

ADAMA SCIENCE AND TECHNOLOGY UNIVERSITY



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DEPARTMENT OF PSYCHOLOGY

**PSYCHOSOCIAL CHALLENGES AND COPING STRATEGIES OF FEMALE
HEADED HOUSEHOLDS IN MATAHARA TOWN**

BY: MERGA KEFALA

ADVISOR: Dr. HABTAMU KEBU

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ABSTRACT

This research study explored psychosocial challenges and coping strategies that female-headed households adopt at Matahara town. The study intended to achieve the following objectives: (i) examine the existing livelihood strategies of female headed households (ii) explore the various challenges faced by female headed households and (iii) examine the support mechanisms of female headed households to cope with life challenges . The literature reviewed to collect data from 16 female headed- household. The study was qualitative in nature and thus employed interviews and focal group discussion with key respondents. Data was analyzed qualitatively using the content thematic data analysis which used interpretive approaches and presentation is textual rather than statistical. The study findings show that the livelihood of FHH are engaging in informal trading , the main livelihood activity of the female heads; exchanging labor for food; reliance on temporary employment from different agencies; reliance on handouts from government and other bodies. Moreover, these female heads faced numerous difficulties ranging from emotional, social to financial problems that resulted in worsening the condition of women, and hence validating feminization of poverty among them. Several support mechanisms were discovered to be available for the female heads but they fail to be fruitful results. The study made the following recommendations: mainstreaming gender education from childhood stage; efforts aimed at job creation; financial empowerment through setting up of micro schemes for urban women thereto improving the social services delivery in equitably across genders and strengthening informal strategies to improve women's social capital.

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CHAPTER ONE

1. INTRODUCTION

Sustainable development can only be achieved through long-term investments in economic, human and environmental capital. At present, the female half of the world's human capital is undervalued and underutilized all over the world. As a group, women and their potential contributions to economic advances, social progress and environmental protection have been marginalized. Better use of the world's female population could increase economic growth, reduce poverty, enhance societal well-being, and help ensure sustainable development in all countries (OECD 2008).

All over the world, in terms of family life, women are slowly and steadily shifting away from joint families to a longer duration of singleness (Chatterji, 1997). One of the major changes today is the increasing number of families headed by women. About thirty-three percent of households, worldwide, is estimated to be headed by women (Praveen & Singh, 2008).

In many parts of the world, including the developing countries, there has been a steady increase in number of female headed households (Schatz, Madhavana and Williams, 2011) due to HIV/AIDS, migration, poverty amongst other reasons. Increasing social problems of the female heads have become an ever-present reality to the public and private welfare organizations (Chiripanhura, 2010). A high proportion of these households are found to suffer immense poverty whose impact on the social and economic aspects to a country is real (Chant, 1997). A reduced capacity for income generation and growing risk of serious illnesses are likely to increase the vulnerability of the female heads to fall into poverty, regardless of their original economic status, unless comprehensive and effective social policies are in place (Chant, 2003).

Single women tend to suffer from a feeling of hopelessness and lack of identity after divorce/widowhood. In many women, feelings of guilt, shame, resentment, anger and anxiety about future are so dominant, that they bring out personality changes (Kotwal & Prabhakar, 2009). Psychosocial stressors originate from the external social environment such as women's inferior social position, lack of power, homelessness, and economic hardships, man-made or natural disasters. Stressful events like illness in the family, death of one's spouse, divorce, accident that might reduce or destroy women's ability to shoulder responsibility and lead to mental health

problem (Patel, 2004). The financial problem and other stressful life event creates depressed mood and affect the psychological health (NidhiKotwal, BhartiPrabhakar, 2009).

In sub-Saharan Africa, where HIV is most prevalent, more women than men live with HIV. Regardless of the cause, the illness and death of any family member can potentially have significant emotional, financial and practical consequences for the family as a whole. Thus, it has been described as a family disease, primarily because it often involves the clustering of infections within a family and the loss of an important income earner or caregiver, and because of the role the family can play in HIV prevention (Richter & others, 2009).

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). Most women work in the informal sector, which is characterized by low incomes, small value additions and job insecurities. Since job opportunities in the formal sector are requiring more and better educational qualifications, which most women do not have, the informal sector is becoming the common job for women.

It is generally hypothesized that female-headed households are more likely to be economically deprived and to lack the proper emotional environment for psychosocial development in children hence feminization of poverty. In a male dominant society women whose identity was formerly associated with that of their husbands, sudden loss of husband either through divorce/widowhood resulted to a feeling of worthlessness and lack of identity associated with their husband, feeling of isolation, anxiety about future ,helplessness, lack of peace of mind, feeling of insecurity (Kotwal & Prabhakar, 2009). With the loss of male breadwinner in family, the poor woman faces difficulty in meeting the basic needs of children and other family member's .Along with households duties the women have to take other duties usually done by male member and the welfare of women as households were pushed into poverty (Muzondidyaq, 2009). Although lots of work has been undertaken to investigate the impact of poverty on women in general (Hunter 2003), very few have explored psychosocial problems of female headed households and survival strategies in their everyday experiences and lives (Mate, 2001).Consequently, this research would try to explore the current situation and coping mechanisms of female headed households in Matahara town .

1.2. Statement of the problem

Ethiopia like other countries in Sub-Saharan Africa is affected by the challenge of female-headed households. Female heads are living in a rapidly changing environment that present them with many problems and pressures ranging from domestic work to the difficulties arising from the changing structure of the family and the community (Horrell & Krishnan, 2007). It is widely suspected that the economic, social and cultural vulnerability associated with female-headed households without male member resulted in a lot of problems in the family. They can be economic, psychological, and social and children discipline (Coley & Carrano, 2011).

Most women work in the informal sector, which is characterized by low incomes, small value additions and job insecurities. Since job opportunities in the formal sector are requiring more and better educational qualifications, which most women do not have, the informal sector is becoming the common job for women. Many African households fall into the category of poverty. The worsening status of women has created the concept known as the "feminization" of poverty. One most prominent factor contributing to the "feminization" of poverty among women is the increasing number of female-headed households (UNDP, 1995).

Women heads of households are solely and directly responsible for providing the needs of their household members. They are also engaged in a variety of activities sometime at great cost to their physical and mental health. They face severe constraints in terms of ownership of resources and these constraints are reinforcing by culture.

It appears that the number of female household heads is increasing at a faster rate in the towns and cities of Ethiopia. The reasons behind this, according to Zenebe (2002), could be early marriage, increasing rates of widowhood, high divorce rates and the apparently fast growing number of children who are born outside wedlock and are expected to be raised by their mothers. 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).

As noted by Elson (1992:41): The growth of female-headed households is no sign of emancipation from male power; in a society in which women as a gender are subordinate the absence of a husband leaves most women worse-off. The core of gender subordination lies in the fact that most women are unable to mobilize adequate resources (both material and in terms of social identity).

From multiple perspectives, women find themselves in subordinate positions to men. In most societies, women are socially, culturally, and economically psychologically dependent on men. The vulnerable situation of women is further worsened by deepening economic crisis which are characterized by an escalating number of female-headed households. The situation is assumed particularly critical in developing countries like Ethiopia where social welfare systems that could support this group are inadequate. Moreover, children of female-headed households are assumed to be in a more difficult situation. There are still few studies to understand the different types of problems among female headed households and its impacts on the family; this would be the focus of the study. For this reason, It is to assess the psychosocial challenges of female-headed households and how these women adopt coping strategies in Matahara town.

1.3. Objectives of the Study

1.3.1. General Objective

The overall objective of this study was to explore the psychosocial problem of female-heads in Matahara town.

1.3.2. Specific Objectives

To achieve the main purpose, the following specific objectives have been set

- To explore the major psychosocial challenges which affect the female headed households practice
- To describe the factors responsible for prevalence of female headed households in Matahara town

- To examine the survival mechanisms of female headed households to cope with the challenges.

1.4. Research Questions

The study would attempt to answer the following main research questions:

- ❖ What are the major psychosocial challenges the female headed households in Matahara town faced?
- ❖ What factors are responsible for prevalence of female headed households?
- ❖ What are the coping strategies of female headed households to cope with challenges?

1.5. Significance of Study

The major aim of this study was to investigate psychosocial problem and coping strategies of female headed households as well as explaining out challenges that they face in life. Highlighting the livelihood problems is critical as it prompt the government, NGO s, Social Workers, development workers and the community at large to understand the female headed households' problems and challenges, and possibly work towards addressing them and can help them come up with strategies to curb poverty in female headed households as well as address other effects that are aggravating to the female headed households.

1.6. Delimitation of the Study

Problems of female households is a broad concept, which can be seen from different perspectives such as economically, psychologically, socially, political, legal spatial, it is hence impossible to cover all those dimensions under this study. Therefore, the scope of this study encompasses the female headed households in Matahara town assessing their psycho- social and livelihood conditions.

1.7. Limitations of the Study

Due to the purpose of the research, households had a tendency of giving socially acceptable answers in order to hide their situation and this distorts the collected data. The researcher then used probing to get more information. The findings cannot be generalized as the sample was taken from only one town using purposive sampling. There was no comparison group which could have helped to understand if the problems are really specific to the given age group and culture. Scarcity of information provided by official authorities, and delaying in arranging meetings with targeted women

1.8. Defining concepts

The concepts that need to be defined include psychosocial, coping strategy, female headed household, de-jure, de-facto and feminization of poverty. The aim of clarifying these concepts is to have conceptual meaning as well as operational meaning in the study.

Psychosocial: interaction of social and physiological aspect

pertaining to the psychological development of the individual in relation to his or her social environment it relates to one's psychological development in, and interaction with ,a social environment

Female-headed households: Female leading Family, Katz (1991) referred to a female head as a woman who is raising a child on her own without a husband or partner. Meanwhile, Chant (2003), refers to female head as situations where an adult woman (usually with children) resides without a male partner (or, in some cases, in the absence of another adult male such as a father or brother).. This study has adopted the definition by Chant (2003).

De-jure female-headed households: Female heads in the de-jure category are those who never got married and those that are legally or permanently separated from their partners or husbands (Tiruwork, 1998; Zarhani, 2011). This study adopts this definition.

De-facto female-headed households: De-facto female heads are those whose partners or spouses are temporarily absent or women that play dominant economic roles in the family though their partners reside with them (Tiruwork, 1998; Zarhani, 2011). This research adopts the definition by Tiruwork (1998) and Zarhani (2011).

Feminization of poverty: This is a concept that indicates the preponderance of poverty by women relative to their partners. It is a gap in poverty between men and women. Feminization of poverty has been used to mean three distinct things: that women have a higher incidence of poverty than men; that their poverty is more severe than that of men and that there is a trend to greater poverty among women particularly associated with rising rates of female headed households (SIDA ,2001 ,2010). This research adopts this definition.

Coping strategies: Livelihood; Survival Mechanism: Livelihood activities fall within a broader framework of sustainable livelihoods. They are what the urban poor do to survive and make a living when they do not have jobs (Helmore and Singh 2001). Activities involve wage labour, trading, fetching and carrying, begging, theft, selling firewood and craftwork (Turton 2000:19). These activities differ across households depending on access to resources, location, status, wealth and type of household headship.

CHAPTER TWO: LITERATURE REVIEW

2.1. Psychological Problems of Female Heads

Literature suggests that certain life events involving role transitions or changes in status also may have a negative effect on psychological well-being (Holmes & Rahe, 1967; Dohrenwend and Dohrenwend, 1974; Barrett, 1979) and major life events occur more often among female headed households than two parent families (Brown & Harris, 1978). With the loss of male breadwinner in family, the poor woman faces difficulty in meeting the basic needs of children and other family members. Along with household duties the women have to take other duties usually done by male member. Moreover these women tend to suffer from a lack of identity associated with their husband, feeling of isolation, anxiety about future, helplessness, lack of peace of mind, feeling of insecurity etc. Most of single mothers face the problem of lack of decision making power regarding future of children and disciplining the children etc. The financial problem and other stressful life event creates depressed mood and affects the psychological health (Nidhi Kotwal, Bharti Prabhakar, 2009). Moreover male migration added responsibilities of managing family. In the absence of male workload of women is increased, as they have to take over many male specific activities namely keeping of land, supervision of house construction activities, looking after parents, and other dependents, monitoring the education of children, financial management etc. Apart from increased responsibilities, frequent thoughts about the safety of migrant husband and self and the problems associated with isolation, altogether create a condition of stress among left behind wives (Kishtwaria, 1996, Bose, 2000). Hence this section tries to find out psychological well-being among actual and pseudo female headed households.

2.2. Psychosocial Impact

Affected and orphaned children are often traumatized and suffer a variety of psychological reactions to parental illness and death. Impact of HIV/AIDS on the development of children. In addition, they endure exhaustion and stress from work and worry, as well as insecurity and stigmatization as it is either assumed that they too are infected with HIV or that their family has been disgraced by the virus. Loss of home, dropping out of school, separation from siblings and friends, increased workload and social isolation may all impact negatively on current and future mental health. Existing studies of children's reactions suggest that they tend to show

internalizing rather than externalizing symptoms in response to such impacts depression, anxiety and withdrawal-as opposed to aggression and other forms of antisocial behavior

2.3. Stresses and health problems

Financial strain can be the product of (a) the inability to meet financial obligations, (b) the uncertainty of income sources, (c) the instability of employment, and/or (d) the inadequacy of earnings to meet the needs and desires.

The responsibilities of managing financial matters without decision-making power create financial stress among women who assume temporary headship. In male dominant society women whose identity was formerly associated with that of their husbands, sudden loss of husband either through divorce/widowhood makes for a feeling of worthlessness and lack of identity. In many women, feelings of anger and anxiety about future bring about personality changes (NidhiKotwal, Bharti Prabhakar, 2009) . In the absence of men, women are responsible for both their own and their husbands tasks, duties, and roles (Khaled 1995; Boehm 2008; Grawert 1992). Thus the responsibilities of managing family, taking care of children and elderly members of the family create a condition of different types of stress including health problem among women in female headed households (Kishtwaria 1996, Roy & Nangia, 2005) .

Single women tend to suffer from a feeling of restlessness and lack of identity after divorce/ widowhood. In many women, feelings of guilt, shame, resentment, anger and anxiety about future are so dominant, that they bring out personality changes (Kotwal & Prabhakar, 2009). Psychosocial stressors originate from the external social environment such as women s inferior social position, lack of power, homelessness, and economic hardships, man-made or natural disasters. Stressful events like illness in the family, death of one s spouse, divorce, accident that might reduce or destroy women's ability to shoulder responsibility and lead to mental health (Patel, 2004).

2.4. Coping Strategies of Female Household Heads in Urban Ethiopia

Poverty is a serious problem in Ethiopia. The proportion of people living in poverty was estimated to be 44% in the year 1999/2000 (Adem 2002). However, men and women experience poverty differently due to gender differentiated processes. In the same manner their livelihood strategies are also different (Zenebe 2002). Women head 21% of the households in urban

Ethiopia. A welfare monitoring study conducted in 1999/2000 indicated that the incidence of poverty is increasing in urban areas mainly among female headed households (Adem 2002). Like in most other developing countries, the informal sector has embraced a significant proportion of the urban population in Ethiopia. According to the reports of the Central Statistical Agency (1999), it absorbs 50.6% of the urban population. These are full time workers and also part-timers who work to supplement the income they earn from the formal sector. Nonetheless, the fact remains that the sector is dominated by those who work to satisfy their basic needs and in so doing ensure the survival of themselves and of their immediate dependents (Selamawit 1994).

According to findings of a study conducted in Ethiopia by Nuri (1992), the majority of women, including those who head households, participate in low status and low paying jobs in the urban informal sector depending on their demographic and socio-economic characteristics. In fact, most of them are not successful as informal sector workers and are often observed diversifying and changing jobs from time to time in search of better income. The major types of activities that these women participate in include petty trading, domestic service, daily labour and prostitution. This is still the case for women in Ethiopia today. Involvement in petty trading includes those women who sell food, beverages, clothes and handicrafts and other immediately needed goods in a local market in or outside their neighborhood (Nuri 1992, Selamawit 1994).

Under domestic service, women serve as household help (baby sitters, house servants. etc.) (Nuri 1992). Involvement in daily labour includes those who work in construction areas (buildings, roads ,etc.) and are paid on daily performance (Selamawit 1994). Prostitution also serves as income a source of for young female migrants. As indicated by Andargachew (1998), women usually do not become involved in prostitution in areas where they are born and brought up. Such women are understandably more likely to be infected by sexually transmitted diseases such as HIV/AIDS.

At present, it appears that the number of female household heads is increasing at a faster rate in the towns and cities of Ethiopia. The reasons behind this, according to Zenebe (2002), could be early marriage, increasing rates of widowhood, high divorce rates and the apparently fast growing number of children who are born outside wedlock and are expected to be raised by their mothers. Moreover, due to such factors as unemployment, illness and occupational mobility, many fathers simply fail to play their paternal roles (ibid).

2.4.1. Coping Strategies of the Urban Poor

According to Scoones (1998), Farrington, (1999), De Satgé (2002) livelihood strategies of the poor are determined by the range of assets available to them to pursue different activities that would enable them to secure a sustainable livelihood. However, the poor are highly influenced by their vulnerability, shocks, overall trends and seasonal variations. In addition, structures such as the role of government and the private sector and processes such as institutional, policy and cultural factors, which people face, also determine options for choice of livelihood strategies. Khan (2003) explains the role of formal and informal institutions in livelihood strategies of the poor. He argues that formal institutions, both governmental and nongovernmental, neglect the poor. The poor are usually unaware of their rights to benefit from formal institutions and as such largely depend on informal institutions for their livelihoods.

However, informal institutions could also affect the poor negatively neglecting them or exercising power to control their resources. According to Beall & Kanji (1999), Khan (2003) and Hossain (2005), the urban poor are mostly engaged in self managed low paid jobs in the urban informal sector to cope with urban life. A very small proportion of them are also engaged in low paying employment in government or nongovernmental organizations. In the informal sector, the urban poor are mostly engaged in activities like street vending and selling, construction work, driving and transport work, factory work and personal services facing physical, mental and sexual harassment at their work places. Widespread and persistent lack of employment opportunities and physical illness are common among the urban poor (Katapa 1993). The urban poor diversify their income sources, put more family members into the workforce, increase their family size, reside in low cost housing, lease land and rent houses, depend on utility services from informal sources and use kinship as a social capital in order to sustain themselves with the low income that they earn from informal activities. Those who migrate from rural areas keep their rural ties as they rely on supports from their relatives and friends in times of need.

2.4.2. Livelihoods economic diversification of female headed households

The impact of losing a male figure and a breadwinner in various households prompt many households to adopt specific survival strategies to cope with the socio- economic and cultural challenges the female headship ushers in their lives (Mulugeta, 2009). Identification of these coping strategies is useful for providing the framework for policy on improving the livelihood strategies. Since a major impact of losing breadwinner is in form of reduced household income,

many affected households try to supplement their household income in various ways. Some households engage in diversification of their income sources in order to surmount their economic challenges and crises of their everyday life. Most of the survival strategies that female heads practice are mainly for immediate use than for the future thus the poverty levels within the female heads are eradicated once but in future resuscitate again. There is therefore an absolute necessity to strengthen and expand the income base urban households.

2.5. Female Household Heads

According to Chant (2003, p.5), female household headship refers to “situations where an adult woman (usually with children) resides without a male partner (or, in some cases, in the absence of another adult male such as a father or brother)”. Tiruwork, on the other hand, distinguishes between *de-jure* and *de-facto female headed households*. Female household heads in the *de-jure* category are those who never married and those that are legally or permanently separated from their partners or husbands. *De-facto* female heads are those whose partners or spouses are temporarily absent or women that play dominant economic roles in the family though their partners reside with them (Tiruwork 1998). According to Tesfu (1996), 80-90% of female household heads are without partners i.e. *de-jure* type of female household heads. Economic conditions of female household heads vary depending on their marital status, access to income and productive resources and their social networks (Wabwire 1997).

2.6.HIVandAIDS

The incidence of female headed households has been observed to be on the rise especially in developing countries where HIV/AIDS is taking a great toll on the population (Tollfree, 2004). As the disease spreads unabatedly in many countries especially of Sub-Saharan Africa, it has negatively impinged on family structures (UNAIDS, 2005). When AIDS enters the household, it devastates the family, drains assets, plays havoc with education, escalates domestic violence, and pushes families into a downward spiral towards greater poverty (Urdang, 2006). Unlike most other epidemics or pervasive diseases, HIV and AIDS tend not to target the very young and the very old. It attacks young adults and those in the prime of their life, those who are healthiest and generally strongest (Urdang, 2006). Most women are being infected with the HIV and AIDS pandemic, some have lost and some are still losing their male partners through HIV/AIDS. This general trend has led women to be bread winners in these families (Tollfree, 2004). This might be because testing for HIV and AIDS has a gender imbalance. When AIDS enters the household,

it is women who overwhelmingly provide the care. This has heightened chances of these women being infected through contagion (Kang'ethe, 2008). Women are therefore not only disproportionately infected with HIV but are also disproportionately affected (Urdang, 2006).

2.6.1. HIV as a family disease

In sub-Saharan Africa, where HIV is most prevalent, more women than men live with HIV, HIV infection is evenly distributed between men and women. In the rest of the world, it is more concentrated in men. When a HIV/AIDS is transmitted primarily by heterosexual, a higher proportion of women are infected than is transmitted through homosexual sex and intravenous drug use. When HIV is concentrated among men, relatively fewer children are infected, since children are typically infected by their mothers. Regardless of the cause, the illness and death of any family member can potentially have significant emotional, financial and practical consequences for the family as a whole. Thus, it has been described as a family disease, primarily because it often involves the clustering of infections within a family and the loss of an important income earner or caregiver, and because of the role the family can play in HIV prevention (Richter & others, 2009)

2.7. 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 head ship 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' (Mulumebet, 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, overcrowded housing conditions (majority live in rented houses) etc are also among the poverty – induced problems that female – headed households are suffering from. According to Mulumebet (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.

2.8. Widowhood

Female headed households also result from the death of a male partner (Foster, 1997). The death of a husband usually negatively affects the family's social relationships. This sets social stress to women and reduces their confidence and well being in their societies. While the family lose the opportunity of man's contribution in form of labour or his earnings (Wabwire, 1997), this also contributes to poverty in these families because of fewer secondary earning members and more dependents (Patterson 1994). The phenomenon may also usher in a state of psychological loss and despondency to the widowed women. In some cases, the family members stigmatize the widow, harass her and sometimes try to seize family resources (Wabwire, 1997). On the contrary, not all widows become household heads. In Bangladesh, in case of the death of a husband, the woman's in-laws would either take the widow if they were not already living

together, or the widow would return to the parental home (Hossain & Huda, 1995). It is often mentioned that women give up their inheritance rights over father's property in return for some kind of assurance that if they are widowed or abandoned they will be looked after by their brothers (Hossain & Huda, 1995). Some however do not return to the parental home because of the family that they will be taking care of hence becoming a female head. In Ethiopia, the widows continue to stay in their marital homes whilst taking care of their households. Some of these widows are stripped off of their inheritance rights whereby the husband's families normally take over the inheritance (Dube, 2008).

2.9. Divorce and Separation

Strength to undertake coping strategies for the survival of the family (Mulugeta, 2009). Initially female heads are usually so caught up in dealing with their own emotions that they have little energy left to help their children cope with their feelings. Divorce is almost always traumatic. So the female head may focus of dealing with her feelings rather than building sustainable livelihoods for their families, especially when they depended more on the male partner The separation of spouses leads to the feminization of poverty (Horrell & Krishnan, 2007). Divorce is a matter of shame to women especially rural women and often, it remains under-reported (Hossain & Huda, 1995). Divorce erodes the economic wellbeing of custodial parents and their children. There is considerable evidence that upon divorce women and children experience substantial financial declines, with income dropping; divorced men's relative income, on the other hand, remains stable or even increases (Chant, 2006). The circumstances under which older women are divorced are similar to those under which women are abandoned. Occasionally neglect and abuse cause women to leave their husbands with the result that they divorce them (Hossain & Huda, 1995). Also divorce can result from the migration of men and forming a new family where they will be staying and deserting the family in rural areas. The way in which rural people understands divorce is somewhat different. Some women who have been abandoned may be viewed as divorced by the society in which they live, just as some women who claim to have been divorced may, in fact, legally be no more than separated. Divorce or separation is considered to be an embarrassment as well as a financial burden on the family. If divorced, some women choose to live alone and head their own households rather than to tolerate abuse, neglect, or the presence of a co-wife (Hossain & Huda 1995). The event of abandonment usually is preceded by the deterioration of marital relationship, accompanied by financial hardship and/or

the husband being unable /unwilling to support the household (Hossain & Huda, 1995). Society feels less obligated to help an abandoned woman rather than to help a widow. The abandoned woman is expected to support herself. Sometimes it is believed that the abandoned woman was in some way at fault as is the case with divorced women (Hossain & Huda, 1995) especially the African culture.

Mostly the culture does not assess the reasons behind the family disintegration. This in turn worsens the situation of the woman who is struggling to head the family without a male partner. The woman will also be in distress because of the divorce, this however may accentuate the feminization of poverty because this woman does not have the (Ambrosino, Emeritus and Emeritus, 2005). Separation and divorce signifies the loss of an intimate relationship that also brings security and support. It also signifies a loss of hope, and dreams as well as feelings of failure, fear, anxiety, loneliness and guilt especially if there are children involved (Ambrosino , 2005).

2.10. Sex Work

Sex work is a multi-billion dollar business that employs millions of women worldwide. It has an unusual feature: it is well paid despite being low-skilled, labour intensive and, one might add, female dominated (Edlund & Korn, 2001). Earnings even in the worst paid type, streetwalking, may be several multiples of full time earnings in profession with comparable skill requirements. Sex work is more common in less developed countries, but far from absent in developed ones (Philipson & Posner, 1993; Fraser & Lowman, 1999). It is considered a serious moral issue by communities and governments. Many countries in the West and South Africa have recognized sex work but not legalized. This is a worrying state of affairs because it is one of the factors contributing to feminization of HIV/AIDS (Kang'ethe, 2010).

There is increased global concern that it is women who are more vulnerable to the virus than men, although men are usually better drivers of the epidemic (Kang'ethe, 2009). Where poverty and gender inequality converge, many women are unable to provide for their families, and seeing their children hungry night after night, they have little option but to engage in survival or transactional sex work. Presently they need to feed their families. Lingam (2005) asserts that, with loss and decline in employment opportunities in general the physical body is becoming the site of 'work' for women and young girls. The loss of survival and livelihood in the rural areas has also led to migration to the cities, cross-border transfer of women resulting in increasing

vulnerability to risky sexual life and contraction of HIV/AIDS. Prostitution of women for the sex industry forms the 'shadow economy' of globalization an indicator of 'feminization of survival', (Lingam, 2005). They can pay no attention to the possibility of getting sick years down the line, at some indeterminate date. There is no choice, no option in these circumstances, and when men offer to pay more for sex without a condom that can only be welcomed (Urdang, 2006).

Sex workers clearly identify what they are doing as work, or doing businesses, and distinguish this from their non-working lives as women who are girlfriends, mothers and providers. This is evident from the constant comment by sex workers that they perform a service, a job for men. The sex for money exchanges takes place in various domains such as townships, commercial farms, growth points and taverns in rural areas (Mutangadura, 2005). In Fantalle Town centre, for example, town girls have affairs with truck drivers for cash and in Avenues area of Harare is also well known for such sex trade. However, though a reality of feminization of economic survival, sex work has generally not received much attention in Ethiopia. This is because it is regarded as a social ill and a symbol of a society's moral degeneration. Therefore, sex workers are expediently ignored in public consciousness or alternatively focused on as vendors of vice (Fraser, 2008: 1). Literature in Botswana, however, presents an interesting scenario of women living with HIV/AIDS who are usually heads of female headed households admitting doing sex work as a way of bringing food on the table in the evening for their families (Kang'ethe, 2010).

2.11. Begging

The most devoid women we interviewed relied on begging as a source of income. We observed that beggars often make a fairly good living in this way, especially when it is known that they are destitute. Going home to home and eating by walking are two euphemisms used for begging. Religion and culture are both favorably disposed towards helping those who deserve and in genuine need.

Types: Types of beggars include individuals displaced from their homes, people with health problems, mentally affected individuals, drug addicts and abuse victims. While some beggars have other options such as shelters, others have no choice but to beg (this is largely dependent on location and outreach). Even people with considerable amounts of money have been known to ask others for assistance.

Time Frame: Beggars spend various amounts of time begging for various items and money. Some beggars choose a regular location and sit there throughout the workday, hoping to generate charity from commuters and tourists. Other beggars choose to spend part of their day begging while using the remainder of their time to shower at a local shelter and locate potential sources of employment.

Geography: Seen throughout time and across various regions, beggars even appeared in the Bible. Under the Law of Moses, society was instructed to assist beggars who needed help. In many cities worldwide, beggars are prevalent, particularly on the outskirts of tourist areas and transportation centers. They often find the most success in these places.

Identification: People of different age, gender, race and beliefs can be beggars. This is not a phenomenon limited to one type of person, although stereotypes and misconceptions exist. Beggars ask those passing by for money and usually remain stationary while doing so. Many beggars have a change cup into which donors are asked to place coins.

Effects: Beggars tend to present a negative image of a particular location. The presence of beggars is perceived to be indicative of larger social ills or issues and can cause others to avoid beggar-inhabited areas.

Warning: In some places, it is not always safe or advisable to offer beggar money. Those suffering from drug or alcohol addiction may use money toward that addiction. Those wishing to help beggars should point them in the direction of the nearest shelter or offer them some food or warm clothing. There are also various local volunteer opportunities to assist in feeding beggars.

Tara M. Clapper, *How Contributor about Beggars*

CHAPTER THREE

RESEARCH METHOD AND DESIGN

3.1. Methodology

A qualitative research technique was used in this study. It is aimed at describing, making sense of, interpreting or reconstructing in terms of the meanings that the subjects attach to it' (Schurink 1998). A qualitative research approach was suitable for this study because the researcher sought to understand the lived experiences of the female headed households. It is a research approach that privileges the lived experience of the subject, and the meaning the subjects attaches to the phenomena being investigated (Smith, 1995). Qualitative research is advantageous to this study because it aims to comprehend phenomena of livelihoods in this case and uses an inductive form of reasoning by originating concepts, insights and understanding within the female-headed households.

3.2. Research Design

Descriptive case study design was adopted to enable the researcher to get an in-depth and detailed understanding of psychosocial challenges and survival mechanisms of female-headed households. Only 16 female heads were selected from Matahara town as participants of the investigations. The researcher chose a case study because the population is too big to be manageable in a short time frame. The study utilized the design because it is interested in lived experiences of the phenomena being studied (Creswell, 2008) and it is powerful for understanding subjective experience, gaining insights into people's motivations and actions . Female heads were the subjects and were encountering problems in taking care of their households thereby being in better position to explain how they feel about being female headship and the coping strategies they are practicing.

3.3. The Source of Data and Sampling Techniques

3.3.1. Sources of data

In this study, sources of data was utilized to address the objectives and to answer the basic research questions. Data were exhaustively be used and were collected on the household characteristics, economic as well as psycho- social conditions of the sample households.

3.3.2. Population

In this study, the population constituted of all female headed households of Matahara town, 2301 FHH i.e. 38%) CSA projected in 2013. Cohen et al (2006:93) observes that "too large a sample might become unwieldy and too small a sample might be unrepresentative". For sample size of this study, the principles adapted from (Gust et al) were used and 16 female headed households were selected purposely.

3.3.3 Sampling technique.

A. Sampling frame: The sampling frame for this study comprised of all female headed households on the list (2301) from the Women and Children Affairs Office and Labour and Social affair office in Matahara town. Sampling, for Kerlinger, in De Vos (2000), is viewed as a subset of measurements drawn from the population which we are curious to study.

B..Unit of analysis (sample size): This study was only limited to female headed households in Matahara town. This research used of 16 female headed households. The choice for the sample size was mainly based on the need for accuracy required by the researcher and the degree of variation in the sample (Babbie, 2007).

3.4. Sampling procedure

The study utilized a purposive non-probability sampling procedure. It has been argued that, in qualitative research, the sample is intentionally selected according to the needs of the study, commonly referred to as "purposive sampling" or "purposeful selection (Boeije, 2010). An advantage of purposive sampling based on the inclusion criteria is that people who do not fit the requirements are eliminated. It therefore narrows sample size and lessen search costs. A limitation of purposive sampling is that, it is the responsibility of the researcher to choose participants. There is a possibility that the researcher could be wrong in choosing suitable participants for the study (Gillham, 2000). To take care of such challenges, the researcher also approaches the Women and Children Affairs Office in Matahara to provide samples of female headed households to the study.

3.5. Data collection instruments

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

3.5.1. Unstructured interview

This verbal discourse would be conducted on selected topics with female-headed households. A variety of open-ended questions would be chosen to elicit the most possible information in the given time. There were pretest on the sample and necessary modification was made to validate the tools. The study used an interview guide to administer in-depth interviews. The interview guide consisted of unstructured and non- directive questions. This was just to guide the research respondents. The researcher also used an audio recorder to record the interviews.

3.5.2. Focused group discussion (FGD):

It was used to collect data qualitatively and could be used to get multiple responses in a shorter period of time from key respondents. The number of FGD was determined by saturation of ideas- until a point where no more new ideas were emerged.

3.6. Data collection method

In the data collection process, the researcher explored through asking questions, listening attentively and expressing empathy (Creswell, 2008; Babbie, 2007). The researcher used in-depth interviews to collect information from female headed households and focal group discussion from key respondents. In-depth interviews are important in that they provide the researcher with more detailed information about the respondents' personal experiences, views and behavior. Using interviews as a tool, additional information will be collected from female house heads about household headship and its problems, access to services and facilities and hopes in the future as well as their general opinion about what is to be done and by whom. The researchers also observed the psychosocial challenges and livelihood activities engaged by the household heads during the interviews.

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

The questions of interview and FGD prepared in Amharic language; the recorded /collected data had been transcribed by verbalism in Amharic and then after it was translated in to English. To assure the validity of translation, another proficient person in both languages checked and commented on it so as to incorporate changes. Findings from each source were triangulated to improve data quality and to cross check a number of points.

3.7. Data analysis

The data was analyzed by qualitative data analysis methods. De Vos et al (2005) explain data analysis as the process of bringing order, structure and meaning to a mass of data collected. This involved reducing volumes of raw information collected from female heads, sifting the significant from trivial, identifying significant patterns and constructing a framework for communicating the essence of that being revealed by the data. Qualitative data collected was therefore analyzed through thematic analysis and this gave structure and meaning to the mass of collected data. thematic analysis is the compressing of many words of text into fewer content categories based on explicit rules of coding (Stemler, 2001).

The researcher followed eight steps as proposed by Tesch (Creswell, 2009: 186) to analyse data. This consists of the following:

- Planning to get a sense of the whole by reading all the transcriptions carefully, whilst jotting down some ideas that come to mind which are related to the topic.
- Picking one document or interview transcript on the top of the pile and reading it, asking questions about it and writing thoughts on the margin. Creswell (2009), emphasize that, not to think of the substance of the information but the underlying meaning.
- This task was done on all transcripts whilst making a list of topics. Similar topics were clustered together and then the topics were put into columns arrayed as "major topics", "unique topics" and "left over's".
- With the list at hand, the data was looked at it again. This time, abbreviating each topic as a code and writing them next to the appropriate segments of the texts. Preliminary organizing scheme were employed to see if the new categories and codes emerge.

- The researcher found the most descriptive wording for the topic and turned them into categories. The total list of categories was reduced by grouping related topics together and lines drawn between categories to show interrelationships. The coding strategy involving generating categories, themes and patterns was used to aid analysis through the lens of existing literature and theoretical frameworks. It involves organizing text data into categories and labeling those categories with a term, a term often based in the actual language of the participant called an in vivo term (Creswell, 2003). The researcher made a final decision on abbreviation for each category and alphabetizes the codes. The researcher used the coding to generate a number of themes. These themes are the ones that constituted major findings in the study and formed separate headings in the findings section. According to Smith (1995), there is no one correct way to employ qualitative thematically analysis. Smith (1995) asserts that each project creates the appropriate manner for the employment of thematic analysis. Researchers should give meaning to the participant's interview and engage in an _interpretative relationship with the transcription'(Smith, 1995).
- Data material belonging to each category was assembled in one place and a preliminary analysis was performed.
- The researcher reported the results of research.

3.9. Envisaged ethical issues

Strydom (2002) defines ethics as a set of moral principles which are suggested by an individual or group, are subsequently widely accepted, and offer rules and behavioral expectations about the most correct conduct towards experimental subjects and respondents. Consistent with the ethical requirements of research, the researcher respected and observed the following ethical protocols: Consulted the relevant authorities to facilitate gaining access to data setting, sought research respondents were informed consent and adhered to the principles of confidentiality and anonymity. In line with the ethical requirements of research, the researcher consulted with relevant authorities to gain access to research components. In order to gain access to the participants, the researcher gained permission from the University in from of a clearance letter. According to De Vos (2000), obtaining informed consent means that all information on the aim of the investigation, the procedures, advantages, disadvantages, dangers will be rendered to their

legal representatives. The most fundamental principle for ethical acceptability is informed consent. The involved participants had to be informed of the nature and purpose of the research, its risks and benefits and must consent to participate without coercion. The participants were given a consent form to sign and they were legible to withdraw from the research when they felt like. The researcher ensured the participants that the information they share were not be disclosed to anyone for whatsoever reasons. Strategies to sustain confidentiality eliminate the risk of harm and embarrassment to those studied. The researcher s promise to protect the research participants' rights and decisions was to be upheld in an effort to research others (Bless and Smith, 2000).

CHAPTER FOUR

Data Analysis, Interpretation and Presentation of Findings

This chapter presents data analysis and interpretations of the findings of the study on the psychosocial challenges and coping strategies of female headed households in Matahara town. The discussion is presented in these sections: The demographic information of the female heads, the discussion of themes and sub- themes that were extracted from the research interviews and this is supported by extracts from the households 'stories. The data presented was collected through interviews from 16 female-headed household and FGD from 5 key respondents.

4.2. Demographic Characteristics of the Respondents

Table 1: Demographic information of the female heads interviewed

Female head	Age	Education	Marital status	No dependants	Relationships
Yichana	34	Grade 4	Widowed	5	Mother Younger sister 1children 2nieces
Datsalu	42	None	Widowed	4	2children 2gradn children
Barmate	41	None	Widowed	5	3children Daughter in law 2 grandchildren
Lemawerk	65	None	Widowed	5	Grand Children
Gabolech	48	Adult edu	Widowed	5	3children 2grand children
Fazun	40	Adult edu	Separated	2	Children and younger brother
Mazal	47	Grade 7	Widowed	6	1child 5 grandchildren

Shiyekeb	49	None	Widowed	4	3 children 1 grandchildren husband stays and
Yali	25		Separated	2	2 children
Finasa	26	Grade7	Married	5	Husband (but she is the main decision maker and 4 children
Naffaya	55	None	Widowed	5	Children
Datsele	30	Adult edu	Separated	1	Children
Tege	49	Grade 4	Married	2	Children
Nasaku	28	Adult edu	Separated	2	Children
Naaylem	56	Grade 5	Widowed	8	3 children 5grandhcidlren
Tifaya	45	None	Widowed	7	Grandchildren

The sixteen female heads gave their personal details that are presented in table 1. The real names of the household heads were replaced with pseudonyms. The demographic information helped to create a picture of the household heads. The information includes age, level of education, marital status, number of dependants and the relationships between the female heads and the dependants.

4.2.1. Age

The ages of the female heads ranged from twenty-five to sixty-five years and many of them are between thirty to fifty years. According to the interviews, it was realized that the younger they were, the physically stronger they were to take care of the households. It was also realized that the elderly female heads were increasingly becoming weaker due to aging, while some were increasingly falling sick. This means they needed to be cared for by their dependents.

4.2.2. Education

A fundamental aspect in the demographic information of the female heads is their education level. 38% of the interviewed female heads indicated that they had received minimal formal education.

As this study reveals that the literacy rate in Matahara town declined with increasing age, confirming that the elderly female headed households were relatively disadvantaged with regard to formal education. Since literacy can be defined as age 15 and above can read and writing. In this research 38% of the female heads can be regarded to be literate.

Also thirty seven percent(37%) of the interviewed female heads stated that they never attended school. The main reason the female heads gave for not furthering their education was due to lack of financial resources, social problems and cultural beliefs that discouraged the parents from educating the girl children. The following sentiments support the revelation. *"I never went school because my parents did not have money to send me to school."* (Lemawerk). *"My parents regarded educating a female child as a waste of money since the child will get married and will be part of another family. One would rather educate male children.."*(Datsele).

I grew up as the only girl child in our family. Since my mother was epileptic, I was the only option to take care of her .Therefore; my father forced me to leave school." Tifaya The responses of the female heads above indicate that most of them were raised in poverty infested families that discouraged sending children to school.

4.2.3. Marital status

The results drawn from Table 1 shows that most female headed households in Matahara town are caused by the death of husbands, although the reasons of most deaths were not revealed. Sixty seven percent of the female heads are widowed .Most of female heads stated that their husbands died of HIV/AIDS related diseases and while some believed it was due to witchcraft/magic. The other cause for female headship that was mentioned was due to separation or divorce. It was revealed from the interviews that under circumstances of separation, most husbands/partners give up on contributing to financial needs of their families leaving the female heads to single headedly take care of their households. A few female heads were staying with their husbands, the female heads still took the main responsibility of running the households. This did not mean that husbands were purely passive, but their role as husbands in both provision and decision making was handled by their female spouses.

4.2.4. Dependants

Study findings revealed that the more dependants a female-headed household had little or no income, the more poverty stricken the household was. Statistics on dependants revealed that most female heads in Matahara town had more than two dependants that included children,

grandchildren, parents, and siblings. It was also revealed that more dependants in female-headed households provided labour in petty trade begging from street ... Findings also revealed that some female heads were taking care of their sisters' children whose parents were dead. The sixteen female heads indicated that they lived with their children and grandchildren. It was also noted that some households could barely take care of the needs of the dependants.

At some point in the interviews, it was also revealed that in Matahara town, some male children who were not attending school were encouraged by their parents and community members to look for work at the construction site so that they can contribute to the households' income. The poverty situation, however, overlook child labor. This was also a way of passing poverty across generations.

Findings also revealed that the state of the relatively elderly children becoming the providers of households and taking care of their younger siblings caused conflict in the household, with the provider children viewing the beneficiaries as the ones responsible for their fate. For example, Barmate said, *"At times my bigger children fight my grandchildren blaming them for the poverty that the family is facing. They state that if it was not for them, may be their life (bigger children.) would be better than it is now"*

findings also revealed that most household heads are mothers taking care of their children. These mothers happen to be the breadwinners of the households and the main decision makers of these households. Some households are grandmothers. They were forced to take care of their orphaned grandchildren. However, some grandchildren had parents living in other areas. The state of grandmothers shouldering such heavy load drove them into deeper poverty and could drive them fast into the graves before their time.

4.3. Challenges Faced By Female Heads in Matahara Town

4.3.1. Care Giving For the Ill Dependents

The study realized that female heads in Matahara town encountered the challenge of care giving during the same time they are expected to provide for the family. The females stated that they spent time taking care of ill members, the time that could be used for engaging in livelihood strategies. The female heads worried of the state of inadequate food, clothing, the high cost of medical fees. It was revealed during the interviews that the health of some of the female heads had deteriorated as a result of the physical and emotional stress due to care giving of the ill dependants in their households. There are some of the responses of the female heads:

“I spent more time caring for my deceased husband and relatives blame me for his death after all the hard work. Now I have to take care of my child since it is my duty and I am having a challenge in allocating time to engage in livelihood strategies. My health is also at hazard” (Yichana) *“I am taking care of my child who is suffering from HIV/AIDS. She is not able to do anything on her own and she needs me. I have a household to look after which needs food and on the other hand have grandchildren to take care of.”* (Mazal)

The responses from the interviews conducted clearly shows that care giving is a burden to female heads especially if they do not have strong support systems. It was realized during the study that care giving affects survival strategies since they time spent on care giving. It was also realized that these female heads are at risk of contracting the virus when caring for the HIV/AIDS ill members because they are not well informed about the universal precaution and nutrition measures that goes with HIV status. They do not visit hospitals and there are almost no community health care workers who assess and educate them on caring for HIV/AIDS infected members. However, there is self help association known as Hiwot Tsinat Mehaber, which is mostly female particularly FHH. The members of the association are 70 males, 180 females and total around 250 people live with HIV. This implies that women are the most vulnerable to HIV/AIDS and related diseases, this in turns have effect on their psychosocial interaction.

4.3.2. Social discrimination

Data analysis revealed that household heads faced stigma and social discrimination from the community members. They were discriminated based on their gender and marital status. During the interviews, some female heads responded as follows:

Some women who have husbands do not want to be friend with us. They regard us as husband snatchers since our husbands are deceased..(Tifaya) .We separated women are looked down upon by those with husbands. They see us as useless people and they invoke that as the reason why our husbands left us. They do not know how it hurts us.. (Naasaku) .Some actually blames me for my husbands. Death and regard me as a witch who killed their son/relative because they want to stay on their own..(Yichana). Besides being blamed by their late husband’s ‘relatives, findings indicated that the larger community members also stigmatized them. The widowed especially were blamed for the deaths of their husbands. This added stress making them socially and emotionally weak to tackle the challenges of sustaining their families.

4.3.3. Shortage of Labor

Data analysis revealed that female heads in the study area showed distress over the shortage of labour in their households. When interviewed, they stated that they lose labour through increased migration of the household dependants to other areas, marriage of their children and through HIV related deaths. However, findings indicated that a number of female heads showed ignorance about the HIV/AIDS pandemic and instead blame witchcraft for the death of their household members. During the course of the study, some female heads declared that, as a household, I am experiencing labour shortage because I stay with only one of my children. Some are married and they hardly assist me. Now we cannot produce enough that can sustain us as a household.” Tege."

The above scenario in the study area indicates that most household livelihoods are at stake and are worsened by shortage of labour. Labour availability was also worsened by care giving of the sick relatives/family members. Labour shortage in female headed households worsens the situation of feminization of poverty. The female heads cannot produce more and do not have money to assist in trading activities. From the researcher’s perspective, the impacts of HIV/AIDS were negatively impacting on the productivity of the household heads specially female headed households in Matahara town.

4.3.4. Lack of Access to Credit

As stated by (Eriksen, 2008) 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 or must having 20% of the loan on your saving account. 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 , 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. They stated that they do not have access to loans or any other financial assistance from financial lending organizations, NGO’s or the government. Another worsening situation is that most

female heads in Matahara town are not aware of any lending financial organizations which can come to their aid.

4.4. Coping Strategies of Female Heads in Matahara town

Female headed households in Matahara town reported that they engage in a diversity of coping strategies for their households' survival.

4.4.1.. Engagement in informal trading

The interviews conducted showed that informal trading was the main survival strategy engaged by the female heads who remain the main providers of labor for trading in Matahara town. Most of the women were petty traders; selling Injera, bread, vegetables and local drinks such as **Tella** and **Areke** (Mulumebet, 2002). It was noted that 80% of the female heads engaged in informal trading for the survival of their households though it is not sustainable to the households due to lack of money, proper place, know how etc. Birtukan Sefer is the common place for petty trade such as orange(as the name implies),coffee, tea ,water etc. This area also known by drug users such as Kchat, ganja (shisha) throughout the night. Due to the fact that nobody sleep over night in this area, it is said, "The sun never set over Mathara".This exacerbated by long way truck drivers having take bed while they are crossing from Djibouti-Addis.

4.4.2. Exchanging labor for food supplies

Findings after data analysis indicated that the female heads in the study area sought manual labour engagements from wealthier or better off family in exchange for food supplies. This was especially important during times of crisis. It was also confirmed that when the female heads secure such engagements, they are helped by their dependants to finish the assignments fast. However, such engagements were not assured and only served as temporary safety valves. The opportunities also came to the physically stronger women and therefore disadvantaged the relatively frailty and elderly household heads.

4.4.3. Sex Work

It has an unusual feature: it is well paid despite being low-skilled, labour intensive and, one might add, female dominated (Edlund and Korn, 2001). Earnings even in the worst paid type, streetwalking, may be several multiples of full time earnings in profession with comparable skill requirements.

Lingam (2005) asserts that, with loss and decline in employment opportunities in general the physical body is becoming the site of 'work' for women and young girls. Deepening poverty among women in Ethiopia is a contributing factor to the rise of prostitution. Prostitution of women for the sex industry forms the 'shadow economy' of globalization an indicator of 'feminization of survival' (Lingam, 2005). This is a worrying state of affairs because it is one of the factors contributing to feminization of HIV/AIDS (Kang'ethe, 2010). In Botswana, however, presents an interesting scenario of women living with HIV/AIDS who are usually heads of female headed households admitting doing sex work as a way of bringing food on the table in the evening for their families (Kang'ethe, 2010). The sex for money exchanges takes place in various domains areas (Mutangadura, 2005), in Fantalle Town centre, for example, girls have affairs with truck drivers for cash and in Avenues area of Harare is also well known for such sex trade. This indicates that Matahara town is the high risk corridor in prevalence of HIV/AIDS. As indicated by Andargachew (1998), women usually do not become involved in prostitution in areas where they are born and brought up. Such women are understandably more likely to be infected by sexually transmitted diseases such as HIV/AIDS. Particularly, Jegol Sefer is the well known place where home based sex workers are reside. Among these sex workers lot of female headed households are ruling their families by CSW (Commercial Sex Works) activities. As data of Matahara Town Labour Social Affairs, there were 290 home based CSW at Jogol Sefer only.

4.4.4. Begging

A respondent of FGD (expert of Labor & Social Affairs Office) informed that, the most devoid women we interviewed relied on begging as a source of income. We observed that beggars often make a fairly good living. They beg going home to home and eating by walking. Religion and culture are both favorably disposed towards helping those who deserve and in genuine need.

4.4.5. Dependence on temporary employments from different agencies

Data analysis indicated that the female heads also sought temporary employments from agencies such as NGOs or construction firms involved in activities such as building schools, railway, clinics or roads. Although such opportunities are rare and discriminative in that favored are the relatively younger and stronger and therefore disadvantaging the elderly female heads. They therefore cannot be counted as for sustaining households.

4.4.6. Dependence on handouts from governments and other Social Welfare Services bodies

Social Welfare Services Rendered by Different Organizations

No	Organization	Types of Organization	Services Rendered	Beneficiaries		
				Male	Female	Total
1	UNICEF	NGO	Revolving money	-	22	22
2	CCF	NGO	Educational Material	1108	1142	2250
3	WLQO	PLC	Credit service	-	56	56
4	Matahara Health Center	GO	ART,PMTCT, VCT	1823	383	565
5	Tropical Higher Clinic	Private	VCT	All volunteer clients		
6	Catholic Clinic	FBO	VCT,PMTCT	All volunteer clients		
7	Transact ion	NGO	Distribution of condom	Commercial sex workers		

Source: Matahara Town Labour and Social Affairs and Women and Children Office (2013)

Study findings confirmed that some the female heads relied on handouts from the government, NGO's (such as MULU MARPS projects, FCFDA, Compassion). Reliance on handouts is not a sustainable livelihood to the female heads as it creates dependency syndromes.

4.5.7. Dependence on Families and Community Members for Support

The responses from the interviews conducted revealed that most female heads were assisted by their own immediate families and neighbors. The researcher considers relatives and neighbors as a source of social capital that can help these female heads to reduce stresses and get energy to continue in life. However, this form of support can only be effective to a lesser extent as compared to consulting social service professionals.

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY

The sixteen female heads gave their personal details that are presented in Table 1 of chapter four. The real names of the household heads were replaced with pseudonyms. The demographic information helped to create a picture of the household heads. The information includes age, level of education, marital status, number of dependants and the relationships between the female heads and the dependants.

The ages of the female heads ranged from twenty five to sixty five years and many of them are between thirty to fifty years. A fundamental aspect in the demographic information of the female heads is their education level. 38% of the interviewed female heads indicated that they had received minimal formal education. As this study reveals that the literacy rate in Matahara town declined with increasing age, confirming that the elderly female headed households were relatively disadvantaged with regard to formal education. Also 37% of the interviewed female heads stated that they never attended school. The main reason the female heads gave for not furthering their education was due to lack of financial resources, social problems and cultural beliefs that discouraged the parents from educating the girl children. The results shows that most female headed households at Matahara town are caused by the death of husbands, although the reasons of most deaths were not revealed. 67% of the female heads are widowed .Most of female heads stated that their husbands died of HIV/AIDS related diseases. Study findings revealed that the more dependants a female headed household had little or no income, the more poverty stricken the household was. Research findings also revealed that most household heads are mothers taking care of their children. These mothers happen to be the breadwinners of the households and the main decision makers of these households. Some households are grandmothers.

The study realized that female heads in Matahara town encountered the challenge of care giving during the same time they are expected to provide for the family. The females stated that they spent time taking care of ill members. Data analysis revealed that household heads faced stigma and social discrimination from the community members. They were discriminated based on their gender and marital status. As informant said that the payment for daily laborers of women is not

the same with men in construction area. Study findings revealed that female households faced financial constraints and had limited access to credit. They stated that they do not have access to loans or any other financial assistance from financial lending organizations, NGO's or the government. Another worsening situation is that most female heads in Matahara town are not aware of any lending financial organizations which can come to their aid.

Female headed households in Matahara town reported that they engage in a diversity of coping strategies for their households' survival. The interviews conducted showed that informal trading was the main survival strategy engaged by the female heads who remain the main providers of labour for trading in Matahara town. Research findings after data analysis indicated that the female heads in the study area sought manual labour engagements from wealthier or better off family in exchange for food supplies. This was especially important during times of crisis. Sex work is more common in less developed countries, but far from absent in developed ones (Philipson & Posner, 1993; Atchinson, Fraser and Lowman, 1999). Sex workers clearly identify what they are doing as work, or doing businesses, and distinguish this from their non-working lives as women who are girlfriends, mothers and providers. The sex for money exchanges takes place in various domains, but *jegol Sefer* is the well known place in Matahara town. A lot of females, particularly female headed households, are ruling their families by CSW (Commercial Sex Works) activities. The most devoid women we interviewed relied on begging as a source of income. Religion and culture are both favorably disposed towards helping those who deserve and in genuine need. Data analysis indicated that the female heads also sought temporary employments from agencies such as NGOs or construction firms involved in activities such as building schools, railway, clinics or roads. Study findings confirmed that some the female heads relied on handouts from the government, NGO's (such as Mulu Marps projects, FCFDA, Compassion). The responses from the interviews conducted revealed that most female heads were assisted by their own immediate families and neighbors.

5.2 CONCLUSIONS

Female household heads in Matahara town who were involved in this study faced psycho-social problems such as poverty, gender inequality with regard to access to education and training has made it all the more difficult for them to lead a decent life with well paying jobs and income generating activities. As a result, the majority earn their living by engaging in different livelihood activities in the informal sector. The most commonly used survival strategies are income diversification from different informal activities; frequent change of occupations, at the same time, and remarriage. Other important survival strategies used include leasing or subletting their dwelling units and letting their school aged children engage in income generating activities. Income from these livelihood activities is not adequate and as a result poor female household heads face critical shortages of basic needs such as food. The livelihood activities that are considered as preferable by the community are selling coffee, tea beside road and under trees, and other essential goods in the local market. Ages, marital status, age, number of dependents and are the major demographic factors that determine the psychosocial problems and livelihood strategies of female household heads. In addition, socioeconomic factors such as access to different resources that include financial, social, human, physical and natural capital play major roles in the livelihoods of female household heads. Most female headed households in Matahara town are caused by the death of husbands, although the reasons of most deaths were not revealed. Female households faced financial constraints and had limited access to credit, they do not have access to loans or any other financial assistance from financial lending organizations, NGO's or the government. Another worsening situation is that most female heads in Matahara town are not aware of any lending financial organizations which can come to their aid. A lot of females, particularly female headed households, are ruling their families by CSW(Commercial Sex Works) activities. The most devoid women relied on begging as a source of income. The female heads also sought temporary employments from agencies such as NGOs or construction firms involved in activities such as building schools, railway, clinics or roads.

5.3 RECOMMENDATIONS

Solution Suggested to improve Psychosocial Challenges and Coping strategies of female headed households are:

- Provide female headed households with work opportunities to help them establish small enterprises and train them to manage these projects.
- Design programs to guide female headed households to manage their family budget.
- Financial empowerment through setting up of micro credit schemes for women
- Strengthening informal strategies to improve women's social capital such as labour-sharing clubs, women-only mutual-aid societies, benevolent groups in churches, rotating and savings club, cooperatives and women's market groups.
- Offer female headed households counseling services to help them manage their problems
- Develop a feeling of self confidence and self satisfaction among female headed households
- Provide female headed households with the means to raise their children and control family conflicts.
- The need for more social appreciation of the role played by female headed households through providing them with incentives
- Enhance female headed households participation in social activities such as organized trips and cultural and art performances and enhance their participation in political parties.
- Provide programs for health awareness and protection against diseases and proper food habits
- Provide female headed households with literacy programs and enhance facilities to allow them to continue their education
- Raise female headed households about the government institutions and NGOs that can provide them with assistance.
- Design awareness raising programs about female headed households legal rights.

- Gender equalities must be promoted through mainstreaming gender education to children from when they are young. Such education will ensure gender equality and possibly equity in many spheres of people's lives.
- Provide specialists to solve female headed households psychological problems Activate the role of family counseling to solve female headed households psychological problems
- Social workers should strengthen their counseling services especially to the female heads and other vulnerable groups in communities. This is to enhance their psychosocial functioning and linking them to requisite services. There is a need to carry out further research on government's social service delivery system as a support mechanism to the women headed households. It is also recommended that further research should investigate on different problems of female headed households

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Interview Guide For Female Headed Households

My name is MergaKefala and I am a Social Psychology Masters student at Adama Science and Technology University Department of Psychology. I am carrying out a research that attempts to investigate the psychosocial challenges and coping strategies of female-headed households. Your participation in this study will be confidential, names and addresses will not be included for confidentiality purposes. The information you provide is highly confidential and will be used for academic purposes only.

Answering questions from this interview may be difficult and sometimes distressing and therefore apologize in advance for any inconvenience. Your cooperation in participation of this interview is greatly appreciated and would like to thank you for your careful and honest replies to the questions thus making the study more authentic. Thank You.

Section A: Demographic Information

Age

Ethnicity

Level Of Education

Marital Status

Number Of Dependent

Relationship Between Dependents And FHH

Objective1: To explore the major psychosocial challenges which affect the female-headed households practice.

1. Generally, what are the problems that you face as a female household head?
2. Do you generally experience Guilt feelings regarding the future of your children?
 - a. Always
 - b. Mostly
 - c. Sometimes
 - d. Rarely

e. Never

3. Other Fears not mentioned above

2. What improvements would you want to the government, NGO s /private sectors do to improve your livelihood / life?

3. What needs to be done to make your livelihoods sustainable /economically feasible?

4. Do you get assistance from any financial organizations to fund your economic activities /projects if you have some/any?

Objective 2. To describe the factors responsible for prevalence of female headed households in Matahara town.

1.How do you become the head of household?

Objective 3: To identify the existing livelihood strategies of female headed households.

1. How do women generally living here?

2. What kind of activities do you engage in to survival? Amongst the activities that you do, how do you assess their sustainability.

3. Are you the only one who is involved in the task of sustaining your family?

4. If there are others, how do you allocate tasks?

Objective 4: To examine the survival mechanisms of female headed households to cope with the challenges.

1. Are you a member of any co-operatives or any developmental projects?

2. Do you have any assistance that you get from the other family members/community members? in the affirmative, what form of assistance is offered?

3. Do the government provide you with any form of assistance? If so how ?

4. Do you have any economic assistance that you get from any other organization and if so how?

5. What do you suggest need to be done by the government /NGO/Civil Society/ Private individual donors to improve the life of female headed households?

We Appreciate Your Cooperation.