#### http://dspace.org

Gender and Development Studies

Thesis and Dissertations

2022-07

# The Lived Experiences of Rural Smallholder Female Headed Households: A Phenomenology Study In Fogera Woreda, Ethiopia.

. Desta, Fenta

http://ir.bdu.edu.et/handle/123456789/14008

Downloaded from DSpace Repository, DSpace Institution's institutional repository

## BAHIR DAR UNIVERSITY SOCIAL SCIENCE FACULTY

#### DEPARTMENT OF GENDER AND DEVELOPMENT STUDIES



The Lived Experiences of Rural Smallholder Female Headed Households: A Phenomenology Study in Fogera Woreda, Ethiopia.

**BY: DESTA FENTA** 

**Advisor: Yohannes Mersha (Associate Professor)** 

A Thesis submitted in Partial Fulfillment of the Requirements for Degree of Master of Arts in Gender and Development Studies

Bahir Dar, Ethiopia

**JULY, 2022** 

#### **Declaration**

Undersigned, declare that this thesis is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the thesis have been duly acknowledged.

DESTA FENTA		
Signature:		
Approved by Examining	Board	
External Examiner	Signature	Date
Internal Examiner	Signature	 Date
Chairperson's name	Signature	Date

;

### BAHIR DAR UNIVERSITY FACULTY OF SOCIAL SCIENCE

#### DEPARTMENT OF GENDER AND DEVELOPMENT STUDIES

#### **Approval of thesis for defense**

I hereby certify that I have supervised, read and evaluated this thesis titled "The Lived Experiences of Rural Smallholder Female Headed Households: A Phenomenology Study in Fogera Woreda, Ethiopia." by Desta Fenta prepared under my guidance. I recommend the thesis be submitted for oral defense.

Advisor's name	Signature	Date
Department Head	Signature	Date

#### Acknowledgment

First of all, I would like to extend my deep gratitude for my advisor, Yohannes Mersha (Associate Professor) for his immediate and encouraging comments on the work throughout my study. It was really very difficult to prepare such work without his involvement. Therefore, I want to say thank you very much. I would like to thank the study participants for their willingness to provide data required for my study. They were very collaborative and positive to share their experience. They made a fruitful effort to support me and found reliable information. So, they truly deserve many thanks. Finally, I would like to thank my beloved family and all individuals around me who gave time and encouragement in conducting the study. So, their contributions were also great and deserve thanks.

#### **Table of Contents**

Contents	Page
Table of Contents	
Declaration	I
List of Tables	VI
Abbreviation	VI
Abstract	VII
CHAPTER ONE	1
1. INTRODUCTION	1
1.1. Background of the Study	1
1.2. Statement of the problem	3
1.3. Objective of the study	5
1.3.1. General objective	5
1.3.2. Specific objectives	5
1.4. Research questions	6
1.5. Significance of the study	6
1.6. Scope of the study	6
1.7. Operational Definition of Key terms	6
1.8. Organization of the Study	7
CHAPTER TWO	8
2. LITERATURE REVIEW	8
2.1. Socio-economic Overview of Ethiopia	8
2.2. Female Headed Households in Ethiopia	9
2.3. The Role of Smallholder Business Activities	12
2.4. Current Status of Smallholder Farming in Ethiopia	13
2.4.1. Agricultural Productivity	13
2.4.2. Agricultural Land Size	13
2.4.3. Fertilizer Application and Organic Matter Management	14
2.4.4. Water Availability	14
2.4.5. Economic importance of livestock in Ethiopia	15
CHAPTER THREE	18
3. RESEARCH METHODOLOGY	18
3.1. Description of the Study Area	18
3.2. Research Method	19

3.4. Sample and Sampling Techniques	20
3.5. Data Collection tool	20
3.5.1. In - depth interview	20
3.6. Data Analysis method and procedure	21
3.7. Trustworthiness of the Study	21
3.8. Ethical consideration	22
CHAPTER FOUR	23
4. RESULT AND DISCUSSION	23
4.1. Result	23
4.1.1. Demographic profiles of the interviewee	23
4.1.2 Reasons being smallholder female headed household	24
4.1.2.1.Divorce	24
4.1.2.2 Husband death	25
4.1.3. Main smallholder activities	26
4.1.4. Opportunities of being female headed household	30
4.1.4.1.Positive self-concept	31
4.1.4.2.Social maturity	32
4.1.4.3.Freedom	32
4.1.5. Challenges facing smallholder female headed household	33
4.1.5.1 Lack of adequate support	33
4.1.5.2 Small land size	34
4.1.5.3 Lack of access to credit/financial service	37
4.1.5.4 Inflation and market problem	41
4.1.5.5.Social and cultural challenges	42
4.1.5.6 Lack of access to technology	46
4.1.6. Coping strategies	48
4.1.6.1 Be Persistent; as coping strategy for various challenges	49
4.1.6.2 Saving as copying strategy for economic challenges	49
4.1.6.3. Self-empowerment and strong self-esteem: a coping strategy for social challenges	50
4.8. Discussion	51
CHAPTER FIVE	56
5. CONCLUSION AND RECOMMENDATION	56
5.1. Conclusion	56
5.2. Recommendations	58
References.	60
Appendix: I	65
Appendix II:	69
Participant consent form	69

#### **List of Table**

Table 1Interviewee's	profile2	23
----------------------	----------	----

#### **Abbreviation and Acronyms**

ADLI Agriculture Led Industrialization

ILO International Labor Organization

FDRE Federal Democratic Republic of Ethiopia

FAO Food and agricultural organization

FHH Female Headed household

WBO World Bank organization

SME Small and Medium scale Enterprises

#### **Abstract**

This study explores the lived experience of smallholder female headed households residing in the fogera woreda. Smallholder female headed households are women who practice activities like farming, livestock production and similar tasks with land size of less than 0.7 hectare. The goal of this research is to investigate the challenges facing smallholder female households, to explore the opportunities that enjoyed by smallholder female headed households, to identify the coping mechanisms utilized by rural smallholder female headed household to overcome their challenges and to identify the basic smallholder activities practiced by rural female headed households of the study site. In an effort to better understand the experience of the study population, a qualitative approach with phenomenological research designs were employed. Indepth interview was used as a main data collection tool. Seven single women who live in three kebeles were selected using purposive sampling technique and their sample size was determined based on data saturation point. As per the major findings of the study, being a smallholder female headed household has an opportunity of freedom, social maturity and positive self -concept. However, they have faced various obstacles which include lack of adequate access to support, lack of access to credit service, small land size and traditional tenure system, socio-cultural trials, lack of technology to ease their task and inflation with unbalanced market price between their product and inputs of farming. The study also found out that persistence, wise use of resources (saving), self-empowerment and strong self- esteem were the main strategies to cope with their problems. Based on the study findings the researcher concluded that smallholder female headed households in the study area have encountered triple burden and lead destitute life. Hence, it was recommended that local strategies that increase access by the female headed households to productive resources need to be designed and implemented to empower them and widen their opportunities. In addition humanitarian organizations and NGOs should look towards smallholder female headed households.

**Key terms:** smallholder, female headed household and fogera woreda

#### **CHAPTER ONE**

#### 1. INTRODUCTION

#### 1.1. Background of the Study

It is a mere fact that households are not the same everywhere, because their structure is dependent upon social context, and they are a sub-system of wider social relations and realities (Pratt, 2006). Understanding households necessitates the need to study the varied contexts in which households are situated and the social relations of household members within their community.

Households headed by females have become an important phenomenon worldwide. It seems that female headed households are more common in situations of poverty, in societies with a high level of male labour migration, and in situations where general insecurity and vulnerability prevail (Addis, et. al., 2001; Youssef and Hetler, 1983; Merrick and Schmink, 1983). The reasons for the emergence and increase in female headship vary from economic and social transformation to conflict and displacement (Buvinic, et.al., 1978; Youssef and Hetler, 1983; Buvinic and Gupta, 1997; Chant, 1997). Ethiopia is no exception, it experienced a steady increase in female headed households as a share of total household (Lemlem, et. al., 2010). For instance, in 2002 one fourth of all rural households in Ethiopia were headed by females (Stone, tof their formation, little is known about its implications for female headed households' livelihood. The fact remains that addressing the question of household at this level and the next requires understanding the living style and socio- economic behavior of female headed households (Lemlem, et. al., 2010). Women's contribution to the socio-economic wellbeing of their families and communities through their smallholder farming activities has received little attention from policy makers and researchers, and has been taken for granted (Buame 2000; Saffu and Takyiwaa Manu 2004). This has resulted in gross underestimation and under-utilization of the women's socio- economic contribution and potential. Particularly, women's engagement in developing countries in farming and their experience in selfemployment, their contribution to the creation of new businesses and ability to create new jobs, and the consequent reduction in unemployment and poverty are largely invisible in the literature (Allen and Truman 1993; ILO 2000; Lerner et al. 1997; Still and Timms 1999). This has traditionally been explained by the fact that in developing economies women face higher barriers into the formal labour entry

market and have to resort to smallholder faring as a way out of unemployment and, often, out of poverty granted (Buame, 2000).

In Ethiopia, about 60% of farmers cultivate less than 0.90 ha in very fragmented landscapes. However, smallholder farming is responsible for a large proportion of Ethiopian food production. It cultivates more than 90% of the total cropland and provides more than 90% of agricultural output. In the country, about 95% of main crops (e.g., cereals, pulses, oilseeds, vegetables, root crops, fruits, and cash crops) are produced by smallholder farms. Crop yields in the smallholder farms are very low compared to their potential capacity and are also substantially lower (less than 50%) than the yields obtained in experimental farms and research stations (Debela et'al,2021).

Historically, major differences with men have shaped the lives of women from various perspectives. One is livelihood experiences in the rural areas which mainly related to agriculture. Agriculture is the backbone of the Ethiopian economy and it contributes about 50% of the country's gross domestic product (GDP) and more than 80% of its exports (Gebeyanesh, 2021)

Furthermore, it is one of the main employment sectors with about 80% of the country's population depending on the agricultural sector for their livelihoods. The agricultural sector of Ethiopia is dominated by smallholder farming. Smallholder farms are defined as being smaller than 2 ha and are mainly managed with family labor. In Ethiopia, about 95% of main crops (e.g., cereals, pulses, oilseeds, vegetables, root crops, fruits, and cash crops) are produced by smallholder farms. However, these farms are facing various constraints that hamper crop productivity. Major constraints include poor soil fertility, severe land degradation, and high dependence on rainfall, low availability and poor quality of seeds and fertilizers, economic constraints like low income and lack of financial support, as well as insufficient policies and guidelines. Weather phenomena related to climate change like severe drought and heavy rainfall also affect the agricultural sector. These problems become more severe when it is female headed households (Debela et'al,2021). This suggests that study on smallholder female headed households in the rural area Amhara Region fogera woreda is a worthwhile research attempt.

#### **1.2.** Statement of the problem

Scholars of development increasingly recognized the important roles of female headed households in African farming. Independent women farmers practice more labour intensive farming oriented to a cultivation of fruits, animal products and market oriented products in their small land (C.Smith & L.Stevens 1988). The study conducted in Tanzania on the village faming and income generation of female headed households indicated that women headed household smallholder farming has multiples of contributions and constraints to operate effectively. The study tried to compare male headed and female headed smallholder farming and the finding shows that female headed households are involved in labor intensive farming and relatively small land holdings. Studies show that with reference to Africa as a whole, which shows that while women provide important farming labor force, their right to land is insecure and experience different livelihood with that of male headed households (Katapa, 2005)

In rural Ethiopia, women encompass half of the population (31,321,214 out of 61,888,111) (CSA, 2011). They are highly involved in all socio-economic and cultural aspects of the society. They engage in a variety of farm and off farm activities especially in the rural areas. According to a study by Thomas and Laverne (2004) rural women in Ethiopia are integrated into the rural economy, which is basically labour intensive and which demands a heavy physical duty. In most communities of Ethiopia the word farming denotes the activity of ploughing and sowing (Frank, 1999). In all areas of plough cultivation in Ethiopia, there is a cultural taboo against women ploughing and sowing (Eva, 2008). With the exception of these two tasks, women headed households in rural Ethiopia participate in every aspect of production work, such as weeding, harvesting and postharvest activities (Yigremew, 1999; Mebrat, 2005).

Similar to the widely documented experience of other African countries, in Ethiopia hoe based cultivation depends on extensive female labour in all aspects of cultivation. Ethiopian women also play a significant role in animal husbandry. In livestock production women are often responsible for herding, tending sick animals, watering, barn cleaning, milking and milk processing (Frank, 1999).

For Rural Smallholder activity land is a very important resource in the livelihood of rural

communalities including Female Headed Households (Verma, 2006). Ethiopia is no exception. First and foremost, land is critical for farming. Obviously, there can be no farming without land whether large scale or small scale farming. Land is also a critical factor underlying relations of production between people. When farmers lack secure rights to land, they are less likely to invest in farming practices (Atakilte, et. al., 2001

Therefore, to understand the dynamic between livelihood activities of female headed households and their living experience, it is important to investigate rural female household head's living experience as well as the security of life using smallholder farming. But as Verma (2007) and Leach (1991) argues, arrangements for land tenure and access always implicate gender relations. Hence, at the heart of gendered property relations, as well as the sustainability of farming, is the issue of security in tenure. To better understand the lived experience of rural smallholder female headed households in terms of everyday lived experience, it is important to broaden the scope to what land means indigenously to local women (Haanet, al., 2005).

Land is a key resource for sustaining livelihoods in rural areas (Garedew, 2010). As such, it is the focus of intense struggles between and among women and men. However, struggles over land are experienced differently by women and men, depending upon the complex interactions of gender, age, marital status, and life-cycle positioning (Agrawal, 1997).

Struggles over land underline the importance of women's ability as farmers to secure long-term rights to and control over the land and farming on it. However, lack of access to insufficient land, lack of male labour and other competing priorities influence the extent to which women as farmers and head of households are willing to invest in labor-intensive activities to sustain their household livelihood. Put another way, women's ability to sustain their livelihood and their farms is compromised by lack of access to economic or other resources that affect their security in tenure (Verma, 2001).

In Ethiopia Quisumbing (2010) shows that rural Female headed households are also worse off compared to their male counterparts in terms of land and asset ownership. Male-headed households own 2.2 hectares of land, on average, compared to 1.7 hectares for female-headed households. The other study also shows that rural female-headed households' control on average less than 70 percent of the total land than males (Little, et. al., 2006).

Female household heads in general and rural female headed households in particular, face different constraints based on their unique position in the household including their sole responsibility for income generation and reproductive work, and higher dependency burden than their male-headed counterparts (Rosenhouse, 1989). For instance the study conducted by Holden and Shiferaw, (2006) found that rural smallholder female-headed households in Ethiopia have lower land productivity, owing to resource poverty (insufficient male labour and

oxen) and low substitutability among factors of production.

Empirical works in Ethiopia) found that female-headed households also tend to rent out their land to tenants with much lower productivity and involvement in smallholder activity in the nearby towns. Relations regarding land and other resources including capitals are complex issues that are influenced by the circumstances of household heads, including their positioning, identity, and reputation (Holden and Bezabih, 2007)

As it was indicated in the above studies, female and male headed households have different livelihood social legitimations which imposes various life experiences. Mainly in Ethiopia where social norms strongly guided land rights, livelihood choices and high female illiteracy level; in rural areas female headed households increasingly involved in smallholder farming activities. Significantly in Amhara region, lack of capacity in the public sector and lack of large scale private enterprises to absorb new entrants into the labour force, the role to be played by smallholder farming activity in female headed households are critical and high livelihood meanness for rural women. The case of Forgera woreda is not different from this. Even though various studies has been conducted related to rural female headed households and their means of livelihood in different parts of Ethiopia, there is no ample study on the lived experience of smallholder female headed households particularly in Forgera woreda. Therefore, the main intent of this study is to fill this empirical gap.

#### 1.3. Objective of the study

#### 1.3.1. General objective

The general objective of this research is to explore the lived experiences of rural smallholder female headed households in Fogera woreda of Amhara regional state, Ethiopia.

#### 1.3.2. Specific objectives

The specific objectives of this study are:

- To investigate the challenges facing smallholder female households in rural areas.
- To explore the opportunities that are enjoyed by smallholder female headed households in rural areas.
- To identify the coping mechanisms utilized by rural smallholder female headed households to overcome their challenges.

#### 1.4. Research questions

In consistent with the objectives of the study, the following research questions are drawn;

- **1.** What are the actual challenges facing rural smallholder female headed households in Fogera woreda?
- **2.** What are the opportunities available for rural smallholder female headed households in Fogera woreda?
- **3.** What are the coping mechanisms utilized by rural smallholder female headed households to handle their problems in Fogera woreda?

#### 1.5. Significance of the study

This study aspires to fill the gap of the scanty information on rural smallholder female headed households by providing a deeper information on what it looks like the life of smallholder female households. To this effect, the result of this research can serve as a good source of knowledge or information about the lived experience of smallholder female households for different organizations who are interested to work on or take intervention in women issues.

#### 1.6. Scope of the study

Geographically the scope of this study is delimited to three kebeles of fogra woreda where more number of female headed households live. Content wise, it does not show the lived experience of the overall rural female households at the woreda, rather it mainly focused on smallholder female headed households who do farming on small-based plots of land. Methodologically, it employed a qualitative approach and the data will be collected via only in-depth interviews as it is a phenomenological kind of study.

#### 1.7. Operational Definition of Key terms

For the purpose of this study the researcher refers to basic concepts contextually and even may have meanings specific to the study. The operational definitions are pretended hereunder.

**Smallholder:** is a small farm operating in a rural area under a small-scale agriculture model.

**Smallholder Farmers:** are persons who work farming on a small piece of land growing crops and farming livestock as a means of livelihood for their families.

**Female headed household**: refers to a woman who is head of their families and has no husband or any young boy.

**Smallholder farm**: is defined as a farming activity in land size of being smaller than 0.7 hectar and mainly managed with family labor.

#### 1.8. Organization of the Study

This study has been divided into five chapters. The first chapter focused on the introduction of the study which includes background statements of the problem, objectives of the study, significance of the study and scope of the study. The second chapter is dedicated to literature review that shows the experience of other countries, findings of different authors and gives a general overview of the experiences of smallholder female headed households in rural areas. The third chapter described the methods of the study. The fourth chapter is focused on the data presentation and discussion. The final chapter discusses conclusions and recommendations.

#### **CHAPTER TWO**

#### 2. LITERATURE REVIEW

#### 2.1. Socio-economic Overview of Ethiopia

Ethiopia is the second most populous country in Sub-Saharan Africa. According to the latest population projection figure based on the result of the May 2007 National Population and Housing Census of Ethiopia, the projected population figure for the year 2011 is 82, 401, 998 of which 50.9 are males and 49.1, are females (CSA, 2011). Ethiopia is located in the northeastern part of the Horn of Africa and shares boundaries with Djibouti, Eritrea, Kenya, Somalia, and Sudan. It has a tropical monsoon climate characterized by wide topographic-induced variations. The country has highly irregular rainfall and is usually at a high risk of annual droughts (FAO, 2005; World Bank, 2007).

The dominant means of livelihood in Ethiopia is sedentary agriculture in the form of mixed farming in highland Ethiopia, and agro-pastoral and pastoral systems in the lowland areas of the country. The mixed agriculture of the highlands represents the traditional (peasant) agriculture, where both crops and livestock productions are integrated in a horticulture-livestock (hoe-agriculture) or in a mixed crop-livestock (plough-agriculture) sub systems (Ewnetu, 2009). Being the dominant sector, agriculture contributes about 50% to the overall GDP, generates 90% of export earnings and supplies about 70% of the country's raw material to secondary activities (CSA, 2009). The main agricultural products include cereals, pulses, oilseeds, coffee, potatoes, sugarcane, flower, fish, and livestock. Coffee is the main export commodity, with total exports of about US\$350 million in 2006 (Gabre-Madhin and Mezgebou, 2006; World Bank, 2007).

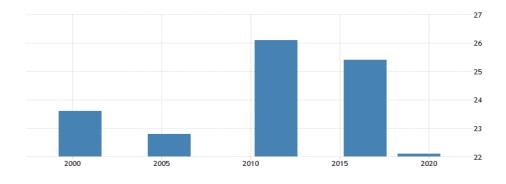
Ethiopia's fast population growth combined with dependency on traditional agriculture production has led to limited access to the country's land resources. Getachew (2008) stated that Ethiopia's agricultural productivity is severely affected by rapid population growth. His study further indicated that the increasing size of smallholder farmers in the country is not supported by adequate and modern agricultural services and this has negatively influenced farmers' capacity to be food self- sufficient. Thus, despite the different measures taken by government, the agricultural sector is still characterized by low labour productivity and small land holding, subsistence farming, soil degradation, inadequate and variable rainfall, tenure

insecurity, lack of financial services, imperfect agricultural markets and poor infrastructure (Fafchamp and Quisumning, 2000). Consequently, most of the rural population have been forced to use marginal lands or commute to other areas. Furthermore, Yigremew (2006) shows that women in general and female headed households in particular are victims of access to marginal lands. According to his study this happens because of the existing gender based division of labour.

#### 2.2. Female Headed Households in Ethiopia

The overall proportion of rural female-headed households in Ethiopia is increasing (Yigremew, 2001; Howard and Smith, 2006). A study by Addis (2000) indicates that the possession of land by de jure and de facto female household heads was 20% and 10-15% respectively across Ethiopia in 2000. In her study of land rights of women in Ethiopia, Mebrat (2005) indicated that female headed households in Tigray comprise 45% of the total female headed households of the Region. This is mainly due to the long lasting civil war in Tigray Region. Studies on the growth of female-headed households in Ethiopia also found that one- fourth of all rural households in the country are headed by women (Stone and Mengestu,2002).

According to the World Bank (2019) Female headed households (% of households with a female head) in Ethiopia was reported at 22.1 %, as per the World Bank collection of development indicators, compiled from officially recognized sources. Ethiopia - Female headed households (% of households with a female head) - actual values, historical data, forecasts and projections have fluctuated through time and now it's at its lowest level in history.



Source: from the World Bank on January of 2022.

Chart1:femaleheadedhouseholledprojections.

There are several explanations for the proliferation of female-headed households in rural Ethiopia. High rate of male out migration, divorce, military conscription and overall gender bias treatments are among the commonly mentioned factors (Stone, 2001). Other studies also consider the current government policy environment, basically land redistribution, as a contributing factor on the creation of female-headed households (Yigremew, 2006). Stone (2001) also mentioned that the definition and boundaries of female headed households in Ethiopia is considerably more fluid, thus likelihood of remarriage may play a significant role for the proliferation of female headed households in the country.

Some studies regarding female-headed households in Ethiopia show that these groups of households are a highly disadvantaged group in the country. The study by National Coalition for Food Security (2003) also pointed out that women, specifically female headed households, comprise the bigger proportion of the 5 million most chronically food insecure people in the country. The Coalition further noted that a destitution study in the northern part of the country has found that 35% of destitute households were female headed. According to the study, this explains overrepresentation of female headed households among people who live in severe poverty situations. Another household study by Fafchamps and Quisumbing (2000) in different regions regarding female-headed households' possession of land with full use rights also found that female-headed households possessed nearly half of the holdings of male-headed households.

The household survey that was undertaken by the BASIS research program in Ethiopia, in South Wälo and Oromiya zones also pointed out that the sample female-headed households (429 households) do have lower average income than male-headed households (386 birr vs. 507 birr) (Stone, 2002). A similar study also identified that female- headed households own fewer livestock compared to male-headed households. According to this study, at the end of 2001, male-headed households owned 4.37 livestock while female- headed households owned 2. 67. A study by Deverux and others (2006) also pointed out that female-headed households are more prone to food shortage than male-headed households.

Cases related to cultural practices and gender bias institutional treatments are also mentioned as causes of the disadvantaged position of female-headed households. The assessment study by Devereux et al. (2006) in four regions of Ethiopia concluded that female-headed households make significantly lower income compared with male-headed households with a 69% margin. The study also identified that there is regional variation in terms of amount of income through headship. For instance, the average male headed household in Amhara gets

four times as much as a female headed household in SNNPR (Devereux et al., 2006).

Diversifying household income sources was observed as one of the coping strategies for most female headed households in the country. Female-headed households follow a number of livelihood strategies depending on their dependency ratio, age, the likelihood of remarriage, as well as the overall economic health of their living area. Their economic activity diversification diverges from farming to trading, food selling, and migration to other countries (Stone, 2002). According to a study by Sara (2007), female-headed households are involved in casual, informal and unregulated labour in income generating activities such as processing local beverages, selling firewood, and handicraft, due to lack of resources (land, labour and oxen) and services (credit). Stone (2002) pointed out that livelihood diversification of female headed households may help them to create more flexibility to move in and out of a solitary head status than might agriculture or herding does.

In general, research done on the proliferation of female headed households and participation of female headed households in different smallholder based activities & institutions and provisions tell us the challenges faced by this group of society. The challenges may range from lack of recognition to having minimal participation at different levels of institutions. This study therefore tries to see the full lives experience of female headed households involved in smallholder business commercialisations. It also tries to see the role of socially constructed gender relation in the livelihood activity of female headed households (Sara (2007).

#### 2.3. The Role of Smallholder Business Activities

Small and Medium scale Enterprises (SMEs) are regarded as the engine of economic growth and equitable development in developing economies. Even if the emphasis is not as such, the imperial Government of Ethiopia had enacted legislation to encourage business doings in the country in earlier times. The government had also participated in investment in enterprises that had high capital costs, such as oil refineries and the paper and pulp, glass and bottle, tire, and cement industries to further encourage business operations (Amare, 2017).

According to Amare (2017), Micro and Small Enterprises constitute a significant number in every economy; countries formulate development strategies to support this sub sector so that they can have superb contribution for the economy. As the same is true in Ethiopia, there are two Micro and Small Enterprises (MSEs) Development strategies, Industrial Development strategy and Growth and Transformation Plans related to Micro and Small Enterprises. However, the limitations of these strategies is ignoring sole proprietorship business firms,

mainly the subject of this study (i.e smallholder business runn;ers).

#### 2.4. Current Status of Smallholder Farming in Ethiopia

#### 2.4.1. Agricultural Productivity

In Ethiopia, about 60% of farmers cultivate less than 0.90 ha in very fragmented landscapes. However, smallholder farming is responsible for a large proportion of Ethiopian food production. It cultivates more than 90% of the total cropland and provides more than 90% of agricultural output. Smallholder farmers commonly cultivate cereals. Crop yields in the smallholder farms are very low compared to their potential capacity and are also substantially lower (less than 50%) than the yields obtained in experimental farms and research stations. [ANRS AB]

Ethiopia has a large livestock resource with about 60 million heads of cattle and about 61 million sheep and goats. The animals belong to various production systems ranging from pastoral to mixed crop-livestock systems with different levels of intensification. About 75% of livestock is concentrated in the highlands of Ethiopia. The animals play a critical role in the mixed smallholder farming systems (i.e., livestock and crop production within the same farm unit) as they diversify income sources for smallholder farmers, provide manure as a source of fertilizer, increase the availability of animal traction, and can act as buffer against adverse weather patterns for cropping. It has also been shown that livestock ownership can increase the probability of adopting sustainable farming methods in Ethiopian highlands. However, in the face of decreasing grazing lands and high prices for animal feed, animal husbandry competes with crop farming for limited resources. Despite the limited space for the cultivation of fodder crops, the feeding of crop residues is also problematic, as this material is urgently needed to maintain the fertility of soils. (ANRS Animal Agency)

In Ethiopia about 40% of agricultural land is already affected by land degradation resulting in decreased agricultural productivity. In particular, the densely populated highlands of Ethiopia have been experiencing losses in soil fertility for the last three decades. This is not only related to high livestock densities, but also to improper land management (i.e., tilling steep slopes), an intensive use of water, and the discharge of agrochemicals.

#### 2.4.2. Agricultural Land Size

The amount of land dedicated to agriculture has been steadily increasing since 1980. From 2000 to 2008, croplands were expanded by about 4 million ha, and 80% of this expansion occurred

through the conversion of forest land, woodland, and shrubland. Deforestation for the expansion of agricultural land in Ethiopia increased CO2 emissions from 5.1 Mt in 2005 to 6.5 Mt in 2010. Although the expansion of cropland agriculture has slowed down in recent years, the amount of agricultural land still increases by about 1.5% every year. In spite of the expansion of cropland, due to the quickly growing population in the rural parts of Ethiopia, the size of cropland per capita has been decreasing drastically. Consequently, most Ethiopian farmers are still smallholder farmers. Farm size is usually negatively correlated with population density. For example, the average farm size of less populated areas like Oromia (average farm size: 1.15 ha) and Amhara (1.09 ha) is larger than that of the densely populated Southern Nations, Nationalities, and Peoples' Region (SNNPR) (0.49 ha). It has been predicted that smallholder farming systems will continue to dominate the agriculture sector and that average farm sizes will continue to decline, since the further expansion of cropland will become more difficult, while the population will continue to increase. (ANRS AB)

#### 2.4.3. Fertilizer Application and Organic Matter Management

For smallholder farmers, the use of fertilizers is often unaffordable resulting in negative nutrient balances in croplands. Inorganic fertilizer consumption, nonetheless, increased between 1961 and 2016. For more than four decades until 2016, urea and diammonium phosphate (DAP) were the only commercial fertilizers used in Ethiopian agriculture. Despite many positive effects on soil quality, the application of organic fertilizers is limited in smallholder farms, since the majority of available organic matter is used as fuel, animal feed, and construction material. Ethiopia has a large number of livestock and animal manure should be widely available. However, because of its use as a rural energy source, the bulkiness of the material, and lack of transport, manure is only spread on a small part of the agricultural area, mainly restricted to home gardens. (ANRS AB)

#### 2.4.4. Water Availability

The vast majority of Ethiopian farms rely on rainfall. Irregular rainfall patterns have often resulted in low agricultural productivity and food insecurity. The increasing occurrence of extreme weather events (e.g., severe droughts and heavy rainfalls) is a further threat to smallholder farms. Intensive rainfall often results in surface runoff combined with losses of the fertile soil from the upper soil layer. Lack of rain over long periods combined with high temperatures cause serious deficits in soil moisture. Due to the low distribution of irrigation facilities, water is often not available for many smallholder farms, causing frequent crop failures. (ANRS WSS)

#### 2.5. Economic importance of livestock in Ethiopia

Livestock have diverse functions in the livelihood of farmers in the mixed crop-livestock systems in the highlands and pastoralists and agro-pastoralists in the lowlands of Ethiopia. Livestock provide food in the form of meat and milk, and non-food items such as draught power, manure and transport services as inputs into food crop production and fuel for cooking. They are a source of income, which can be used by rural populations to purchase basic household needs and agricultural inputs. In the rural areas of many developing countries, financial services such as credit, banking and insurance are virtually non-existent. In these areas, livestock play an important role as a means of saving and capital investment, and they often provide a substantially higher return than alternative investments. A combination of small and large livestock that can be sold to meet petty-cash requirements to cover seasonal consumption deficits or to finance large expenditure represents a valuable asset for the farmer (Sansoucy et al. 1995). The contributions of livestock can equally be well expressed at household level by its role in enhancing income, food security and social status (Winrock 1992; Ehui et al. 1998).

The contribution of livestock and livestock products to the Ethiopian economy is also significant, accounting for 40% of the agricultural gross domestic product, excluding the value of draught power, fuel, manure and transportation. ANRS Animal Agency Livestock and livestock products are also important and significant sources of foreign exchange earnings. In the mixed crop-livestock systems of the Ethiopian highlands, livestock production is subordinate, but economically complementary to crop production. In this ecological zone, livestock, especially cattle, provide traction, which is a vital contribution to the overall farm labor requirement. Livestock also provide meat, milk, cash income and manure, and serve as a capital asset against risk. Within the integrated crop-livestock production systems, animals play a particular vital role, the extent of which is dependent on the type of production system, animal species and scale of the operation. Dairy production is becoming an increasingly important integrated system in many countries, in which this component generates significant, and more importantly, daily cash income, as well as contributing to the improvement of the livelihoods of very poor people and the stability of farm households. It is for these reasons that dairying in developing countries is considered to be an important instrument of social and economic change, and is identified with rural development. In the semi-arid lowlands, cattle are the most important species because they supply milk for the subsistence of the pastoral families. In the more arid areas, however, goats and camels are the dominant species reared. The former provides milk, meat and cash income, while the later provides milk, transport and, to a limited extent, meat to the nomadic pastoral population (Mbabane 1997).

Cattle are kept for multiple purposes and the emphasis on use varies with the production system. In both crop—livestock and agro-pastoral systems, animal traction ranked first, followed by milk and reproduction. Manure production is also considered as a secondary important by-product by most crops—livestock and agro-pastoralist farmers. In contrast, in pastoralist systems, reproduction/breeding requirements received higher ranks and for female animals breeding outranked the importance of milk production (Workneh and Rowlands 2004).

Women are usually responsible for feeding animals, cleaning barns, milking, processing milk and marketing of livestock products. Young children, especially girls between the ages of 7 and 15, are mostly responsible for managing calves, chicken and small ruminants and older boys are responsible for treating sick animals, constructing shelter, cutting grass and herding of cattle and small ruminants. The role of women in managing animals that are confined during most of the year is substantial and they are critically involved in removing and managing manure, which is made into cakes and used by the household or sold as fuel (Azage 2004). In the highlands of Ethiopia, smallholders rear cattle, primarily for the supply of oxen power for crop production. Milk production, cash source, manure and fuel are considered as secondary. Cattle and equine play a vital role in smallholder farms for crop cultivation and transportation (Alemu 1998). Livestock products, especially dairy, can make a unique contribution to human nutrition to the poor in developing countries by providing micronutrients in bio-available form such as vitamin A, carbohydrates, protein and calcium (Ahmed et al. 2003).

The value of output from livestock in Ethiopia was estimated at around ETB 12 billion in 2000 and accounted for about 45% of the value of all agricultural output excluding the contribution of animal draught power. It was also noted that, at constant prices (1995 USD), the value of output from livestock grew nearly by 22% between 1980 and 2000, and this increase (1.1% per annum) compares well with the growth of the value of agricultural output (FAO 2003). Similarly, the value of output from livestock increased by a factor of 3.75 from ETB 9.97 billion to ETB 37.38 billion between 1999/2000 and 2008/09 (MoFED 2010). The country also earned a total of USD 83.12 million between 2004 and 2007 from the export of cattle (FAO 2009). Data collected from the Ethiopian Custom and Revenue Authority show that import of dairy products in Ethiopia increased from 1.3 million kg in 2004 to 1.77 million kg in 2009 and

spent ETB 42.1 million and 100.57 million, respectively to satisfy the domestic demand for milk and milk products.

#### Dairy production systems in Ethiopia

There are four major milk production systems in Ethiopia. These are pastoral and agro pastoral, smallholder crop-livestock mixed system, urban and peri-urban, and intensive dairy farming (Azage and Alemu 1998). Pastoralist and smallholder farmers produce 98% of the country's total milk production (CSA 2008). Total milk production in 2005 was estimated at 1.5 million tonnes which is equivalent to USD 398.9 million (FAOSTAT 2007). The majority of milking cows are indigenous breeds which have low production performance. The average cow lactation milk yield is 524 litres over a lactation period of 239 days. About 238 litres are used for human consumption, while the remaining 286 litres are suckled by the calf. The average age at first calving is 53 months and average calving interval is 25 months. Cows produce three to four calves before leaving the herd at 11–13 years of age. Cows are kept to provide milk primarily for household consumption and reproduce for production of draught oxen and replacement heifers. Surplus milk is sold, usually by women, who use the regular cash income to buy household necessities or to save for festival occasions, daily milk yield of some of the indigenous cattle breeds in northwestern part of Ethiopia has been recorded by Zewdu (2004). For example, the minimum and maximum daily milk yield of the Fogera breed was 1.39 litres and 4.63 litres, respectively. (ANRS Animal Agency)

#### **CHAPTER THREE**

#### 3. RESEARCH METHODOLOGY

This section of the study described the methods used, subjects included in the study, the instruments and procedures used for data collection, and the techniques that have been employed for data analysis.

#### 3.1. Description of the Study Area

Fogera Woreda lies to the south-eastern shore of Lake Tana on the road from Bahir Dar to Gondar, 625 km from Addis Ababa and 55 km north of the Regional capital of Bahir Dar. It is one of the woredas in the Amhara National Regional State of Ethiopia and located at its center. The major towns in Fogera Woreda are Woreta and Amed Ber, the former being the head quarter of the Woreda and it has twentyfive Peasant Associations (PAs) or Kebeles. The area is located between 11° 57' N and 12 0 30' N latitude and 37° 35' E and 37 0 58' E longitude (Figure 1). The study area has a very flat land, which is known by the Fogera plane, adjacent to the eastern coast of Lake Tana. Altitude ranges from 1780 m to 2510 m. Total annual rainfall ranges from about 1100 mm to 1530 mm/year. The spatial distribution of rainfall showed that Eastern and Central part of the Woreda receive the highest rainfall while the northern portion receives the lowest. The seasonal rainfall has a Unimodal distribution with peak in July. This is the 'Meher' season and it receives about 70% of the annual rainfall. The mean annual rainfall is 1430 mm and mean monthly values vary between 0.6 mm (January) and 415.8 mm (July), which indicate poor temporal distribution of rainfall. The mean monthly temperature of the area is about 19 0 C, monthly mean maximum temperature is about 27.3 0 C, and monthly mean minimum temperature is 11.5 0 C. The major soil types in Fogera Woreda exhibit a general relationship with altitude and Fogera plain is one of the most severely flood affected areas in Northwest Ethiopia in general and the Lake Tana Catchment in particular (Fogera Woreda Information Bureau, 2022).

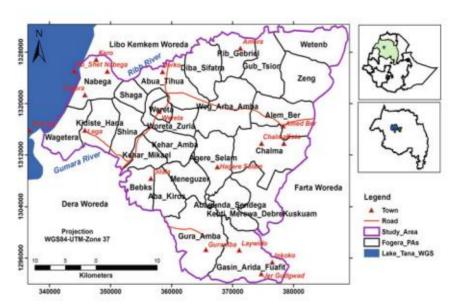


Figure 1. Location map of the study area

#### 3.2. Research Method

According to Bryan (2008) qualitative research method is a research strategy that usually emphasizes words rather than quantification in the collection and analyses of data. Qualitative research has been described as a form of social inquiry that focuses on the way people interpret and make sense of their experiences and the world in which they live. It refers to a study process that investigates a problem where the researcher conducts the study in a natural setting and builds a complex analysis in a natural setting by rich description, exploration and explanation, as well as a careful examination of data (Kearney, 2001).

As the nature of my study topic calls for a deep and comprehensive understanding of a phenomenon, I used qualitative research instead of quantitative methods. Moreover, as a Gender and Development Studies' student, I used qualitative research since feminist research methodology insists the use of this kind of research approach. All in all, qualitative research is a best suited approach for investigating the study topic.

#### 3.3. Research Design

Phenomenological qualitative research is concerned with the study of experience from the perspective of an individual. Epistemologically phenomenological approaches are based in a paradigm of personal knowledge and subjectivity, and emphasize the importance of personal perspective and interpretation. Phenomenological qualitative research aims to uncover the meaning of an individual's experience of a specified phenomenon. It pays respectful attention to a person's direct experience, and encourages research participants to tell their own story in their own words (Smith, Flowers & Larkin, 2009). For these reasons, I used phenomenology design

to explore the lived experience of rural smallholder female headed households. Hence, the participants shared their experiences with their own voices and my role was to give meaning and interpretation for their sayings.

#### 3.4. Sample and Sampling Techniques

In order to undertake this study, I employed a purposive sampling technique which is a non-probability form of sampling technique used to identify potential research subjects and study sites. Initially, I purposely selected three rural kebeles where a greater number of smallholder female headed households exist. Namely it includes Tihua zakena quhar abo and shaga. Then, I have put some inclusion criteria to select the study subjects or participants. The inclusion criteria includes: having plots of land below the common size 2 h/r that distribute to the majority of the household in the study area; being head of the household, not having children greater than 16 years old for farming task, residing in the area more than three years as female headed household and willingness to share idea freely. The sample size is determined based on data saturation point and 7 participants were interviewed.

#### 3.5. Data Collection tool

In order to undertake this research, I mainly used primary data that is collected through interview data collection tool.

#### 3.5.1. In -depth interview

In-depth interviews are one of the most common qualitative methods. In-depth interviews offer the opportunity to the interviewee to express themselves in a way ordinary life rarely affords them. Many people find it flattering and even cathartic to discuss their opinions and life experiences and to have someone listen with interest. Interviewers engaged in in-depth interviews are offered the privilege of having people who are virtually strangers entrust them with a glimpse into their personal lives (Wright, 1996).

Given this rationale, I conducted in-depth interview with purposel selected 7/seven /smallholder female headed households in rural kebele. In doing so, the interview guideline was prepared in English and then translated into Amharic. Convenient places and time for interview had been arranged in consultation with the participants. I interviewed the participants in their local language (Amharic). An audio recorder was used to capture their voices voluntarily. Note taking was also used to understand the whole setting and the feelings of the participants very well. Nonverbal expressions and signs were also used as information using my observations in time of interview and the general living conditions like housing

#### 3.6. Data Analysis method and procedure

Phenomenological data analysis involves such processes as coding (open, axial, and selective), categorizing and making sense of the essential meanings of the phenomenon. Coding refers to the process of going through the data' with a fine tooth comb' looking for themes, ideas and categories and then noting similar parts in the text and giving them a 'code label'. This means that later the researcher can find them again in order to make comparisons between passages in the text so that the researcher can analyze what is happening (Fade, 2004).

Likewise, the audio-version information (data) gathered from in-depth interview is transcribed to text form and then translated from Amharic to English language. Then, I read and read the raw data until I became familiar with it. In the first phase of analysis, I used open coding in order to reduce the data to a small set of themes that appear to describe the phenomenon under investigation. During open coding the data was divided into segments and then I scrutinized for commonalities that could reflect categories or themes. Once I categorized, I examined for properties that characterize each category. Once the phase of open coding was completed, the process of actual coding began. This phase allows me to link the phases that emerge during the open coding phase together and apply them to see what categories begin to emerge. I had also taken the phases retrieved during the open coding phase and linked them together in a meaningful way. Connections were made amongst the categories and the subcategories. This involves putting data in new ways by making connections between the categories. This was achieved by exploring conditions, context, action/ interactional strategies and consequences which influence the phenomena that are studied. Lastly the data was selectively coded to establish interrelationship among the categories emerged during the axial coding process. During this process the categories and their interrelationship was combined to form a 'storyline' that describes what happens in the rural smallholder female headed household's life.

#### 3.7. Trustworthiness of the Study

I tried to maintain the trustworthiness of the study by employing the following strategies. First, I attempted to collect rich data. I ensured transferability by relating with previous studies in order to get the same result with the issue conducted in different areas. To ensure dependability the researcher used member checking and met the participants again and briefed the result of study in accordance with the information they gave. To ensure confirmability, I put the word of participants as it is and keep all the original data including the interview schedule, recordings and transcriptions.

# 3.8. Ethical consideration

I was very much aware of the big responsibility to be sensitive and respectful of research participants and their basic human rights. Before conducting the interview, I had been explained about the purpose of the study to participants and I was then getting their informed consent. I had informed the participant that their information is kept confidential. I had also informed them that they have a right to withdraw from the interview and skip any question that they would not wish to answer. Identifiers were not used in the analysis, instead pseudonyms were used to represent them in the report document.

# CHAPTER FOUR

## 4. RESULT AND DISCUSSION

This chapter presents the findings of the study and discusses them mainly in line with the research objectives.

## 4.1. Result

Analyzing the lived experience of smallholder female headed households led to interesting findings regarding their challenges, opportunities and problem solving strategies. From the data gathered five themes were identified: 1) reasons being a female headed household; 2) smallholder activities that female headed households engaged; 3) challenges; 4) opportunities; and, 5) coping strategies. Sub-themes have been also developed under it to substantiate the information when necessary. The analysis and data presentation started with presenting interviewees' profiles using pseudo names.

# 4.1.1. Demographic profiles of the interviewee

This section drew the profile of people who participated in in-depth interviews to provide relevant information. Profiles of study participants covered age, family size, religious belief, occupation, educational level, marital status and pseudo names.

Table 1Interviewee's profile

No	Name/	Age	Family	Marital	Occupa	Education	Religion
	pseudo		size	status	Tion	status	
1	Alemitu	40	5	Widowed	Farmer	Illiterate	Orthodox
2	Almaz	25	2	Divorced	>>	>>	>>
3	Debrie	30	3	Divorced	>>	Diploma	>>
4	Yayesh	50	4	Widowed	>>	Illiterate	>>
5	Zinash	30	6	Widowed	>>	>>	>>
6	Yezna	28	4	Divorced	>>	>>	>>
7	Tizta	45	2	Divorced	>>	>>	>>

**Source: own statistics** 

Regarding age all the participants were less than 40 and 45 years except one who turned to 50. All study participants were female since the targets are females only. Regarding the religion of the study participants, seven of them were Orthodox Christian. The researcher had no deliberate intention to make all participants orthodox; simply it happens due to orthodox religion being the

dominant religion in the study area. Regarding the participant's educational background profile, six of them were illiterate and one of them was a 10+3 diploma holder. Focusing on the marital status of participants in the in-depth interview four of them were divorced and the remaining ones were widowed. Occupation is another character expressed in the profile information and all of them were smallholder farmers. The family size of the participants ranged between two and six including household heads (See Table 1).

## 4.1.2 Reasons being smallholder female headed household

There are some reasons that make women to be female headed household and the reasons are thematically presented as follows;

#### Divorce

Marriage and divorce are social issues as well as private concerns. The success and failure of our marriage have consequences beyond our personal lives. Individuals at the crossroads of divorce help not only themselves and their families but also their neighborhoods, communities, and nation when they are able to repair their relationships and establish a healthy, stable marriage. Divorce has become a serious problem; challenging the establishment of the family in a routine manner and causing severe impacts on the emotional and mental health of the individual especially, women. Since women are considered as the binding force in the family, they are believed to be responsible for whatever wrong is done. It has been argued that women invest more in the family, take a larger responsibility for marriage, and therefore perceive divorce as a greater failure than men do. As a researcher I could easily and clearly understand my observation during the interview session. All the interviewee takes the burden of divorce and has emotional as well as psychological pathologies due to divorce.

Even if divorce has more than this negative impact on women's life, it continues as a major cause of family disintegration. As we can understand from the table above (table1), the majority of the interviewees become single mothers because of divorce. As I understand from Study participants, disagreement due to different reasons is the common cause of divorce and it is done by husband's decision. However, each interviewee has their own unique cause. One of the interviewees expressed that she decided to divorce because he had a former wife and child and he doesn't stop to go there even now. Another participant expressed that she divorce her marriage that produced three children because she had no land received from her parents. A woman of 25 aged expressed her reason of divorce and her feeling as;

He decided to divorce with me after we brought up three children. Because I haven't

received any plots of land from my father. Before his decision of divorce, he always insulted me as poor, impiety and valueless. But I lived with him for 14 years accepting the entire situation, thinking for my children. I was told to my father, but my father can't give land for me because he had no and by community's culture women get land from her husband's side. Lastly, a 14 years marriage life ended by divorce and he sent me to my family with three children without giving plots of land. In my marriage life we had 3 hectares of land received from the husband's family. The legal system doesn't support me to have shares from such lands. I tried to share by law and with local elders but I could not get it. He doesn't even give subsidies for his children.

As I understand from the participants, the divorced female headed social and economic problems after termination of marriage are more severe than the time of marriage. The reason given by such divorced women for social problems after divorce is due to having a poor relationship with the neighbor and having no money to establish relationships. Those who expected economic problems knew it was due to lack of farming knowledge and skill and having no money at hand. The lives of divorced women are negatively affected not only due to lack of social relationships but also as a result of their position in the relationship. Therefore, one of the causes of distress and frustration during divorce for many divorced women is the limited opportunity to cope with economic problems.

#### Husband death

Death is natural and we all die. We all know to die and die of our beloved once. However it is heartbreaking and imposes a great grief when it is in productive age. A death of a family breadwinner is also another reason for family disintegration and for women to be a female headed household. Sometimes death is considered good when it is natural and bad when it is killed by someone else. Single mothers and heads of their house due to the death of their husbands. According to the information from the widowed participants, the most (2) of the participants' husbands died due to illness whereas one was killed by his near family member. As she revealed that killing each other with silly reasons is common in the area. Her husbanda father of five children is also killed for silly reasons. And now she is forced to be a female headed household to care for all children with small plots of land without any support from anyone.

Based on the above information, I can conclude that women of the area become Female headed households forcedly because of reasons beyond their control and out of their interest. No one of the participants is a smallholder female head household before marriage (choosing being single) rather they are forced to be single mothers and exposed for various life challenges due to failed marriages or death.

#### 4.1.3. Main smallholder activities

Even if there are many kinds of smallholder economic activities that farmers can engage in, in developing nations it mainly depends on farming. In developed and technologically advanced nation's small holder economic activities greatly support the national economy and many families lead their life as well as it is the source of job opportunities. Dominantly, producing fruits and vegetables, milking and animal fattening, hen and chicken products, animal fattening are parts of smallholder farming activities in most nations of the world. Even in Ethiopia metropollutant cities like Addis Ababa smallholder activities play a significant role for the economic sector and absorb many job seekers, and are becoming major job creation sectors. However in most rural areas of Ethiopia including this study area the smallholder activities are very limited in kind, practiced in traditional ways and at subsistence level. Details of it discussed hereafter based on the information accessed from the study participants.

Rice is a relatively new grain to Ethiopia, with its introduction only taking place in the 1970s and then dubbed as the "millennium crop" in 2000. The Ethiopian Institute of Agricultural Research (EIAR) is working with JICA, through the Ethio-Rice project to develop rice research, training and technology promotion. The Center, which was inaugurated in 2018 in Fogera woreda with the presence of higher officials, provides significant contribution for rice planting development and adaptation.

Before farmers began planting rice in the Fogera Plains, the land remained unused due to high water levels that rendered it unsuitable for planting crops native to the country. Since the introduction of rice to the area, the Fogera Plains have flourished and farmers have been able to support themselves through rice sales, however, there is still much more to learn and much more to improve.

As the information from the study participants, the main smallholder activity of the area is farming and significantly rice production. All the interviewees reveal that their main economic activity and the means of their livelihood are farming with their small plots of land. Rice is a means of their livelihood that they cover all expenses. It covers health, education... house

expenses and also sold for other expenses like fertilizer purchasing. According to the interviewees it was very difficult to use rice for many purposes even though it was not required in the local market. However, in the meantime, the community has begun updating rice into the culture. At the sidelines of the inauguration, exhibitors showed how they had integrated rice into the making of injera (a traditional flat bread, used in most meals), as well as into areqay. A lot is done to promote rice consumption by the government. Now they are totally dependent on rice. A 40 years old women expressed her dependence on rice production as;

Rice is everything for me. I mainly produce rice. I used rice for house expenses, for education, for food, for purchasing fertilizer, for health expenses and other necessary things including food and cloth. I don't have any additional income generating activities like milk cow, hen, sheep and fruit and vegetables. This is because I don't have money and land to do so. I have only 0.5 hectare land which is not accessible to irrigation. When he was alive it was produced guya but now I can't farm it and it becomes unproductive and infected by pests./Alemitu/

As we can understand from the above verbatim expression small holder female head households in the area are dependent on rice production. And rice is the backbone of their livelihood. It is also possible to understand that the area has a potential of producing grains like Guaya, however female-headed households are not producing it due to pests. They revealed that it is possible to plant guaya after harvesting rice since the area is wet land. But the problem is pests and the government doesn't give support in accessing effective pesticides with affordable costs. Thus, the area now is stopping planting grain due to low productivity. specifically smallholder female headed households stopped it.

Participants expressed that being female and engaged in rice production/farming is very difficult. It is because of the labour intensive nature of the activity, requires staying more on the field and the existence of socio-cultural norms in the community that discourages female small holders. Due to these and other factors, smallholder activity for female headed households of the study area is a source of challenge and exposes them to economic problems. All interviewees expressed that they don't plough their land rather they give it for share or beg their relatives to plough for them. In both farming cases (through begging male relatives and giving a land share) the product they access is limited. They revealed that in both methods the productivity of their land is not satisfactory and they did not get enough rice. As to them, this is because one, in the case of giving their land for sharing, they take only half of the products

produced at their land and sometimes there may be tradeoffs depending on the interest/willingness of the share person. Second, in the case of plowing through begging, volunteers came to plough the female headed land after they finished their own task. This loses the perfect season/time of farming/plough and causes less productivity of the land.

Participants of the study also revealed that when they plant rice on their own, harvesting is done using similar methods (begging relatives) and/or mostly by labor workers. As to them, the increase in labor cost also makes their smallholder activity and let them cost much. A 40 years old smallholder female headed household expressed that;

It is difficult being a smallholder female headed household. I can't plough in myself. I don't have skill....it requires more effort and even it is not practiced in the community. So, I always farm my land through sharing and begging my relatives.... I participate in harvesting but it is impossible to finish using only my effort.... Use labor workers at an expensive cost. (Alemitu)

The above verbatim expression is shared by all the interviewees without differences. In the expression it is possible to understand that engaging in small holder activity in the rural female is very difficult and contributes to the challenging life experience of female headed households. It requires giving high attention to such families and activities mainly to change the farming methods.

The interviewees also expressed that they don't participate in other intensified smallholder activities to generate additional income and improve their living standards. As to them, this is because they had no knowledge and skill of what and how to do; they don't have money, and have small land size, have no access to groundwater to plant fruits and vegetables. Even though they don't engage in activities, they are well known because of lack of access to credit and training services by the government. A 25 old female headed household expressed this as;

I don't have additional income generating economic activities. I don't have hen, sheep or milk cows because all this requires money. And I don't have money and no one gives support and credit ... .It was possible to have hen for house consumption and market but there are wild cats and diseases. A wild cat eats and the disease kills them. Before marriage, I was organized in groups with youths and got credit, workhouse and chekens....it was great ...but the disease killed them all at once.....we can't save them. After divorce there is no such access. For fruit and vegetables, there is no water and land. There is a shortage of water here even for drinking. The groundwater needs money and I don't have any. (Almaz)

From the above participant, the stallholder activity is dependent on rice production. It is difficult for them to intensify their smallholder activities due to various factors. Even the experience shows that even if she was engaged in hen production at her youth, it is not effective due to disease. It is also possible to understand that little credit access is available only for youths before marriage. And the local government of the sector should give attention to these community groups and the sector. Giving credit only does not make success full, rather strong follow up and gap related training should be given. If the governments were doing this, Almaz may not lose all her chickens at once. She may have access and knowledge to medicines and vaccinations.

As all the participants, the dominant smallholder activity in the area is farming, mainly rice production. Sometimes grain like guaya and teff in very limited areas are planted. The smallholder crop—livestock System practiced by female headed households in the area is also limited. Even though the Ethiopian highlands including woreta area possess a huge potential for dairy development, participants of the study revealed that they mainly focused on rice production. They do have only limited livestock (only oxen) used for ploughing purposes. This is all because its traditional production system, lack of access to finance and the land size is not enough to use for grazing and tenure.

In the areas where this study targeted the agricultural production system is predominantly subsistence smallholder farming with crop production using livestock. Participants revealed that they don't practice livestock husbandry within the same management unit because they can't feed and manage it with their single effort. They also argued that intensified animal husbandry needs more labor effort. In this farming system, the entire feed requirement for ruminant livestock is difficult to access with small plots of land.

They also reflect similarly on the dairying and milk production. It is possible to prefer meat production in the area because it makes more efficient use of feed resources and provides regular income to the producer engaged in. However, it is also labor intensive and supports substantial employment in production, processing and marketing. And the production system is not far from traditional systems. Participants reflect that it is possible to participate in the milk sector as a means of additional cash income. However in this system the main feed resources are grass hay, crop residues and agro-industrial by-products which are difficult to access for them. Thus, they are mainly dependent on agriculture, mainly rice production.

#### 4.1.4. Opportunities of being female headed household

Female-headed households have now become highly prevalent across the world. Much research in low-income populations has identified female household heads as more vulnerable and less secure livelihoods than male households. The findings of this study address similar reflection with other studies of the area in terms of opportunities and living standards of the study target group.

All the participants expressed that being a female headed household in a smallholder activity has no positive opportunities. Rather they argued that it is full of burden and exposed to emotional feelings and worry. Engaging in smallholder activities has its own purpose and contribution for the national economy and even it is the livelihood strategy of many families. However it had imposed challenges for female headed households. A small holder activity in the area is more agriculture dominant. The agricultural sector of Ethiopia is essential to improving the economy and to reduce poverty. As participants, 100% of outputs are from agriculture, and the sector employs nearly 95% of the area's labor force. Thus, involving and focusing on this sector is necessary and has different opportunities, however for participants of this study it is the female-headed smallholder farmers who are the poorest in the area. The fact remains that Ethiopian women lag in every aspect and are generally poorer. This is attributed to their less remunerative livelihood than men, low education, and shouldering a triple misfortune: difficulties in generating income, child-rearing, and vulnerability to economic, political, and social crises.

Participants also reflected that rural female headed households are less advantageous than urban. Because they can't engaged in informal and less labor intensive works such as selling vegetables and fruits, baked goods like enjera and bread, charcoal and firewood, traditional drinks(like Tella &areqe), second-hand clothes and shoes, handicrafts, and goods like sugar and salt are the primary means of living adopted by Female Headed Households in urban areas. Even if it requires farther studies and investigations based on this study participant's information, it is possible to say smallholder female headed households lived in the rural area have less opportunities than urban areas. The researcher of this study also proves these realities using observation as a tool. In time of data collection I can observe one of my interviewees selling Tella where she lived in a small rural town near to the center of the rural kebele (tihuwa). The participant also expressed her additional income generating activity and the

#### situation as:

I came to this kebele and started to live here after divorce. I am living here at this home (Showing me the house in her arms) with three children. My father gives me around 0.2 hectare land. I built a house on some parts and I farm the remaining. The product at land is not enough for livelihood. So, I started to sell tella for additional income at this small rural kebele. If it is a big town, I will sell more and generate more income. (Yezna)

Participants also revealed the opportunities compared with male headed and female headed families as it is a matter of single work force and double workforce. Being double is an opportunity not a single. It exposed females to think as male and female which is mostly difficult. Thus, it is possible to conclude based on participants as being a small smallholder and female headed household had no opportunity. A 30 years aged woman expressed it as;

Being a female headed household has no positive opportunities. What will be the opportunity of thinking as man and woman? It has a work load. I don't even sleep freely at night. I think for farming, for children, for house work. I go to the field for farming at day and also think for children at school or somewhere else. I have to cook for myself and the children. Wow!!!It is nothing like a good opportunity. Nothing is better than being together.

Besides the above stated expressions on the opportunity of smallholder female headed households, participants reflect the advantage of female headed households out of engaging in small holder activities. They said that smallholder activity, mainly rice production in their life, requires more labor and it is better to have male effort to produce more and live a better life. It is a missed opportunity for them. However, participants revealed opportunities they access and wish in relation to freedom, positive self-concept, social maturity and institutional support as discussed below.

## Positive self-concept

Though all of the participants agreed that being a female-headed household was more of a burden and challenging for women, it also had positive consequences. The smallholder female-headed household experience has also desirable consequences that result from being the head of the household. Being the female head of a household can have a positive side too. When female-headed households try to manage household activities in the field and at home and sometimes when they find a job after becoming in charge of the household and find a job they

take a more positive view of themselves and their abilities. They develop a positive self-concept and a sense of ability to accomplish any task. Since women are forced to run families on their own after their husbands' deaths or divorce and have engaged in smallholder farming, this leads to a sense of positive self-concept in women and others may take lessons.

## Social maturity

And they argued that while they are at marriage the majority of field work and communications were done by husbands. As a result, they spent most of their time at home working at home tasks and caring for children. However, after they become single, situations change since they spend time in the field, participate in selected community discussions and try to have relations outside home. This could be an opportunity. A 50 years old woman expressed that;

Before my husband died, I used to go out rarely, and he did all the outside, but since he was gone, I've been doing it myself. I go out more and deal with many people. I've been setting up a community for a while.

As women are forced to move beyond the family and appear in society after the husband's death, this results in broader relationships and better work conditions that lead to a form of social maturity in these women.

#### Freedom

Female headship by itself has an opportunity mainly in terms of decision making, exercising their basic rights at home and outside and freedom of self-administration. A 45 years old small holder female headed household expressed as;

If it is considered as an opportunity, by being a female headed household I am free from male (husband) oppression. I don't have any worry and I don't think about his breakfast, lunch and dinner. I am free to make any decision and I am thinking for myself. I lead my family in the way I want. It could be an opportunity.....long laugh. (tizita)

From the above verbatim expression, it is clear that being a female headed household has opportunities in terms of providing freedom for female households. However such opportunity is not comparable with being paired especially in rural areas and smallholder sectors. i.e why the woman expresses saying as if it is considered as an opportunity.

# 4.1.5. Challenges facing smallholder female headed household

Disadvantages related to smallholder female household headship compromise the economic and material well-being of women and their children in these households and multiply other social, emotional, and psychological challenges. Based on the information from the in-depth interview, the main challenges faced by the study group are discussed using a certain basic theme like lack of adequate support, lack of credit service, financial problems, lack of abundant land size and technology. Each of these emerging themes are concisely presented as follows;

## Lack of adequate support

Female-headed households lead families with a triple role. It implies that women's role in life activity is greater than men's'. When a woman is head of a family, the workload and burdens increase from the normal. In such cases it is important to provide special support by the government or by the community because supporting them is supporting the family and the community in general. It is also one way of preventing family disintegration, straight living and begging which is a serious social problem in developing nations including Ethiopia.

However the information from this study respondent revealed that female headed households don't access adequate support from the government or the community. They argued as they need special privilege and support like training, financial credits, technologies and agricultural input subsidies from the government that build their skill, knowledge and productive capacity because they do have a triple role in the community and they do have faced various challenges which could be solved through support. According to the participants, even the agricultural extension expert doesn't support them in giving information about farming and they do not participate in different occasions.

As I understand from the information, female-headed households seek training, financial support in the form of long term credit, technologies that ease their work, fertilizer and seed subsidies. Yet null at all. A 30 years aged woman expressed that;

I have been a female-headed household for more than 7 years. I haven't got any support from the government or the community, even from my relatives. Rather men headed families get privileges in different government supplies. I have no expectation to get special privileges because of a female headed household but I deserve to have equal access to participation and opportunities as men.

The participant also expressed that the community doesn't encourage and support female headed households engaged in smallholder activities. Instead they insult and force them to leave

the area as well as rent their farm lands. Especially when a woman is widowed, the dead husband's family and his brothers are not happy to see the deceased brother's wife. The community in general has no encouraging culture for female headed households and females in particular. As respondents, even if it is impossible to condemn all communities with the wrong attitude and culture for female-headed households, there are individuals that demoralize and insult instead of supporting and encouraging them. A 45 years aged woman expressed that;

It is peaceful now but early in the time of his death his family pushed me to leave my home. They always colluded with me and considered me as a killer. It is somehow the community's culture. There are also some stupid guys who insult female headed households as "Galemota" and push my land demarcations. Now, I am familiar with all the difficulties and challenges because I have lived 14 years in such a life. Thanks to God now, my children have become mature.

Most women in Ethiopia like my participants spend a considerable time of their life when they start their life being economically independent of their men. While losing their marriage due to death or divorce the majority miss their land property, courage and happiness, they become less desirable in the eyes of her deceased husband's family and divorced families. Participants believed that the government does not provide adequate support and create a problem rather than solving problems. Participants revealed that the government imposes high taxes and expensive permits for fertilizer and the frequent change of the financial loan rules and ideas.

Inaccessibility of institutionalized support to female headed households in rural areas is becoming a challenge in their life. In the Ethiopian where both production (weather) and market risks are high it is necessary to have strong institutional supporting systems. Yet according to study participants in the study area there is no significant institutional support system for smallholder economic sector participants in both sexes.

# Small land size

Land is the most extensively used factor of production in Ethiopian subsistence farming. However, the supply of productive land and its efficient utilization has been increasingly constrained by increased population pressure, and by lack of sufficient soil moisture and inadequate utilization of land-saving farm technologies, respectively. Smallholder agriculture lacks an adequate capacity to replace nutrients mined from agricultural lands through crop production, or fail to counterbalance the negative impact of high population growth.

Considering other factors, land size determines land yields and family living standard in rural Ethiopia. In Amhara region and the study site Fogera woreda it is also true that land size determines farmer's participation in cattle rearing, milk production, and various types of farming. The Fogera cattle in Amhara Region are an important indigenous animal with huge potential for dairy and meat production. Although the breed has so far been characterized phenotypically and its peculiar features are known for milk, meat and draught power, the milk and meat production and marketing system in Fogera woreda is still at minimum level. Participants of this study reason out that the determinant challenge is land size.

Despite the area's potential to participate in various small holder activities, participants of this study are not involved in multi stallholder activities. As the study participants, female headed households land size is very small. Comparatively they said that female headed households land size is lower than men headed households. It is possible to understand that even if the Ethiopian constitution provides equal land rights between men and women it has gaps in implementation. They argued as there is still land ownership dominance by male in the study area. Participants of the in-depth interview reflect such reality. A 28 year old woman expressed that she can't be a land owner with her 14 years of marriage life while she separated through divorce. According to her expression she was tried to have a share through court and local elderly system but she can't have in both methods because her husband makes the land only for his priory. Most women in the area face similar luck while they are divorced. So, the weak enforcement of laws and policies related to women's land rights affects her life in many ways.

In addition to small land size, the rain dependent nature of smallholder activity at the area with backward cultivation mechanism is a chronic problem to all farmers. Rice production in the woreda is basically dependent on rain and is mainly *summer* (long-rain) dependent with only one harvest season in a year. It also gets *meher* (short-rain) rains that are important for planting short cycle crops such as guwaya. Commonly grown crops in the area are rice and Guwaya however productivity of guwaya affected by the prevalence of pests. Lack of adequate and efficient extension services and shortage of proven agricultural packages for dry land farmers have also been identified as critical gaps in the area in addition to the size of their land based on the in-depth interview. A 30 year aged woman revealed that;

I had only 0.5 hectar land given from my family. This is very small compared with men headed households of the area and not enough for living with two children. I always worry about tomorrow how I will live while my children grow up and start school. I can

do whatever more than men but land shortage is the headache....

From this expression it is clear how much the land size is and she is able to work whatever more, than men but land size affects her life and her work motivation. Another 50 years old smallholder female headed household expressed that;

My land is very small compared with my marriage time and that of men headed households. I had more than 2.5 hectare land at the time of marriage. But now it is around 0.5 because it is taken by his 'five step children'. I do have 4 children now and I support and educate... them with this small land which exposed us to various problems.

This woman's expression also revealed how the land size became small, comparing it from her marital time and men headed households. It can understand how difficult it is leading and managing 5 family members with such small land size and related low productivity.

In the study participants, most of the female headed households own around 0.5 hectare of crop land. All the participants agreed on existence variations of land size by family head ship. Men headed households have special privilege in accessing more land than women using different means like gift, rent and others.

According to the participant's information, there is also land trade off by husbands mainly in time of divorce. As they said, husbands hide or name the lands with other people's names(mainly close relatives) or solely on their name while they fear divorce. This event is done by most husbands and most wives become a victim. A 28 years old in-depth interview participant expressed how she lost her land in time of divorce as follows;

I divorced after 14 years of marriage. I have three children. My husband divorced and sent me to my family with all children without any property and plots of land. I had enough land while at marriage but he recorded all in a green book solely by him. I don't know when he does this. The legal system and the community elders can't help me to get plots of land from my 14 years of marriage. Even now he doesn't support his children. I only care for them, thanks to my father he gives 0.2 hectare land.

From this expression it is clear that women still are victims of property ownership rights including land. They also care for their children without enough support from husbands after divorce. As expressed by this woman she was asked to support children through court systems

and the court systems decided to give 200 birr per month for each of the three but he can't bring. And she is also asking now to give it to the local elders but he refuses and sometimes he hides himself from the area. Thus female headed households in the area are facing various challenges related to land and other property rights. According to the participants, usually they become reluctant to strive for their rights mainly in times of divorce because they fear for their life.

Smallholder agriculture in Ethiopia is not only facing a tenure insecurity problem which the government has been struggling to address recently, but also declining farm size and high farm fragmentation, which again is partly attributed to the existing land policy. Agriculture is predominantly smallholder agriculture where over 85% of farmers cultivate farms less than 0.7 hectare. The finding of this study also proved this reality in which all participants have less than 0.7 hectare land size and practiced a traditional, rain based and fragmented tenure system.

In general, the average farm size in all participants is so low that finding ways to pull these small holder farmers out of poverty constitutes a formidable challenge. The problem with very small farm size is further compounded by low productivity, high population pressure and lack of employment in the non-farm sectors. All these aggravate the incidence of poverty in female headed household farmers at the study area.

## Lack of access to credit/financial service

Although smallholder female-headed households adopt farming as livelihood strategies, their living conditions and economic situations do not improve because they are mainly engaged in single and traditional means of rice farming in which they receive insufficient and irregular income. Formal education, which is essential for human capital, was not accessed by most female-headed households and their children, which hindered their access to diversified smallholder activities and formal employment that could lead to betterment in their livelihoods.

Due to financial problems of the female-headed family, their children are involved in smallholder activities to support the family rather than earning an education and enjoying their childhood, leading to a vicious cycle of poverty among these households. These households also have limited access to credits/assets to improve their lives. As indicated under the collected information of this research, most of them still face a consumption gap with their current livelihoods being vulnerable to food shortage and stress. This and other related problems

worsen the livelihood outcomes of small holder female headed households, which in turn shows that there are growing patterns of livelihood insecurity. Thus, poverty and livelihood insecurity are among the unwanted consequences. It reflects that those who are not amply endowed with assets and resources are unable to make positive life choices and vice versa.it is all due to lack of finance and access to credit services and collaterals.

Participants revealed that economic challenge is their major obstacle in their smallholder activities and in their single-family life. Financial challenges are the mother of all their problems. Female headed smallholder families in the study area lived under poverty. All the participants agreed and expressed that they have financial problems which limits their smallholder economic activity and productivity. Families are also exposed to food shortages for certain periods because their farming is totally dependent on rain, traditional farming, un periodic harvesting due to lack of money, selling of rice in harvesting season with cheap cost for expenses like; health, fertilizer, education and others.

As understood from the interview, the existence of financial problems exposed them to other social and cultural problems like health problems, restricting their social networks and socio-cultural participation with neighbors and the communities in general. As the information indicates, 43% of the study participants had health problems in which they suffered for many years due to financial problems. They don't access health treatment and services because they don't have money. The means of access to money is almost none because there is no credit access with minimum return rate. The only credit option is Amhara saving and credit association (ACSA) which has a very high return rate and is difficult to return back with smallholder activities dependent on rice production. According to participants those who can trade or engage in other intensified activities take credit from such agencies. However, female headed households' access to it is very limited. The 30 years aged woman expressed it as;

I have had a serious health problem for seven years. Through time it becomes acute because I have not treated it on time..... because I have no money and I give emphasis to my five children..... to whom I give them while I go to the health center? Who cares about my home and oxen...?

On the other hand, the financial problem exposed female-headed household's to long term vulnerability because they can't access education and usually reached up to grade ten only. Most participants revealed that their children withdraw from school at grade ten because they

can't afford the cost of dormitory, food, transport, uniform and education materials. And even the students prefer to withdraw and support their family in farming activities. A 50 years old women expressed this thing as:

Two of my children withdrew from school at grade 10 because it is challenging for them learning away from family due to money. They do not also leave me alone. They prefer to help me with farming. It is worrying for me as a mother because my children do not have access to education up to college or universities ... .this is all due to financial problems.

Lack of finance also limits their economic opportunities. All the participants' expressed that they wanted to engage in additional and intensified smallholder activities but finance escaped them. The area has potential for fruit and vegetables using ground water but they can't access it. Even though it is possible to participate in milking, sheep rearing and cattle fattening, they only focused on rice production due to finance in addition to their land size.

As respondents, a major challenge for smallholder intensification is poor opportunities for female headed household farmers to finance for short- and long-term farm investments. The problem is both on the supply and demand sides. On the supply side, the country lacks financial institutions (institutions that provide credit, saving facilities and insurance markets) to deal with the need of the smallholder sector. On the demand side most community members are not willing to use the existing opportunities to strengthen their economy simply due to fearing risks.

Rural financial institutions are not more flexible and recognize the high uninsured risks that farmers face. Alternatively, insurance schemes such as weather insurance (which are heard as being piloted in Ethiopia) could be promoted to help farmers to manage agricultural risk. High level poverty and lack of feasible investment alternatives are also hindering the demand both for short and long-term farm investments. These are realities observed from the study participants.

The study finding indicates that smallholders face difficulties in satisfying their consumption needs, let alone financing their farm expenditures. The level of challenge smallholders' face in financing any farm technologies from their own resources is huge. Currently, both female headed farmers and agriculture-related enterprises have considerable difficulties in accessing long-term credit, but lack of effective demand for available finance due to lack of opportunities for its profitable use is also reported as a major problem.

According to participants' prior rural financing activities in short-term fertilizer credit and to some extent to pity trade and consumption smoothing purposes, mainly through micro-finance institutions were available however it stopped in this year. The information obtained in this study revealed that Agricultural credit should not only be available to finance short-term farm expenditures but also long-term investment activities cutting across different livelihood domains, both on- and off-farm. Smallholders need access to credit for long-term land improvement and capital expenditures that include expenditure for irrigation facilities, farm machinery and post-harvest technologies, as well as to meet short-term seasonal needs. As respondents, female headed smallholder oriented rural-based and small-town businesses could also be encouraged and supported to engage in the processing of agricultural products and in transport and input-supply operations through providing the required credit for long-term investment and working capital which will also strengthen the efficiency of the smallholder sector. However, access to long-term investment finance is non-existent in this study area due to structural problems in the rural sector, including issues related to the land policy like lack of collateral and the smallness of farm sizes.

Women who participated in the study said being financially weak and supporting other family members with money and taking care of sick and elderly parents make them delay their additional marriages after divorce which is also a critical challenge to practice smallholder activities in her capacity. A participant who lives supporting her visually impaired and old mother said she doesn't have a privilege to be supported by other family members and institutions economically. It had a small land product and lived with many responsibilities in the family.

I live with my "blind" mother and my little son, and since I have to educate my son covering all his tuition fees and living expenses and support my old mother financially and socially. Thus, I don't have the privilege to get more on the field for farming; I have lived more years and I will wait a few more. I need to have a marriage but how? Who cares about my mother? I need to engage in more diversified farming for better income if any one supports me and my mother to get healthy. I need to take my mother to the hospital but I have no money. (Almaz)

The case of the above woman showed losing social support and needed by people who are close to a woman especially taking care of old and sick parents without having another person to help and support them make women dedicate and sacrifice their time and life. In the process women

lost their privilege to get married and get husbands support and she also had no one to care for her mother and help her in the farming as well as caring. And even her mother seeks to have medication but has no money. Thus, it is possible to understand how financial problems affect the life of smallholder female headed households and their family in various aspects including health, food and access to education.

# Inflation and market problem

A well-functioning agricultural market is an important element of smallholder agricultural development. It could enable farmers' to get a fair proportion of consumers' price, enhance farm income and, consequently, allow the process of agricultural intensification to deepen further with a positive impact on poverty reduction. However it is not the reality exercised in the study area.

According to the study participants, agricultural output markets in the area are highly fragmented and operate in a highly uncompetitive environment that leads to high temporal and spatial fluctuation in prices. On the other hand, smallholder female headed household farmers have low capacity to keep their output and sell at a time that offers better price. They said that agricultural products market prices will decline in a critical time while they want to buy fertilizers and improved seeds. They also argued that even though inflation is a national issue the increment of agricultural products and others like; industrial products and common goods is not proportional which creates challenge in their life.

According to the information obtained from the study participants, the existence of inflation in the country's economy has a significant negative effect on the livelihoods of their families. Mostly it has adverse effects in the life of vulnerable groups of the population in general and specifically for female headed small holder farmers. It becomes challenging in the farming sector mainly the life of female head smallholders by the disproportional rise of agricultural input cost like fertilizers and agricultural output selling price. In addition, according to respondents, inflation of cash commodities and basic needs costs including education and health needs becomes a key challenge for female headed households engaged in stallholder activities in the area. According to this study participant, it becomes a serious challenge especially in this year because more than half of the rice product is sold at a cheap cost near to the harvesting season (February - April) to buy fertilizer. They also reflected that the price of rice per kilogram in this period was 20-23 birr. But at the time of collecting this data (May) it was 46 birr per kilogram. This market fluctuation creates food shortage in the family because they sold much of the product in the low-priced season. As participants it is impossible to store

for a long period and sell it at a relatively good price because they have to buy fertilizers. A 30 years old woman expressed it as:

I had produced 9 quintal rice but now I have sold around 5 quintal for fertilizer and other expenses early in its harvesting season. Now I do have only 4 quintals for food, health and other expenses for three family members. It may not be enough and I will face food shortage around September if unexpected expenses arise.

From the above quotation, it is possible to understand that the production amount is small but additionally around half of the product is sold in its harvesting season without waiting for good price time. These miss matches between the market and price lead to exposure for food shortage.

## Social and cultural challenges

Adjusting to Social and cultural Expectations in the community is very important to be successful in the smallholder activities specifically for female headed households. Participants of this study believed that to be successful, women should adapt to social expectations and there should be an adjustment of social norms at the community level. Participants described that ensuring household responsibilities are covered will reduce the conflict with the role, which will help the community support the women's business. A 28 year woman said, "In our society, the community could not allow the woman to work plough, this is not fair. She wouldn't be able to be a farmer if men are controlling what she can do or can't do." Participants expressed that balancing between family responsibilities and work contributes positively to women's economic success.

The existence of women restricting socio-cultural norms greatly affects women smallholder activity. Participants revealed that unbalanced community attitude and perception to female headed households, socio-cultural norms related to division of labor and the right to land highly affect female headed household activities. They also expressed that women are not encouraged to participate in government or community discussions and meetings so that they have no access to information.

Resettling and beginning a new life is difficult for female household heads in rural society. When the case is associated with divorce and widow it worsens the situation. Divorced female household heads argued that unlike the widow they get hardly any support from the society to get share of their property and to begin new life. Except for their close family members they cannot get the support of people to help them to defend their right of division of property and

secure their means of livelihood. They are also unable to use their social relation to negotiate their right. In addition to economic problem, their headships face a challenge from the community. This goes to the extent of being considered as incapable of leading their household and as potential cause for the disruption of other marriages in the village. All this is due to socio-cultural norms and values. A 30 years aged woman, divorced female household head, explained the relation she had with her neighbors by saying:

Of the entire problem I face in my headship I really get angry when I think of my neighbors. They always lack trust on me, they suspect me as having affair with husband. I have no one and I don't have any intention to be divorced and live alone. However neighbors insult me saying 'Galemota' and as well as no one was voluntary to negotiate me with the x husband for land share. I came without plots of land.

In the same token, a 40 years old widowed woman also expressed it as;

It was difficult to live with community and neighbors as widow. I have faced different insulations and even they were perceived me as a killer- verbatim said 'geffi'. Even if I have 4 children his family was not happy to see me here. I live here around nine years with strong persistent. The community has various negative out looks for female headed household farmers. They perceived me as incapable to farming so that they seek land from me and sometimes push the land demarcation by power.

From the above two women expressions it is clear how much they are abused by sociocultural values and norms. Beyond economic capital, into which the other capitals can be capitalized, social and cultural issues should be capitalized to minimize its diverse effect in the life of individuals and groups.

Participants of this study revealed that their social capital declined while they became a female headed household. They become busy in their triple roles and give little attention to their social networks. Even they don't have strong relation with their neighbors. As to them this is because of two basic reasons one-due to lack of adequate time for networking. Second due to communities' attitude and respect given for female headed households this is mostly discouraging. As a result they prefer to be in limited and critical social communications like death/iddir.

Here, social capital challenges are critical in creating favorable conditions to mobilize social relations and networks for personal benefits and access supports. Thus, even though a Social

network is important to access to economic and social capitals, it is possible to understand female households access limited social capital. According to the respondent's information, the quantity of female headed household social dimension, the quality of those relationships which include the dimension of interaction, shared activities and affect, and the value of the resources that partners in the relationship make available to female headed households are incomparable with male headed households.

As participants mentioned, social capital helps them to establish a social relationship that can be usable in the short and long term which can be formed among neighbors, friends in work place and kinships..., such network of relationship helps to transform the established relationship into elective and durable obligation expressed in the form of gratitude, respect, friendship or institutionally guaranteed rights', yet they do not have established in the area. A 45 years old woman expressed it as;

I don't have any relation with the community. I spent most of my time in the farm field and at home with children. I don't have social institutions which I am a member except Iddir. Even I don't have frequent contact with my neighbors. Sometimes I don't have access to information for critical issues..."

Beyond these, the consequences of cultural and social constructions of gender that are imposed on working women, and on female households in particular, is most evident in the lives of said women, where they surface in the form of unpaid reproduction of human resources, or unpaid labour in the home and rent their tenure land. Traditionally these non-economic domestic labors are considered women's work and include housework, care for children, the sick and/or the elderly, and in some cases, non-wage income generating activities such as subsistence farming. All this categorization is still exist on the contemporary time at the area and they strive to break out.

Participants also revealed that a further consequence of the struggle between the evolution of gender roles and sanctioned gender identities in society is that the dominant position of primary breadwinner does not secure female breadwinners' safety within the home. The result further revealed that smallholder female heads faced stigma and social discrimination from community members. They were discriminated against based on their gender and marital status. Married women who live with their husbands are seen as having a high status as study participants. Women in male-headed households are more respected in the study areas than in female-headed

families. For several reasons, those households that do not live with their husbands are treated negatively in their community.

The widows were primarily blamed for the deaths of their husbands. This added to their stress, leaving them socially and emotionally unprepared to face the challenges of sustaining their livelihood. As in-depth interviews with female-headed households revealed single female household heads graded at low status and dis respected even by married women. It was assumed they might have had sexual contact with numerous partners' men. Women in male-headed households also fear that these women may have a sexual relationship with their husbands, and they always fight or feud with each other. Furthermore, female-headed families are treated negatively because of their low living conditions and economic well-being in society. Due to their low living conditions, they have been discriminated against and gossiped about by their neighbors and community members.

## Social insecurity

Female-headed households are identified as vulnerable groups that may be subjected to social insecurity This reality is explained by the verbal expression of the following participants;

When people see that I am alone and do not have anyone with me, they allow themselves to make any impudent offers. Many times even those close neighbors want to offer me sex. Most of the time, when I go out, I don't tell strangers that I don't have a husband.

From the above verbal account, one can understood that female-headed households are a vulnerable and defenseless group of the community and they may be harassed at times in the community, and not able to appear in society quickly. So, as a result, they confront some social insecurity. Especially if they are quarrel with their neighbors and husband families, they feel it.

#### Social isolation and social exclusion

Participants revealed that sometimes they feel a sense of social isolations. As them, this is because they are not actively engaged in social association, organizations and participation as men household women. Even their prior networks have become deteriorated duet ignorance of the members and time shortage to participate. Sometimes a community gives different characterizations when Women heads of households are more in the public eye and more at the center of attention than other women. As a result, they may have to appear less in the community due to fear of being defamed. In light of this idea, one participant said:

Before my husband's death, I could go out and form networks and associations easily. I could go to family, neighbors and friends and do a lot of other things, no-body said anything, but since my husband died, I have not been as comfortable as before because I know the people talk behind me.

In fact, it is impossible to say all the community members have no a positive view on small holder female-headed households even to be at the public eye. But there are selected persons due to their interest who dislike seeing female headed households in the public eye and under stigmatization; due to this factor small holder female headed households prefer to choose a form of isolation and seclusion to maintain their privacy and social status. Female-headed households experience unkindness in society and are marginalized by society because of the way they are viewed as widows. These women are not accepted by society and are rejected as people who do not have social norms.

The loss of a husband creates a negative view of women among her associates affecting her social relationships. Many people avoid having relationships with female headed households because they do not want to be exposed to stigma. As a result, female-headed households are excluded from society.

Households whose men (husbands) were absent from the family have long been called unattended, and this label's use has continued to this day. Although it may not be socially harmful, it often puts a lot of stress and pressure on female-headed households and discourages them from continuing with their lives. A 30 years old widowed woman expressed it as;

I get bothered that they consider my family unattended all the time. They talk in a way as if I'm not a human; when they say like this I feel they don't see the things I do for my kids. When people call me "unattended", I feel bad. I feel weak."

Since there are still many gender stereotypes in the community under study, considering a woman as head of household is unacceptable to many, so people consider female-headed households unattended, and there is the stigma of being unattended. They also forced to leave their home and got to her family side.

## Lack of access to technology

Ethiopia began transforming its agriculture in the mid - 1990s after the EPRDF-led government formulated a development strategy centered on agriculture. The strategy which is known as the

Agricultural Development Led Industrialization (ADLI) sets out agriculture as a primary stimulus to generate increased output, employment and income for the people, and as the springboard for the development of the other sectors of the economy. A 'green revolution'-like intensification of smallholder agriculture was seen as central by the government in implementing the strategy (Keeley and Scoones, 2000). Policy makers assumed that significant productivity growth could be easily achieved by improving farmers' access to technologies which would narrow the gap between farmers' yield and what agronomists called 'exploitable yield potential'. Researchers also reported the existence of technologies that can make a huge difference and shift upwards farmers' yield frontier in grain production.

However realities on the ground mainly at the study area are to the opposite. Inadequate access to farming technologies is a prominent challenge for female headed households in the area. The farming is mainly labor intensive which is very difficult for female farmers. Participants reflect as they seek to have technologies that possibly ease their farming practice. As respondents, the existence of technology may help female households in the rural area for effective farming and to be competent in the sector.

According to the study participants, government intervention through technology in the smallholder sector is required to deal with the problem of low agricultural (especially labor and/or land) productivity, shortage of productive farmland (i.e. through enhancing land productivity), chronic rural poverty, high natural resource degradation, and a self-reinforcing situation among these problems, it was argued by female headed households dominantly harm them. The new system has given prominent attention to the role of technology including access to chemical fertilizer in ensuring food security, the use of improved seeds, irrigation and the use of modern farm machinery are almost non-existent.

Participants also revealed that, the use of different complementary inputs to the smallholder farming recommended by agricultural experts is low. Even in this year, improved seeds, fertilizer and improved agricultural practices become below the recommended amounts not only for female headed households but to all the community. They added that due to lack of improved seeds and technology of pesticides they stop producing grains like guwaya-which was produced in the prior time. An aggregate level grain yield has been decreased by the recent stallholder farmers due to unmatched technology use. According to the participants, technology

is one factor that escaped them to engage in many smallholder activities. In this regard, a 28 years old woman said,

If I am supported by technology, I can do more than men. I need to have underground water for vegetable and fruit production. But how I dig and produce water because it needs technology. It requires digging more than 50 meters which is difficult by human power and even, if possible, it is too costly.

The above expression indicates that female headed household small holders are eager to work and even believe they can work and compete with male headed smallholder farmers. But they lack technologies to use underground water. If they access such technologies they can intensify and engage in intensified and additional smaller holder activities.

They argued that technological improvement must play a significant role in the intensification of agriculture in the context of declining size of arable land per person. Technology-based intensification of smallholder agriculture interventions has transformed small farms from a system dominated by low-productivity, low return and low sustainability in an essentially subsistence-oriented farming system to a more productive, profitable and sustainable market-oriented agriculture.

#### 4.1.6. Coping strategies.

Understanding the smallholder female headed household's livelihood strategies requires an understanding of the means of problem solving strategies and activities undertaken by households to generate a living mechanism. This section discusses coping strategies adopted by FHHs and the types of strategies FHHs perform to solve various challenges faced in their living experience. Strategies that families pursue change over time because of shifts in social factors, trends, and shocks that lead people to develop their survival strategies. They created other alternative strategies adopted with the changing environment.

As data gathered through in-depth interviews stated, smallholder female headed households doesn't change their smallholder activity over time as a means of copying strategy rather they persist and continue rice productions. The main reason for not changing livelihood strategy is the rural economic sector is dominantly farming and lack of opportunities to engage in other activities. This also forced them not to rely on multiple livelihood strategies simultaneously to cope with their challenges. However, beyond livelihood strategies they have different experiences and strategies used to cope with various socio-economic challenges. The main

strategy is discussed here in detail.

# Be Persistent; as coping strategy for various challenges

Women stressed that being persistent, believing in oneself, and risk-taking are compounds to create a successful living strategy. Women expressed that being ambitious and determined are essential to be successful and to cope with challenges. Women expressed that newcomers should start as soon as possible and be open to learn from their mistakes and be persistent and determined. A 50 years aged woman stated;

I always say if there is a will there's a way. This means if you are really ambitious and want something and have a passion for something . . . just go for it. Don't hold yourself from something you love, or something you see yourself in . . . be determined to achieve what you want . . . So, if you want to start, start right away and believe in yourself. (Yayesh)

This expression indicates how persistent the woman is as well as how she is committed to do what she wants to do. The expression also indicates that focusing on farming activities with fear of what others say or being irritated with success leads to losing their capacity and morality which leads to not being able to sustain the activity and the ways of life.

Participants of the study also explained that women's ability to take a risk and not fear failure is critical to business success. They argued that women should have a positive attitude toward risk-taking to achieve, sustain, expand their smallholder activities and support their children and family. According to the study participant, self-determination is a significant aspect of successful copying strategies in their female headed household lives and success. Determination helps women to overcome gender discrimination and distorted socio-cultural norms and an attribute of successful women. All of the participants revealed that their copying strategy from different life threating challenges is determination and persistent.

## Saving –As copying strategy for economic challenges

As expressed by the study participants, smallholder female headed household have various challenges like; economic challenges including food, finance for health, education. I as researcher was asked a question about how they solve such difficult challenges. They replied that for all these problems their basic copying strategy is saving. In this sense saving is not mean only for money in addition they save their rice also. So saving cash and item goods as well as wise use of resources are a very important means of passing life in rural smallholder female headed households.

According to participants' expression, saving does not refer to only the money that a person has left over after they subtract out their consumer spending from their disposable income over a given time but it is also a wise use of money and assets at hand with a great management for today and tomorrow. Sometimes it could be left for breakfast or lunch as well as dinner depending on access. For the study participants, saving is used not for future investment instead for tomorrow's basic necessities, just like food.

They revealed that at one time they were started saving money by organizing female headed households at village level primarily by government body's initiation and promise to give them a credit and chicken. Which was a good start for them but the group becomes disintegrated and the saving is turned back. This is mainly due to the government's weakness. The government can't keep its promise and forced us to share the saved money. According to participants this was their money saving in history dreaming the future investment. A 50 years aged female headed household expressed this situation as;

One of the government officials told us to organize in a group and save 20 birr per month and then promised to give credit as well as chicken and related facilities like materials to make chicken home (steel). And we do so but after three month saving time it becomes false and divides what we save. .....That was a time I was hopefully linked with the government despite it simply remains a dream. Beyond this time I never saved money for future investment because I have no and I lived at subsistence level. But I always save for tomorrow what I have.

From the above narration one can cognize that saving is used as a coping mechanism to overcome their economic challenges. Although they get meager income, they have tried their best to save what they earned since they do not have another option to sustain their life.

# Self-empowerment and strong self-esteem: a coping strategy for social challenges

The participants' expression summarizes the barriers to rural smallholder female headed household's socio-economic participation—combining a life-cycle approach to analyze each constraint as it occurs at a particular critical point in a woman's life, while recognizing that this experience will be different for women of different socio-economic and resident backgrounds. They argue that smallholder female headed households encounter social barriers at critical turning-points of their lives: getting information, participation, getting empowerment and having a free choice or decision. At each of these turning points, societal views and

expectations of the role of women can influence how they see themselves and what they aspire to and significantly affect their decision to withdraw from the labor market or never enter it and force them to leave the resident place. Additional barriers that restrict women from taking on paid work include employer discrimination, violence against women in the workplace, access to asset constraints. The participant expressed how relevant each of these barriers is in their life and how they cope with such challenges.

According to participants, a significant strategy to challenge and live for many years as a smallholder and female headed household is having strong self-esteem and self- empowerment. They argued that through time they build their strong self-esteem and they don't worry much about the social restrictions related to gender. In addition they reflected that they are not deviant because they care for relevant communities' value and norm but never for violating and restricting norms and values. This is possible through continuous self-empowerment. According to the participants, this strategy is best suited and works for them and they choose it because they do have children and should support families. A30 years old widowed female headed household expressed it as;

I have lived nine years since my husband's death. Initially it was difficult to adopt the gossips and different insulations of being a female headed household in some individuals including close relatives. But I lived here with persistence and strong self-esteem. Through time I became carless for any one and stood for my reality. Then I tried to empower myself mainly in farming skills and knowledge.....this is how I solve challenges in my life.

From the above verbal expression, we can discern that self-empowerment and developing high self-esteem are mechanisms that are employed by small holder female headed households to cope up social related challenges that they encounter.

## 4.8. Discussion

The present qualitative research aimed to explore the living experience of smallholder female headed households in the main themes of the challenges and opportunities facing smallholder female-headed households in fogera woreda. The result showed that these women encounter many characters, family, and social problems that can endanger their life. More results confirms the issue of small holder female-headed households inevitably was not an obstacle and a barrier

to women, but also, in some cases, it can enhance an opportunity and improve self-esteem and social maturity.

The first challenge that smallholder female-headed households confront is individual problems and challenges related with lack of adequate access to support. Due to the nature and status of their roles, female-headed households have multiple tasks that often lead to many problems and they experience role conflicts and inability to play roles with a full potential and skill, they seek to have adequate support in various ways. However they don't access it adequately. Various studies have shown that changing the family structure from two parents to single parents presents many challenges for single family headship and required strong support. In Habib's (2017) research, women complained about the massive role of head of household, the effort to earn a living, and a large amount of activity leading to fatigue, physical injury, and disability without adequate support from the government and the community. Herbst (2012) also cited multiple tasks without significant support in skill and knowledge related training and psychological support as one of the significant challenges for women heads of households. This study finding is in line with the above study findings.

Another challenge that smallholder female-headed households face is the small size of land and traditional tuners systems. The finding of this study, the disadvantaged position of women in small holder agriculture is reported in many studies. For instance, Yigremew (2001) explains that in terms of average farmland women have smaller share than men have. His study also shows that they are in short of labor, have access to inadequate agricultural services, fewer or no oxen and less access to other livelihood assets. As Yared (1995) and Yigremew (2001) also illustrate, in Amhara Region where the average size of land for a household is 0.5 hectare or less, women have very small plot of land holdings compared to men. Another study also shows that rural women of the country have very small farmland compared to men. Among a total of 13, 439,174 land holders in the year 2011, 19.3 % (2, 599, 024) are females, whereas 80.7% (10,840,150) are males. Among these the number of women who are engaged in crop production is 398, 771 compared to 912,929 men who are engaged in crop production (CSA, 2011). The main problems identified with respect to the work of rural women included limited access to basic farm tools like land, minimal participation in community decision making, limited access to credit, and transportation (especially for domestic transport tasks). Some of the causes identified by participants of this study to such difference include the gender division of labor, the prevailing patriarchal system, inadequate membership in peasant associations, smaller family size of female-headed households, gender biases of local officials, and lack of important livelihood resources. According to Askale (2005) those women who have equal size of land with men in Amhara Region could not benefit equally from the land as a result of lack of male family members to plough their land and, lack of access to a pair of oxen. The finding of my study also supported this result with additional reasons of labor intensive nature of farming and socio-cultural norms.

Another finding of this study in challenge perspective is lack of access to financial credits. This finding of the study was proved by other studies which showed that the challenge for female headed smallholder product intensification is poor opportunities of farmers to finance short- and long-term farm investments. The problem is both on the supply and demand sides. High level poverty and lack of feasible investment alternatives are also hindering the demand both for short and long-term farm investments. Studies indicate that smallholders face difficulties in satisfying their consumption needs, let alone financing their farm expenditures. A recent study by the EEA, for instance, indicates that average household income from farm and non-farm activities satisfies only 59% of basic food and non-food needs of the average smallholder farmer (EEA forthcoming report on Extension Study).

Another interesting finding in this study, which has been highly affecting smallholder female headed households, is inflation and market price fluctuation. Supported by a recent study by the Ethiopian Economic Association indicates that 77% of the farmers who store product sell it in about a month time, and 26% reported that they had no surplus to store (EEA, forthcoming report). Gebremeskel et al, (1998) also confirm that about 79% of farmers' annual product sales occur immediately after harvest season – January to march – because of their immediate cash needs. Because of weak effective demand and market fragmentation, farmers' receive the lowest price for their products during this period. Cash need to pay back credit was reported as the major factor for selling products at times when prices are the lowest. Farmers also face high storage loss for some products like grains if they store their products for a long time.

In a real sense what matters most too female headed household is not the level of farm prices, but its purchasing power vis-à-vis prices for basic commodities and farm inputs. Studies indicate that peasants are not only bothered by the problem of high seasonal fluctuation of farm prices but also by a decline in the purchasing power of agricultural prices. This idea of my study is supported by EEA report. In its second annual report, the EEA indicate that the price index for food/agricultural products increased only by 14.6% over the five years from 1995/96

to 2000/01, while the corresponding price index for DAP fertilizer and transport/communications grew by 37.5% and 66.1%, respectively. During the same period, farm gate (farmers' price) for 100 kilograms of wheat, teff and maize declined by 70%, 63% and 52%, respectively, when compared to the price of 100 kilogram of DAP fertilizer (EEA, 2002).

In addition to the above discussed challenges smallholder female-headed households faced social and cultural problems. One of the issues that bother smallholder female-headed households is the label of being unattended for female-headed households, consistent with Towers's (2005) research. In the Habib (2017) study, women heads of households also received social stigma, and society did not view them positively. Social and cultural norms and doctrines have been developed for men's household management and society reacts when women are in charge because they do not accept their position, which leads to stigmatization by society.

The formation of a sense of social insecurity in female-headed households was another finding of this study that is consistent with previous research. The lack of men and the loneliness of women allow people, especially men, to exploit them sexually and even asexually (financial abuse, psychological harm, and so on.) and make them vulnerable in general.

They also experience some form of social exclusion in line with the social insecurity with which women are involved. In a study by Thomas and Ryan (2008), the results showed that losing the husband causes the loss of significant support, and many women lost the support and companionship of their friends after they were left alone by their husbands. Other studies have also shown that being the head of household and lacking men leads to loss of opportunities and social support from families and relatives. Female-headed households in our study stated that when they experience social exclusion and insecurity, they choose a form of isolation and prefer to be less present in society to avoid stigma. In the study of Finkelstein, 2011, similar to our findings, women opted out of social activities and chose seclusion. Inappropriate social attitudes to female-headed households and harassing them lead to these women being marginalized and confined to a limited circle of relationships with their family members and losing many of their social opportunities.

While previous research has focused more on revealing the negative consequences of becoming a household head, the results of this study reveal that household leadership for women is not only with negative consequences but also with positive outcomes, such as positive self-concept and self-efficacy, and social maturity. This concept was one of the exciting new findings in this study.

Since female-headed households have to try for better conditions and support for the family, they feel powerful in managing life and believe that they are capable of progress and success. These conditions lead to social maturity and the expansion of women's participation in outdoor activities. Although this experience has not been found for female-headed households in other studies, some research has shown that after divorce, women are given new opportunities for emotional and individual development, a sense of freedom, and experience of new challenges. In fact, after their husband's death, women are forced to take on some outdoor work and even get a job; thus their social relationships get broader. Moreover, since they have to do many things alone, it leads to a sense of self-efficacy and a positive sense of self and social maturity.

The findings of this study related to the opportunities and positive outcomes of being smallholder female headed households are also reflected with various study findings. The study of Yoosefi Lebni et al. BMC Women's Health (2020) Women in head of a household are less likely to appear in the society due to limitations and social and cultural conditions, but after the death of their husbands, conditions may be prepared for them to come more in the society and pursue social and occupational activities. They may be successful. In the study area interviewees also reflected this idea and the study finding supports his finding.

# **CHAPTER FIVE**

## 5. CONCLUSION AND RECOMMENDATION

#### **5.1. Conclusion**

This research was conducted in fogera woreda, south Gonder zone -Ethiopia, with the prime intent of investigating the living experience of smallholder female headed households. Specifically, the study described smallholder female-headed households' livelihood strategies assessed the coping mechanisms adopted by FHHs to solve challenges, examined the opportunities by smallholder FHHs, and found out the challenges FHHs are facing.

The analysis and data presentation of this study found significant findings in the lived experience of smallholder female headed households. Based on the study findings the following conclusions are given concerning its major themes

Even though smallholder farming includes many forms of practices in different parts of the world, in the study area it is limited in agricultural practices mainly on rice production. The contribution of this economic sector for the life betterment of producers is very low because it is at subsistence level and at low level of productivity. From the study it is concluded that even if being a smallholder female headed household has positive contributions like freedom, positive self -concept and self-esteem development, it is full of burden for the female head households and her families. Comparatively the burden is greater than its opportunities. As a result, female headed households in the study area are in a burden of living with a triple role in the community that requires a great attention and interventions.

Female headed households are at the disadvantaged position in smallholder activities of the area. It is also possible to conclude that female headed households in the study area are faced with various life-threatening challenges. These include lack of support, lack of financial access to credit, small size of land, disproportional market price to their products and agricultural inputs, market inflation, social and cultural norms that limit the right and participation of female headships and lack of technological support to their farming intensifications. The presence of these challenges exposed female households engaged in small holder activities to lead miserable lives. They are living in poverty and their children can't access higher education and proper health care treatments.

In the study areas, Female headed households and their members were in much worse condition to provide the family with proper nutrition, medicine, and necessary goods and services because

their expenditure tends to be restricted to cheap foodstuffs for the sake of survival. The commonly visited health institutions commonly are government health centers though, in Ethiopia, better health facilities are provided in private health institutions than public ones. However, the poorer female-headed households cannot afford the price of private health clinics due to their financial instability.

Concerning financial capital, this study found that participants in the study areas have only one possibility for accessing credit finance which is getting a loan through formal microfinance institutions. From the standard way of accessing credit liabilities, the fear of debt was a significant constraint for most of the female household heads in this study when accessing loans for bettering their livelihoods. They fear debt because their economic capability is too low to repay it, and they choose to live with their difficulties rather than becoming indebted. Accordingly, the rigidity of the deadlines for repaying the loans, the frequency of repayment schedules, and the high-interest rates are among the obstacles to credit access for Female headed households in study areas. This study also found that membership to iqub for female household heads is weak due to a lack of financial capability since iqub membership requires a monthly or weekly contribution of money, which they cannot afford.

In terms of social capital, this study found that although various social networks and social institutions are relevant to strengthen a female- headed household's life, only iddir is the fundamental social institution they engage in. This is due to financial problems and lack of source of financial stability. Smallholder female-headed households are treated negatively because of their low living conditions and economic well-being in society. Due to their poor living conditions, they have been discriminated against and gossiped about by their neighbors and community members. Although their living conditions are deplorable and their economic situation has not improved, their strategies to survive in this course of struggle are many and varied.

As per these study findings, the significant challenges faced by Female headed households were stigma and social discrimination. Based on their gender and marital status, they are treated in hideous ways and isolated from participating in societal affairs and they are vulnerable to violence. The widowed and those living as Female headed households were particularly blamed for the deaths of their husbands. This added to their stress, leaving them socially and emotionally unprepared to face the challenges of sustaining their livelihood.

Despite various challenges faced with small holder female headed households in the study area

they resist, survive and support their family's using persistence, commitment and self-esteem as a coping strategy. It is possible to say female headed households can break any circles if they are committed and have persistence.

#### **5.2. Recommendations**

The national Ethiopian women's policy that was enacted in 1993 has mapped out the problems of Ethiopian women in all fields of development and identified the patriarchal system as the root cause that exposed women to political, economic, and social discrimination, which is reinforced by traditional practices that give credence to cultural norms and values over women's human rights. The policy has emphasized women's roles in household housekeeping, limiting their access to social services, public affairs, and property. It has been identified as an area that needs a concerted effort by all stakeholders.

Although the Women's Affairs Office and national policy entitle and ensure women's right to property, gender empowerment in the country faces several major constraints. Among the challenges was the population's lack of awareness of the roles played by women in the country's development and deep-rooted cultural beliefs that reflect the values and beliefs of specific community members passed down from generation to generation, and traditional practices that prevent women from fully participating in the country's development process.as a result a more needs to work in socio-cultural and behavioral changes.

A lack of appropriate technology to reduce the workload of women at the household level and in the farming sector should also give considerable attention by government and intervention agencies.

Generally, there is a need for the national and regional governments to recognize the female headed households as vulnerable and disadvantaged categories in many aspects and therefore develop policies and design and implement projects that target smallholder female headed households.

- Local official should give equal emphasis to incentives and affordability of modern inputs as their efforts to ensure availability of technologies (fertilizers and improved seeds, to some extent for female headed household small holder farmers)
- The government should give relevant support in terms of financial credit, capacity building trainings and technologies which are very important for female headed small holders to intensify their small holder activities and produce surplus products.
- The local community should also give significant support, encourage and empowerment for female headed household small hold farmers which at large benefits the community in many aspects.

Humanitarian organizations and NGOs should look towards small holder female headed households of the area which requires critical intervention because intervention at them possibly prevents family disintegration, child straight living and children's school withdrawal.

# **References**

- Addis, T. (2000). 'The Missing Link between Micro and Macro Level Gender Disaggregated Economic Data in Economic Policy Formulation and Planning in Ethiopia'. CERTWID Informs, 6. (1): 14-18. Addis Ababa.
- Agarwal, B. (1994), A Field of One's Own: Gender and Land Rights in South Asia, Cambridge, Cambridge University Press
- Ahmed M, &etal, (2003). Economic and nutritional impacts of market-oriented dairy production in the Ethiopian highlands. Socio-economics and Policy Research Working Paper 51. ILRI (International Livestock Research Institute), Nairobi, Kenya. 27 pp.
- Askale, T. (2005). 'Land Registration and Women's Land Rights in Amhara Region, Ethiopia', IIED Securing Land Rights in Africa Research Report, Volume II.
- Atakilte,B.,G, David and Mitiku. H. (2001). 'Understanding diversity in farming practices in Tigray', 'Ethiopia'. Managing Africa's soils, 24, Russell press, Nottingham
- Azage Tegegne. 2004. Urban livestock production and gender in Addis Ababa, Ethiopia. Urban Agriculture Magazine (The Netherlands) 31–32.
- Bezabih, M., and Holden, S. (2006). 'Tenure insecurity, transaction costs in the land lease market and their implications for gendered productivity differentials'. Paper presented at the 26th International Conference of the International Association of Agricultural Economists, Brisbane, Australia.
- Brayan, (2008). Social research method. Oxford university press, Newyork
- Brucel L. Berg, (2001). Qualitative research methods for social science. 4<sup>th</sup> Ed. *California State University, Long Beach.*
- Corbin, J., & Staruss, A. (1990). Basics of qualitative research: grounded theory procedures and techniques. Nwebury park, CA: Sage
- CSA (2005). Ethiopian Demographic and Health Survey 2005, Preliminary Report.
- CSA (2009). National strategy for the development of statistics (NSDS).
- CSA. (2011). Statistical Abstract, January 2011.
- Desalegn G/Medhin, Merga Bekana, Azage Tegegne and Kelay Blihu. 2009. Status of artificial insemination service in Ethiopia. A paper presented at the 17th annual conference of the

- Ethiopian Society of Animal Production (ESAP), 24–26 September 2009, held at the headquarters of the Ethiopian Institute of Agricultural Research (EIAR), Addis Ababa, Ethiopia. pp. 87–104.
- EARO (Ethiopian Agricultural Research Organization). 1999. Livestock research strategy. EARO, Addis Ababa, Ethiopia. (unpublished).
- Eva, L. (2008). 'Rural Livelihood, Poverty and Well-being Net', Brief.12. August 2008.
- FAO.(2002). 'Land Tenure and Rural Development', FAO Land Tenure Studies, No. 3.
- FAO (Food and Agriculture Organization of the United Nations). 2003. Production yearbook. FAO, Rome, Italy. 233 pp. FAO (Food and Agriculture Organization of the United Nations). 2005. Production yearbook. FAO, Rome, Italy.
- Falvey L and Chantalakhana C. (eds). 1999. Smallholder dairying in the tropics. ILRI (International Livestock Research Institute), Nairobi, Kenya. 462 pp.
- FDRE (Federal Democratic Republic of Ethiopia. (1994). Ethiopian Constitution, Addis Ababa: Berehanena Selam Printing Enterprise.FDRE (Federal Democratic Republic of Ethiopia. (1995). Proclamation No. 1/1995, Proclamation of the Constitution of the Federal Democratic Republic of Ethiopia. Addis Ababa: Berhanena Selam Printing Enterprise.
- Flick, U. (2017). The sage handbook of qualitative data analysisis. Los Angeles: Sage
- Frank, E. (1999). 'Gender, Agricultural Development and Food Security in Amhara, Ethiopia: The Contested Identity of Women Farmers in Ethiopia', USAID/ Ethiopia.
- Ibrahim S. and Christine E, (2020). Lived Experiences of Females With Entrepreneurship in Sudan: *Networking, Social Expectations, and Family Support.* SAGE
- Garedew, E. (2010). 'Land-Use and Land-Cover Dynamics and Rural Livelihood Perspectives, in the Semi-Arid Areas of Central Rift Valley of Ethiopia', Doctoral Thesis Swedish University of Agricultural Sciences, Arkitektkopia, Umeå 2010.
- Gebregziabher, S.A. M. Mouazen, et. al.,. (2006). 'Ethiopia: Promotion of Participatory Technology in Potato Farming'. In: F. Fiona . 'Animal drawn tillage, The Ethiopian ard plough, Maresha: A review', Soil Tillage. 89, pp 129-143.
- Holden, S., and M. Bezabih. (2007). 'Why is land productivity lower on land rented out by female landlords? Theory, and evidence from Ethiopia.'" Department of Economics and Resource Management, Norwegian University of Life Sciences,
- ILO (2003) Ethiopian Women Entrepreneurs: Going for Growth ILO Sub regional Office, Addis Ababa, Ethiopia and Women's Affairs Department, Ministry of Trade &

- Industry MoTI/WAD in association with In Focus Program on Boosting Employment through Small Enterprise Development International Labour Office, Geneva
- Keyton, J. (2011). Communication research: Asking questions, finding answers 3rd ed. New York, NY: McGraw-Hill
- Kearney, M.H. (2001). Levels and applications of qualitative research evidence.
- Research in nursing and health: 145-153.
- Kruger, R. A., & Casey, M.A.(2000). Focus groups: A practical guide for applied research.

  Thousand oaks, CA: sage
- Kvale, S. (1996). Interviews- An introduction to qualitative research interviewing sage publication.
- Kvale, S. & Brinkmann, S. (2009). Interviews: learning the craft of qualitative research interviewing sage publication California
- Lemlem A, et.al. (2010). 'Opportunities for promoting gender equality in rural Ethiopia through the commercialization of agriculture'. IPMS (Improving Productivity and Market Success) of Ethiopian Farmers Project Working Paper 18. ILRI (International Livestock Research Institute), Nairobi, Kenya.
- Little, Peter D., Stone, M. Priscilla et al., (2006), 'Moving in place': Drought and poverty dynamics in South Wälo, Ethiopia', Journal of Development Studies, 42: 2, 200—225 Rutledge, Taylor and Francis group.
- Manji, A. (2008). 'Gender, Land Right and Democratic Governance'.OGC Discussion Paper, 2, May 2008. UNDP, OSLO.
- Mebrat G. (2005). 'Women and Land Rights in Ethiopia: Ownership and Control of Land', Relief Society of Tigray and the Development Fund, July 2005.
- Muleta, A., & Deressa, D. (2014). Female-headed households and poverty in rural Ethiopia. Science, Technology and Arts Research Journal, 3(1), 152 <a href="https://doi.org/10.4314/star.v3i1.25">https://doi.org/10.4314/star.v3i1.25</a>. [Crossref], [Google Scholar]
- Pratt, A. (2006). 'Women's Livelihood Strategies in Diverse Contexts: Constructing Feminist Topographies in Appalachia and South Africa' PhD Dissertation, Department of Geology and Geography, Morgantown, West Virginia
- Smith, J., Flowers, P., Larkin, M (2009) interpretative phenomenological analysis. Theory, method & research. LA, sag

- Sansoucy R, Jabbar M, Ehui S and Fitzhugh H. 1995. The contribution of livestock to food security and sustainable development. Wambui, J. (2013). An introduction to feminist research. University of Nairobi Journal.
- Sara W. (2007). 'Livelihood Strategies of Rural Women with Emphasis on Income Diversification and Demographic Adjustment: The Case of Wolonkomi, Oromia Region.
- Silverman, D. (2005). Doing qualitative Research, London: Sage
- Stone, P. (2003) 'Every year is a drought year for me': are female-headed households in Ethiopia a case of sustained unsustainability?' Paper presented at the panel on Poverty and Food Security in Amhara Region, Ethiopia, Annual Meetings of the African Studies Association, Boston, MA, 30 Oct.–2 Nov.
- Thomas, P. and Laverle, B. (eds). (2004). Ethiopia: A County Study. Kessinger Publishing.
- Tsehay Redda. 2001. Small-scale milk marketing and processing in Ethiopia. In: Rangnekar D and Thorpe W (eds), Smallholder dairy production and marketing—Opportunities and constraints. Proceedings of a South–South workshop held at NDDB, Anand, India, 13–16 March 2001. NDDB (National Dairy Development Board), Anand, India, and ILRI (International Livestock Research Institute), Nairobi, Kenya. 538 pp.
- Verma ,R. (2007).' "Without Land You Are Nobody": Critical Dimensions of Women's Access to Land and Relations in Tenure in East Africa,' IDRC Scoping Study for East Africa on Women's Access and Rights to Land & Gender Relations in Tenure, Nairobi, Kenya
- Wright, T.L. (1996). Exploring the in-depth interview as a qualitative research technique with American and Japanese firms, marketing intelligence & planning. Vol 14, pp55-
- Workneh Ayalew. 2006. Getting the incentive right: Concerns associated with expansion of cattle export markets in Ethiopia. Ethiopian Journal of Animal Production 6(2):99–103.
- Workneh N. (2003). 'Agricultural Technology, Food Production, and Household Food Security in South Wälo and Oromia Zones of Amhara Region, Ethiopia'. In: Little,

- Peter and Workneh, N. (eds.) (2003). Proceedings of the Workshop on the BASIS/IDR Research Program in Eastern Amhara Region, Ethiopia. Bahirdar, (Draft).
- World Bank. (2010). Gender and Development in the Middle East and Northern Africa.

  Middle East and North Africa Development Report, May 2010.
- Yared A. (1995). 'Land Distribution and its Implications for Peasant Differentiation in Wogda, Northern Shewa'. Ethiopian Journal of Development Research, 17(1): 1-22.
- Yigremew A. (2006). Rural Woman's Access to Land in Ethiopia. In: R. Dessalegne and A. Taye (eds), Land and the Challenge of Sustainable Development in Ethiopia, Conference Proceedings. Addis Ababa: Forum for Social Studies.
- Yoosefi Lebni J, Mansourian M, Taghdisi MH, Khosravi B, Ziapour A, Özdenk GD. A study of Kurdish women's tragic self-immolation in Iran: a qualitative study. Burns. 2019;45(7):1715–22.
- Zenebework T. (2000). Women and Land Right Studies: Women and Land Right in Ethiopia. Http://www.law.emory.edu/WAL/WAl-studies/ethiopia.htm.
- Zewdu Wuletaw. 2004. Indigenous cattle genetic resource, their husbandry practices and breeding objectives in northwestern Ethiopia. MSc thesis. Alemaya University, Ethiopa.

# Appendix: I

### **In-depth Interview guide**

### **Purpose of the interview**

Dear Participant, Bahir Dar University as one of the philanthropic universities in Ethiopia has different programs and colleges. Gender studies are one among the many departments which teach students in different programs. I am one of the students in master's program of gender studies. Graduate students conduct their thesis indifferent areas so as to give information as well as for ward solution for problems. Here I am with you to conduct investigation about small scale female headed households in woreta woreda. The study will have so many significances to the target group as well as the concerned bodies in providing information based on scientific investigations. To this effect, the study want to gather valuable information from you on smalel scale female headed household issues that associated with living experiences. The study result will substantially help to give information and to take participatory and evidence-based interventions for realizing its opportunities and solving challenges. The successful accomplishment of this study is highly determined by the quality of the data that will be obtained from you. So you are respectfully requested to share us your true opinions, feelings and experiences. Your response will be kept confidential.

Thank you for your cooperation!

### I. Interview guide

#### Introduction

This in-depth interview is a kind of semi-structured interview in which a researcher can ask any relevant questions flexibly depending on situations for the best of addressing the proposed study objectives. Hence questions here stated below are guiding question go throughout the data collection process. Throw away and probing question will also be commonly used in each interviewing stage.

Before, during and end of the interview, the following cautions will take in to considerations.

- a) Welcome each participant as they arrive and introduce myself.
- b) Introduce the subject, objectives and purpose of the study.
- c) Ask the consent of each participant to take part in the interview.
- d) Make sure that the participants understand the guiding questions.
- e) Suggest the following ground rules and ask the participants if they want to add any.
  - Keep what comes up in the interview confidential.
  - Take turns talking one-at-a-time.
  - Listen to the person talking
- f) Close up and thanks giving

II. Research site

Region	Zone	Woreda	Town	Kebele
III. Perso	onal Information			
Sex:	MaritalStatus	Age		

Education Level religion-----years of experience in Smallholder farming -

#### iv. Essential questions

- 1. Why you are female headed household? tell me about your self
- 2. What are the basic smallholder activities you engaged in?

#### **Probing**

- Activities related to Animal husbandry
- Activities related to Milking and its product
- Activities related to Fruit and vegetable farming
- other Probing based on responses will be raised
- 3. How you involve in to theses smallholder activity?

  Probing based on responses will be raised

- 4. How you express being female headed householder and engaged in smallholder farming in rural areas? Probing on responses will be raised
  - What do you think about the women headed families roles and responsibilities in smallholder activity and the economic activities at household level? Probing, -Your perception or observation about existing division of labor at household level and smallholder activities
  - Probing,- Your perception or observation on access and control over household land and resources between women and men
- 5. What are the opportunities you got involving in rural smallholder female household activities?

**Probing-** -economic opportunity you got

- -social opportunities you got
- Other
- 7. What are the challenges facing you as rural smallholder female household?

#### **Probing-**

- Challenges faced From the community side
- Challenges related to skill and knowledge of smallholder activities
- Challenges related to Labour intensive nature smallholder activities in the area
- other Probing questions based response will available
- 8. How you cope from different challenges facing you as rural smallholder female households?
  - Problem solving experiences in this area
  - Recommendation to redress the problem
  - 9. How the communities perceive/accept you and your smallholder activities?

#### Probing-

- Community's perception on being female headed and participates in smallholder activities.
- The influence of socio- cultural norms for women and men heeded household's economic activity
- 10. Do you have had any special support for your smallholder activity?

#### **Probing**

- Your perception and observation of supports received from the government or anybody
- Your comparison of support to men and women headed household smallholder farmers?
- Your perception and understanding to supports given to men and female headed households
- 11. What do you think about the decision making role of women headed households on their smallholder activities?

## **Probing**

• You make your own decision or consult any men around.

Thank you

### **Appendix II:**

### Participant consent form

This template is designed for doing qualitative interviews with adults from non-vulnerable populations and dealing with non-sensitive topics.

A consent form is not simply about a person giving you permission to involve them in research; it is an agreement between the researcher and the research participant outlining the roles and responsibilities they are taking towards one another throughout the whole of the research process.

The researcher I should retain one copy of the consent form signed by both themselves and the participant. The participant should also be given a copy of the consent form as a record of what they have signed up to.

Even if a person has signed consent form consent should still be re-established at the point of doing the interview.

### points to fill and agreed

**Title of the research:** Exploring the lived experience of smallholder female headed households in fogera woreda.

Consent to take part in the study

- I......voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves giving information about my living experience
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that disguised extracts from my interview may be quoted in
- I understand that if I inform the researcher that I or someone else is at risk of harm they

may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.

- I understand that signed consent forms and original audio recordings will be retained until the exam board confirms the results of the thesis.
- I understand that a transcript of my interview in which all identifying information has been removed will be retained for two years from the date of the exam board.
- I understand that under freedom of information legalization I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Signature of research participant		
Signature of participant	Dat	te
Signature of researcher		
I believe the participant is giving in	nformed consent to particip	ate in this study
Name of the researcher	Signature	Date

#### 

የባህርዳር ዩንቨርሲቲ በሀንራችን ከሚታወቁ ዩኒቨርሲቲዎች ውስጥ አንዱ እና አንጋፋው ነው። ዩኒቨርሲቲው በክልልላችን ችግርፈቺ እና የእውቀት ክፍተቶችን ለመሙላት በተማሪዎችና በተመራማሪዎች ጥናቶችን ያካሂዳል። ይህ ጥናትም በስርዓተ ጾታ ትምህርት ክፍል የሁለተኛ ዲግሪ ተማሪ የሚሰራ ሲሆን የጥናቱ መሰራታዊ አላማ በሴት እማዎራዎች በተለይ በንጠሩ የሚኖሩ እና በትንሽ መሬት የሚታዳደሩትን የህብረተሰብ ክፍሎች(ሴት የቤተሰብ መሪዎች) አጠቃላይ የኑሮ ሁኔታቸው ምን እንደሚመስል ማጥናትና ማሳወቅ ነው። በመሆኑም አርስዎ የሚሰጡን መረጃ ትክክለኛነት በጥናቱ ውጤት ትክክለኛ ነት ላይ ቀጥተኛ ተያያዥነት አለው።

እርስዎ በፍቃደኝነት የጥናቱ ተሳታፊ በሞሆነንዎ እያመሰንንሁ የሚሰጡኝ መረጃ ከጥናቱ አላማ ውጪ እንደማይዉል እና ለሶስተኛ ወንን ተላልፎ እንደማይስጥ አረ*ጋ*ግጥለዎታለሁ፡፡

ለፈቃደኝነትዎ በድ*ጋ*ሜ አሞሰ*ገ*ናለሁ!!

#### *ግ*ላዊ ሁኔታዎች

1 .የሚኖሩበት	ክልል	ዘን	-ወረዳ	ክ/ከተማ	ቀበሌ	
ፆታየ <i>ጋ</i> ብ	ቻ ሁኔታ	እድጣ	}			

2 . የትምህርት ደረጃእምነት	አሁን	<b>ኔ</b> ሰሩት
/ ቆዩበት		

#### ዋና ዋና ጥያቄዎች

- 2. በመዋናነት የሚሰሯቸው የንቢ ምንጭ ስራዎች ምን ምን ናቸው;
  - ከእንስሳት እርባታ
  - ከወተት ምርትና ተያያዠ ውሴቶች *ጋር* የተያያዘ
  - ከፍራፍሬ እና አትክልት ምርት *ጋ*ር የተያያዘ
  - ከስንስሳት ማድለብ *ጋር* የተያያዘ
  - ሌሎችም ዘርፎች ላይ ከሆኑ
- 3. ወደ ዚህ ስራ እንዴት ሊሰማሩ ቻሉ; እስኪ የነበረውን ሁኔታ በዝርዝር ያስረዱኝ

- 7. እዚህ ሙያ ላይ በመሰማራትዎ እና ሴት የቤተሰብ አስተዳዳሪ በመሆነው ያ*ጋ*ጠመዎት ችማሮች ካሉ ይማለፁልኝ

- በማሀበረሱ በኩል የሚ*ገ*ጥም ችግር
- ከእውቀት እና ክህሎት *ጋ*ር ተያይዞ የሚ*ገ*ጥም ችግር
- የጉልበት ስራ ከጦስራት *ጋ*ር የተያያዘ ችግር
- ሌሎችም ተ*ጋዳሮ*ቶች ካሉ
- 9. የተለየ ድ*ጋ*ፍ ወይንም እንዛ ከ ማንባስትም ይሁን ከማህበረሰቡ አባኝተው ያውቃሉ;
  - የኢኮኖሚ ድ*ጋ*ፍ
  - የማሀበራዊ ድ*ጋ*ፍ እና ጠቀሜታ
  - ስልጠና ድጋፍ
  - የብድር ድ*ጋ*ፍ
  - ሌሎችም ደ*ጋ*ፎች ካሉ
  - ከ ከ ተ በ ተ ል የ ሚደረ ነው ድ ኃፍ እንዴት ያዩታል
  - ለወንድ እና ሴት አርሶ አደሮች የሚደረ*ገ*ውን ድ*ጋ*ፍ እንዴት ያዩታል
  - በማሀበረሰቡ የሚደረግ ድጋፍ
- 10. በቤትዎ እና አጠቃላይ በስራዎ ላይ የሚሰጡት ውሳኔ እንዴት ነው። የሚያማክሩት ሰው አለ:
- 11. የሚንጥመዎትን ችግሮች እንዴት ይወጣሉ፡ እስኪ በደንብ ያጫውቱኝ;

አመሰማናለሁ!!