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Livelihoods in Dilapidated Neighborhoods of Jimma City: The Efforts of Poor Urban Dwellers to Survive

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Abstract- This study is entitled as "livelihoods in dilapidated neighborhoods of Jimma City: The efforts of poor urban dwellers to survive in the city of Jimma". To study it, variety of objectives was emanated from the general objective of the study. The general objective of this study is to investigate the life making of the poor in dilapidated neighborhoods. Four specific objectives were derived from the general objective. These specific objectives include describing the nature of vulnerability dwellers face in the study area, identifying the major types of livelihood strategies the poor use in the study area, examining assets of the of the households and the access to these assets and to describe the outcomes of their livelihood. To address these objectives, qualitative and quantitative research methods were used. A cross-sectional survey was conducted on 50 respondents purposively sampled from the Hirmata Kebele. In-depth interviews were also conducted with seven informants. One focus group discussion was also conducted to get both in-depth information on the issue at hand. Secondary data was also used. Therefore, the study reveals that households in the study area face variety of vulnerabilities. Majority of the respondents in the study site characterized by low socioeconomic status, low income, and concerning the educational status; more than (60%) of the respondents were at primary and below primary level. Significant amount of respondents were unemployed (28%) and engaged in fragile self-employed activities (52%).

Keywords: livelihood, urban poor, dilapidated neighborhood, assets, urban, coping strategy.

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Livelihoods in Dilapidated Neighborhoods of Jimma City: The Efforts of Poor Urban Dwellers to Survive

Tamirat Mengistu [α] & Tegen Dereje [σ]

Abstract- This study is entitled as "*livelihoods in dilapidated neighborhoods of Jimma City: The efforts of poor urban dwellers to survive in the city of Jimma"*. To study it, variety of objectives was emanated from the general objective of the study. The general objective of this study is to investigate the life making of the poor in dilapidated neighborhoods. Four specific objectives were derived from the general objective. These specific objectives include describing the nature of vulnerability dwellers face in the study area, identifying the major types of livelihood strategies the poor use in the study area, examining assets of the of the households and the access to these assets and to describe the outcomes of their livelihood. To address these objectives, qualitative and quantitative research methods were used. A cross-sectional survey was conducted on 50 respondents purposively sampled from the Hirmata Kebele. In-depth interviews were also conducted with seven informants. One focus group discussion was also conducted to get both in-depth information on the issue at hand. Secondary data was also used. Therefore, the study reveals that households in the study area face variety of vulnerabilities. Majority of the respondents in the study site characterized by low socioeconomic status, low income, and concerning the educational status; more than (60%) of the respondents were at primary and below primary level. Significant amount of respondents were unemployed (28%) and engaged in fragile self-employed activities (52%). This result is also supported by data collected via qualitative data collection instruments. Majority of the subjects of the study were participating in survival livelihoods mainly such as street vending (85%), fishing, and domestic service. The available assets at hand were fragile that do not allow them lead a secured and sustainable livelihood. Support in the form of financial aid, loan, credit from government and other concerned bodies are recommended to make sustainable the fragile livelihood of the poor in the study area.

Keywords: livelihood, urban poor, dilapidated neighborhood, assets, urban, coping strategy.

I. Introduction

Dilapidated or deteriorated neighborhoods in urban areas are one of the main units of analysis for researchers in urban studies. The reason for this attraction is the susceptibility of those neighborhoods for the diversities of vulnerabilities. These areas are most of the time prone to government eviction for variety of purposes. The houses, infrastructures, the behavior of people are considered as not favorable to lead normal life. To understand, change and improve this situation, it needs rigorous studies of the existing condition. The study therefore, has focused on investigating the living condition of people and the major factors that influence their livelihoods in depreciated neighborhoods.

As cited in Ermiyas (2000) the urban poor mean those of urban residents who live in poverty. People who lack access to basic urban services are also considered urban poor. Although in certain ways urban poverty and rural poverty are comparable, there are features that are severe in poor urban settlements than in rural areas. This results in different coping mechanisms on the part of the poor and demands different interventions to reduce poverty.

Ermias (2000) provides a useful categorization of the main characteristics of urban poverty, such as urban environmental and health risks; diseases from contaminated food, water and lack of hygiene; diseases associated with poor drainage and inadequate garbage collection; overcrowding and poor ventilation; open fires; landslides and flooding—since these areas are constructed in vulnerable topographies; accidents; social diversity, fragmentation and crime; more impersonal relationships; evictions for variety of purposes; corruption; and vulnerability arising from inflation.

Similarly to their rural counterparts, urban households seek to mobilize resources and opportunities so as to combine these into a livelihood strategy. Urban households, rich or poor, adopt a number of livelihood strategies in their attempts to manage the changes in their economic circumstances. However, because of the economic, environmental, social and political context in which they live, the livelihood strategies of urban poor households may be different from those of their rural counterparts.

Ermias (2000) provided the following useful definition of a livelihood strategy from urban perspective: *A "strategy" implies some alteration in an individual's or household's economic behavior, in order to reduce the adverse impact of, for example, declining incomes or deteriorating infrastructure or services*. Hence, a strategy may be a long-term planned response to circumstances that yields positive benefits. Poor urban households adopt two major coping strategies that have so far been well documented: multiple

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sourcing of cash incomes, especially from the informal sector and urban farming. In addition, the contribution of urban-rural links in the livelihood of poor urban households is very important.

Dwellers in these neighborhoods employ important approaches to secure their livelihoods. The strategies range from diversification of income-generating strategies to coping strategies. Households and individuals adopt a mix of these strategies according to their own circumstances and the changing context in which they live. These economic activities form the basis of an urban household's strategy. Urban households diversify their income sources to raise or maintain their incomes. In other words, households construct an increasingly diverse portfolio of activities and assets to survive and to improve their standard of living (Elias 2000; Ahiadekeet. al2000; Potts 1997).

Urban coping strategies tend to be characterized by such conditions as; environmental conditions with overcrowded neighborhoods lacking basic infrastructure, lack of adequate housing and high population density, and significant health risks, especially in winter. Human and social conditions shaped by widespread illiteracy and child labor, leading to long-term negative effects on health status and education, thus fewer income-earners per dependents. The informal economy is made up mostly of the urban poor and vulnerable, often leaving them with insufficient income in the commoditized urban economy. Political conditions which arises from an evolving and largely uncoordinated policy environment, poor governance and widespread insecurity of tenure of housing. Loss of income; food insecurity; poor physical and mental health; and social disintegration are the major risks in having to make a living in urban coping economies. [i]

Strategies to cope with these risks vary, but are often not very sustainable and in many cases lead to what has been called the "asset vulnerability" of the urban poor. The pressure generated by unfavorable external conditions and the attendant risks to livelihood security prevalent in developing country cities often weakens people's capacity to deal with the constraining factors of their environment, resulting in an internal condition of defenselessness and inability to cope with threats to livelihood security (Ahiadeke et al 2000; Shiella et al 2001).

If livelihoods are to be sustained they require the capability to respond to change. Households and communities react to changing circumstances, external or internal pressures or shocks, by adapting how they use their portfolio of assets and capabilities and their traditional livelihood systems. This study tries to explore the portfolio of assets common in the neighborhood. In addition to the portfolio of assets, access to these assets and contexts that surround the livelihood of these people is explored. Therefore, the study is aimed at investigating the livelihood strategies, assets of households and accesses to assets, and the vulnerability people face on the study setting.

a) Statement of the Problem

Urban areas are considered as better serviced with all types of infrastructure than rural areas. However, rapid urbanization has resulted in congestion, inadequate infrastructure facilities and the consequent environmental problems. The dramatic growth of cities in the developing world has brought with it a new challenge wide spread and increasing urban poverty. Moreover, most of the time, anti-poverty initiatives have traditionally targeted rural areas, which were presumed to have been worse off than urban areas. But the problems of poor city dwellers have become more pressing, including the issues of how the urban poor earn their livelihoods and the ways in which this affects key indicators of human welfare, such as food security and nutrition (Ahiadeke et al 2000).

There is a general agreement among social scientists that poverty is a multidimensional phenomenon with complex linkages. Poverty is more than just a physiological phenomenon denoting a lack of basic necessities like food, health, shelter and clothing. Poverty is also a state of deprivation and powerlessness, where the poor are exploited and denied participation in decision-making in matters that intimately affect them. It is also characterized by lack of participation in decision-making and civil, social, and cultural life (Sheilla et al 2001).

The concept of poverty invokes all kinds of questions such as; what is poverty, who is poor, and according to whom are they poor? Two major conclusions can be drawn from the growing body of literature that has attempted to answer these questions. First, it is now well understood that poverty is a multi-faceted phenomenon. The dimensions of poverty cover distinct aspects of human capabilities: economic (income, livelihoods, work), human (health, education), political (empowerment, rights, voice), socio-cultural (status, dignity) and protective (insecurity, risk, vulnerability) (OECD 2001). Secondly, poverty should be defined not only as a *state* but also as a *process* in which people's choices and the level of well-being they have achieved are narrowed. Equivalent to all the statements, poverty can also take the form of denial of access to employment—which restricts economically, again, denial of freedom and intellectual poverty are also among its manifestations.

Degefa (2008:1-2) pointed out that Ethiopia, with only less than 20% of the people living in towns and cities, is among the least urbanized countries and yet one of the rapidly urbanizing nations of the Sub-Saharan Africa. The rate of urbanization for the country is estimated at 4.7% per annum (CSA 2006). However, the rural-urban migration that accounts for the largest proportion of urban population increase puts a

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tremendous pressure upon physical, economic and social infrastructure and services of urban centers. Ethiopian towns of different sizes have not well developed to receive the ever-increasing rural-urban migrants. Formal economic activities in urban centers could not absorb illiterate migrants or with low educational background. Majorities of migrants to urban centers concentrate in neighborhoods which lack basic services or neglected. When migration to these areas increases, the amount of poverty also increases.

The livelihoods of urban poor are defined to maximum extent by the opportunities and constraints under which they are operating. There is a context difference between rural and urban livelihoods. Cities are more culturally diverse, and are likely to be less safe and more socially fragmented than relatively more stable rural part. In light of that, this study aimed to examine the existing nature of the social, natural, human and other capitals and the nature of access to these assets when poor dwellers pursue their livelihood in the study area.

In this study, the efforts of poor urban inhabitants to survive and cope were addressed. The study focused on how urban people under poverty make a living and maintain affordable levels of consumption. Therefore, the study investigates the livelihood strategy the poor people practiced in malfunctioning neighborhoods in Jimma town.

Studies which focus on challenges and opportunities of livelihood in run-down neighborhoods, squatter settlements, the impact of the sprawl on peri-urban farmland in Addis Ababa and other major towns have been conducted by among others, Degefa (2008); Haregewoin (2005); Ahiadeke et al (2000); Minwuyelet (2005). The livelihood of the poor in deteriorating areas of Jimma town, however, is less considered. Thus, emphasis was given to these areas in order to study the abovementioned concerns.

b) General Objective of the Study

The general objective of the study is to investigate the life making strategies of the poor in dilapidated neighborhoods of Jimma town.

c) Specific Objectives of the Study

In light of the general objective, the following specific objectives were addressed thoroughly.

i. To describe the nature of vulnerability dwellers face in Hirmata Merkato
ii. To identify major types of livelihood strategies the poor use in these neighborhoods
iii. To examine capitals/assets (social, human, natural and physical) vis-à-vis the nature of access to these assets the poor have
iv. To describe the livelihood outcomes of dwellers in the study setting

d) Scope of the Study

This study focuses on the livelihood strategies of the urban poor in Hirmata Merkato Kebele of Jimma town, Southwest Ethiopia. In this study, households who live in dilapidated houses in Hirmata Merkato Kebele were the subjects of the study. Therefore, physically decayed housing units and the inhabitants therein were contemplated through the use of qualitative and quantitative research approaches.

e) Limitation of the Study

Since the study gave attention to judgmentally selected dwellers inhabiting in physically decayed housing units of the study setting, both participants and respondents of the qualitative and quantitative parts were sampled purposively. Understandably, however, questionably, one may resent considering extrapolation of the data to the population.

Of course, it has not been extrapolated in the sense of what Maxwell (1996:96-97) referred as '*external generalizability'*, but applied to the '*internalgeneralizability'*—to the population or the group who do really have commonalities in various aspects.

Hence, the study is representative in the sense that it has uncovered the case at hand in detail as has been aimed in the objectives of the study. Therefore, emphasis was given to describe the existing livelihood strategies, and factors that constrain alongside those which enhance security of livelihood.

f) Research Methods

Study Design; Sources of Data; Methods of Sampling, Data Collection, Analysis; and Ethical Considerations

Cross-sectional study design was employed to get data at one point in time from the cross section of the population. In light of that, purposive sampling was employed to get respondents. In purposive sampling, the researchers take samples with *purpose* in mind. We usually would have one or more specific predefined groups we are seeking. Based on this idea, first, physically deteriorated areas of Jimma city were selected by the researchers through observation. Purposively, 50 households from Hirmata Merkato Kebele or neighborhood were selected.

Survey method was used to collect quantitative data from 50 respondents purposively sampled due to the absence of sampling frame on dilapidated and poor households in the kebele. In addition to that, an FGD with a group of 10 members was conducted, observation has also been carried out as per the check list, and 7 individuals from the study area were also purposively selected for in-depth interview. Thus, simple survey research on purposively sampled respondents and participants was conducted.

Both primary and secondary sources of data were consulted. The primary data was obtained through distributing questionnaire and conducting key-informant interview with study participants in light of the design of

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the research. As tools of data collection, questionnaire was designed consciously and administered by the researchers to sampled respondents. For the qualitative part, interview guide and observation checklist were developed for the in-depth interview and the observation respectively.

The data gathered in qualitatively and quantitatively explicable forms were presented and analyzed by using descriptive statistics and thematic analysis respectively.

Study participants were informed about the purpose of this study. Informed verbal consent was obtained from participants before the interviews and discussions. The participants were assured that information they provide would be kept confidential and for research purpose. Pseudonyms, therefore, were used to keep anonymity. The participants were also assured that their participation was on voluntarily basis and they were free to withhold their consent and quit the interview anytime.

II. Data Presentation and Analysis

a) Socioeconomic Status of Informants

According to the design of the study, both quantitative and qualitative research methods were employed to collect data from the study subjects. Among qualitative methods, in-depth and unstructured interview with key informants was conducted to get data pertinent to the issue under scrutiny. Quantitative data was collected through researcher-administered questionnaire from respondents sampled purposively due to the nature of the study population. Hence, quantitative data on the socioeconomic, demographic, educational and marital statuses, and income distribution of the respondents were presented and analyzed below.

Table 1: General Socio-demographic Status of Respondents

	Sex		Overall total				Total	
			Male		Female			
Age group	Female	Male	No.	%	No.	%	No.	%
10-18	13	4	4	8%	13	26%	17	34%
19-29	9	14	14	28%	9	18%	23	46%
30-40	4	2	2	4%	4	8%	6	12%
41-60	2	2	2	4%	2	4%	4	8%
Total	28	22	22	44%	28	56%	50	100%

Total sample size (n=50), Source of Data for all tables (field survey 2015)

The above percentage distribution depicts the respondents' sex and age distribution. Based on the field survey, 34% of the respondents' age group is between 10-18 years old; 46% of the respondents were between the ages of 19-29; 12% of the respondents fall under the age ranging from 30-40 and 8% of the respondents were between the ages of 41-60 interval. Regarding the sex of respondents, 44% of the respondents were male and 56% of them were females. Women outnumber males in the study area.

Table 2: Ethnic Backgrounds of the Respondents

Ethnicity	*Frequency*	*Percentage*
Oromo	12	24%
Amhara	6	12%
Dawro	12	24%
Yem	10	20%
Kaffa	2	4%
Gurage	6	12%
Silte	2	4%
Total	n=50	100%

Total sample size (n=50)

Table 2 displays the distribution of Ethnic groups in the study site. As has been shown, 24% (12) of the respondents were Oromo; 12% (6) were Amhara; 24% (12) were Dawro; 20% (10) were Yem; 4% (2) were Kaffa; 12% (6) were Gurage and 4% (2) were Silte. Therefore, in the neighborhood, people from surrounding zones dominate particularly from *Dawro*, *Yem* and *Kaffa*.

Table 3: Household Types

	Types of Households		Total (n=50)
Household Head	Male-Headed Household	Female-Headed Household	
Number	23	27	50
Percent	46%	54%	100%

Total sample size (n=50)

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Table 3: depicted that 46% of the households in the study area are male-headed while 54% of the households are female-headed. This indicates that the magnitude of problems these households face is severe because, in poor urban neighborhoods, female-headed households have little access to assets. This increases their vulnerability to variety of shocks.

Table 4: Educational Status of the Respondents

Educational level	Frequency	Percentage
Can't read/write	14	28%
1-4	21	42%
5-8	10	20%
9-10	5	10%
Total	n=50	100%

Total sample size (n=50)

Concerning the educational status of individuals and households in the neighborhood, 42% (21) of the respondents were at grade 1-4 level. This also constituted the majorities of the sampled respondents. The second majorities were those who can't read/write and they accounted for 28% (14) of the respondents. Others are those who are at secondary school level and above primary levels. They constitute 20% (10) and 10% (5) respectively. Therefore, from the table shown above, one can understand that the majority of dwellers in the neighborhood were with a very low educational status. This in turn has a negative consequence on their livelihood strategy as well as livelihood outcome. Due to low educational status, the return of their labor is very minimal hence cannot sustain their life adequately.

Table 5: Employment History of Respondents

Occupational Status	Frequency	Percentage
Self-employed	26	52%
Unemployed	14	28%
Government-employed	5	10%
NGO	5	10%
Total	50	100%

Total sample size (n=50)

Table 5 has depicted that majority of the respondents are self-employed who constituted 52% (26) of the respondents. There are also many unemployed youths in the study area and they comprised 28% (14) of the respondents. Some of the respondents were employed in the government organizations and NGOs as guards and janitors and they constitute 10% (5) each. Thus, the occupation of the majority of the respondents was self-employed activities such as street vending and other casual activities. Majority of them have engaged in these activities for the sake of survival rather than to get profit.

Table 6: Income Sources of Respondents

Sample households	Income Sources					
	Monthly salary	Self-employment	Wage labor	Remittance	Others	Total
Frequency	3	27	17	3	0%	50%
Percent	6%	54%	34%	6%	0%	100%

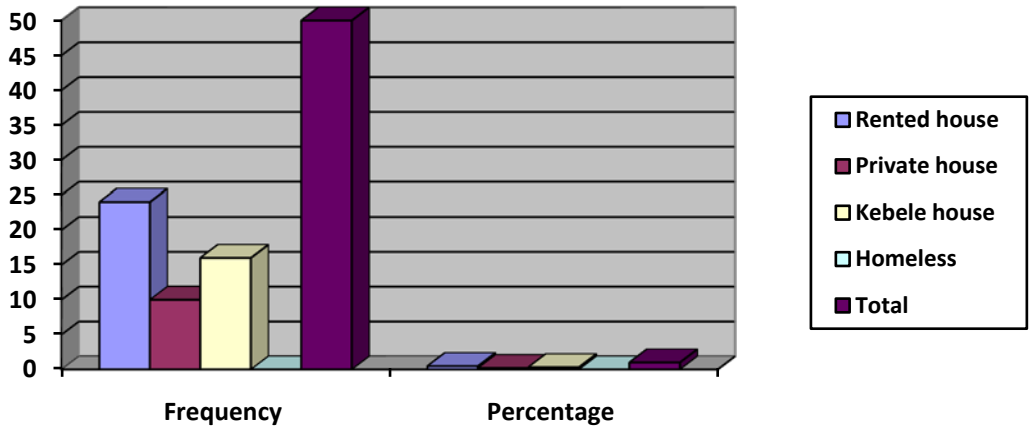
Total sample size (n=50)

Table 5 indicates that 6% (3) of the respondents depend on monthly salary as the main source of income. The majority of the respondents 54% (27) said that they get their income from self-employed activities. The second majority of the respondents 34% (17) get their income from wage labor. They sell their labor at the sites of construction in various parts of the city of Jimma. Some of the respondents receive remittance from Arab countries and they constitute 6 % (3) of the 50 sampled respondents.

Table 7: Households' Housing Condition

Housing Condition	Frequency	Percentage
Rented house	24	48%
Private house	10	20%
Kebele house	16	32%
Homeless	0	0%
Total	n=50	100%

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Total sample size (n=50)

Table 7 reveals that the majority of the respondents dwell in rented houses rather than own houses. They constitute 48% (24) of the total sampled respondents. The second majority of the respondents reside in the kebele houses that constituted 32% (16) of the respondents. Although some of the respondents have their own houses, however, the houses are too dilapidated and constructed from a very simple construction material like mud and woods. This segment constitutes 20% (10) of the total 50 sampled respondents.

Table 8: Major Types of Livelihood Strategies of the Households

Types of livelihoods		Frequency	Percentage
Street vending	Vegetables	18	36%
	Clothes	10	20%
	Electronics	5	10%
	Cooked food	2	4%
	Lottery	10	20%
Domestic service		1	2%
Pension		3	6%
Remittance		1	2%
Total		n=50	100%

Total sample size (n=50)

As it is depicted on the table above, the overwhelming majority of the respondents are engaged in street vending activities as their sole livelihood strategy. They constitute 90% (45) of the respondents. Other respondents are engaged in domestic services 2% (1); some lead their life by pension of husbands 6% (3) and remittance from Arab country comprises 2% (1). Therefore, from the table, it is possible to conclude that the majority of the members of the neighborhood depend on street vending as their main livelihood strategy. This strategy is mainly a survival strategy with niggardly income than something which yields enough earnings.

Table 9: Sources of Vulnerabilities of Households

Sources of Vulnerabilities	Frequency	Percentage
Police raiding	2	4%
Rainy season	5	10%
Illness	15	30%
Inflation	25	50%
Neighborhood conflict	3	6%
Total	n=50	100%

Total sample size (n=50)

The assets that poor people possess or have access to, the livelihoods they desire and the strategies they adopt are influenced by the context within which they live (Rakodi 2002:37). The contexts that surround urban dwellers can be turned into sources of vulnerability. In the table above (table 9), shown are sources of vulnerabilities of the respondents. Majority of the respondents, 50% (25), replied that the main source of vulnerability in their neighborhood is inflation of goods and services.

Next to inflation of goods and services, vulnerability as a result of illness follows. Since the poor neighborhoods lack most of basic urban services, particularly the service of efficient sewage disposal, the dwellers are suffering from frequent communicable diseases.

Apart from that, rainy season also creates significant amount of tension on the activities of dwellers. For example, 10% of the dwellers replied that during the wet seasons, they face vulnerability. There is also frequent neighborhood conflict in the area between adjacent neighborhoods. During this time, it is difficult to pursue the livelihood in the neighborhood. From the total sampled respondents 6% (3) of them stated that they are affected by conflicts of youths in their

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neighborhood. Sometimes vendors are confiscated/ raided by polices too. Since the main source of livelihood of people in the neighborhood is street vending and for the activity is not allowed and even considered as illicit, there is a police confiscation or raiding. Respondents who shared this response as the major source of vulnerability accounted for 4% of the samples.

Therefore, as has been mentioned by the study participants, one can understand that the neighborhood is suffering from ranges of vulnerabilities which are impeding the potential development of the real wealth of the nation, *Human*. Hence, to provide the people of such circumstances (vulnerabilities) with the tools, services and diverse opportunities they need to lead the ways of lives that they value (and which are realistic as per the context), is imperative.

Table 10: Former Employment History of Households before engaging in Current Livelihood Strategy

S.N	Types of Former Employment	Frequency	Percentage
1.	Government employee	26	52%
2.	Farming	1	2%
3.	NGO employee	1	2%
4.	Unemployed	22	44%
Total	Total	50	100%

Total sample size (n=50)

Before they are engaged in street trades like street vending, hawking; some of them are employed in other forms of formal and informal employments. But majority of the respondents were unemployed before they become engaged in the self-employed sector. They constitute 44% (22) of the total sampled respondents. The largest share of respondents, 52% (26), was formally employed in government offices. However, they were employed in lower positions for niggardly income due to their lower educational achievements. Others who migrated from adjacent zones of the city were previously engaged in farming activities and they constitute 2% (1) of the total respondents and the same figure (2%) also represented NGO employees.

Therefore, unemployment, underemployment in low ranking jobs and migration from surrounding zones to Jimma city is the common characteristics of people who live in this neighborhood.

b) Households' Sources of Livelihood, Settlements

Respondents of the neighborhood have varying sources and ranges of income. According to an interviewee, the total income he gets monthly was 200 birr and his daughter earns 600 birr from her domestic service. However, the household needs a minimum of 1200 birr for monthly expenditure. The informant's family size is also large i.e. *eight*. Large family size, coupled with niggardly income, is pressuring onto the livelihood which accompanies rise in vulnerabilities. Heads of the households, though expected to provide the necessities for members, yet the large size of family tempts them with meager sources of income.

Concerning places of origin and settlement, the informant reported his migration from Dawro zone of SNNPR and settled in Jimma. As to his account, he is married and dropped his education from grade 7 and engaged in daily laboring and coffee-beans collection (*buna lekema)* as the livelihood strategies as a breadwinner to support his household.

He also replied in detail about his living condition as the following, *"I dropped education from grade 7, Monthly I earn 200 birr, my daughter earns 600 birr/month, and we have an ownership/ access to plot of land-which is 200 care meter, the sources of income for our family is: daily laboring, and 'buna lekema'. The main contributors for the household income is me, my wife and my daughter. Some of the Children are also contributers for the household income diversification."*

Largely, there is no secured or dependable source of income for this household. They change their livelihood seasonally. With low educational status and its negative consequences on human capital of the household, it is difficult to participate in dependable livelihood strategy. The only available resource to them is their labor. But, with low educational achievement, the return to their labor is meager and forced them to lead subsistence life. An informant's household expends more than they earn. For instance, the total household's expenditure was more than 2000 birr/month. They fulfill this expenditure through their insecure livelihood and support from NGOs and sometimes from the government.

As an informant recounted, there is support from nearby organizations. When they are affected by food shortages they get support from government and non-governmental organizations. However, rather than stressing on support during food shortages and other challenges, what the households preferred is to support their livelihood strategy in variety of ways. They believe that if their livelihood is strong enough to withstand the shocks and vulnerabilities, they can overcome whatever challenges they face.

c) Human Capital

Human capital can be understood as the labor resources available to households, which have both quantitative and qualitative dimensions. The former refers to the number of household members and time available to engage in income-earning activities. While the qualitative one refers to the levels of education, skills and health statuses of households' members (Rakodi, 2002).

Human capital of households is in either form. i.e. qualitative or quantitative one is fragile. The quantitative aspect of the human capital is also not competent. Although there are youths and adults in the

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households, they do not fulfill formal criteria to be employed in the formal sector. In terms of the time available to them, they have good opportunity to be engaged in any emergent income generating activities since there is no regular and stable livelihood strategy.

Largely, households are characterized by low formal education and malnutrition. The inhabitants are food insecure. They get food from market. In addition to this, the price of food is souring from time to time. Again, the source of income of the households is also limited. Though there is the practice of diversification, it is meager and serves only for survival. Thus, they face challenge to adequately feed members of the household.

Investment on education and balanced diet is low. Much of their money is invested on cheap foods for survival. They use some kind of local innovations such as "*innovative fishing with barbed wire".*

d) Awareness of Inhabitants towards Guidelines concerning Urban Livelihoods

The crucial determinants of households' ability to achieve improved livelihoods are their access to assets and the effects of external conditioning variables that constrain or encourage the productive use of such assets and that expose households to risks or threats. A variety of levels and categories of policy may impact on these. Policies are generally categorized as macro-economic or local policies (Rakodi 2002:114).

Economic growth is not accompanied by rapid poverty reduction in poor neighborhoods in regional towns. It seems that the policy environment nationally emphasizes on mega-projects which has a long-run positive impact. Though there are some policies regarding micro and small-scale enterprises, the scheme does not accommodate the poorest segment of the demographic spectrum. Because it needs some initial capital and related social net workings.

In the study area, the households have less knowledge of policies, legislations and laws concerning the livelihood strategy they pursue. Government policies towards some of the activities practiced by the individuals and households are outlawed. For example, street trade without registration and paying tax is considered as illicit.

However, since people of the neighborhood for one thing—have not been sensitized with the existing regulatory frameworks (policies, directives…) and for another thing, though stated as an 'informal' sector by the government, yet by its nature the sector is prevailing with such mesmerizing peculiarities as small-scale initial capital required to furnish and/or commence the business, speedy financial return helping the poor to look into the next day, thereby, contributing to maximum extent in the struggle against addressing what can be termed as *silent emergency—poverty* amongst several other neglected human agenda.

The poor not only suffer from the labeling, i.e. informal, illicit and non-tax payer; but also lacked vending places yet with the presence of sites of waste disposal which are risking the lives of the poor and the affluent. In an adult conversation, to deny the poor from access to marketing areas does not do justice either to the poor or the local consumers and the economy combined.

This act also poses a serious question on whether diversity is appreciated or denounced for its presence. For diversity is not only with cultural or religious dimension, and since we do also have diversity in the sense that the well-to-do, the middle one and the destitute are integral parts of the real context, to approach all these diversities with an unvaried marketing style has not been an easy task to attain, hence, not realized yet. To appreciate such diversity cannot be revealed through vivid strategies of demoting the market of the poor for the poor and beyond.

Literatures recommend that in order to reduce poverty, policies designed to achieve economic growth need to be accompanied by redistribution of income or assets. Income redistribution can be achieved by designing growth strategies that increase the incomes of the poorest, or by redistributing income through taxation. Growth might be expected to be pro-poor if it takes place in sectors in which the poor work, but opportunities for urban wage employment arising from economic growth are often not accessible to the poor because of their lack of education and appropriate skills. Redistribution of assets is necessary to enable poor people to take advantage of opportunities, but which assets are critical, varies according to the context. In urban labor markets, redistribution of human capital assets (education, knowledge, skills, and health) may be as important as the redistribution of productive assets, especially land. However, some consider the latter to be a prerequisite for reducing poverty, inequality, by providing a basis for secure livelihoods (Rakodi, 2002).

Apart from that, poverty and inequality can also be meaningfully reduced by exercising sensible use of one's own resources (even with limited or no assistance) which may start with efficient resource utilization by sector bureaus and, done effectively, and found rationally feasible, may extend even to slight budget cutting exercises from the annual expenditure of the military. At seasons of relative geopolitical stability and regional/continental/global peace, economies must be worried of addressing neglected human agenda (homelessness, un/underemployment, illiteracy…) in a form of peace-dividend—for the peace has implication on possible reduction on annual expenditure of the armed force.

One should also promote for the availability of enabling environment for the working and indeed striving poor who are contributing sometimes at

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household level, at others at local level and even on times to the wider community. Hence, it is far better to enable the *invisiblized* segment of the demographic spectrum, *the poor*, to have access to conducive and protected market opportunities rather than to keep them on destitution—which has direful impact be it to the nation or onto the poor and the neighborhood combined.

Pro-poor growth policies, income and asset redistribution are considered as vital to reduce poverty in dilapidated neighborhoods. Without this process, the poor cannot be benefitted from the economic growth since they lack education and appropriate skill to be accommodated in job opportunities created by economic growth. Redistribution of assets like schools, health stations, training services to poor neighborhoods are imperative so that the poor dwellers may get access. After this process, the poor can be beneficiary from the national economic growth and improve/secure their livelihood.

e) Social Capital of Households

Social capital is defined as '*the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, which enable its members to achieve their individual and community objectives'*. For social interaction to be termed 'capital', it must be persistent, giving rise to trust on which people can draw. Social networks are not all supportive of the poor and are generally thought to be less healthy in urban areas because of the mobility and heterogeneity of their populations (Carole Rakodi, 2002:33).

In poor or tumbledown neighborhoods of Jimma town, intra-group social network is intense but the inter-group social network is less intense. They make social relationship within their neighborhood and intimate social circles. But, they don't make it beyond their immediate social circles. The common types of social networks in the study area were *mahber* and *iddir*. Members of these associations support each other at times of wedding, funeral and rarely graduation ceremonies. Concerning the effectiveness of these groups some of the informants believe that it is obvious that to carryout any ceremony, the hosting household is required to cover labor cost of many individuals, however, being a member of an eddir or mahber will enable the households to access the support (which includes such materials as dish, plates, cups…) for free. The associations are too beneficial to members, yet not responding to your life-long poverty. The problem with *iddir* is it doesn't improve your life but helps only at funeral and other ceremonies or events. They have also no mechanism to help members even during health problem.

They are active only at times of ceremonies such as funerals, weddings, etc. So, they have nothing to do with the livelihood strategy of poor people. Despite that, sometimes there are loans provided by the iddir but the poor has less chance to get it due to low social asset. In general, as it is common in many cities, enduring social interaction and trust development in the study area was not dependable. The poor cannot depend on these fragile social capitals. This is exacerbated by the frequent mobility of poor to search their daily job. Moreover, the heterogeneity of dwellers in many aspects also affects trust which is the source of social capital in the area.

f) The Situation of Natural Capital of Households

The natural capitals include land, water or river or mainly commonly used resources. Generally, natural capital is less significant in cities. But, the practice of urban agriculture means that for some urban residents, land is an important asset. However, urban agriculture is practiced on marginal lands; it is frequently vulnerable to environmental contamination. Moreover, while common property resources (such as rivers or forests) are generally less significant assets for poor urban dwellers, some natural resources are used in urban settings. Rivers in particular may be used as a source of water for washing and even drinking, and for livelihood activities, such as fishing or poultry rearing (DFID, 1998; Rakodi, 1993; cited in Rakodi, 2002:69).

As has been rightly observed above, in the study area too, informants have stated that; they have access to a nearby river for fishing and forest to collect for fuel or firewood. The access is communal; it is not protected or prohibited. They said that "*we are making livelihood out of it*". Access to natural capital can be affected by external factors. In the town of Jimma, there are many rivers around the locality of the town but many of them are polluted. They are the dumping sites of dry and liquid wastes due to poorly organized waste disposal strategy in the town.

Although there are some open lands in the study area, poor inhabitants do not practice livelihood strategies like urban agriculture. The weather condition in the town of Jimma is favorable for practicing urban agriculture. Land in pocket areas of these neighborhoods are not used for urban agriculture but dumping sites of wastes and vending sites on the other hand. As it has been mentioned above, some of the informants said that they depend on rivers for fishing. They fish for survival than accumulating capital from it. They use traditional/homemade fishing materials. Although they use nearby rivers for their livelihood, the rivers are not well protected from contamination. In addition to this, with a traditional material and absence of investment on feeding fishes in rivers, they do not pursue a secured livelihood. Therefore, despite of the availability of some form of natural capital in the study area, it does not guarantee the security of their livelihood. Lack of support by concerned bodies; lack of training on how to fishing, feed fishes in the rivers; how to protect the rivers

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from contamination pose vulnerable condition to the poor in the study setting.

g) Physical Capital Status of the Households

Physical capital includes household assets, including tools, equipment, housing and household goods, as well as stocks (such as jewellery). The ability to invest in production equipment may directly generate income and enhance labor productivity. Shelter is similarly multifunctional, potentially providing income from rent as well as a location for home-based enterprise. Infrastructure, which is public property, is an important component both for household maintenance and for livelihoods. Important for health and social interaction, and thus contributing to human and social capital, it also enables people to access, and directly supports income-generating activities (Rakodi, 2002).

In cities, housing is one of the vital assets for the poor. It is used for productive (renting rooms, using the space as a workshop area) purposes in addition to shelter. Livestock is generally less important in cities. Nevertheless, many urban residents undertake livestock rearing for the sale. Production Equipment, such as utensils for preparing cooked food for sale and non-motorized vehicles, is vital to many household enterprises (see Moser, 1998; Rakodi, 1997, Rakodi, 2002:69).

Physical capitals mentioned by some of the informants in the area were include shelter; utensils for preparing cooked food; non-motorized vehicles to transport goods; fishing tools (homemade); livestock; televisions; digging tools for daily laborers. Members of the households in the study area use the aforementioned household utensils to pursue their livelihood. Mainly used productive tools by households in the area include: utensils for preparing cooked food for sale; traditional fishing tools, shelter and digging utensils. Many of household assets they use were traditional and does not allow beyond survival livelihood. Though livestock are one of the vital household physical assets in other towns and cities, the inhabitants in the study area do not depend on it mainly. Even if some households have their own shelter, renting is impossible due to decay and narrowness of the houses. Injera baking utensils are not efficient as electric stove. Households mainly use the traditional bakery. With these inadequacies and ineffectiveness, the available physical assets do not guarantee the security of household livelihood.

h) Financial Capital of the Households

Literatures reveal that income derived from the sale of their labor, pensions and remittances from outside the household constitute the main sources of financial asset in the poor neighborhoods. When there is a surplus, some of this flow may be saved as financial capital or converted into some other asset, such as jewelry, which can be sold. Mechanisms to facilitate saving can help in dealing with stresses and shocks and building up financial assets. Access to affordable credit is important for variety of purposes (see Chambers, 1997; UNCHS, 1996; Rakodi, 2002:69).

Regarding the financial assets in the study area, informants mention selling of labor as daily labor, pension as a vital source of financial asset. As one of financial asset, there is a credit associations owned by government and banks. But the access to these institutions is limited and the poorer groups of dwellers have no collateral to get loan and other services given by these institutions. The most important financial asset found in the study area is in the form of '*iddir* and *iqub'*. Households become member to either iqub or iddir. Informal financial institutions like '*Equb'* are vital to the overcoming of financial challenges they face at present time. According to some households, becoming a member to many '*equb'* associations is possible as much as the capacity of the member is concerned. It is via this financial institution that households and individuals sustain their life. The only financial institution in the study area that complement the livelihood of the poor is '*equb'* and occasionally '*iddir'*.

On the other hand, iddir can hardly be taken as a financial asset for the households. '*Iddirs'* are local institutions designed to meet the needs of resources during various ceremonies. Materials, household utensils, tools and other items owned by iddir were allowed to use only funeral ceremonies, weddings, occasionally during graduations. Under such circumstances, the iddir as a financial local institution does not provide support to members for immediate usage. Therefore, despite of the existence of equb and iddir as local financial institutions, do not support pursuing a secured livelihood in the study area. This is related to the purpose of their formation.

i) Susceptibilities in Dilapidated Neighborhood

In this section, conditions which pose challenges and threats to households in the study area were addressed. In the aspects of informal or casual wage employment, shelter and land, the poor become challenged. In addition to that, rainy season (wet season); inhospitable environments to settle; diseases (communicable and curable); tenure insecurity and others pose difficulties.

Vulnerabilities related to informal or casual wage employment, shelter and land ownership exist in the study area. Poor educational achievement led people to work in unprotected working conditions such as long hours, poor pay, insanitary or unsafe conditions. Moreover, tenure security is also a big deal in the study area. Urban residents living on illegally occupied land lack legal tenure rights. This may force them to experience poor housing quality and later on they may face the threat of mass eviction. Following it, lack of participation in decision making on issues related to

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their neighborhood may occur. This situation is known as political disenfranchisement. Though currently no disenfranchisement, the malfunctioning of the neighborhood would lead to it later on.

According to the informant's word, wet seasons have also their own impact on their livelihood. Concerning how wet seasons pose threat to their life, an informant replied that "*during wet season, the roof does not protect us from rain"*. The materials the house constructed were simple like woods, mud and other less strong construction. Afterward, many of houses in the area are built hastily out of the plan; the materials of construction are also dilapidated. The entire neighborhood by itself is located at environmentally inhospitable areas. It poses the great threat of flooding during summer season. If heavy rain drops, it is inevitable to be flooded. Mobility in the neighborhood due to its swampy nature and lack of gravel roads turn out to be reduced during this season. So, during wet season, the livelihood activity of the poor people in this area becomes truncated.

Decaying of houses is also one of the situations which create vulnerability to the households in the study area. The process of decaying is related to the strength of construction materials they have used. Lack of tenure security is also another reason for the decomposing of shelters. Since there is a threat of mass eviction from local authority, the dwellers become reluctant to renew their shelter. With meager livelihood strategy, it is difficult to repair the houses constructed initially with substandard materials. These houses are mostly constructed hastily in order to occupy urban lands. After their construction, they become neglected gradually. Urban basic services are also not provided for these neighborhoods. The environment where they live, the nature of house construction, the nature of tenure security and the weather condition has a cumulative effect on the security of livelihood.

Lack of tenure security, decaying of shelters, insecurity of wage employment, disenfranchisement create insecurity in the study area. So, if the dwellers in this neighborhood cannot withstand these shocks, their livelihood strategy is not sustainable and secured. Since the definition of sustainable livelihood says that; *"A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, which not undermining the natural resource base* (Carole Rakodi,2002:37).

One informant has replied to us concerning the vulnerability in the neighborhood: "*We have no access to credit association; we do have access to bank for saving purpose only. But micro-finance institutions do not provide the loan to as because they believe that we are un-trustable.*" The poor in these neighborhoods have no strong social-network that can serve as a social capital. They may have social networking, within their immediate neighborhoods. But, they make rarely the inter-neighborhood social bonding. The networks available are intra social-neighborhood networks. Therefore, they may have less chance to get new information, opportunity, benefit from their intra-neighborhood networks which do not go beyond far to the next neighborhood.

j) Shocks, Stresses and Trends in Neighborhoods

According to Rakodi (2002), key features of poverty are a high degree of exposure and susceptibility to the risk of crises, stress and shocks, and little capacity to recover quickly from them. To understand the sources of vulnerability, it is necessary to analyze trends (demographic change, available technologies, political representation and economic trends), shocks (the climate and actual or potential conflicts) and culture (as an explanatory factor in understanding how people manage their assets and the livelihood choices they make).

k) Shocks/stresses and Trends

Long-term trends, recurring seasonal changes and short term shocks are the contexts of the vulnerabilities in decaying neighborhoods of Jimma City. Seasonal climate change (wet season), changes in the ownership right (tenure insecurity), inflation, unsafe employment, illness are the conditions of vulnerability which surround poor in the study area. Households in this neighborhood inhabit in decayed shelters. This condition of houses poses a threat of eviction on the dwellers at any time. Moreover, inflation of house rent (shows increasing trend from time to time), price of goods and services creates massive timidities for these people. Since the households livelihood strategy is fragile as it has been addressed above; withstanding shocks and changing trends was rarely. Therefore, the livelihood strategies pursued by dwellers in the study area hardly resist or withstand the shocks, stresses and trends.

Case 2

An informant aged 36, when asked about the vulnerable situations, the strategy they use to cope up or withstand shocks replied as follows. He said that,

> "*Most of us are not capable of financing educational and other costs of our children. Only some dedicated households among neighbors seldom buying some exercise books to students. Students buy educational materials by themselves. Occasionally some volunteers support students by purchasing exercise books and giving cloth/shoes. As a result of meager income from our survival strategies, it is beyond the family capacity to fulfill even basic educational materials*. He also added that "*we go for intimate neighbors who are economically better off to seek assistance."*

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The noticeable feature of the neighborhood concerning facing of the challenges is that, every household handles its own challenges. But funeral, wedding and graduation ceremonies are assisted by the neighborhood associations like *mahber* or *iddir.* The sphere of influence of these institutions is paramount in the life members in rural and urban areas. Their influence on members is paramount in rural than urban. In rural area, due to the weakness of the formal social control mechanisms, they serve as strong mechanism of informal social control in collaboration with other traditional social control institutions. They are also mechanism of social control.

Other trial of the study area is, a crime. Unemployed youths dominate the employed ones both formally or informally, they try to earn money illegally by robbing people at street streets at night time and breaking houses to steal something. Police protection in the neighborhood is not efficient to fully control crime. As a result, members of community mobilized by the kebele actively participate in keeping their neighborhood. There is a community policing service by members of the neighborhood in collaboration with police department of the city. In Dilapidated neighborhoods, there is lack of a police protection. As a result of that, these neighborhoods are considered as unsafe, pose vulnerability to anyone who lives in them.

l) Livelihood Outcomes in the Study Area

The job opportunities available for the urban poor, depend on their skills. Many urban poor people survive through undertaking a variety of activities which mainly take place in the informal sector. Even when they are fully employed, they produce little towards their social well-being. The most vulnerable, and the least secure or skilled people, engage in a variety of marginal activities (Rakodi, 2002:61).

The outcome of livelihood from fishing, street vending, domestic service, daily laboring and other strategies support their life. As mentioned in the above sections, the inhabitants in the study area participate in various types of strategies for survival strategies. However, according to informants, the outcome of their livelihood is insufficient as the strategy itself. Thus, fulfilling the need to food, cloth, shelter and other utilities through it is difficult without relying on supports from various sources. It cannot be considered as a Capital accumulation and life changing practice.

Fishing from rivers is typical form of livelihood strategy. The return from fishing monthly is not more than 500 birr. During rainy season, the amount of earning from fishing become reduced. The change of seasons creates vulnerability to whom practice fishing. Despite of that, households finance variety of aspects in their life via the money they earn from fishing. But saving and accumulating capital is unthinkable unless their livelihood strategy is supported by concerned bodies.

The livelihood strategy is affected by the urban contexts that surround it. Some of these contexts that can either hinder or enhance the livelihood and its outcome of the poor may include; economic context, political context, environmental context and social contexts. Therefore, when livelihood of poor is studied, these contexts should be taken in to account.

In poor urban neighborhoods, the effect of economic contexts is highest. Too much dependence on cash highly manifests itself with its full packages in urban areas. The returns from meager livelihood, therefore, are negatively affected by the economic context. In urban areas, everything needed to daily life is bought by money. This poses great pressure on poor in the study area who struggle to live through variety of survival strategies. Through subsistence livelihood strategy, income earning is limited.

The social contexts in urban area have also a negative effect on the livelihood of urban poor. Generally, there is heterogeneity of dwellers in many aspects due to differences in occupations. Heterogeneous people have less deep interaction and shared common values and norms. On the other hand, the poor in urban area need to depend on shared values of helping and reciprocity in times of shocks and crises. Under such circumstance, a dependable tie with neighborhood that can endure long-time is rarely formed. When combined with high mobility of people for the purpose of work and other issues, building social ties, bonds with other inhabitants is demanding. Therefore, the livelihood outcome in the study area was fragile. Fragile livelihood outcome does not allow the dwellers to lead secured life.

i. *A Scheme to Upkeep Insecure & Unsustainable Livelihood Strategies of the Poor in Towns*

Supporting self-employed activities; providing education and training, facilitating access to financial capital are one of the schemes that can encourage the endeavors of the poor. The poor is not a docile group who awaits something to happen externally. As many livelihood frameworks put, regardless of their qualities, they possess their assets and resources. Therefore, external support should be given to what they are already striving.

Concerning education and training, the poor people, based on the activities they are engaged should get training. For example, there are individuals and households who are participating in fishing from rivers, domestic services and other self-employed activities. Vocational training for traditional fisheries can enhance their human capital and later on financial asset. Facilitating educational access to all disadvantaged households in the neighborhood is believed as one mechanism to empower the meager livelihood. Since education and training has positive impact on their assets, therefore, by providing educational services, by

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constructing schools and giving specific training to individuals who participate in variety of livelihoods.

Facilitating access to financial assets to poor indiscriminately is what the poor needs from the stake holders. Like pointed out in many literatures, access to financial capital by the poor should improve. For example, the loan and credit service should not be given just for micro-enterprise development but for household's financial management. Helping poor in urban areas as not entrepreneurs but the life of men and women changed first. This is because of the poor need financial services more frequently and more urgently than other groups in urban area. Therefore, unconditional provision of access to financial assets will improve the household's life and encourage their livelihood eventually.

III. Conclusion and Recommendation

In this study, the livelihood strategy of poor in dilapidated neighborhoods conducted in order to describe the efforts made by poor to survive and cope with the problems. There are many researchers conducted on the livelihood strategies of poor in impoverished neighborhoods of cities in Ethiopia. Studies conducted by (*Elias 2000; Ahiadeke et. al 2000; Potts, 1997; Ermias, 2000; CSA, 2006; Degefa, 2008; Haregewoin, 2005); Ahiadeke et. al 2000; Minwuyelet ,2005)* have tried to investigate the livelihood strategies of poor in inner cities, peripheries and peri-urban areas; and the livelihood adjustment challenges of ex-farmers in variety of cities and towns of the country. But, as mentioned in the introduction and statement of the problem part of this study, little studies were conducted on the livelihood strategy of poor in dilapidated neighborhoods in the city of Jimma. Therefore, this study has focused on describing the life making in malfunctioning parts of cities in the city of Jimma.

According to the findings, the sampled respondents and selected informants have low educational status, income status, and mainly households are led by female heads. The assets possessed by households and access to them were fragile and full of constraints. Lack of financial support, training are one of the critical challenges in the study area. The endeavors of poor in these neighborhoods are rarely supported adequately by the concerned stake holders. Therefore, to see progress and enhancement, resilience and sustainability of household livelihood in the study area, supports including, training, education, facilitating access to financial assets are needed.

In the study site, households are led by both males and females. There are many female headed families due to variety of reasons. The livelihood challenge, shocks and stresses were severe in these types of households. Compared with male headed households the extent of livelihood challenges they experience, and shocks were greater due to fragile financial, human and other capitals/assets.

In terms of educational attainment in the study area, the majority of the respondents were with low educational status that didn't complete their secondary school education. Low education and training have a negative impact on their livelihood strategy. As a result of low educational status, they have low skill and they could not be employed in formal sector economic activities which are considered as stable and secured.

The social, financial, human and other assets of the poor were fragile. Because of that, the livelihood strategies of the poor could not withstand shocks and stresses they experience if there is no support from the stake holder.

a) Recommendation

In the conclusion part, interpretation of the results given in findings section is presented. Based on analysis, conclusions were drawn. Therefore, this part presents and discusses the actions that the future researchers should take us a result of this project.

To make the livelihood strategies vibrant, sustainable, resilent to shocks and stresses; facilitating access to assets, providing training concerning how to make efficient the life making activities of poor, raising and creating awareness about rules, policies of urban livelihoods in the informal sector.

Therefore, to change the aforementioned recommendations in to practice, households should get fair access to educational institutions starting from primary level to tertiary level. Educational materials for the children of poor households should be provided by various support programs in the community. In order to achieve this, concerned bodies should initiate the support programs that are oriented on providing educational materials to children.

Entrepreneurial trainings based on the interests of participants of various livelihood strategies should be given to the people in the area.

Generally, there is too much dependence in cash economy in urban area and particularly in impoverished neighborhoods. So, people in impoverished areas should get financial support even for day-today needs and wants. Thus, policies which emphasize on non-collateral based financial services should be advocated. It is vital to provide poor households in urban area with financial support without too much preconditions. Since households have no adequate collateral, financial support that does not base itself on the collateral status of households should be given in the form of aid. Then, the utilization of money by households should be checked by kebele and other stakeholders in order to prevent extravagant and unplanned utilization of money.

Therefore, this research aimed to develop a detailed understanding of the diverse livelihood strat-

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egies of the urban poor and vulnerable. This is done with the overall objective to inform a policy formulation process that builds on the capabilities, needs and priorities of poor and vulnerable urban populations and to assist aid actors to develop appropriate, effective and practical interventions that strengthen the livelihoods of the urban poor.

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