 2002). The prevalence of female-headed households in Addis Ababa according to Emebet, 2008, was 39.7%. A report by the Ministry of Finance and Economic Development indicated that, the number of female-headed households under absolute poverty in urban areas was higher than that of the male-headed ones (MoFED, 2002b).

The data in the study by Emebet, 2008, in five major cities including Addis Ababa revealed that, 38.7% of the female-headed households were illiterate; close to half (46.4%) of them were earning less than birr 200 a month; and more than half (53.5%) were reported as their monthly income did not cover their monthly expenses; and the average income per family member in the female-headed households was less than that of the male-headed ones; all of which put them in the category of the poor and vulnerable.

A number of factors are inter-played each other and cause higher incidence of poverty in the female-headed households of urban areas in Ethiopia. Addis Ababa, the primate city with its high proportion of female-headed households in the country, is taken by many as the city with a high incidence of poverty in general and women’s poverty in particular. Thus, this research is intended to assess the nature and impact of poverty in the female-headed households in Addis Ababa, Ethiopia.

1.3. Objectives

1.3.1. General Objectives

The overall objective of this research is to assess the incidence of urban poverty in the female-headed households in Addis Ababa, Ethiopia.
1.3.2. Specific Objective

- To determine the proportion of female-headed households live below poverty line.
- To identify the income bases of female-headed households in the study area.
- To identify the major problems that, the female-headed households are facing.
- To assess the prevalence of non-income dimensions of poverty among the female-headed households in Addis Ababa.
- To assess the commitment of the female household heads to fight against poverty.

1.4. Research Questions

The study attempts to answer the following major research questions.

- Under what circumstances did women come to the head of households?
- What proportion of the female-headed households fall below poverty line?
- What are the income bases of female-headed households in Addis Ababa?
- What type of problems do the female-headed households face?
- Do female-headed households in Yeka Sub-City have access to public services and, facilities?
- How hopeful and committed the female household heads are to escape poverty?

1.5. Significance of the Study

Although poverty in general and urban poverty in particular has recently become one of the major research topics attracting the attention of many researchers and research institutions, there is still clear shortage in gender disaggregate data on urban poverty. This study therefore could be an important addition to the scarce information on gender specific urban poverty.
The findings of the study may provide recent information on the nature, prevalence and magnitude of urban poverty among the female-headed households. Such information will help both the Federal and the city governments to incorporate the issue of women and the female-headed households in policy formulation, planning and decisions making about poverty alleviation. It also provide directions to the non-state actors such as Non-Government organizations, community based organizations as well as international organizations on where and how to intervene against poverty (urban poverty). Furthermore, it can serve as a springboard for further studies on the topic.

1.6. Scope of the study

Poverty is a broad concept, which can be seen from different perspectives such as economic, gender, political, legal etc. It is also possible to look at poverty from spatial perspectives. It can also be seen from urban and rural contexts. Hence, it is impossible to cover all those dimensions of poverty under this study. Therefore, this study is confined to the assessment of the incidence of poverty in the female- headed households in Addis Ababa.

1.7. Organization of the study

The study is organized under five chapters. The first chapter consists of the introductory topics & subtopics such as the background and statement of the problem, general and specific objectives, and basic research questions, significance of the study, the scope and limitations as well as organization of the thesis. Under chapter two, conceptual literatures and empirical studies are reviewed, while in chapter three the research methodology is entertained. Chapter four is the section at which the problem together with the contributing factors and the consequence are discussed, analyzed & presented. Finally, the conclusion of the major findings and suggested solutions are presented in chapter five.
1.8. Description of the study area: the city of Addis Ababa

**Historical Background, Location and Topography:** Addis Ababa was founded in 1886 by Emperor Menelik II and his wife empress Taitu, who had established their capital and constructed their palace first at Entoto and then North of the hot spring of Filwoha. Being delighted with the physical scene, the emperor and his wife gave the name Addis Ababa (Amharic equivalent for new flower) to the new location. The foundation of Addis Ababa was consolidated by eucalyptus trees needed for fuel and the arrival of foreigners who introduced piped water, telegraph station, city roads etc (Matheos, 1999 cited in UNCHS, 2000).

The three nodes for the growth of Addis Ababa were the Menilik palace which served as political center, St George church which served as religious center, and the Arada center, which was created between the church and the palace to serve as a cultural and commercial center where the earlier settlements started to sprawl around (ibid).

Emperor Menilik further consolidated the urbanization process with such activities as the opening of Schools, Hotels, Restaurants, Banks and Cinemas.

The role of Addis Ababa as a seat of government has helped the city to undergo various alterations. When Ethiopia has embarked up on a federal structure with proclamation No. 1/1992, Addis Ababa is recognized as region 14. About some five years later, the region 14 Administration has changed in to the Addis Ababa city Administration with proclamation No.52/1997. In 2003 the administrative structure of Addis Ababa is revised and the city is divided in to 10 sub-cities which are further sup-divided into 99 ‘kebeles’.

Addis Ababa is situated at the geographical center of the country and lies between 8 degrees and 55 minutes North and 9 degrees and 05 minutes North latitudes and between 38 degrees and 40 minutes East and 38 degrees and 50 minutes East longitudes. It covers a total area of 540 squares kilometers.
The average altitude of Addis Ababa is 2408 meters above mean sea level with the highest peak at mount Entoto (2800 m a.m.s.l) and the lowest place at Akaki plain (2200 m a.m.s.l). The city is surrounded by the Entoto massive in the North. The upper part of the city is characterized by steep slopes with relatively high mountains and flat topped plateau while the lower part is less step (Addis Ababa Environmental Protection Bureau, 1991). The city is drained by numerous streams that flow from North West and North East to the South, of which the most important streams and rivers include the Kebena, the Bantyiketu, the Buhe, the Akaki and the Kechene rivers (ibid). The city has temperate (Woina Dega) type climate with an average temperature of 24°C.

Fig. 1.1 Map of the study area
**Population:** the 2007 National population and housing census indicated that the total population of Addis Ababa was 2,738,248 of which 1,304,518 and 1,433,730 more males and females respectively (CSA, 2007).

**Economic Activities:** There are diverse economic activities in Addis Ababa. The Federal government official statistics indicate that some 119,197 people in the city are engaged in trade & commerce; 113,977 in manufacturing and industry; 80,391 home makers of different variety, 71,186 in civil administration; 50,538 in transport and communication 42,514 in education, health and social services; 32,685 in hotel and catering services and 16,602 in agriculture. The major economic base of Addis Ababa is the service sector, which contribute about 69% to the city's overall economy followed by industry, 21.79% and then agriculture comprising the remaining 0.51%.
CHAPTER TWO

2.0. LITERATURE REVIEW: CONCEPTUAL ISSUES AND EMPIRICAL EVIDENCES

2.1. Basic Concepts and Definitions

Due to the variation in extent, its multi-dimensional nature and other related factors, it is difficult to get a single and straightforward definition for poverty. However, different writers and institutions like the World Bank have tried to define it with consideration to its dimensions. Katepa (1999) for instance has defined poverty simply as ‘deprivation from resources (physical, economic, social, etc) which are needed to achieve a sustainable livelihood’. Afework G/Yesus has tried to show the multi-dimensional nature of poverty when he argued: ‘poverty is not only the material deprivation but also encompasses a range of deprivation such as low achievement in education and health, vulnerability and exposure to risk and voicelessness and powerlessness’ (Afework, 2003).

By giving the general definition of poverty as ‘a pronounced deprivation in well-being’, the world Bank further describes it as hunger, lack of shelter, being sick and not able to see a doctor, not being able to go to school and not knowing how to read, not having a job, losing a child to illness brought about by unclean water, powerlessness, lack of representation and freedom (World Bank, 2001). While for Hagenaars, poverty is a situation in which needs are not sufficiently satisfied (Hagenaars, 1986).

The definition by United Nations Development Program on the other hand emphasized a sustainable human development. Poverty according to the United Nations Development Program is the denial of various choices and opportunities basic to human development, which include the ability to lead a long, creative and healthy life, to acquire knowledge, to have freedom, dignity, self-respect and respect for others, and to have access to the resources needed for a decent standard of living (UNDP, 2003; Cited in Afework, 2003). Most definitions associate poverty with a “lack” or “deficiency” of basic necessities required for human survival and welfare. According to Jo Beall and Fox (2007) however, there is no consensus about what basic human needs are? Or how they can be identified?.

11
This is partly caused by the difference in the society’s level of economic and social development which determines goods and services as basic and luxury. Although there are few economists who argue that income alone can adequately describe human welfare, many others do not agree with such simplification of poverty. One of the known personalities who did not accept income as a sufficient indicator of poverty is Amartya Sen, (the Nobel Prize winner of Economics). For Sen, poverty has to be seen as the deprivation of basic capabilities rather than merely as lowness of incomes. He further elaborated his argument that the perspective of deprivation of capabilities does not involve any denial of the sensible view that low income is clearly one of the major causes of poverty, since lack of income can be a principal reason for a person’s capability deprivation (Sen A, 1999: P.87).

Similarly, Beall and Fox described that income-defined poverty lines are problematic for a number of reasons. Income is an important indicator to identify which people are likely to lack the resources to achieve a socially acceptable standard of living. However, it does not measure accurately their capacity to achieve access (which may be influenced by other factors such as education, information, legal rights, illness, domestic violence or insecurity). The other reason is that, for incomes are commonly analyzed at the household level, individual members of a household do not have equal command over resources. While those with low entitlement to consume resources, (due to for example their age, gender, social status) may be hidden within relatively prosperous households (Sen, A, 1981 cited in Jo Beall and Fox, 2007).

Poverty is rather recognized to be multi-dimensional in its causes and manifestations, including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition, ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion; lack of participation in decision making and civil, social and cultural life (Katepa, 1999).

As noted by Amarendra (1998), poverty is a matter of deprivation which in turn is predicted on social norms and is very much function of time and space. With such a
notion Amarendra tried to tell us that, the concept of poverty has changed and will change over time. Townsen cited in Amarendra (1998) on the other hand stated that, poverty must be regarded as a general form of relative deprivation which as the effect of the mal-distribution of resources and that section of the population whose resources are so depressed from the mean as to be deprived of enjoying the benefits and participating in the activities which are customary in that society can be said to be in poverty. This deeper understanding of poverty according to the report brings to the fore more areas of action and policy on the poverty reduction agenda. Another important reason for considering a broader range of dimensions-and hence a broader range of policies – is that the different aspects of poverty interact and reinforce one another in important ways. This means that policies do more than simply add up. Improving health outcomes not only improves well-being but also increases income-earning potential. Improving education not only improves well-being, it also leads to better health outcomes and to higher incomes. Increasing poor people’s voice and participation leads to better targeting of health and education services to their needs in addition to addressing their sense of exclusion. Understanding these complementarities is essential for designing and implementing programs and projects that help people escape poverty (World Bank, 2001).

The report mentioned above identified some major causes of poverty. These include:

- Lack of income and assets to attain basic necessities – food, shelter, clothing, and acceptable levels of health and education
- Sense of voicelessness and powerlessness in the institutions of state and society.
- Vulnerability to adverse shocks, linked to an inability to cope with them


Analyzing people’s assets, the productivity of these assets, and the volatility of returns help to understand the determinants of poverty in all its dimensions.

### 2.2. Measurement of Poverty

Who is poor? Getachew Adem gave the conventional definition of the poor as it refers to all those persons who subsist below a level of real income that can sustain only a bare
minimum standard of living. This level of per capita income/expenditure is referred to as the poverty line (Getachew, 2002). Poverty can be measured using the following indices: The head count Index (P0): reflects the percentage of total population below poverty line. The poverty gap Index (P1): Measures the intensity and depth of poverty. The squared poverty gap Index (P2) measures the severity of poverty.

Each country uses poverty lines, which are appropriate to its level of development, societal norms and values. Thus, poverty lines vary across time, place and societies on what is necessary to satisfy basic needs. Developing countries that have set national poverty line have generally used the food poverty methods, which indicate the insufficiency of economic resources to meet basic minimum needs in food (WDR, 1997:P. 13-14).

Conceptually there are two aspects of poverty; absolute and relative. Absolute poverty refers to lack of access to purchasing power sufficient at least to cover the cost of basic needs. Relative poverty on the other hand refers to a standard of living that is below a certain proportion of the national average income (such as GDP per capita) in a given country.

With respect to income; a person is absolutely poor if the income is less than the defined income poverty line; while he/her is relatively poor if he belongs to a bottom income group. Relative poverty is primarily, concerned with income distribution and hence inequality in living conditions among a population.

Relative poverty cannot be abolished in its totality unless there is a perfect equality, which is not possible. Absolute poverty on the other hand is based on minimum standard or basic consumption and can be calculated by minimum calorie intake and other necessities required an average person. Absolute poverty can in principle be eradicated (Afework, 2005). Inequalities in the distribution of income/consumption as well as vulnerability are also important indicators of well being. The measurement and analysis of poverty, inequality and vulnerability as mentioned by Getachew (2002) are crucial for a number of reasons. First it helps to know the situation (cognitive purposes); second to
understand the factors determining this situation (analytical purposes); third, to design interventions best adapted to the issues (policy-making purposes); and fourth: to assess the effectiveness of current policies and whether the situation is changing (monitoring and evaluation purposes).

Getachew has also identified three ingredients needed to compute a poverty measure. These are: choosing the relevant dimension and indicator of well being; selecting a poverty line – that is, a threshold below which a given household or individual will be classified as poor; and selecting poverty measure which is used for reporting the population as a whole or for a population sub-group only.

The basic needs or minimum caloric requirement is the non-wilfaristic approach often used for drawing a poverty line by which three methods of setting poverty lines are possible; direct calorie intake, food energy in take, and cost of basic needs method (Getachew, 2002).

2.3. Urban Poverty: an Overview

Conceptualizing urban poverty separately as noted by some authors is problematic for a couple of reasons. First, is the arbitrary definition of categories while the second is that, a dualistic spatial classification may have the undesirable effect of strait-jacketing discussion about the structural causes of poverty and diverting attention from national and international level solutions. Some others still doubt the distinction between urban and rural poverty because of the fear that such distinction would remove one from considering, the main determinants of poverty. There is, however, a need to recognize and understand the distinguishing features of urban poverty. Such distinguishing features among others include; the incidence, economics, demography and politics of poverty. Hence the analysis, formulation and implementation of polices should be differentiated although policy coordination is needed (Ellen, 1995; cited in United Nations Center Human Settlement, 2000).
Wage labor or the labor market is the main determinant of urban poverty, and most of the urban poor earn income from the informal sector. Their incomes are unstable as they have little protection from sickness and injury and the demand for their services is unpredictable. The urban poor possess little human capital and almost no physical capital that can be sold or consumed at the time of sudden dip in their earnings. Besides, they have no asset that can be used as collateral and hence lack of access to credit markets (Haan, 1997, Mills and Perenia, 1994 cited in United Nations Center Human Settlement, 2000).

Other dimensions of urban poverty include poor environmental conditions, changes in prices of basic good, lack of social network, violence, insecure tenurial status and absence of mechanisms to involve the poor in the decision making process. As the urban economy is more commercialized than the rural ones, it affects the lives of the urban poor by affecting their needs for subsistence, housing, education, health etc. i.e. increase in the price of food, house rent and education fees will put pressure on the urban poor (Ibid).

An important argument about urban poverty is given by David Satterthwaite, 2001; cited in Mabogunje, 2005, that urban poverty tends to exhibit eight major aspects. These are (1) inadequate incomes which gives rise to inadequate consumption of necessities including food and, often safe and sufficient water and often problems of indebtedness with debt repayments significantly reducing income available for necessities; (2). inadequate, unstable or risky asset base both material and non material including education attainment and housing for individuals, households or communities; (3) inadequate shelter which is typically of poor quality, overcrowded and insecure; (4) inadequate provision of ‘public’ infrastructure comprising piped water, sanitation, drainage, roads, foot paths, and so on which increases health burden and often work burden; (5) inadequate provision of basic services such as day care centers, schools, vocational training centers, health-care clinics, emergency service units, public transport, communications and law enforcement; (6) limited or no ‘safety net’ to ensure that basic consumption can be maintained when income falls as well as to ensure access to shelter and health care when these can no longer be paid for; (7) inadequate protection of poorer
groups’ rights through the operation of the law including laws and regulations regarding civil and political rights, occupational health and safety, pollution control, environmental health, protection from violence and other crimes, protection from discrimination and exploitation; and (8) poorer groups’ voicelessness and powerlessness with in political systems and bureaucratic structures, leading to little or no possibility of receiving entitlements; organizing; making demands; and getting a fair response. No means of ensuring accountability from aid agencies, NGOs, public agencies and private utilities. (Satterthwaite 2001:146; cited in Mabogunje, 2005).

The incidence of these attributes of urban poverty tends to be more acute in metropolitan areas than smaller cities. Generally, since it is multi-dimensional in nature, an urban poverty research must take into consideration quite a complex set of facts. Professor Akin L. Mabogunje has identified five areas of research on urban poverty. These are: assessing the magnitude of urban poverty; Examining its different impact on various members of households particularly the vulnerable ones – the children the women, and the elderly; considering the structural factors that affect the severity or otherwise of urban poverty; examining the functional factors determining the coping ability of the urban poor; and evaluating the capacity of the state and of international donor agencies for effectively intervening in reducing the severity and scope of urban poverty. (Mabogunje, 2005).

2.4. Women and Poverty

In addition to all the dimensions, indicators as well as causes and consequences of poverty in general and urban poverty in particular that are applicable to both men and women there are also specific features of poverty that affect women more than men due to partly their disadvantaged position in the society. The question “are women over represented among the poor?” is frequently asked in the literature on poverty. The severity and incidence of poverty are basic issues assumed to be more among the female – headed households than the male-headed ones.
In summary of 61 studies around the world about the relationship between headship and poverty, Buvinic and Gupta (1997); cited in Gangopadhyay S and Wadhwa (2003), concluded that woman-headed households are over represented among the poor. A review by Lipton and Ravallion (1995) on the other hand argued that even if it were true that consumption – poverty incidence is on average no greater amongst women, they are severe victims of poverty in other aspects (Lipton and Ravallion, 1995).

There are a number of reasons to deal with the welfare of female-headed households. Women are subject to discrimination in labour, credit and a variety of other markets and they own less property compared to men. According to Beall (1996), women predominate the urban poor because the jobs women obtain are poorly paid, part time or insecure. Besides, women do not always control their won income because of inequalities in resource distribution and decision-making power within the household and inequalities in society in commanding resources or assets compared to men.

There is a higher incidence of poverty in the female-headed households than in the male-headed ones as a reflection of the inherent gender bias against women in society. However, it needs to investigate where such gender bias originates so that it is possible to specify the measures to be taken to overcome the problem. For instance, if the bias is in the work place, policy measures like affirmative action with strict enforcement of the law may be a way out (Gangopadhyay and Wadhwa, 2003). Similarly the World Bank identified, rigidities in the labor market; discriminatory practices; lack of access to land, credit, and other productive resources; and heavy time burdens of poor women as all lower their economic opportunities compared to men’s opportunities. Women’s power and voice in household, community, and national decision making tends to be lower than men’s particularly among the poor (World Bank, 2000).

When it is seen from a human poverty perspective, women are indeed poor in most societies in many dimensions of capabilities such as education and health, which in turn has resulted from biases against girls; education, health and nutrition needs as well as resource allocation with in households. Besides, women found more difficult to transform
their capabilities in to incomes or well being compared to men. Women tend to specialize in unpaid reproductive or caring labor compared to men, who tend to specialize in paid production activities. Although it is often stated that labor is the Poor’s most abundant asset, women are relatively time-poor and much of their work is socially unrecognized since it is unpaid. Even when they are in a paid work, the return to their labor is lower than the return to men’s labor and thus women work more on the average but have less command over income and assets. Furthermore, they tend to be concentrated in informal labor activities such as home working as such activities allow them to combine paid work with unpaid reproductive labor. But unfortunately such forms of work are insecure.

Being the poorest continent in the world, women’s poverty is high in Africa. The key characteristics of women’s poverty in Africa are outlined by Perpetua Katepa in the assessment report on women and poverty and the economic empowerment of women in the economic commission for Africa sixth African regional conference on women. Katepa has tried to characterize women’s poverty from perspectives such as women’s work, women’s health, women’s education and poverty across generations.

i) Poverty and women’s work: The number of women living in poverty has increased disproportionately to that of men due to a host of socio-economic biases against women in both the market and non-market spheres of life. Much of women’s burden of work and poverty remains “hidden” to official policies, resources and strategies for reducing poverty. Because women predominate in non-market, household activities, they tend to be more diversely affected by the lack of policy, programme and resource support from governments and international organizations. This is also due to the fact that much of women’s works, especially in subsistence production, informal employment, domestic and reproductive work tends to be ‘invisible’. In support of this argument, the World Bank reported that 66% of female activities in developing countries are not counted in the System of National Accounts (SNA), while only 24% male activities are left out. Such invisibility deprives women’s work consideration in public policy and budgetary allocations. On the other hand higher incidences of poverty have led to
increased work load for poor women. Women in sub-Saharan Africa have tended to enter the informal market more than the formal market in an effort to combat declining real wages and increasing unemployment among themselves while their domestic work loads have not declined.

ii) **Poverty and women’s health:** poor women suffer from poor health and a high incidence of maternal deaths. Women living in poverty tend to have poor nutrition, low access to clean water and sanitation, and less access to medical care. Consequently, a higher incidence of poverty leads to poor health among women, and maternal deaths. Maternal mortality rate is among the highest in the world, which accounts 40% of the world’s maternal deaths. This is disproportionately higher than the continent’s share of births, which accounts for 20% of the world’s births only.

iii) **Poverty and women’s education:** women’s poverty is partly caused by their low human capital resource. Women in developing countries, including African countries tend to have lower literacy rates than men.

iv) **Poverty across generations:** women’s poverty has far-reaching inter-generational consequences. Poverty has adverse impacts up on the well fare of children. Due to the primacy of women’s involvement in the care of young children at early age, women’s poverty has more, grave consequences on the educational possibilities and capacities of their children than that of men.

An increase in the burden of work of women will end to increase the amount of work allocated to children, and in most case, female children are required to perform more of the household chores, normally considered the domain of women and girls (Katepa, P. 1999)
2.5. Empirical Studies

2.5.1. The Situation of Poverty in Ethiopia

Ethiopia is one of the least developed countries in the world where about 85% of its population is engaged in agriculture as a livelihood although there is a relatively high rate of urbanization. It is repeatedly stated in different literatures that the incidence of poverty in Ethiopia is one of the highest on earth. Most Ethiopians are under extreme poverty from any dimension (Tassew and Daniel, 2003). According to Tassew and Daniel, about 45.5% of the population was under absolute poverty while the under-five mortality rate was 173/1000 in 1994. Life expectancy has diminished from 52 years in 1984 to 50 years in 1994 while the literacy rate (for persons aged 10 years and above) was very low with 27% of the population can read and write.

The household consumption expenditure 2004/05 on the other hand estimated the proportion of poor people (poverty head count Index) in the country to be 38.7% (39.3% in rural and 35.1% in urban areas). Similarly, the national level poverty severity index stood at 0.027 (Ministry of Finance and Economic Development, 2006). According to Ministry of Finance and Economic Development, the national food poverty index declined from 42% in 1999/00 to 38% in 2004/05.

With regard to the Non-Income dimensions of poverty, most Ethiopians live under harsh conditions by any measure although there are little improvements in recent times. For instance the literacy rate at national level was only 26% in 1996 but increased to 38% in 2004. The proportion of population living more than 20 km away from a health facility has fallen from 20% of households in 1996 to 13% in 2004 (Ibid).

The United Nations Development Program Human Development Report (2002) revealed that, poverty in Ethiopia is wide spread and multi-faceted. The infant mortality rate and under-five mortality rate per 1000 live births were 117 and 174 respectively in 2000 with life expectancy at birth, 43.9 years. Population using adequate sanitation facilities and improved water resources were only 15% and 24% respectively. About 49% of the total
population was undernourished while the estimated numbers of people living with HIV/AIDS were 2.1 million in the same year, 2000. In this report United Nations Development Program has showed that the poverty situation in Ethiopia is high compared to the average sub-Saharan Africa (United Nations Development Program, 2002).

Concerning peoples’ perception towards poverty in a consultation with the poor in different areas of urban and rural Ethiopia for the world Bank 2000/01, Desalegne and Aklilu (2000) found that three terminologies predominated in the poor peoples expression of their poverty experience; terminologies that indicate no future (e.g. ‘life is from hand to mouth’, ‘we envy the dead’; terminologies that indicate hopelessness and disperation (‘waiting to die while seated’, ‘we are full of debt’); and terminologies that indicate hunger and food insecurity (‘we live on coffee, we eat when we have the means, and we go to bed hungry when we don’t) (Desalegn and Aklilu, 2000). All the terminologies used by the Ethiopian poor to express their experience of poverty have negative connotations that indicate how they are suffered from the long existing poverty prevailing in the country.

2.5.2. Urban Poverty in Ethiopia

Ethiopia is a country with very low level of urbanization where only 16% of the total population is estimated to live in urban areas as of 2006. However the country has a high rate of urbanization, estimated at 4.4 percent per year (Central Statistics Agency, 2006). With such annual growth rate (4.4%), the urban population is expected to reach 22 million people by 2020 (Ministry of Finance and Economic Development, 2006).

Based on the country politico-administrative classification, “urban” includes all “localities with 2000 or more in habitants” It also includes all administrative capitals (regional, zonal, and Woreda capitals); settlements with urban dwellers’ associations which are not administrative capitals, and all other settlements whose in habitants are primarily not engaged in agricultural activities (World Bank, 2006)

The urban population of the country is concentrated in few large cities and urbanization in the country is highly dominated by the primate city, Addis Ababa which accounts for 30% of the total urban population and 4% of the national population (Shewaye, 2003).
Urban poverty in Ethiopia is not unique; rather it shares many common dimensions with other developing countries. The major features of urban poverty in Ethiopia include among others; insufficient income, poor health and education services, tenure insecurity, personal insecurity, and disempowerment, lack of access to public infrastructure, sporadic labor market, and lack of shelter over crowded housing, etc.

A study made in 1997 revealed that about 45.9% of the population in Addis Ababa was below the food poverty line, which means that they did not have sufficient income to purchase the minimum food necessary to provide essential energy for a healthy life. Similarly, 51.4% of the population was found below total poverty line i.e. they could not afford to buy the minimum food, basket, and basic non-food items (Mekonen, 1997 cited in UNCHS, 2000). Unemployment rate in this primate city rose from 9.6% in 1976 to 34.7% in 1994 while those employed were highly concentrated in informal sector with little income (Ibid).

Considering the latest trends the World Bank (2008), has noted that, urban poverty might be harder to fight than rural poverty. Similarly, findings from the 2004 round of nationally representative household survey reported in Plan for Accelerated and Sustained Development to End Poverty supported the view that urban poverty could be more difficult to curb than rural poverty: over the period 1999-2004, urban poverty only reduced from 37% to 35% while rural poverty was declined from 45% to 39%.

Deepening urban poverty is also accompanied by rising urban inequality. PASDEP reported that there was no significant change in rural inequality, but was rising level of urban inequality with an increase in the Gini coefficient from 0.34 to 0.38 over the period 1995 to 1999 and again to 0.44 in 2004 (Ministry of Finance and Economic Development, 2006).

Although the literature differs on the percentage of slum dwellers in urban Ethiopia, the available literature suggests that, slum dwellers range between 70 and 100 percents of the urban population. The internationally accepted, UN Habitat definition of people living in
slum-like conditions is based on the following indicators; access to water supply, access to sanitation, overcrowding, security of tenure and housing quality.

Generally, survey results indicate that non-monetary deprivation in living conditions is significantly more widespread than monetary poverty. About 39% of the Ethiopian urban population lives in slum-like conditions with monetary poverty. An additional 36% of the urban population also lives in slum-like condition without being income poor indicating that non-monetary deprivation associated with living condition affects a much larger share of the urban population than monetary poverty (World Bank, 2008).

2.5.3. Poverty among women and the female-headed households in Ethiopia

The proportion of female-headed households is high in Ethiopia, compared to international standards with 19% of the households being female-headed. Ethiopia has the fifth highest percentage of female-headed households among 22 African countries for which such data is available (Kodama, 2006).

Urban areas in Ethiopia have a strikingly higher proportion of female-headed households than rural areas. About 33% of the urban families are female-headed with no significant variation across the urban spectrum, against 17% of rural families. The socio-economic conditions pushing female heads to migrate to urban areas, widowhood and divorce are among the major causes for the very high proportion of female heads in urban areas (Kodama, 2006; Mulumebet, 2002).

Most of the studies conducted on poverty in Ethiopia have focused on showing the extent of poverty in urban and rural areas. While some of the studies are incomplete as they have left out the gender perspective. (Mulumebet, 2002).

Studies which overcome the limitations of researches failed the gender issues of poverty have proved that female-headed households are poorer than the male-headed ones (Getnet 1996; Girma 1997; Tizita 2001). With their findings, those studies have indicated...
that the trend of the extent of poverty was worse among women in association with the rising of female headship of households.

Mulumbet in her study of household poverty from a gender perspective in Addis Ababa found that, female-headed households had the lowest income next to the sick and the disabled. She also noted that majority did not have a permanent income because they were engaged in the informal sector and some in the civil service low-paying jobs. Most of the women were petty traders; selling ‘Injera’, bread, vegetables and local drinks such as ‘Tella’ and ‘Areke’ (Mulumbet, 2002).

Another study on urban poverty made under UNCHS in Addis Ababa revealed that women were more illiterate than men and those who were less educated had less access to formal sector employment. Those employed women on the other hand were largely working in the informal sector in petty commodity production, domestic services, prostitution and fuel wood collecting (76% of fuel wood collectors were women) (UNCHS, 2000). Poor environmental sanitation, inadequate access to basic infrastructural services, over crowded housing conditions (majority live in rented houses) etc are also among the poverty-induced problems that female-headed households are suffering from. According to Mulumbet (2002), women were more affected by poverty due to domestic chores, scarcity and insecurity of income, oppression by the gender division of labor both inside and outside home and the associated ideologies and behavioral norms, illiteracy, violence, poor health status, early marriage, low self-esteem due to their low status in the family and community, the devaluation of women’s work, reliance on informal sectors etc.

2.5.4. Empirical evidences from other Developing Countries

2.5.4.1. Kenya

As also true to many African countries, poverty is one of the major national problems in this East African country. According to the World Bank Report nearly, one half of Kenyans live in absolute poverty. Women who comprise about 51% of the population are
disadvantaged in many fields. In spite of a clean majority of the population, women have lived a marginalized life in all spheres. Women who head households have limited incomes that are not always certain (Republic of Kenya, 1995). The other fact about the female-head households in Kenya (most probably works also to other African countries) is that they tend to be poor due to added responsibilities on woman. She is unable to provide adequate parental care to her children especially during infancy and child hood. A good number of these household heads who are young are not physically, emotionally and even economically ready for this additional duty that befalls them (Republic of Kenya, 1995). Ayako, et.al (1997) observes that poverty in Kenya is pervasive and widespread among socio-economic groups and the major socio-economic groups amid which the poor are found are the female-headed households (53%), subsistence farmers (47%) food crop farmers (46%), pastoralists (36%) and private sector workers (31%). This shows the highest proportion of the socio-economic groups live under poverty is that of the female-headed households.

In Kenya, the female generally and the female-headed households specifically have significantly less access to certain services and resources than men and male-headed households (Ibid). Majority of the poor female-headed households are inevitably found in the poorest parts of urban Kenya where they work for long hours and purchase in the chipset markets in order to feed their families. They have very limited assets and find it very difficult to obtain even minimally suitable housing (Kamau, on line).

2.5.4.2. India

Reports indicate that with over 575 million people, India will have 41% of its population living in cities and towns by 2030 from the present level of 286 million urban poverty in India remains high at over 25 percent and poses the problems of housing and shelter water, sanitation, health, education, social security and livelihoods along with special needs of vulnerable groups like women, children and aged people (United Nations Development Program, 2009).
Most of the research on Female-Headed Households on India has historically focused on widows due to considerations that over 60% of women heading households are widows and widowhood is still a social stigma (Dreze and Srinivasan, 1995); cited in Gangopadhyay S and Wadhaw (2003). A study by Buvnic and Gupta (1997); cited in Gangopadhyay S and Wadhaw (2003) have shown that, the representation of the female-headed households among the poor diminishes when per capita income rather than total household income is used. Because female-headed households are on the average smaller than other households. However, in consumption expenditure, the situation is reversing as consumption expenditure unlike to income is not affected by under-reporting and seasonal variability.

At the national level, female and male-headed households seem to have very little difference in poverty incidence. The urban sector, however, is much different from the rural sector in that female-headed households have significantly higher incidence of poverty (Gangopadhyay and Wadhwa, 2003). Dreze and Srinivasan (1995); cited in Gangopadhyay S and Wadhaw (2003) have also argued that female-headed households, especially widows are worse off than any other section of the households.
The vicious circle of poverty in the urban female-headed household

Socio-economic bias against women cultural constraints & the legacy of dependency

Lack of access to credit services & other productive resources

Low human capital resource (lack of education & skill)

Non-market household activities & time poverty

In adequate provision of public infrastructures

Reliance on the informal activities

Employment discrimination, poor payment, insecure and part-time jobs

Lack of income & limited or no asset base

Exposure to higher retail prices from the better-off household

Higher incidence of poverty in the female-headed household

Lack of access to basic services, consumer goods & facilities

Hunger & malnutrition

Lack of access to education & health services

Engagement in risky jobs

Homelessness in adequate shelter

Voicelessness & powerlessness

Exploitation by the well-off household

Poor health & illiteracy

Low or no possibilities for children of the poor female-headed household to get basic needs & services

Fig. 2.1. Conceptual framework: Developed by the author
CHAPTER THREE

3.0. METHODOLOGY

3.1. Research design

Generally, a descriptive research method is used in this study for the main reason that, this survey method helps to describe and interpret the existing realities, opinions held, the processes under way, effects observed as well as the developing trend of the problem to be studied.

3.2. Sources of data

In this study, both primary and secondary sources were utilized to address the objectives and to answer the basic research questions. Primary data however, were exhaustively used and are collected on the household characteristics, economic conditions, social as well as political conditions of the sample households.

Secondary data on the other hand are collected from books, reports, magazines, internet sources among other sources. Government offices, such as the Central Statistics Agency (CSA), the Ministry of Finance and Economic Development, reports of international organizations are also sources for secondary data.

3.3. Population and sampling technique

Yeka Sub-City is purposely selected to conduct this study for the very reason that it well represents the socio-economic and demographic conditions of Addis Ababa. It has a total population of 346,484 living in 11 Kebele Administrations. Two Kebele Administrations (Kebele 19 and 08/15) are selected using a lottery method out of the total 11 Kebeles. To determine the sample size of this study, a method adopted by Kothari is used. According to Kothari, the representative size selection can be based on the degree of accuracy required, the degree of diversity in the population and the number of variables examined simultaneously in data analysis. It is also stated that a researcher can draw a sample size
of 10% from a population size of 100 to 10,000 and 30% if the population size is below 1000 and greater than 100 (Kothari, 2004). Since only female-headed households are targeted in the study, the population is homogeneous and is possible to use a simple probability sampling technique. Hence, simple random sampling is used to draw the sample households in the selected Kebeles. The sample frame thus, is the list of the total female-headed households in the two Kebele Administrations (#1983). Then the sample households are selected proportional to the number of female-headed households in each sample Kebele Administration.

Hence, a total of 198 female-headed households (90 from Kebele 19 and 108 from Kebele 08/15) are selected as the sample households to this study.

**Table 3.1. Sample Kebeles and Households**

<table>
<thead>
<tr>
<th>Kebele administration</th>
<th>the total number of female-headed house holds</th>
<th>sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kebele 19</td>
<td>901</td>
<td>90</td>
</tr>
<tr>
<td>Kebele 08/15</td>
<td>1082</td>
<td>108</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1983</strong></td>
<td><strong>198</strong></td>
</tr>
</tbody>
</table>

**3.4. Data collection instruments**

In order to extract reliable first hand data, different data collection tools were employed. These include:

- **Questionnaires:** These were delivered to the sampled female-heads of households to generate data on the household characteristics, economic, social and political condition in relation to poverty.

- **Unstructured interviews:** These were conducted on selected topics with female heads. Using interviews as a tool, additional information are collected from female house heads about household headship and its problems, access to services and facilities, the impact of poverty and hopes in the future as well as their general opinion about what is to be done and by whom.
- **Personal observation**: was also made in the sample households to supplement the other data collection tools.

### 3.5. Data Processing and Analysis

Both quantitative and qualitative data are used in this study. Readily quantifiable data collected through questionnaires are encoded and tabulated. Finally, the data were analyzed by using frequency values percentiles, and averages. The data then, interpreted and discussed.

The incidence, depth and severity of poverty among the female-headed households are determined by using \( P_{\alpha} \) indices of poverty proposed by Foster Greer and Thorbecke (1984): cited in Netsanet (2009) and defined as follows:

\[
P_{\alpha} = \frac{1}{n} \sum_{i=1}^{q} \left( \frac{z - y_i}{z} \right)^{\alpha} \quad \alpha = 0, 1, 2
\]

Where

- \( n \) = the total number of households
- \( y_i \) = the standard of living measure of the household identified as poor \( i \)
- \( q \) = the number of households identified as poor
- \( \alpha \) = a non-negative parameter reflecting the relative weight given to the poorest among the poor
- \( z \) = the poverty line

Besides, qualitative analysis was will be made to assist the quantities descriptions and to summarize qualitative data collected using interviews.
CHAPTER FOUR

4.0. RESEARCH FINDINGS, PRESENTATION AND DISCUSSIONS

4.1. Background Characteristics of the sample households

Before getting into the analysis of the main components of the problem, it is important to describe the characteristics of the sample households. By doing so, it is possible to relate those characteristics with the other variables that come in to play to determine the incidence of poverty in the female-headed households. Hence household sizes, age-sex composition, educational status, ethnic & religious background as well of birth place of the household heads are discussed in this section.

4.1.1. Household size

The available statistics in the study Kebeles indicated that, there are about 3603 and 3002 households in Kebeles 08/15 and 19 respectively. The number of female-headed households comprises 1082 in Kebele 08/15 and 901 in Kebele 19 of which 108 and 90 households are taken as samples to this study respectively. The total population in the sample households is 714 (264 males and 450 females). The family size in these households, range from 1 to 8 while the average is around 4.

4.1.2. Age and sex composition of the sample population

The age and sex compositions are fundamental demographic characteristics, which can be interpreted socially and economically. Age structure is an important indicator to the level of socio-economic development of any given region or country which can also be applied to a household level. Sex structure on the other hand becomes more meaningful with female-headed households in a country having a traditional community like Ethiopia where gender-based division of labor is a norm.
Table 4.1. Age- Sex composition and structure of the sample household population

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Kebele 08/15</th>
<th>Kebele 19</th>
<th>Over all Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Total</td>
</tr>
<tr>
<td>0-4</td>
<td>35</td>
<td>32</td>
<td>67</td>
</tr>
<tr>
<td>5-9</td>
<td>47</td>
<td>42</td>
<td>89</td>
</tr>
<tr>
<td>10-14</td>
<td>39</td>
<td>30</td>
<td>69</td>
</tr>
<tr>
<td>15-19</td>
<td>7</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>20-24</td>
<td>2</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>25-29</td>
<td>2</td>
<td>24</td>
<td>26</td>
</tr>
<tr>
<td>30-34</td>
<td>-</td>
<td>37</td>
<td>37</td>
</tr>
<tr>
<td>35-39</td>
<td>-</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>40-44</td>
<td>-</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>45-49</td>
<td>-</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>50-54</td>
<td>-</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>55-59</td>
<td>-</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>60-64</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>65+</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>132</td>
<td>222</td>
<td>354</td>
</tr>
</tbody>
</table>

Source: field survey, 2009
Children under age 15 are considered internationally as inactive economically. The lower age limit to be economically active (productive) in Ethiopia is however, 10 years as children begin to be engaged in a house hold income earning activities at early ages (CSA,1999)

The sampled female-headed households are dominated by young age populations. Children under the age of 15 in those households constitute about 58.8% (table 4.1). This indicates that, majority (58.8%) of the children in the female-headed households are too young to assist their family in income-earning activities. Besides, as many of them are school-age children, they are likely to spend most of their time in schools. Females out number males in the sample households. This is due to the effect of female household heads with out husbands.

Table 4.2 Age composition of the sample household heads, 2009

<table>
<thead>
<tr>
<th>Age group</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>9</td>
<td>4.5</td>
</tr>
<tr>
<td>25-34</td>
<td>82</td>
<td>41.4</td>
</tr>
<tr>
<td>35-44</td>
<td>62</td>
<td>31.3</td>
</tr>
<tr>
<td>45-54</td>
<td>31</td>
<td>15.7</td>
</tr>
<tr>
<td>55-64</td>
<td>13</td>
<td>6.6</td>
</tr>
<tr>
<td>65+</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>198</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: field survey, 2009*

Age 15 is taken as the lower limit for the reason that it is unlikely for women to be a household head under the age of 15. Majority (72.7%) of the household heads are concentrated in upper young (25-34) and lower middle (35-44) ages which comprise 82(41.4%) and 62 (31.3%) respectively (table 4.2).

4.1.3. Marital Status and Educational Background

The experience of female household head in the study Kebeles revealed that, once they get divorced or widowed after bearing a child or children, women rarely get remarried to
another person. The interviewees form the sample female heads put two major reasons for this reality. On the one hand, male(s), even with child or children are less interested to marry a woman having a child or children. On the other hand, women themselves prefer to raise their children alone due to the fear that, the stepfather might mistreat their children.

Table 4.3. Marital status of the sample household heads

<table>
<thead>
<tr>
<th>Female household head</th>
<th>Marital Status</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Divorced/separated</td>
<td>Widowed</td>
<td>Total</td>
</tr>
<tr>
<td>Number</td>
<td>24</td>
<td>102</td>
<td>72</td>
<td>198</td>
</tr>
<tr>
<td>Percent</td>
<td>12.1</td>
<td>51.5</td>
<td>36.4</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009

Women found themselves at the head of households for different reasons. According to the International Fund for Agricultural Development (IFAD) (1999) report; male migration, the deaths of males, unprinted adolescent fertility and family disruption are among the main causes that draw women in to the head of households. Coming to this study, more than half (51.5%) of the female household heads are divorcees. A considerable number of them (31.4%) still came to be household heads through widowhood, while single heads took the least proportion, only 12.1% (Table 4.3.).

Table 4.4. Educational Background of the sample female household heads

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>21</td>
<td>10.6</td>
</tr>
<tr>
<td>Can read and write</td>
<td>78</td>
<td>39.4</td>
</tr>
<tr>
<td>Primary education</td>
<td>60</td>
<td>30.3</td>
</tr>
<tr>
<td>Secondary education</td>
<td>39</td>
<td>19.7</td>
</tr>
<tr>
<td>Special training</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>198</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009
The educational status of women has a strong social, economic and political implication. A study made by the World Bank group on urban poverty in Ethiopia in 2008, stated that the education status of the heads of the household influences the way the household relates to the labor market and thus the income-earning opportunities of the household (World Bank, 2008). A study made by Netsanet Teklehyanont in three sub-cities (Arada, Lideta and Addis ketema) revealed that the incidence of poverty is inversely related with the educational level of the household head. According to this study, the incidence of poverty was 21% for household heads with preparatory level education and above, and decreased to 16.7% for heads with university education. Households most affected by poverty were those having heads with no education (55%) (Netsanet, 2009).

As exhibited in Table 4.4, the entire female household heads have no education above secondary school. Majority (50%) have no even primary education although many of them (39.4%) can read and write. This is a clear indication that these women with low educational status can not get access to better-paying jobs which in turn leads them to low income & poverty.

4.1.4. Family size and Dependency rate

Different studies made on urban poverty tried to show the relation ship between households hold size and the incidence of poverty. Netsanet (2009) for instance has come with a conclusion that as the household size increases; the household’s probability of falling into poverty also increases.

Table 4.5. Family size and dependents in the female-headed household

<table>
<thead>
<tr>
<th>Sample house hold</th>
<th>Family Size</th>
<th>Dependent family members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Head only</td>
<td>2-3</td>
</tr>
<tr>
<td>Number</td>
<td>9</td>
<td>84</td>
</tr>
<tr>
<td>Percent</td>
<td>4.5</td>
<td>42.4</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009
More than half (53.1%) of the female-headed households in this study have a family size of 4 and above while 42.4% of the sample households have 2-3 family size. The increase in family size becomes a liability when there are a high proportion of dependent family members in the household. The rate of dependency in the female-headed households in Addis Ababa is high (143 dependants for 100 productive persons). As it can be read in (Table 4.5), about 57% of the households shoulder 3 and above dependent family members. This together with other factors worsens the situation of poverty in the female-headed households.

4.1.5. The female household head’s place of birth

The place of births and residence of people may have a link with their social-economic life and well being in a community having an extended family system with a strong relationship which is common in Ethiopia. In such a system, it is a norm to help one-another between members of the extended family. Nevertheless, it is likely for a person to loose both the advantages and disadvantages of the system when moves away from his/her place of birth. However many studies revealed that there is especially high rate of rural-urban migration. In this regard, Addis Ababa leads by far as a destination for migrants. Searching for; jobs, education and other better opportunities at the place of origin: and problems like drought & famine at the destination, are the major factors for displacement from their place of origin (Mulumebet 2002). According to data on migration status in a study in five Ethiopian major town’s including Addis Ababa by Emebet Mulugeta (Dr) Addis Ababa university showed that 67% of the female household heads were migrants from various place (Emebet, 2008)
Table 4.6 Birth place of the household heads.

<table>
<thead>
<tr>
<th>Househead</th>
<th>Place of birth</th>
<th>Reason for coming to current residence (Addis Ababa)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Addis Ababa</td>
<td>Marriage</td>
</tr>
<tr>
<td></td>
<td>Outside Addis Ababa</td>
<td>6</td>
</tr>
<tr>
<td>Number</td>
<td>78</td>
<td>120</td>
</tr>
<tr>
<td>Percent</td>
<td>39.4</td>
<td>60.6</td>
</tr>
</tbody>
</table>

Source: field survey, 2009

In close conformity to the results of the above studies, the great majority (60.6%) of the female household heads in the study area are migrants from different parts of the country. The most important reason for these female household heads to come to Addis Ababa are; seeking for jobs (80% of the respondents) followed by joining relatives comprising 12.5% of the respondents (Table 4.6.).

4.2. Poverty in the Female-Headed households

It is universally agreed that, the extent and state of poverty as well as its socio-economic impact varies across individuals, households, communities, and even nations depending on the specific characteristic they have and the condition under which they exist. Hence, it is important to examine it from its specificity. Here, it is tried to measure the extent of poverty, and to describe its socio-economic impact on the female-headed households.

4.2.1. Extent of poverty

The existence and magnitude of poverty is commonly measured using indices developed by Foster, Greer and Thorebeck which help to determine the incidence (head count index), depth (poverty gap index) and severity (squared poverty gap) of poverty among people in a given city, region or country. In order to compute such poverty measurements, there is a need to have a pre-specified poverty line (i.e. a cut-off point separating the poor from the non-poor). Poverty lines can be set in different ways, of
which the Cost of Basic Needs (CBN) and the Food Energy Intake (FEI) methods are common.

In this study, however, a poverty line of the Direct Calorie Intake (DCI) method is used to measure poverty using indices. This method is selected mainly for it is free from the likely risk that would happen if income or cost were used as a result of price variations for the same item across the sample households. Besides there is a possibility to assess the state of non-food poverty separately using specific tools as is done in this study. In order to overcome the problem emanating from the free size of the standard amount of the per capita minimum calorie requirement, non-adult family members are adjusted using adult equivalent scales.

The Direct Calorie Intake method estimates poor households by counting those households with a per capita calorie intake less than the standard minimum per capita requirement of energy recommended biologically. The 2200 k cal per capita calorie intake is used in this study as the minimum requirement based on the daily allowance recommended for a given level of activity and standard weights of the Ethiopian population by the Health and Nutrition Institution of Ethiopia.

The procedure for computing poverty indices using the energy intake method applied in this study include: Identifying and listing food items consumed in the study area; weighing each item consumed in each household with units of measurement (kilogram and litre); multiplying each food item with the corresponding calorie amount it contains; summing up the calorie amount obtained from the whole food item and dividing it for 30 days to get the amount of calorie, the household consumed per day; and divided the calorie amount the household consume per day by the household size adjusted using adult equivalent scales to get the per adult calorie intake amount. Accordingly, households getting values less than 2200k cal per day are deemed to be poor and those with values above this value are deemed to be non-poor. For the food items and their calorie contents, refer annex-1.
Table 4.7. The incidence, depth and severity of poverty in the female-headed households (indices)

<table>
<thead>
<tr>
<th>Kebeles</th>
<th>The head count index (PO)</th>
<th>Poverty gap index (p1)</th>
<th>Squared poverty gap (p2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/15</td>
<td>0.75</td>
<td>0.21</td>
<td>0.08</td>
</tr>
<tr>
<td>19</td>
<td>0.71</td>
<td>0.19</td>
<td>0.06</td>
</tr>
<tr>
<td>Study area</td>
<td>0.73</td>
<td>0.20</td>
<td>0.07</td>
</tr>
</tbody>
</table>

Source: field survey, 2009

As exhibited in table 4.7, the head count index in the female-headed households in Addis Ababa was 0.73 meaning, the proportion of households having family members whose calorie intake is below the required standard (2200 kcal per capita) was 73%. In other words only 27% of the female-headed households could afford the minimum calorie per capita requirement. This indicates that there is high prevalence of poverty (especially food poverty) among the female-headed households.

The poverty gap or depth indicates the mean distance separating households from the poverty line with the non-poor being given a distance of zero. The poverty gap among the households included in this study was found to be 20% i.e. the poor to be lifted up to the poverty line level, need that amount of resource (kcal, in this case).

While poverty gap takes into account the distances separating the poor households from the poverty line averaged to the study area, the squared poverty gap averages the squares of those gaps. The squared poverty gap helps to show the inequality amongst the poor. The severity of poverty (squared poverty gap) among the female-headed households in the study area was computed as 7% (Table 4.7.)
4.2.2. Income and expenditure in the female-headed households

4.2.2.1. Income

There are different causes that lead individuals or households into poverty. Low income is one of the major causes of poverty since lack of income can be a principal reason for a person’s capability deprivation (Sen A, 1999). The lack of income is also mentioned by the World Bank report of 2000/2001 as one of the main factors for poverty in such a way that, lack of income and assets deprives the individuals or households’ capability to attain basic necessities such as food, shelter, clothing as well as acceptable levels of health and education.

Women in general and the female household heads in particular and hence the household they lead are identified by different researchers as suffering the most from lack of income for various reasons. Such reasons include low education level & lack of access to well paying jobs, non-paying domestic chores, cultural constraints etc. (chant, 1997a; chant, 2003; sen, 1999). Empirical studies conducted in Addis Ababa also exhibit this reality. Meron (2005) for instance has identified such activities as petty trading, selling food items (Injera & bread) local drinks (‘Tella’ and ‘Shameta’) vegetables, and charcoal; paid domestic works (washing clothes & cooking) collecting & selling fire wood and in some cases commercial sex work as the major sources of income for women in the community.

Table 4.8. Income sources of the female-headed households

<table>
<thead>
<tr>
<th>Sample households</th>
<th>Monthly salary</th>
<th>Own Business (self employment)</th>
<th>Wage labor</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>26</td>
<td>57</td>
<td>91</td>
<td>24</td>
<td>198</td>
</tr>
<tr>
<td>Percent</td>
<td>13.1</td>
<td>28.8</td>
<td>46.0</td>
<td>12.1</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field survey, 2009
Most likely, due to the increasing number of construction works in the city, 91(46%) of the female-headed households were relying on wage labor as a sources of income. Households, which secure their income from, own businesses (self-employment) took the second position accounting 28.8% of the total. Own businesses, female households engage in are however the repeatedly mentioned petty trades which do not enable women to earn sufficient income to cover the monthly expenditure of their household to fulfill the minimum standard of living. Selling ‘Injera’ and ‘Ambasha’, ‘Areke’ & ‘Tella’, fruits & vegetables, charcoal, tea and the like are activities mentioned as own business by the respondents. This is identical with the findings of Meron, 2005. Some of them on the other hand are reported as they are engaged in solid waste collection, mini retailing shops & restaurants in houses they are living in. Those having monthly salary cover 13.1%, while the rest 12.1% are engaged in different activities. Such activates include begging, domestic works in the well-off households (washing cloths, baking & cooking) with little payments, fire wood collection, house renting. Family support, mainly from children is also mentioned as a source of income (Table.4.8)

Generally the finding showed that the great majority of the female-headed households are not only in lack of income but also live under the danger of income insecurity since activities like wage labor and own businesses (self employment) which comprise nearly three-fourth of the income sources to the female-headed households are either temporary and/or conditional and less dependable.

As observed in Table 4.10 following, more than half (57.1%) of the female-headed households (with 3-4 family size on the average) have reported that, their monthly earning are below Birr 300 where as 34.3% of them are within the range birr 300-499 and only 8.6% of the households had a monthly income of Birr 500 and above but not more than 1000 birr. This clearly indicates that most of the female-headed families are engaged in very low-paying jobs and hence are casted under poverty. This is also proved in the poverty indices by which 73% of the households are found to be existed under poverty line (please see Table 4.7)
Table 4.9 monthly income and expenditure of the households

<table>
<thead>
<tr>
<th>Household</th>
<th>Monthly income (birr)</th>
<th></th>
<th>Monthly expenditure</th>
<th></th>
<th>Birr</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt;150</td>
<td>150-299</td>
<td>300-499</td>
<td>500+</td>
<td>Total</td>
</tr>
<tr>
<td>Frequency</td>
<td>34</td>
<td>79</td>
<td>68</td>
<td>17</td>
<td>198</td>
</tr>
<tr>
<td>Percent</td>
<td>17.2</td>
<td>39.9</td>
<td>34.3</td>
<td>8.6</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field survey, 2009

4.2.2.2. Expenditure

Assessing monthly expenditure is an alternative or supportive mechanism to indicate the welfare of households. Besides, it enables to estimate the amount of savings in each households and hence the potential to build assets in the future. That is to say, families whose monthly income is greater than their monthly expenditure can get extra money to save and invest on capital goods (assets).

The situation among the households included in the current study is not promising in this regard. Because, nearly all (more than 95%) families have reported that, they consume what they have earned each day or month except the very few who have positive balance between their monthly incomes and expenditures (Table 4.9). In support of this finding the great majority of the female –heads while asked about the physical asset they possess were responded, as they own no asset. While some 30.3% (refer table 4.13) mentioned their houses as the asset they possess, some others listed common household furniture. Witnessing the traditional belief among many families in Ethiopia, a significant number of respondents (29) (14.6%) have reported as their children are the only asset they possess.

4.2.3. Poverty and the background of households

Various factors drag individuals and households into poverty. These factors are mainly related with the individual’s and households’ socio-economic backgrounds. In this
section, it is tried to show the relationship of poverty with the background characteristics of the female–headed households as well as the heads themselves.

Table 4.10. Poverty and the household heads’ place of birth

<table>
<thead>
<tr>
<th>Poverty status</th>
<th>Place of birth</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Addis Ababa</td>
<td>Outside Addis Ababa</td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
<td>Percent</td>
<td></td>
</tr>
<tr>
<td>Poor</td>
<td>43</td>
<td>55.1</td>
<td>101</td>
<td>84.2</td>
<td>144</td>
<td>72.7</td>
<td></td>
</tr>
<tr>
<td>Non-poor</td>
<td>35</td>
<td>44.9</td>
<td>19</td>
<td>15.8</td>
<td>54</td>
<td>27.3</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>78</td>
<td>100</td>
<td>120</td>
<td>100</td>
<td>198</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: field survey, 2009

The data in Table 4.10 depicts the high concentration of poor female-headed families in the study area i.e. nearly 73% of them are found to be poor. There is however, higher incidence of poverty among the households headed by migrants (i.e. born out side Addis Ababa) in that 84.2% were living in poverty compared to 55% among the households headed by non-migrants (born in Addis Ababa). This indicates that, households headed by migrant women are more vulnerable to poverty than those-headed by non-migrant ones.

Table 4.11. Poverty and the educational status of the household heads

<table>
<thead>
<tr>
<th>Poverty status</th>
<th>The Household heads’ educational status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Illiterate</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Poor</td>
<td>19</td>
</tr>
<tr>
<td>Non-poor</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
</tr>
</tbody>
</table>

Source: field survey, 2009
Knowledge and skill are basics to welfare as they determine employment opportunities and productivity. Women with low educational status are most affected in this regard. A study by Netsanet (2009) for instance has indicated that more than half (55%) of the households covered in the study affected by poverty were households headed by the uneducated.

The finding in this study also has showed similar results. As it can be read from Table 4.11, the proportion of poor households decreases slightly with the increase in the households head’s level of education. While 90.5% of the households headed by illiterate women were found to be poor, 69.2% of the households having heads with secondary education remained poor. On the other hand, the proportion of non-poor households increases with the increase in the heads’ level of education. The share of non-poor households, which, was only 9.5% under the headship of illiterate women became 30.8% being headed by women having secondary education. Hence, lack of education can be taken as one of the factors that cause poverty in the female-headed households.

Table 4.12. Poverty and household size

<table>
<thead>
<tr>
<th>Poverty status</th>
<th>Head only</th>
<th>2-3</th>
<th>4.5</th>
<th>Above 5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>%</td>
<td>No</td>
<td>%</td>
<td>No</td>
</tr>
<tr>
<td>Poor</td>
<td>9</td>
<td>100</td>
<td>47</td>
<td>56</td>
<td>76</td>
</tr>
<tr>
<td>Non-poor</td>
<td>-</td>
<td>-</td>
<td>37</td>
<td>44</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>100</td>
<td>84</td>
<td>90</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field surve, 2009

Conforming to the findings of similar studies such as Netsanet (2009), the data in this study has showed that, poverty in the female-headed households has a direct relationship with household size. Saying differently, as family size increases in households; so as the incidence of poverty. For instance, all households with only the head were found to be non-poor. But from the households having a family size of 4 and above, more than 80%
were poor (Table 4.12). Thus, it is possible to summarize that large family size is among the factors for the incidence of poverty in the female-headed households.

4.3. Non-income poverty in the female-headed households

4.3.1. Housing condition and access to facilities

In a primate city like Addis Ababa where there is an acute shortage of land and houses, the issues of housing and facilities remain among the top social problems in the community. The problem is more severe in the female-headed households as indicated by different researchers (Mulumebet, 2002; Meron, 2005; Embet, 2008). In her study in five major cities of Ethiopia including Addis Ababa, Embet (2008) for instance stated that about 70% of the female-heads do not have their own houses and live in rented houses.

<table>
<thead>
<tr>
<th>House ownership</th>
<th>Sample Kebeles</th>
<th>Sample Kebeles</th>
<th>Sample Kebeles</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>08/15</td>
<td>19</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
<td>No</td>
</tr>
<tr>
<td>Have own houses</td>
<td>21</td>
<td>19.4</td>
<td>39</td>
</tr>
<tr>
<td>Have no own houses</td>
<td>87</td>
<td>80.6</td>
<td>51</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100.0</td>
<td>90</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009

The finding in this study with regard to the female heads’ ownership of a house is similar with that of Embet (2009), i.e 69.7% of the female household heads in the study area do not have their own houses (table 4.13). There is however, a significance difference between the two Kebeles in that, the number of female-heads owning a house is higher (43.3%) in Kebele 19 than those in Kebele 08/15 where only 19.4% of them have their own houses (table 4.13). The increasing possession of houses in Kebele 19 is partly due to the fact that, this Kebele is an area with higher squatter settlements.
The other issue in housing which must be given equal weight with that of ownership is the type of the house and number of rooms in it. In this regard, in a household survey in three Kebeles from Addis Ababa, Meron (2005) has reported that most of houses were small-sized with single or two rooms. Used as a living room, bed room, kitchen and the like. She has also indicated that majority of the households are overcrowded and are suffocating dwellings. Besides, most of the houses are reported to be dilapidated which could not protect the residents form rain.
Table 4.14. House type and number of rooms

<table>
<thead>
<tr>
<th>Sample Kebeles</th>
<th>House type</th>
<th>Number of rooms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Brick cement</td>
<td>Mud</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>08/15</td>
<td>4</td>
<td>3.7</td>
</tr>
<tr>
<td>19</td>
<td>3</td>
<td>3.3</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>3.5</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2009
As observed in Table 4.14, the great majority (96.5%) are mud houses, which is an indicator to the low living condition among the female-headed households. Many of the families included in this study are living in single-room house i.e. 56% (66.7% in Kebele 08/15 and 43.3% in Kebele 19) while houses with two rooms comprises 22.7%. Housing units with four and above rooms on the other hand are rare (8.6%) or 4.6% and 13.3% in Kebele 08/15 and 19 respectively (Table 4.14). Most likely in relation to the increase in the number of own houses in Kebele 19, there are relatively smaller number of single-roomed and higher number of multi-roomed houses.

It is not only the availability of a housing unit that is important to assess, but also access to facilities such as toilet, water tap & electricity. The study by Meron (2005) revealed that there is a very sever sanitation problem in many of the households headed both by men& women. According to this study a large number of people use public toilets, while some of them use communal latrines which are serving beyond their capacity. There are still a good fraction of people who are reported as have no access to any type of sanitation out lets and thus are forced to use river sides, fields/ forests and even containers like buckets and plastic bags (Meron ,2005).

**Table 4.15. Availability of toilet facilities in the female-headed households.**

<table>
<thead>
<tr>
<th>Type of toilet</th>
<th>Sample female-headed house holds</th>
<th>Kebele 08/15</th>
<th>Kebele 19</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
</tr>
<tr>
<td>In-door toilet</td>
<td></td>
<td>3</td>
<td>2.8</td>
<td>6</td>
</tr>
<tr>
<td>Public toilet</td>
<td></td>
<td>14</td>
<td>13.0</td>
<td>-</td>
</tr>
<tr>
<td>Communal latrine</td>
<td></td>
<td>55</td>
<td>50.9</td>
<td>71</td>
</tr>
<tr>
<td>Open field/forest</td>
<td></td>
<td>36</td>
<td>33.3</td>
<td>13</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>108</td>
<td>100.0</td>
<td>90</td>
</tr>
</tbody>
</table>

Source: field survey, 2009
Majority of the female-headed households (63.6%) in the study area use communal latrines followed by open field with 24.7% of the households while households with indoor toilet are insignificant (4.5%) (Table, 4.15). The two kebeles showed difference in the proportion of households using the various toilet types. For instance the number of households using open field are higher in Kebele 08/15 (33.3%) than in Kebele 19 (14.4%). Similarly while there are 14 households (13%) use public toilet in Kebele 08/15, there are no households using this toilet type in Kebele 19 (table 4.15). These differences might be partly due to the differences in ownership of housing units, i.e. there are more households having their own house in Kebele 19 than is Kebele 08/19 (table 4.13).

Lack of access to potable water is one of the leading problems among the female-headed households. The data from five major cities by the previously mentioned study revealed that only 37.3% of the households have access to tap water. Around 31% buy water from individually owned taps while, 26.4%, use communal water points. This study besides identified the proportion of female-headed households having tap water in Addis Ababa as only 33 %( Emebet, 2008).

### Table 4.16. Source of water in the female-headed households

<table>
<thead>
<tr>
<th>Source of water</th>
<th>Kebele 08/15</th>
<th>Kebele 19</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
</tr>
<tr>
<td>Own water taps</td>
<td>12</td>
<td>11.1</td>
<td>36</td>
</tr>
<tr>
<td>Water venders</td>
<td>63</td>
<td>58.3</td>
<td>42</td>
</tr>
<tr>
<td>Public water taps</td>
<td>30</td>
<td>27.8</td>
<td>11</td>
</tr>
<tr>
<td>Rivers &amp; streams</td>
<td>3</td>
<td>2.8</td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100</td>
<td>90</td>
</tr>
</tbody>
</table>

**Source: Field survey, 2009**

Turning in to results in this study, water venders are sources of water to more than half (53%) of the female-headed households followed by own water taps (24.2%) and public
water taps (20.7%). When the data is disaggregated into Kebeles, the number of households having their own water taps is much higher in Kebele 19 (40%) than in Kebele 08/15, which is only 11.1%. On the other hand households getting water from water venders (58.3%) and public water taps (27.8%) in Kebele 08/15 exceed those in Kebele 19 which are 42% and 11% respectively (table 4.16).

For households relying on water venders as a source of water it mean spending greater amount of money on water than if they had private connections or access to public taps because the price of water per unit volume from the water venders is much expensive than from other sources. Under such circumstances the have-nots get exploited by the haves which, leads to further impoverishment of the poor female-headed households. The unavailability of own water taps also causes higher labor and time costs to the female-headed households. With regard to time, they spend much time waiting for their turn with long lines in public taps in addition to the travel time to the water tap.

The problem with regard to the labor cost although works to all the households, it affects more those households which heads are disabled due to either health problem or an old age and there is no family member to perform this task.
Table 4.17. Source of light and energy in the female-headed households

<table>
<thead>
<tr>
<th>Sample kebeles</th>
<th>Source of light</th>
<th>Source of heat energy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Electricity</td>
<td>candle</td>
</tr>
<tr>
<td>No %</td>
<td>No %</td>
<td>No %</td>
</tr>
<tr>
<td>08/15</td>
<td>99 91.7</td>
<td>- -</td>
</tr>
<tr>
<td>19</td>
<td>90 100</td>
<td>- -</td>
</tr>
<tr>
<td>Total</td>
<td>189 95.5</td>
<td>- -</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009
Electricity is the source of light for nearly all (95.5%) of the female-headed households even though some (4.5%) are reported as using kerosene for lighting their house. This however, might not be a very good indicator for the welfare of households, since the rate of electric power consumption & hence the price per bulb is not that much expensive to be unaffordable by those households. An excellent welfare indicator could rather be the source of energy among the households as heat energy consumes much electric power than light energy and hence is costly & unaffordable to the low-income households. The result in this study exhibits this reality in that, unlike to the source of light which more than 95% of the households use electric power, there is no even a single household reported as using electric power as a source of heat energy. The great-majority rather use firewood for their heating & cooking purposes (78.8%), while the rest 20.2% use kerosene to fulfill their energy need (Table 4.17)

The reliance of many households on firewood as source heat energy on the other hand has a negative impact on the surrounding forest, which is more meaning full to environmentalists. Studies on deforestation indicate that women firewood collectors as one of the major causes for the problem around Addis Ababa such as Entoto hill.

An interview with the female household heads who use firewood energy, revealed that as they cannot afford to buy firewood from retailers, majority of them collect firewood & leaves from the surrounding eucalyptus forest for themselves. Some of these households even make their living from fuel wood collection and selling. This however is not without problem; collectors rather encounter various problems, which basically emerge from the illegal nature of the work. Meron (2005) stated this problem in such a way that often women engage in this work are exposed to the forest guard’s harassment such as beatings and confiscations of fuel woods as well as large amount of bribes for many forest guards in order to let them go with what they have collected. Since the place is unsafe, rape by the forest guards and other men are common problems that women wood collectors face. Furthermore, the heavy weight they carry and the long distance they cover coupled with the rugged topography of the hills have a daunting impact on the health condition of
women. Meron has also mentioned the market problem women fuel wood collectors face despite all the above difficulties.

4.3.2. Access to Services

While studying the incidence of non-income poverty in households, it is important to assess the households: access to basic services such as education and health, and also to other services like credit services. Such an analysis is based on the notion that the households’ welfare is directly related with the level of access to the services. That is to say, the better-off households have more access to services than the poor households do, because the wealthier households have better capacity to afford the cost of those services with better quality.

4.3.2.1. Access to Education

Education is a key to escape poverty: Research results witnessed the inverse relationship between the level of education especially of the household head and the incidence of poverty (Emebet, 2008). Since women heads of households lack access to education and hence employment, many of them fall under the low-income groups. For instance, the study by Embet in 2008 revealed that, 38.7% of the female-headed households were illiterate of which 46.4% of them earn less than Birr 200.00 a month and were in the category of the poor and vulnerable. This in turn negatively affects the children’s access to education in those households. This study has tried to investigate the children’s access to education in the female-headed households.
Table 4.18 Access to education in the female-headed households

<table>
<thead>
<tr>
<th>Sample kebeles</th>
<th>Government school</th>
<th>Public school</th>
<th>Private school</th>
<th>Others</th>
<th>Total</th>
<th>Quality</th>
<th>Affordability</th>
<th>others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/15</td>
<td>36</td>
<td>22</td>
<td>18</td>
<td>23.7</td>
<td>76</td>
<td>18</td>
<td>58</td>
<td>76.3</td>
<td>100</td>
</tr>
<tr>
<td>19</td>
<td>45</td>
<td>4</td>
<td>8</td>
<td>14.0</td>
<td>57</td>
<td>8</td>
<td>49</td>
<td>86</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>26</td>
<td>26</td>
<td>19.5</td>
<td>133</td>
<td>26</td>
<td>107</td>
<td>80.5</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field survey, 2009

NB: The total number of respondents (households) here is 133 as households with no school age children (34) and those without access (31)
Among the total sample households, 164 of them have school age children but children in the 31 (18.9%) of female-headed households are not currently enrolled in schools due to mainly economic reasons. Such reasons include the involvement of children in income generating activities such as working in bars, selling roasted grain (‘Kollo’) etc. Failure to fulfill school uniforms & other educational materials is still the other reason mentioned by the heads for not sending their children to schools.

As it can be read from Table 4.18, many (60.9%) of the households use government schools for their children’s education while those educating their children in public schools account for 19.5% and the rest 19.6% of households prefer private schools to their children. For the households educating their children in government and public schools; (80.4%) affordability of the service is the major reason behind. Where as quality of the service (education) is the factor that attracts some of the households (19.6%) to private schools.

All of the female household heads interviewed about their children’s education believe that the quality of education is much better in private schools than in government schools. They also have a strong belief that private schools could help students to build good personality and make them disciplined. However, under all these conditions they get their children enrolled in government schools only because they cannot afford the cost of private schools.

4.3.2.2. Access to health services

Previous studies on gender & poverty indicated that government health institutions especially health centers are the most commonly used by the community in Addis Ababa (Meron, 2005). Almost all the participants included in the above study are reported that, they could not afford the medication costs, which include consultation fees (birr 1 in government health centers), laboratory & treatment charges, drug costs & others. Thus, majority seek certificates from their Kebeles that help them to get free medical services
although they also argued as they usually mistreated only because they are non-paying patients.

Government health centers, despite their relative accessibility and affordability are condemned for problems such as insufficient medicines, nepotism & discrimination by the health staff as well as limited capacity. Besides, the participants in the previously mentioned study has reported that, pharmacies in government health centers are mostly out of drugs leaving them with no options but to return home with the doctor’s prescription paper since private pharmacies are far beyond their capacity.
Table 4.19. The female-headed households access to health services & health institutions

<table>
<thead>
<tr>
<th>Sample kebele</th>
<th>Type of health</th>
<th>Institution attended</th>
<th>Reasons to prefer the health institution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Government hospital</td>
<td>Gov’t health center</td>
<td>Private hospitals</td>
</tr>
<tr>
<td>08/15</td>
<td>-</td>
<td>87</td>
<td>-</td>
</tr>
<tr>
<td>19</td>
<td>2</td>
<td>76</td>
<td>97.4</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
<td>163</td>
<td>98.8</td>
</tr>
</tbody>
</table>

Source: field survey, 2009

*NB the total number of households in this table is 165 as 33 households are reported not having access to modern health services.*
From the 198 female-headed families included in this study, quite a large number (165) are reported as having access to modern health services (Table 4.19). But at the same time, one should not be surprised when a significant number (33) of families in this primate city (Addis Ababa) have no access to modern medical care and are relied on traditional medicines to treat their health problem, because poverty has the power to do this on the ignored female-headed households.

The results in this study are agreed with findings of the study by Meron (2005) in that health institutions commonly visited by the female-headed families (reported as having access) are government health centers which comprise nearly all (98.8%) of the households. The low service cost is the main reason respondents hold to prefer the institution. However, heads interviewed on the overall condition of the service including quality, have forwarded the same tone of dissatisfaction for the reasons mentioned earlier in this study.

### 4.3.2.3. Access to Credit Service

Getting credit service (borrowing) is mentioned as one of the coping strategies among women against poverty in different studies (Mulumebet, 2002; Emebet, 2008). The road to the service is however, not smooth to many of the women and the female house hold heads. Demand for collaterals and/or guarantors, high interest rate, tightness of the dead lines for repaying the loans, frequency of repayment schedules, the rigorous procedures for obtaining loans as well as restrictions on the amount of loan allowed are among obstacles on the way to credit services for women in Addis Ababa (Eriksen, 2008).

As stated by Eriksen in most institutions for instance, everyone who a loan needs must have a guarantor who is a permanent government employee and in some cases individuals having trade license with specified amount of income. However it is important here to consider the willingness of the guarantors to take risk in behalf of the women with no asset. The current study reveals that most of the female heads could not get guarantors and hence loans.
In addition to the disabling factors emanating from the credit institutions, the fear of loan by the women themselves prevents them from getting credit services, as they do not want to get in to a situation where they could not manage to repay their loans. As a result of all the above factors, women and the female-headed households lack access to credit services. In support of this reality the research result by Mulumebet(2002) showed that severe financial limitation was an impediment for women to be successful in their petty trades.

The Ethiopian Women Lawyers Association (BIRCHI) with its impact studies compared loan average differentiated by gender and revealed that female loan averages were consistently and proportionality lower than male averages. The study further argued that average loans for women heads of households were generally lower compared to overall female borrower (Emebet et al., 2002)

Table 4.20. The female-headed households access to credit services

<table>
<thead>
<tr>
<th>Sample kebele</th>
<th>Access to credit service</th>
<th>Reasons for the lack of access</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have access to credit</td>
<td>Failure to get guarantor &amp; collateral</td>
</tr>
<tr>
<td></td>
<td>Have no access to credit</td>
<td>Other cases</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>08/15</td>
<td>21</td>
<td>19.4</td>
</tr>
<tr>
<td>19</td>
<td>36</td>
<td>40.0</td>
</tr>
<tr>
<td>Total</td>
<td>57</td>
<td>28.8</td>
</tr>
</tbody>
</table>

Source: Field survey, 2009

NB: the number & percentage on “the reason for the lack of access” takes in to account only those who did not qualify for credit access.

About 71.2% of the female-headed households in Addis Ababa have no accesses to credit services. Failure to get a guarantor and/or collateral is the main reason to the greater majority (80.9%) for not qualifying to access the credit services (table 4.20). The rigorous
procedure set by the credit institutions to extend the loan is the other factors for the lack of access.

On the other hand, among the households who qualify for credit access only 30 (50%) of them have took credit. For those who did not take credit while having the access, their major reasons are among other things, fears of bankruptcy, high interest rate and lack of awareness about credit services. This in turn indicates that, although they reported as having access, the reasons they put for not taking the credit are also lacks to the access. The households who took the credit, it is meant for startup capital for petty trading (baking & selling ‘Injera’, outdoor retailing of food & non-food items etc.), house maintenance, medication etc. All the households who took credit are reported as they met objectives. The highest and lowest credit amounts given to the households are Birr 4000.00 and 108.00 respectively while the sources of credit include Addis credit and saving institution and Kebele Micro credit & saving institutions.

4.3.3. The female heads participation in decision-making and local institutions

4.3.3.1. Participation in decision-making

It is repeatedly reported that the representation and participation of women in leadership and decision-making position is limited due to various reasons such as lack of educational, violence against them, multiple role in and out door etc.

The national report on progress made in the implementation of the Beijing Platform for Action by the women’s affairs sub-sector in the Prime Minister office has indicated that, despite government policy of equal opportunity for both men and women to participate in the democratization of the country, women have not been adequately represented at all levels of decision-making positions. The report has included the proportion of women in councils at different levels in the election 2000 as 12.9% and 6.6% in regional and
Woreda councils respectively. At the lowest administrative unit, (the Kebele), women only constitute 13.9%.

The national women’s policy of Ethiopia in its introductory section also witnessed the under representation and participation of women in decision making positions. The policy introduced the problem as follows “the majority of Ethiopian women have been barred from owning the means of production, valuable products and property and thus lack the clout that comes with the owning of property. They are therefore, unable to perform even minor public functions in their communities or to participate in the formulation of government policy or to hold public office at any level” (FDRE, 2004). This statement shows that property ownership or simply welfare has an impact on the citizens’ access to decision-making position. This also implies that the poor including women lack the access to decision-making positions. The female-heads with the absence of men who could help them to own the means of production, products & property; and therefore are the most disadvantaged in this regard.

Mulumebet (2002) has pointed out that, processes of decision-making; achievement and access to resources are the three dimensions vital to check on the different kinds of power to measure women’s empowerment. For her, the processes through which individuals gain access to commodities and other resources depend on their socio-economic position. That means people with low socio-economic position loose access to commodities & resources; and this is readily applicable to the female-heads with socio-cultural constraints to access decision-making positions.

Table 4.21 the female-heads’ access to decision- making positions

<table>
<thead>
<tr>
<th>Female house hold heads</th>
<th>Access to decision-making position</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have/had position</td>
<td>Have no/had no position</td>
<td>Total</td>
</tr>
<tr>
<td>Frequency</td>
<td>12</td>
<td>186</td>
<td>198</td>
</tr>
<tr>
<td>Percent</td>
<td>6.1</td>
<td>93.9</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field survey, 2009
An insignificant number (12) of the female household heads in the study area have/had involvement and only in minor decision-making positions such as chairperson of “Idir” & membership in Kebele council. The female heads interviewed on their access to socio-political positions have argued that, the reasons for their lack of access are; their sex (because they are females), low level of education and their low living condition (because they are poor).

4.3.3.2. Participation in local institutions

Local institutions are commonly taken as social capitals through which residents either at a household level (eg. ‘Idir’) or at an individual level (eg ‘Iqub’) make connections among themselves for economic, social or spiritual purposes. Institutions such as ‘Idir’ are taken as essentials than as options by the community unless there are socio-economic constraints to take in part. For instance, Emebet (2008) found that 82.6% of women belonged to ‘Idir’; 15.7% in ‘Iqub’; and 19.4% in ‘Mahber’. This shows that ‘Idir’ is the most popular association (institution) that women join. A similar study by Meron (2005) also revealed that being a member of ‘Idir’ is immensely essential since the members value the services they get mainly during the death of family members or themselves.

Table 4. 22. Participation of the female-headed households/female-heads in local institutions.

<table>
<thead>
<tr>
<th>Local institution</th>
<th>Participation In local intuition</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have participation</td>
<td>Have no participation</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Idir</td>
<td>81</td>
<td>40.9</td>
<td>117</td>
<td>59.1</td>
</tr>
<tr>
<td>Iqub</td>
<td>8</td>
<td>4.0</td>
<td>190</td>
<td>96.0</td>
</tr>
<tr>
<td>Mahber</td>
<td>3</td>
<td>1.5</td>
<td>195</td>
<td>98.5</td>
</tr>
</tbody>
</table>

Source: field Survey, 2009

Although ‘Idir’ is taken as an essential institution for all residents irrespective of their socio-cultural and religious background, many (59.1%) of, the female-headed households
included in this study have no ‘Idir’ membership (table 4.22). Female house hold heads interviewed have indifferently argued that, ‘Idir’ is an institution which each household should involve in. Women who have no ‘Idir’ also hold a similar argument but they run out of this crucial institution largely for economic reasons, as membership needs a monthly contribution of money, which they cannot afford. Other reasons include lack of permanent residence and widowhood. Since it is, a lifetime institution on membership in ‘Idir’ needs members to be permanent residents or other wise is to loose that amount of money contributed so far when changing residential address.

The women’s rate of participation in ‘Iqubs’ and ‘Mahbers’ is even worse than in ‘Idir’ which is 4% and 1.5 % respectively. Such limited participation in those institutions in addition to the economic factor (lack of money) is because they (‘Iqub’ &’Mahber’) are optional compared to ‘Idir’. For the households having participation in ‘Idir’, their justification for participation is to ensure burial services for all family members and to get other supports during emergency. ‘Iqub’ is important to them as it enables them to save their money and use it as a startup capital for petty trades while ‘Mahber’ is for religious purposes.

Generally the households’ limited participation in the highly valued local institutions and the reason behind is an important indicator for the prevalence of poverty in the female-headed households.

4.4. Hope and Determination among the female house hold heads.

Having assessed the incidence of poverty among the female-headed households, it is important to examine what they hoped and/or did not hope and their courage to fight life challenges.

In an attempt to understand what female heads hope about the wellbeing of the household in the future, it is found that,151 (76.3%) of them hoped to escape poverty while the rest 47 (23.7%) did not hope to jump the fence of poverty. These women who lost hope and gave arms to poverty put different reasons for losing hope. These among others include;
old age, lack of job opportunities, poor health, lack of support from government, and inflation. Heads hoping to break the vicious circle of poverty on the other hand have identified the mechanisms or means by which they will move out.

**Table 4.23. The means through which households hope to escape poverty**

<table>
<thead>
<tr>
<th>Means to escape poverty</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
</tr>
<tr>
<td>Working hard</td>
<td>82</td>
</tr>
<tr>
<td>Support from children</td>
<td>23</td>
</tr>
<tr>
<td>Saving credit services</td>
<td>8</td>
</tr>
<tr>
<td>Government support</td>
<td>19</td>
</tr>
<tr>
<td>Micro &amp; small enterprises</td>
<td>11</td>
</tr>
<tr>
<td>God do it to us</td>
<td>6</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>151</td>
</tr>
</tbody>
</table>

**Source: field survey, 2009**

Hard working is the way out from poverty for majority, i.e. 82 (54.3%). A significant number (23) or 15.2% of the female heads hope their growing children to pull them out of the poverty jar. There are still women (12.6%) waiting for the government to act on poverty in their household. Micro and small enterprises, as well as saving and credit services are also among the ways preferred by female heads to win the fight against poverty in their order of importance. There are also women who left everything to the Almighty, God (see table 4.23).

Generally, the incidence of poverty in the FHHs in the study area is found to be very high, where nearly three-fourth of them are even unable to meet the minimum amount of calorie requirements. These families are disadvantaged in many ways as in lack of access services like education, health & credit services; facilities such as toilet and water tap. They also are found to be lacking job opportunities, which all led them to poverty. Hence, it needs the integrated effort of both government and non-government actors to improve the situation in those households.
CHAPTER FIVE

5.0. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary and Conclusion

It is repeatedly noted that, with the fast rate of urbanization, the number of female-headed households are increasing in major urban centers such as Addis Ababa where 39.7 of the households were headed by women in 2008. It is also reported that, the female-headed households are poorer than the male-headed ones. The household head’s low level of education, large family size, lack of access to well-paying jobs, lack of access to credits and no or little asset base among other things are identified as factors causing higher incidence of poverty in the female-headed households in Addis Ababa.

The main objective of this study is also to assess the incidence of poverty in the female-headed households in Addis Ababa. The study is particularly concerned with determining the ratio of the poor to the total population; identifying the income bases and major problems; as well as assessing the prevalence of non-income dimensions of poverty in the female-headed households.

Although there are various causes that bring women to be head of a household, it is found in this study that, divorce is the major cause that put more than half (51.1%) of women at the head of households. The results of poverty indices have indicated the high prevalence rate of poverty (73%) in the female-headed households and the greater distance (20%), they exist below the poverty line.

The findings in this study have indicated that, the female-headed households were not only in lack of income (91.4% earn less than birr 500 per month) but also were living under the danger of income insecurity since activities like daily labor and informal own business which together comprise nearly three-fourth of the income sources are either temporary and/or conditional and thus are less dependable. With the exception of the very few, the female-headed families consume all what they have earned each day or month.
and no savings. This has deprived their ability to invest on capital goods (assets) and made them live under the vicious circle of poverty.

The household survey also revealed that the incidence of poverty is higher among the households headed by migrants (i.e. born outside Addis Ababa) in that, 84.2% were living under poverty compared to 55% among those households headed by non-migrants. This indicates that households headed by migrant women are more vulnerable to poverty than those headed by the non-migrant ones.

In close conformity with the findings of previous studies, the result in this study has proved that, lack of education is one of the factors that cause poverty in the female-headed households. This is illustrated by the comparison of the proportion of poor households headed by illiterates (90.5%) and those headed by women having secondary education (69.2). Similarly, large family size was identified as causing poverty in the female-headed households. While no household with only the head was to be poor, 80% of the households having a family size of 4 and above were poor.

It was not only the lack of own house (nearly 70% had no their own houses), but overcrowded dwellings (56% were living in single rooms) were also found to be the major problems induced by poverty in the female-headed households. Such problems were also identified as further exacerbated by the lack of toilet facilities of which 24.7% of the families remained with no option but to use open fields & forests for their toilet services.

Due to the lack of own water taps and the unavailability of other low cost sources of water such as public water taps, the majority of the female-headed households (58.3%) were relying on water venders to satisfy their need which costs them much higher than the other sources. This in turn has led them to further impoverishment. Besides, all the female-headed households in the study area use no electric power as source heat energy for cooking & baking purposes and unaffordability was the sole reason. They are relying on firewood, which is environmentally detrimental and unsafe to the collectors.
It is recognized in this study that, children in a significant number households 31(18.9%) have lost access to education mainly due to economic reasons such as involvement in income generating activities, and failure to fulfill school uniforms as well as other education materials.

Although the majority of the female-headed families are reported as having access to health services and mostly getting the service from government health centers for affordability reasons, there were also families (33 households) who had no access to modern medical services and relied on traditional medicines to treat their health problems.

Credit service (borrowing) is mentioned in different studies as an important coping strategy against poverty. However, it is not an easy task for women to get the service. That is why the great majority (71.2%) the female-headed households in Addis Ababa have lost access to credit services. Failure to offer a guarantor and/or collateral was found to be the major reason that, women have denied access to the service (comprises about 81%). Besides, women while having credit access showed less interest to take credit mainly due to fear of bankruptcy & high interest rate.

Women’s access to decision-making positions in the study area found to be negligible in that, only 12(6.1%) of the female-heads had involvement in minor positions. Women took their sex (being female), low level of education & poverty as barriers against them to get access to socio-political positions. The findings in the study have also revealed that the female-headed households have limited participation in the highly valued local institution such as “Idir” for economic reasons that is to say lack of money to settle monthly payments.

Majority of the female heads, although crashed by poverty, hope to escape out of it and hard working is the way out for many. While majority (76.3%) hope to defeat poverty, the rest (23.7%) of the female heads has lost hope to escape poverty due to such reasons
as old age, lack of job opportunities, poor health, lack of government support and inflation.

5.2. Recommendation

The findings in this study have shown that, many of the female-headed families in Addis Ababa are suffering from poverty. This indicates that, despite the increasing concern for the socio-economic empowerment of women from both the Federal and local governments, it still needs a practical step forward from all concerned bodies. In light of this, the following possible interventions are forwarded.

- Poverty is found to be prevalent in the female-headed households that nearly three-fourth were living under poverty line and unable to meet the minimum calorie per capita requirement. Therefore the national, regional and local poverty reduction programmes and strategies should give special attention to women in general and the female-headed families in particular. NGOs and CBOs should also target these disadvantaged segments of the population in their poverty alleviation interventions. Local governments need also help these civil society organizations to correctly target the needy so as to ease the burden of poverty among the female-headed families.

- Many of the female-headed families were found to be relying on low paying and insecure income source such as daily labor and other informal activities mainly petty trades to make their living. Thus local governments and NGOs should facilitate the way that, these endangered families could get access to more secured income sources. Organizing women (female heads) in micro and small enterprises and providing them with market places, entrepreneurial skills as well as better access to credit services could be possible interventions in this regard.

- The incidence of poverty is found to be high among the households headed by migrant women than by the non-migrant ones. Seeking for job was identified as the reason for majority to come to their current residence. This makes the problem inter-regional and inter-city; and hence need a national effort to be curved. Therefore in
addition to the curative interventions made locally, all regions and cities should take similar measures as a preventive mechanism to allow the potential (would be) migrants hope life in their respective regions and cities. By doing so, it is possible to minimize the prevalence of poverty in the cities of destination most likely Addis Ababa.

Many of the female-headed families were found to be not only lacking their own houses but also living in an overcrowded rooms and poor housing conditions with a serious lack of basic facilities. Nearly 25% of the female-headed families for instance were using open fields and forests for their toilet services. Many of them (58.3%) still were relied on the profit making water venders due to the lack of access to other low-cost sources. Although there are encouraging beginnings with regard to the housing provision it needs furtherer intervention from the city and sub-city governments to make housing units affordable especially the initial cost to transfer condominium houses) to the poor women. There is also a need to increase the number and distribution of public latrines and public water taps so that the poor families could get better access. This can be done by the local governments, NGOs as well as CBOs.

Access to education is one among the basic child rights. There were however, school age children in the female-headed households who have denied access to education. Since the main reason is economic (lack of income) to say poverty, it seems only be solved when the economic problem of the family get solved. But time need to be valued here and hence an immediate intervention is needed from any concerned body; the local governments (Sub-city and Kebele), NGOs, CBOs etc to enable those children enjoy basic rights. Child feeding and supporting programmes might be among the possible ways of intervention.

Although credit service is an important poverty coping mechanism, majority of the female-headed families (71.2%) found difficult to get the service due to mainly failure to offer a guarantor or collateral. Even those who qualify to get the service were less interested to take credits due to fear of bankruptcy & high interest rate. Therefore, the financial institutions should prepare awareness raising programmes and also should
revise the existing interest rates and the pre-conditions qualifying women to get the service in accordance with the women’s ability to attain it while maintaining the system to get back the loan.
Bibliography


Getnet Kebede (1996) Socio-economic Problems Facing Women-headed Families (an Assessment of the view of thirty women who live in some selected kebels of Addis Ababa. Senior Essay, Department of Sociology and social Administration, Addis Ababa University, Addis Ababa


World Bank (2000) World Development Indicators, the World Bank, Washington D.C. USA


Web sites


http://www./se.ac.uk/collections/genderinstitute/pdf/femalehouseholdheadship.pdf


International Fund for Agricultural Development (IFAD) (1999). The Issue of Poverty among Female-headed Households in Africa. IFAD, Rome
http://www.ifad.org/gender/learning/challenges/women/60.htm
International Labor Organization (ILO) (1996) **All Women are Working Women: the Feminization of Poverty.** ILO, Geneva


Kamau, P (on Line). **An Economic Analysis of Gender Diversity and Urban Poverty in Kenya: A Case Study of Eldoret town:** University of Nairobi, Institute for Development Studies, Nairobi


Ketepa P. (1999) **Women and Poverty, and the Economic Empowerment of women.**


Kodama Y. (2006) **Poverty Analysis of Ethiopian Females in the Amhara Region:**

Discussion Paper No.80 Institute of Development Economics, Japan External Trade Organization (JETRO), 3-2-2, WAKABA, MIHAMA-KU, CHIBA-SHI CHIBA 261-8545, JAPAN

http://econpapers.repec.org/paper/jetdpaper/dpaper80.htm


http://openlibrary.org/b/OL654050M/Country-position-paper


UNDP (2009) **India: Urban Poverty Report, 2009:** Fact Sheet

## Annex-1

List of food items and the corresponding amount of calories

<table>
<thead>
<tr>
<th>S.N</th>
<th>Food item</th>
<th>Calories in 100grm</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Teff(kg)</td>
<td>361</td>
</tr>
<tr>
<td>2</td>
<td>wheat(kg)</td>
<td>360</td>
</tr>
<tr>
<td>3</td>
<td>Maize(kg)</td>
<td>361</td>
</tr>
<tr>
<td>4</td>
<td>Barely(kg)</td>
<td>361</td>
</tr>
<tr>
<td>5</td>
<td>Sorghum(kg)</td>
<td>363</td>
</tr>
<tr>
<td>6</td>
<td>Potato(kg)</td>
<td>82</td>
</tr>
<tr>
<td>7</td>
<td>Tomato(kg)</td>
<td>82</td>
</tr>
<tr>
<td>8</td>
<td>Bean and peas(kg)</td>
<td>341,342</td>
</tr>
<tr>
<td>9</td>
<td>Onion(kg)</td>
<td>38</td>
</tr>
<tr>
<td>10</td>
<td>Rice(kg)</td>
<td>344</td>
</tr>
<tr>
<td>11</td>
<td>Lentil(kg)</td>
<td>345</td>
</tr>
<tr>
<td>12</td>
<td>Vegetables(kg)</td>
<td>64</td>
</tr>
<tr>
<td>13</td>
<td>Dry pepper(kg)</td>
<td>73</td>
</tr>
<tr>
<td>14</td>
<td>Edible oil (liter)</td>
<td>897</td>
</tr>
<tr>
<td>15</td>
<td>Milk (liter)</td>
<td>82</td>
</tr>
<tr>
<td>16</td>
<td>Butter(kg)</td>
<td>700</td>
</tr>
<tr>
<td>17</td>
<td>Meat(kg)</td>
<td>630</td>
</tr>
<tr>
<td>18</td>
<td>Sugar(kg)</td>
<td>385</td>
</tr>
<tr>
<td>19</td>
<td>Coffee</td>
<td>169</td>
</tr>
<tr>
<td>20</td>
<td>Cheese</td>
<td>132</td>
</tr>
<tr>
<td>21</td>
<td>Qocho/False banana(kg)</td>
<td>171</td>
</tr>
<tr>
<td>22</td>
<td>Salt(kg)</td>
<td>67</td>
</tr>
<tr>
<td>23</td>
<td>Egg</td>
<td>62</td>
</tr>
<tr>
<td>24</td>
<td>Spaghetti(kg)</td>
<td>267</td>
</tr>
<tr>
<td>25</td>
<td>chili(kg)</td>
<td>93</td>
</tr>
</tbody>
</table>

FAO (1968), FOOD COMPOSITION TABLE FOR UAIN AFRICA U.S DEPARTMENT OF HEALTH EDUCATION, AND WELFERE, BETHESDA, MARYLAND, USA.
Definitions of terms from local languages

‘Areke’ Home- distilled alcohol.

‘Idir’ A burial net work for mutual financial, emotional and spiritual support during times of death/funeral.

‘Injera’ Flat pancake-like bread commonly made of locally grown grain called Teff

‘Iqub’ An indigenous rotating savings scheme where members contribute a certain amount of money each month to be given to a member who is packed-out randomly using a lottery method. The ‘Iqub’ lasts until each member gets the sum contributed by all members each month.

‘Kebele’ the lowest Administrative unit in Ethiopia

‘Mahber’ A religious association in which members get together once a month on the saint’s day to share meals and contribute money to be used to support members and their families during times of adversities such as death in the family.

‘Tella’ Home- brewed alcohol.