

**An Assessment of the Socio Economic Condition of Female-Headed Households in
Debre Markos Town Especially: The Case of Kebele 01
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Abstract

In general terms, women in developing countries are more disadvantaged in the labor market. They tend to be frequently employed in the informal sector and work in lower occupation positions compared to their male counterparts. The general objective of this study is assessing the socio-economic condition of female-headed household in Debre Markos Town: The case of kebele 01. To gather the relevant data the researcher conducted a survey using quantitative and qualitative research methods. This study focused on 328 FHHs population and a sample of 50 randomly selected household. The study tools were interview and questionnaire.

The findings of the study reveal that the socio economic problem of female-headed households is increasing from time to time. FHHs are the poorest of the poor and faced by high economic problem. There are so many female-head households, often due to divorce, separation, death, etc. The economic condition of FHHs is very low because FHHs do not have regular sources of income. Different FHHs employ various short-term and long-term coping mechanisms to adopt the livelihood insecurity's but there coping mechanisms are not.

The recommendations generated include: females must be involved in formal sectors to change their living conditions. To realize women's participation, women's capacity should be enhanced through education and training and access to resources/capital must also be enhanced and credits available to women. The government and NGOs should give attention to the children's access to basic and developmental needs like education and health.

Key Words: Female-Headed Household, Socio Economic Condition, Debre Markos Town

1. Introduction

1.1. Background

Female-headed household means a household headed by a single parent, usually the female. In the context of international development cooperation, households headed by women have increasingly attracted the attention of scholars and policy makers. They are considered as important target group for development activities including water projects. In part, this is due to the unprecedented increase of this type of households throughout the world with different socio-economic backgrounds and cultural traditions. It is also due to the level of poverty within such households. Since woman have less favorable labor market opportunity and are more vulnerable to recession and labor shocks (Hasiba, 2004).

The chance that formally married women (widowed, divorced, and separated) will become households is much higher than never married women everywhere in the world. Female adults' headship rates for widowed and divorced women are higher among developed countries. With a few exceptions, 60-80 % of formally married women head their own households. Available data for Africa and Asian countries show that headship rate for formally married women vary greatly within regions. For developing countries, the highest chance for a woman to become a household head was found among widows. Although the difference in headship rates between widowed and divorced in this country is generally small. There are several countries like Bangladesh, Burundi, Myanmar, Puerto Rico,

Rwanda, and Thailand where the headship rate for widowed exceed that of divorced or separated women by more than 30%. There are also some developing countries such as the Republic of Korea and Singapore the probability of female headship among widowed is much lower than among divorced females most probably because of the reason that elderly parents are to be cared for by their children under the same root in these culture (Espenshde, 1985; UN, 1995).

In developing countries, there has been a steady increase in the number of female headed households (Bongaarts, 2001). Even though reasons for this trend are geographically and historically determined much of the concern surrounding female headed households, assumes a link between growing numbers of the feminization of poverty. This discourse suggests that female-headed households are the “poorest of the poor” and in need of various forms of intervention (Chant, 2003; Mommsen, 2002). Female-headed households are often reported as being more dependent and having low socio economic statues (Chant, 2007; Posel, 2001). Most literature on female-headed households in Africa focuses on children’s wellbeing and household’s economic wellbeing (Desa, 1992; Onyangoetal, 1994).

Female-headed households in Ethiopia are among those that are hit the hardest by the incidence of poverty in both rural and urban areas of the country. This is mainly due to the poor social and economic conditions of women which result from the gender inequality that exists in the country (Nuri, 1992; Selamawit, 1994; Tesfu, 1996, and Gerawork, 1997). It is well known that such households do not fold their hands and wait for development assistance as they are fully aware of the fact that such assistance is in short supply. As a result, they engage in different types of coping and adaptive mechanism as livelihood strategy (Oconnell, 1992).

1.2. Statement of the Problem

Women in developing countries are generally more disadvantaged in the labor market. They are more frequently employed in the informal sector and work in lower occupational position compare to male (Lopez, Carlos and Zahid, 2005; Standing 1999, United Nations, 2005). All these factors, place women in developing countries in a worth position when heading their own households. On the other hand, extended family arrangements are more common and kinship networks stronger in many less developed countries (Dejong Glerved, Devalk and Blommesteljn, 2001, Dussel and Pollon, 2004).

Given frequent typecasting of female-headed households are the” poorest of the poor”, it is often assumed that both women and children suffer greater poverty than in households which conform to a more common (and idealized) male-headed arrangement. This is critically important when considering female-headed households are rising in number and proportion in most developing regions.

While risks to children’s well being may arise through discriminatory or hostile attitudes towards female-headed households in society at large gender dynamics with in male-headed households units can be just as prejudicial. Those although poverty can be exaggerated by household headship, this is not exclusive to children who live only wither there mother (See also Deamonica, et al 2004).

Regarding the socio-economic condition of female headed-household there are no previous studies in our area. There for this study conducted to identify the socio-economic problems

of female-headed households in our area and also to raise some recommendations about the problem.

1.3. Objective of the Study

1.3.1. Genera Objective

The general objective of this study is assessing the socio-economic condition of female headed house holed in Debre Markos town especially in the case of kebele 01.

1.3.2. Specific Objective

- To assess the economic condition of female headed household;
- To assess the social condition of female headed household;
- To identify the livelihood strategy of female headed household; and
- To assess the impact of female headed household on their children.

1.4. Significance of the Study

The main significance of this study is to create awareness about the socio-economic condition of female-headed household in the society by identifying the main problem of those issues. In addition, this study has the following significance:

- It can help researchers to undertake further investigation in related area.
- It may be an input for policy makers to develop policies on addressing the problem of female-headed households;
- This study may also help to know about the main problem of female headed households and to create mechanisms to problems

1.5. Limitation of the Study

Every research has its own limitation. This research also has many limitations, including the small sample size which may not be representative of the whole female-headed households in kebele 01. The researcher had financial problems which limited the research material inputs. There was also shortage of time to collect and interpret the data because of competing activities such as classes at the time of the research process. Moreover, there was shortage of related literature in the library as well as shortage of computer and internet in the library. In addition, some of the respondents were not willing to give full information about themselves.

1.6. Scope of the Study

The research was focused on the socio economic condition of female-headed households in Debre Markos Town with cases from kebele 01.

1.7. Definitions of the Terms

Household- is a person or two or more persons living together who make common provision for food or other essentials for living.

Female-headed Household-is any female whose age is greater than ten and is head of a household.

Poverty- is inability to fulfill their basic needs.

Livelihood-is the living standard of female headed households.

2. Methodology

2.1. Study Area

The study was conducted in Debere Markos Town particularly in kebele 01, East Gojjam Zone which is located in Amhara Region at a distance of 265 km from Bahirdar and 300 km from Addis Ababa. It has seven kebeles. The researcher selected kebele 01 for the research city due to higher number of female-headed households. According to the report of Women and Children's Bureau, the kebele has 8148 female-headed households. Another rationale is that there is no research conducted in the area. As a result, this research is conducted to fill the gap.

2.2. Study Population

The targeted population of this study is female-headed household in Debere Markos Town kebele 01. The total number of female-headed households in these kebele is 8148 (Bureau of Women and Children, kebele 01 report, 2008).

2.3. Study Design

To collect data the researcher used a cross-sectional survey design. The data was taken at one point in a time and the researcher was expected to minimize financial expenditure and to save time as well as study a number of cases at a time.

2.4. Method of Data Collection

To gather the relevant data the researcher conducted, by survey, quantitative and qualitative research methods. Even though most of the variables are measured through quantifiable measurement there are social variables analyzed in a descriptive way. The researcher selected a sample of respondents from the population and administered a semi-structured questionnaire.

2.5. Sampling Size and Sampling Technique

The researcher used both probability and non-probability sampling techniques. From the non-probability sampling techniques the researcher used purposive sampling for key informants (women and children administrative office). From the probability sampling techniques the researcher used simple random sampling technique to select respondents (female-headed household). There are 8148 FHHs in kebele 01 (according to women and children administrative office report, 2008), out of the total 8148 FHHs 7820 live in central part of kebele 01 and 328 FHHs live in remote areas of kebele 01. This study was focused on 328 FHHs from which 50 samples were selected randomly.

2.6. Data Collection Instrument

To gather the relevant data the researcher used questionnaire, and interview. Questionnaire deployed for respondent (FHHs) and interview for key informants (women and children administrative office in kebele 01).

2.6.1 Questionnaire

Both open and close-ended questionnaire techniques were used on the selected female-headed households.

2.6.2. Interview

Interview is the appropriate instrument to collect detailed and richer information. The researcher collected data from key informants through interview guideline. In this study key informants are women and children administrative office who live in kebele 01.

2.7. Source of Data

The data was collected from both primary and secondary source of data.

2.7.1. Primary Source of Data

The primary source of data includes data obtained through questionnaire and interview, and key informant guides.

2.7.2. Secondary Source

The researcher used secondary source about the socio-economic condition of female-headed households such as books, journals, magazines, internet and other related articles.

2.8. Data Analysis and Interpretation

The collected data was analyzed using both qualitative and quantitative methods. To present the data in clear and attractive way, the researcher used tables for quantitative data and also analyzed qualitative data by quoting views of the informants.

2.9. Ethical Consideration

The researcher was severing the privacy of the participants in the study by not disclosing their names and by not obliging them during data gathering process. If individuals are not interested, the researcher explains to them that there is no any negative effect to them. Rather, it is explained to them that it is to understand and solve the problem related to female-headed households.

3. Data Presentation and Analysis

This chapter discusses the major finding and interpretation of data collected from the study areas. The units of this study are female headed households.

Table 3.1. Background Information of the Respondents

No	Status	Category	Frequency	Percentage (%)
1	Age	19-24	6	12
		25-29	3	6
		30-34	8	16
		35-40	20	40
		41-45	5	10
		46-50	5	10
		Above 50	3	6
		Total		50

Source, survey 2016

Table 3.1 indicated that 20 (40%) of the respondents are between the age of 35-40 followed by 8 (16%) of the respondents being 30-34 years of age; 6 (12%) of the respondents are between the age of 19-21; 5 (10%) of the respondents between the age of 41-45, and the remaining 5 (10%), 3 (6%) of the respondents are between the age of 46-50 and above 51 years of age.

Table 3.2.Marital Status of the Respondents

Marital status	Frequency	Percentage (%)
Unmarried	5	10
Married	6	12
Widowed	20	40
Divorced	15	30
Separated	4	8
Total	50	100

Source survey 2016,

As shown in table, 3.2 above, 20 (40%) of the respondents are widowed, 15 (30%) of the respondents are divorced, 6 (12%) of the respondents are married, and 5 (10%) of the respondents are unmarried whereas only 4 (8%) are separated, either of the spouses live far away for different reasons (work, education etc).

Table 3.3.Religion of the Respondents

Religion	Frequency	Percentage (%)
Protestant	2	4
Orthodox	40	80
Muslim	1	2
Catholic	2	4
Other	5	10
Total	50	100

Source: Survey, 2016

The above table indicated that the majority 80% of respondents are followers of orthodox religion, 5 (10%) of respondents follow other religion and the remaining 2(4%) and 2(4%) of respondents are protestant and catholic. Only 1 (2%) of respondent is Muslim.

Table 3.4.Educational Statues of the Respondents

Educational statues	Frequency	Percentage (%)
Illiterate	20	40
Primary (1-5)	7	14
Junior (6-5)	4	8
Secondary (9-12)	-	-
Diploma	4	8
First degree	-	-
Read and write	15	30
Total	50	100

Source: Survey 2016,

As can be seen from table 4 the majority 20 (40%) of the respondents are illiterate. That is, the highest number of female-headed households is not educated. A sizable number of the respondents, 15(30%) of respondents can read and write whereas 7 (14%) of female-headed

household heads have completed primary school and only 4(8%) respondents are educational status.

Table 3.5 Working condition of the respondents

Working condition	Frequency	Percentage (%)
Farmer	5	10
House wife	11	22
Government employers	2	4
Private business owner	20	40
Other	12	24
Total	50	100

Source: Survey 2016,

Regarding the working condition information about female headed house hold the above table indicate that the majority 20 (40%) of respondents participate in the informal sector like private business owner; 12 (24%) of the respondents participate in other activities like daylily labor; 11(22%) of the respondents are housewives whereas the reaming 5 (10%) and 2(4%) of the respondents participate in farming and in the public sector.

Table 3.6 Respondents Major Source of Income

Source of income	Frequency	Percentage (%)
Income from private business ownership	14	28
Farming	8	16
Daily labor	20	40
Remittance	6	12
Other	2	4
Total	50	100

Source: Survey, 2016

As can be seen from table 3.6, majority of respondents 20 (40%) engaged in daily labor or informal sector activity as a source of house hold income which may not adequately allow them to meet their basic needs. The reaming 14 (28%) and 8 (16%) of female headed households depend on income from private business owner and farming. Only 6 (12%) of FHHS obtain income from remittance, which means that a relatively small amount of incomes are support from other relatives.

Table 3.7 House Hold Size of the Respondents

Category	Frequency	Percentage (%)
1-3	20	40
3-6	25	50
Above	5	10
Total	50	100

Source: Survey 2016,

As the above table indicates 25 (50%) of the respondents live with 3-6 members followed by 20 (40%) of the respondents with household size between 1-3 members. The remaining 5 (10%) of the respondents have a family size of above 6 members.

Table 3.8 Dependant Households of the Respondents

Variable	Alternative	Frequency	Percentage (%)
Q. do you have a dependant households?	Yes	40	80
	No	10	20
	Total	50	100
No of dependant house hold members	1-3	35	70
	3-4	10	20
	5-6	5	10
	Above 7	-	-
	Total	50	100

Source: Survey 2016,

As indicated in the above table the majority 40 (80%) of the respondents reported that they have dependent household members. And only 10 (20%) of the respondents have no dependent households. Out of the samples, 35 (70%) of the respondents indicated that they have between 1-2 dependent household members, 10 (20%) of respondents that have between 3-4 dependant household. The remaining 5 (10%) indicated that they have between 5-6 dependent household size also the above table indicate that no one respondents reported that have about of dependent housedhold members.

Table 3.9 Respondents Current Source of Income is Adequate Enough to satisfy their Family Need

Category	Frequency	Percentage (%)
Very adequate	3	6
Adequate	5	10
Not adequate	30	60
Extremely inadequate	12	24
Total	50	100

Source: Survey 2016,

As the above table shows, the majority of FHHs 30 (60%) current source of income is not adequate enough to meet their family need; 12(24%) of FHHs current source of income is extremely inadequate to satisfy their family needs whereas only 3 (6%) and 5 (10%) of FHHs current source of income adequate and very adequate enough to satisfy their family needs. From this table we understand that the majority of female-headed households are vulnerable or live under extreme poverty.

Supporting the above information, one interviewee stated that:

“I used to save 10 birr weekly in “eqib” but even I could not cover expenses for basic family needs. I always compel my children work with me though we could not succeed in fulfilling our human requirement.”

With low level of income, irregular financial sources or unemployment female-headed households are more likely to be rather tenants or renters, of poor quality housing conditions. With regard to this, one focus group discussant noted his experience as follows:

“Most of the time I spent my money in house rent and consumption and there is mismatch between my income and expenditure. In other words, I frequently and up in debt since I could not satisfy my needs in accord with my monthly”

Table 3.10 Respondents Monthly Salary before the Head of the Household

	Category	Frequency	Percentage (%)
Respondent monthly salary before	Below 400	40	80
	400-1000	9	18
	1000-5000	1	2

Source survey 2016,

The above table indicated that the majority 40 (80%) of FHHS are below 400. The remaining 9 (18%) of FHHS were between 400-1000 and only 1 (2%) of FHHS got between 1000-5000 monthly salary before being household heads.

Table 3.11: Average Monthly Salary of Respondent after becoming Head of the Household

Monthly salary	Frequency	Percentage (%)
Below 400	8	16
400-1000	30	60
1000-5000	10	20
above 5000	2	4
Total	50	100

Source: Survey 2016,

The above table indicated that the majority 30 (60%) of respondents monthly salary in average after becoming head of the household between 400-1000 birr. The monthly salary of 10 (20%) of the respondent monthly salary is between 1000-5000 birr. The remaining 8 of respondents (16%) have a monthly salary below 400 birr; and only 2 (4%) of respondent monthly salary above 5000 birr.

Table 3.12 Respondent Getting Support from Relatives

Variable	Alternative	Frequency	Percentage (%)
Q. do you get support from other related with your source of income	Yes	10	20
	No	40	80
	Total	50	100
From whom?	Government	3	6
	Community	2	4
	Nongovernment	3	6
	Other	2	4
	Total	10	20
Type of support /Method	in cash	2	4
	in kind	3	6
	Bothe	5	10
	Total	10	20

Source: Survey 2016,

The above table indicates that the majority 40 (80%) of female-headed households do not receive any support from any organization or relatives any from of income. But only fewer 10 (20%) of female-headed households receive support from different organizations from those 3 (6%) FHHs are supported by governmental organization and 3 (6%) get support from local community associations, like *idir*, *iqub* and relatives. Of these, 2 (4%) of FHHs, receive support in cash and 3 (6%) in kind whereas the remaining 5 (10%) are supported both in cash and kind.

3.2. Differentials in Livelihood Insecurity

Although the study reveals that female-headship is associated with urban poverty, it was also found that all female-led households are not equally vulnerable to livelihood insecurities. Their degree of vulnerability varies across certain variables, mainly level of education, and number dependent household members. Based on this study level of education, one important factor strongly influencing the livelihood of households and their probability of falling into poverty is the education level of household heads and their members. As already presented in table 4 above, educational attainment of household heads is low.

3.3. Coping Mechanisms Adopted by Female Headed Households

To cope with livelihood insecurities, FHHs employ different coping strategies. The type of coping strategies households employ varies depending on the availability of livelihood assets which are accessible to them. The respondents say that during livelihood insecurity they used different mechanisms. For example, when the price of teff increases, some of the respondents shift to other cheap crops. Others say they decrease consumption of teff.

3.4. The Livelihood Assets of Female Headed Households

Based on the sustainable urban livelihood approach, this section explores the different types of livelihood assets that are available to female-headed households upon which their livelihood is built.

3.4.1. Human Capital

Health and education are most important assets for the urban poor as health is vital in determining the quality of the labor of the poor. Likewise, access to education and turning provides the opportunity for poor men and women to improve the value of their human capital.

3.4.2. Physical Capital

In urban context, housing can be considered as the most essential physical capital. Female household headship may bring about sudden change of physical assets or the inability to command sufficient amount of financial income may result in allure to purchase certain equipments. In the survey, households were asked to indicate if there is a change in specific equipment and assets after they became a household head. The following table presents household's level of house equipment both before and after being household heads.

Table 3.13: Respondents Household Belongings before & after being Household Head

Types of Equipment	Pervious	Present
House	17	12
Color TV	10	3
Radio	3	3
Sofa	-	-
Electric stove	5	3
Jewelries	10	7

Source: Survey 2016

As we see in the above table there is a change in the amount of household physical assets. It was found that change in certain equipment such as jewelry, house and color TV is due to the fact that households sold them off in times of despair. The survey results indicate that the majority of household belongings change within divorced families. In addition to these, FHHs also express that the change of the house equipment because of sell the equipment for purchasing power fulfilling the need during income shortage exists.

Means of livelihood (occupation/work) of female-headed of households was also one area covered by the study. It is obvious that female-headed households, like all other women, have tedious work in the usual household chores which is culturally and socially left to them in a backward society like Ethiopia. In most cases, female-headed households are obliged to be the the main bread Winner of the household and are therefore forced to do household drudgeries. The majority of female-headed households are currently doing some kind of work outside the usual household duties and responsibilities.

3.5. Children of Female Headed Households

Table 3.14: Children of Respondents

Variable	Alternative	Frequency	Percentage %
Do you have A child	Yes	40	80
	No	10	20
	Total	50	100
No of children	1-3	20	40
	3-6	15	30
	Above 6	5	10
Your child is learn	Yes	10	20
	No	30	60

Source: Survey 2016

The above table indicates that the majority of female-headed households 40 (80%) are do have children; 10 (20%) of female-headed households do not have children. The majority 40 (80%) of the respondent have between 1-3 children; 15 respondents (30%) of the respondents have between 3-6 children whereas the remaining 5 (10%) of female-headed households have above 6 children. The majority (60%) of respondents' children cannot attend school. Only 10 (20%) of respondents children can attend school.

Based on this one female household headed stated that: *In my view female headship has difficult consequences on children due to the conservative mentality in society which often believes that children raised without a father figure would be spoiled and would not develop a good character.*

According to respondents, not only adults but also children of male-headed households discriminate the children of FHHs. For more than 20% of FHHs, the condition is creating emotional and psychological vulnerability:

My son or daughter do no more play with other children in the neighborhood since they are given bad names due to the fact that their father died of HIV/AIDS and all people know that I am living with the virus.

3.6. Social Capital

In this study attempt were made to look into three active social institutions in Debre Marko Town, namely 'iddir', "Maheber" and 'equb' and their impact on the socioeconomic conditions of surveyed households. Moreover, an assessment was conducted to investigate level of neighborhood ties and kin-based relationships.

"**Iddir**" is the traditional form of social organization whereby money collected from members is used to cover funeral expenses in case of death or bereavements or medical cost during serious illness. It is usually established among people living in the same village/settlement.

"**Maheber**" is a religion-based community organization practiced as religious salvation and has profound emotional and psychological effect for members who practice it.

"**Equb**" is a traditional rotating credit and saving association, usually established by small groups of people in order to provide rotating fund for members. It is established either for short or long periods depending on the consent of the members.

This study found out that "Iddir" plays a fundamental role for FHHs during the death of the husband or any family member or relative since forms a critical source of financial stability. The survey on FHHs found out that 24 (48%) of respondents were involved in "Mahaber" before and after they become household heads; and 26 (52%) of female-headed households are not members of "Mahaber" currently because of lack of financial resources which they are expected to contribute. Nor were they before since most responsibility rested at the hands of their husbands.

Regarding the nature of social networks of FHHs have, survey results show that strong social relationships among FHHS take place at work place. The majority of respondent said that they have good social relation with people who are engaged in similar economic activities. Generally, the social network among them includes sharing coffee in the morning or afternoon with their neighbors occasionally. However some FHHS face difficulty in establishing strong and sustainable social relationships. They indicate that there are certain misperceptions on the part of people toward FHHs.

4. Conclusion and Recommendation

4.1. Conclusion

The socio economic problem of female-headed households is increasing from time to time in developing countries. FHHs are the poorest of the poor and faced with high economic

problems. There are so many female-headed households due to divorce, separation, death etc.

The economic condition of FHHs is very low because FHHs do not have regular source of income. They find other means of survival like petty trading, food for work and cash for work which are the most important for securing financial capital. The majority of FHHs report that they are involved in the informal sector but little income. But the social interaction and reciprocity among FHHs are very strong. They share information, ideas and livelihood resources such as cash and food.

Different FHHs employ various short-term and long-term coping mechanisms. But some of the coping mechanisms are not viable due to the declining social and economic conditions. Despite the diversification of livelihood sources, the financial and economic situation of FHHs has not improved since they are unable to raise sufficient income as well as growing by inflation.

Even though most children of FHHs attend schools, there are a significant number of children who do not go to school. Some of those who attend school are also obliged to work on the streets in order to support their family or cover their educational costs. However many children of FHHs neither work nor go to school. Generally FHHs based on the findings of this study indicate that FHHs are the poorest of the poor economically than socially.

4.2. Recommendation

Based on the finding of the study the researcher suggests the following recommendations.

- It is found out that income of female-headed households in this study is very low. Because FHHs are work in the informal sector. So females must come and work in formal sectors to change their living condition. In addition to this, credit and saving schemes should be given to those who have the motivation, desire and capacity to engage in some micro-enterprise activities;
- Giving training for FHHs and other member of their households in marketable skill and assisting them to start their own small business is important. The objective of the training must be to provide older children of FHHs who have neither work nor go to school opportunities to build their skills;
- The government, NGOs and other concerned bodies should give attention to the children of FHHs who are out of school because of economic reasons to continue or start formal education by covering their school fees including educational materials, cloths etc;
- The majority of FHHs in this study are found to be illiterate. So create a mechanism to encourage and motivate illiterate FHHs, particularly the young ones, to continue their education;
- The community must be encouraged to involve FHHs in any social interaction and responsibilities as well as create good opportunities for interaction with those FHHs;
- Government and the women and children's office must create development strategy and plan to address the socio economic condition of FHHs.

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