Ethiopian Journal of Environment and Development

Occurrence of External Injuries in Working Equines and associated risk factors, Around Alagie Districts, Southern Ethiopia

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Abstract

In Ethiopia, problems with equine welfare pose serious risks to both the animals' well-being and the owners' means of subsistence. In the districts around Alagae, a cross-sectional survey was carried out from November 2021 to May 2022. The purpose of the study was to evaluate the region's wound care methods and the welfare status of working horses. Both indirect (owner interviews via questionnaire) and direct (animal-based) approaches were used. An overall wound incidence of 69.3% was found in 400 horses, including 312 donkeys, 78 horses, and 10 mules. Wounds were present in 54.3% of donkeys, 13.5% of horses, and 1.5% of mules, according to species-specific data. Donkeys, horses, and mules were classified according to the severity of their wounds: mild (46.8%), moderate (9.5%), and severe (3.0%). Wounds occurred more frequently in packed horses (56.5%) than in cart animals (12.8%). Hoof deformity (0.8%), hoof overgrowth (16.5%), and improper gait and posture (6.3%) were all common equine issues. According to the study, 14.1% of the 277 equine wound cases that were examined went untreated by traditional healers or veterinarians. Based on management techniques, significant variations ($p < 0.05$) in wound care conditions were observed among donkey species, indicating a substantial correlation between conditions and wound care management ($\chi^2 = 19.148$, df = 3, p = 0.014). All things considered, exterior injuries pose serious health and welfare issues for working horses in the research region. To properly address these concerns, a comprehensive program for equine health management and welfare enhancement must be developed.

1 Introduction

In many developing nations, like Ethiopia, horses are vital to farming and transportation systems. There are roughly 10 million donkeys, 0.36 million mules, and 2.14 million horses in the nation (CSA, 2022). Because they provide both social and financial capital, these animals are essential to the livelihoods of many rural people. In places where draft oxen are limited, horses can plow and provide low-cost transportation for impoverished communities in both rural and urban locations.

Transporting people over long distances with an average load of three to four persons (195–260 kg) in a single trip, working horses in Ethiopia, especially those pulling carts, frequently work four to twelve hours a day without rest (Biffa and Woldemeskel, 2006; Nejash *et al.*, 2017). Compared to horses, donkeys usually perform a wider range of tasks, such as transporting merchandise between marketplaces, farms, and retail establishments. According to Brooke (2011), they frequently carry loads that are three to four times their own body weight.

Even while horses play a vital role in daily life and the livelihoods of their owners, they are frequently

not managed well enough. They consequently endure poor health, malnourishment, and general low well-being (Guyo *et al.*, 2019). Additionally, horse productivity and output are often overlooked by foreign aid organizations and the government's livestock ministry, which tends to concentrate on other livestock (Yoseph *et al.*, 2001).

There is little research on equine welfare and health issues in Ethiopia, despite the fact that horses play a major role in both local communities and the national economy. The research of skin wounds and welfare issues affecting working horses, especially in and around the Alage district of Central Ethiopia, has received little attention. Their welfare and health state need to be investigated in more detail in order to help enforce the rules outlined in the "Prevention of Cruelty to Animals Act 1960." Thus, this study's primary goals were to evaluate the wellbeing and external injury condition of working horses as well as their wound care procedures in and around the Alage district.

2   Materials and Methods

2.1   Description of the Study Area

Alage is situated between the Oromia and the Southern Nations, Nationalities, and Peoples' (SNNP) Regions of Ethiopia. The area is roughly located 217 kilometers south of Addis Ababa along the rift Valley. Lake Shalla (8 km north) and Lake Abijata (10 km east) form its borders. With an elevation of 1,580 to 1,650 meters above sea level (a.s.l.), Alage is located at 38°27' East Longitude and 7°36' North Latitude. The research area experiences bimodal rainfall, with wet seasons from March to April and June to September. This leads to an average of 860 mm of rainfall each year. The average daily temperature of Alage is 21°C, with temperatures ranging from 16 to 29°C (Agerie & Afework, 2013).

2.2   Study Animals

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2.3   Study Design and Sampling

In the Alage district and its environs, a cross-sectional study was carried out from November 2021 to May 2022 on randomly chosen horses (312 donkeys, 78 horses, and 10 mules). The study gathered data on back sore wound etiology, wound intensity, age, sex, species, bodily condition, and wound treatment techniques. According to Svendsen's (1997) recommendations, the bodily condition scores of the chosen horses were subjectively rated, and their age was ascertained by their teeth (Crane, 1997).

Sample size determination

The formula given by Thrusfield (2007) was used to determine the sample size for this investigation. Due to the lack of prior research in the field, the sample size was calculated using a 50% predicted prevalence, 95% confidence level, and 5% absolute precision. As a result, 384 animals were needed for the investigation; nevertheless, 400 animals were used to increase accuracy.

$$n = \frac{1.962[Pexpe(1-Pexpe)]}{d2}$$

Where;
n = required sample size,
$Pexpe$ = expected prevalence and
d = desired absolute precision

Hence, a total of 384 animals were sampled from the site. In these work animals of different age group, sex and origin were included.

2.4   Study Methodology

Equine welfare status

The study's equines were physically inspected for any apparent wounds, and the results were documented based on the locations of the wounds. When feasible, representative photos were obtained. By examining and estimating the incisor eruption periods,

the age of the chosen horses was determined (Crane, 1997; Svendsen, 1997). Young (less than five years old) and adult (more than five years old) horses were the two age groups into which they were divided. Using the standards outlined by Carroll and Huntington (1988) and Svendsen (1997), body condition was rated as poor, medium, or good.

Inadequate harnessing and excessive workload are frequent issues for the welfare of horses (Kumar *et al.*, 2014). An inadequately made or fitted harness may cause the animals to become tired, uncomfortable, or develop lesions (Pearson *et al.*, 2003).

Biffa and Woldemeskel (2006) classified the severity of the wound. In severe wounds, there was tissue enlargement, ulceration with noticeable contusion across large areas, and serious consequences. Small wound clusters with tissue sloughing but no sequelae or hypertrophy were considered moderate injuries; some of these wounds had chronic histories. In the absence of additional damage, mild wounds were characterized as those that solely involved the loss of the epidermis and superficial layers.

Additionally, abrasion, laceration, incision, and puncture were used to categorize wounds (skin injuries) (Feseha, 1997). Abrasions caused superficial epidermal denudation, some serum/plasma exudation, and little capillary hemorrhage. Abrasions were defined as wounds that did not penetrate through rough surfaces, like highways. According to the definition, puncture wounds are tiny tears or holes in the skin brought on by sharp things like glass fragments or nails. Sharp, defined margins from sharp metal or glass were a defining feature of incision wounds, which produced clean cuts with little tearing. Traumatic skin tears that happen in an uncontrollable direction were referred to as lacerations (Knottenbelt, 2003).

2.5 Welfare assessment protocol

According to Botreau *et al.* (2007), animal wellbeing is a multifaceted term that includes comfort, health, and the expression of natural behaviors. Thus, it is crucial to evaluate animal welfare by taking into account both behavior and health. "The Hand Tool" was used to do observational evaluations through direct (animal-based) approaches (Galindo *et al.*,

2018). Data on welfare issues, including harness type, wound intensity, wound causes, and owner comments to wound management, were also gathered through interviews using a semi-structured, pretested questionnaire.

Following a three-day training program, veterinary students and agricultural specialists conducted welfare assessments (detailed in Burn *et al.*, 2009). To guarantee uniformity across sites, a welfare assessment trainer assessed the animals in each location. Evaluations were customized based on the number of horses in each region.

The technique outlined by Svendsen (2008) was used to calculate the age and body condition scores (BCS) of the horses. Estimates of wound severity and categorization were made using the criteria set out by Knottenbelt (2003) and Biffa and Woldemeskel (2006), respectively.

2.6 Data Analysis

Excel spreadsheets were used to organize and arrange the raw data that had been obtained, the data was coded appropriately, and SPSS version 25.0 was used for analysis. Horse wound prevalence was determined, and Pearson's Chi-square analysis was used to evaluate for significance at a probability threshold of $p < 0.05$ in the relationships between wound prevalence and each risk factor.

3 Results and Discussions

Wounds on different body parts were found to be common among the 400 equines that were inspected (312 donkeys, 78 horses, and 10 mules). 277 horses (69.3%) experienced various kinds of wounds, according to the results. Equine wounds were specifically present in 54.3% of donkeys, 13.5% of horses, and 1.5% of mules. Male wound prevalence was 49.5%, while female wound prevalence was 19.8% (Table 1).

According to the study, there was no significant correlation between the age of the animals and the incidence of wounds; nevertheless, the numerical prevalence was higher in adults (56.3%) than in young horses (13.0%) ($p = 0.477$). This outcome is consistent with research by Birhan *et al.* (2014) and Fikru

et al. (2015), which found that mature horses had a comparatively greater occurrence of wounds, most likely as a result of their prolonged working hours and exposure to large loads over long distances.

Additionally, a higher percentage of wounds was found in horses with poor body condition (29.0%) as opposed to those with moderate (26.5%) and good (13.8%) body condition scores (p = 0.489). Com-

pared to the Northwest Ethiopian report of Tsega *et al.* (2016), this finding is higher. The process of wound healing may be aggravated and prolonged by stress brought on by poor physical condition. According to Pearson *et al.* (2000) and Mekuria *et al.* (2013), horses that are physically unwell—often as a result of malnutrition—are more vulnerable to wound complications.

Table 1. Prevalence of wound in relation to sex, age and body condition of equines in the study area

Risk related factors		No of examined	No of affected	prevalence	χ^2	P value
Species	Donkey	312	217	54.3	0.415	0.813
	Horse	78	54	13.5		
	Mule	10	6	1.5		
Age category	Young	71	52	13.0	1.482	0.477
	Adult	329	225	56.3		
Sex	Male	287	198	49.5	0.032	0.857
	Female	113	79	19.8		
Body condition	Poor	161	116	29.0	1.430	0.489
	Moderate	154	106	26.5		
	Good	85	55	13.8		
Total		400	277	69.3		

Table 2 provides an overview of the percentage of recognized wound kinds, intensity, type of work, lameness, and anomalies. The overall prevalence of wounds in horses was 69.3%, according to the study. This is lower than the 72.15% incidence suggested by Biffa and Woldemeskel (2006) in Hawassa, Southern Ethiopia, but higher than the 37.9% prevalence reported by Usman *et al.* (2015) in Batu Town,

East Shoa. The discrepancies might be explained by the diverse husbandry techniques and management philosophies of owners in various production systems. Moreover, changes in working conditions, owner knowledge, and different seasonal factors may have an impact on the frequency of wounds in horses (Pearson *et al.*, 2000).

Figure 1. Equines welfare and consequence of overloading

Table 2. Prevalence of equine wound, intensity, type of work and abnormalities among equine spp

Parameters	Donkey %	Horse %	Mule %	Total
Positive	217(69.6)	54(69.3)	6(60.0)	277(69.3)
Negative	95(29.7)	24(30.8)	4(40.0)	123(30.8)
Total	312	78	10	400
χ^2	1.321	4.301	5.131	
p-value	0.813	0.211	0.381	
Intensity of identified wound				
Mild	148(47.4)	35(44.9)	4(40.0)	187(46.75)
Moderate	57(18.3)	19(24.4)	2(20.0)	78(19.5)
Sever	12(3.9)	0(0.0)	0(0.0)	12(3.0)
Total	217(40.7)	54(69.2)	6(60.0)	277(69.3)
χ^2	19.148	6.821	2.490	
p-value	0.323	0.152	0.476	
Type of work				
Cart	41(13.1)	8(10.2)	2(20.0)	51(12.75)
Pack	176(56.4)	46(59.0)	4(40.0)	226(56.5)
Total	217(40.7)	54(69.2)	6(60.0)	217(69.3)
χ^2	18.602	7.383	4.321	
p-value	0.000	0.451	0.160	
Lameness & movement				
Hoof overgrowth	51(16.4)	13(16.7)	2(20.0)	66(16.5)
Hoof deformity	2(0.6)	1(1.3)	0(0.0)	3(0.8)
Gait & posture Ab	21(6.7)	4(5.1)	0(0.0)	25(6.3)
Unaffected	143(45.8)	36 (46.2)	4 (40.0)	183(45.8)
Total	217	54	6	277
χ^2	1.346	3.321	1.012	
p-value	0.969	0.212	0.312	

Ab= Abnormality

According to the current study, the prevalence of wound intensity among the diagnosed horses was 3.0% for severe cases, 19.5% for moderate cases, and 46.8% for mild cases. The prevalence of wounds was higher in pack animals (56.5%) than in cart animals (12.8%), indicating a clear correlation between the type of activity done and the occurrence of wounds (Figure 1). Seasonal fluctuations, management expertise, working circumstances, and husbandry techniques could all be responsible for this discrepancy (Pearson *et al.*, 2000).

According to location, mixed wounds had the lowest occurrence (4.8%), whereas the back had the highest prevalence (15.8%). It is in line with findings by Tesfaye and Curran (2005) and Biffa and Woldemeskel (2006) that the back is more vulnerable to injuries. This vulnerability may result from saddles that are poorly made or fitted, as well as from the wrong placing of loads in relation to the owners' straps.

The incidence of hoof overgrowth in mules, horses, and donkeys was 33.3%, 33.5%, and 33.3%, respectively. In donkeys, horses, and mules, the rates of hoof deformity were 0.9%, 1.9%, and 0.0%, respectively, and the rates of gait and posture abnormalities

were 9.2%, 7.4%, and 0.0% (Table 2). Due to a variety of factors, lameness has been recognized as a serious health issue for horses (Putnam *et al.*, 2014). Hoof overgrowth was the main cause of the high percentage of lameness seen in pack donkeys (23.5%) and cart horses (24.1%). The prevalence of lameness in cart-pulling donkeys, on the other hand, was 1.6%, which is substantially less than the 40.2% found in Hawassa by Fekadu *et al.* (2015). This lower prevalence may be due to a lack of awareness, inadequate veterinary services, and poor equine management practices by owners. Overall, gait abnormalities were highly prevalent in the equine population, ranging from slight issues to significant weight-bearing difficulties.

Among the sampled equines, the most frequently observed problems were abrasions (20.75%), followed by lacerations (19.8%), incisions (11.8%), punctures

(10.8%), and skin avulsions (6.3%). The high incidence of abrasions in this study aligns with findings from Biffa and Woldemeskel (2006) and Pearson *et al.* (2000). This prevalence may be associated with poorly designed harnesses, improperly fitted saddles, inappropriate load placement, and the use of inadequately designed straps manufactured by unskilled individuals.

Wounds were frequently observed on different parts of the same animal, with the highest prevalence noted on the back (15.8%), followed by the abdomen (12.5%), hind limbs (11.8%), neck (9.5%), forelimbs (8.5%), withers (8.5%), and mixed regions (6.8% and 4.8%) (see Appendix 1). However, no significant differences were observed between species regarding the distribution of wounds across various body parts, as summarized in Table 3.

Table 3. The welfare conditions of equines in the study area

Type of wound	Donkey %	Horse %	Mule %	Total
Abrasion	69(22.1)	14(17.9)	0(0.0)	83(20.75)
laceration	57(18.3)	19(24.4)	3(3.9)	79(19.75)
Puncture	33(10.6)	9(11.5)	1(1.3)	43(10.75)
Incision	39(12.5)	7(9.0)	1(1.3)	47(11.75)
Skin avulsion	19(6.1)	5(6.4)	1(1.3)	25(6.3)
χ^2	2.960	4.143	5.110	
P value	0.937	0.103	0.321	
Back	53(17.0)	8(9.0)	2(20.0)	63(15.8)
Wither	18(5.8)	7(9.0)	2(20.0)	27(6.8)
Neck	31(9.9)	7(9.0)	0(0.0)	38(9.5)
Abdomen part	39(12.5)	10(12.8)	0(0.0)	49(12.3)
Hing limb	36(11.5)	11(14.1)	0(0.0)	47(11.8)
For limb	24(7.7)	9(11.5)	1(10.0)	34(8.5)
Mixed	16(5.1)	2(2.6)	1(10.0)	19(4.8)
χ^2	12.151	9.521	7.314	
P value	0.389	0.531	0.621	

According to Mekuria *et al.* (2013), equines found in poor welfare situations, particularly during intense drought and packing conditions, are more susceptible to injuries and wounds on different body parts.

The prevalence of wounds in relation to harness type was observed as follows: plastic (32.7%), grass rope

(19.9%), and leather (17.0%) for donkeys, as summarized in Table 4. This study indicated that the majority of wounds in equines were caused by the improper application of harnesses, the types of harness used, and overloading. In contrast, a lower prevalence of wounds was attributed to falls.

Table 4. Prevalence of wound in relation to the nature of harness in the study area

Species	harness	No. animal	Wound	prevalence	χ^2	p-value
Donkey	Plastic	140	102	32.7	1.041	0.903
	Grass	96	62	19.9		
	Leather	76	53	17.0		
Horse	Plastic	34	21	26.9	7.059	0.133
	Grass	26	19	24.4		
	Leather	18	14	18.0		
Mule	Plastic	3	2	20.0	5.011	0.212
	Grass	4	3	30.0		
	Leather	3	1	10.0		
Total		400	277	69.3		

The prevalence of each behavioral response among the examined equines is presented in Table 5. Behaviors proposed to test aversion to humans were positively correlated across the tests. The study found that normal behaviors (alertness, responsiveness to surroundings, head and ears up) were observed in 52.6% of donkeys, 46.2% of horses, and 80% of mules. In contrast, abnormal behaviors (such as apa-thy or depression) were noted in 41.0% of donkeys, 47.4% of horses, and 10% of mules. The responsiveness of the observer's approach was evident in approximately 52.6% of donkeys, 46.2% of horses, and 80% of mules (Table 5). This may be attributed to the low level of owner awareness regarding proper approaches and the resulting changes in the behavior of their equines.

Table 5. The percentages of each working equine species displaying the behaviors

Behavioral response	Donkey	Hors	Mule	Total
Responsive	164(52.6)	36(46.2)	8(80.0)	208(52.0)
Apathetic	128(41.0)	37(47.4)	1(10)	166(41.5)
Aggression	20(6.4)	5(6.4)	1(10)	26(6.5)
Total	312(78.0)	78(19.5)	10(2.5)	
χ^2	5.103	6.12	3.101	
p-value	0.258	0.191	0.13	

Overall, the primary causes of wounds in equines were improper harnessing (25.0%), followed by over-loading (21.0%), multifactor causes (7.8%), biting (6.8%), unknown causes (5.3%), and skin infections (3.5%), as summarized in Table 6. These findings are consistent with the report by Pearson *et al.* (2000), which indicated that improper application of har-nesses and overloading were major contributors to equine injuries. These issues may be related to poorly designed harnesses, improperly fitted sad-dles, inappropriate load placement, and the use of inadequately designed straps manufactured by un-skilled individuals. Generally, working equines in several developing countries are already known to face extremely high welfare challenges (Burden *et*

al., 2010).

The 400 cases that were sampled for this investiga-tion showed that 9.3% of them were untreated by traditional healers or veterinarians (Table 7). The percentages of untreated horses, donkeys, and mules were 6.4%, 15.1%, and 20.0%, respectively, accord-ing to the results. Furthermore, traditional healers treated 31.5% of the study's equines, whilst owners handled a startling 25.8% of sick horses by applying hot iron to the afflicted areas of their bodies. A lack of veterinary care, the owners' financial situation, and a lack of awareness about equine welfare issues could all be contributing factors to these manage-ment situations.

The study's overall findings highlight several prevalent welfare issues that local working horses face.

Table 6. Reason for the formation of wound and welfare condition of equines in the study area

Cause of wound	Donkey %	Horse %	Mule %	Total
Improper harness	80 (25.6)	18(23.1)	2(20.0)	100(25.0)
Overloading	65(20.8)	17(21.8)	2(20.0)	84(21.0)
Biting	19(6.1)	7(9.0)	1(10.0)	27(6.8)
Unknown cause	17(7.8)	4(5.1)	0(0.0)	21(5.3)
Skin infection	14(5.5)	0(0.0)	0(0.0)	14(3.5)
Multifactor	22(7.1)	8(10.3)	1(10.0)	31(7.8)
Total	217	54	6	277
χ^2	6.011	4.201	2.067	
p.value	0.814	0.301	0.735	

Table 7. Equine owners' Responses to the Management of wound in the study area

Parameters	Donkey %	Horse %	Mule %	Total
Veterinary service	63(20.2)	14(17.9)	3(30.0)	80(20.0)
Traditional healers	84(26.9)	37(29.4)	5(50.0)	126(31.5)
Burning	87(27.9)	16(20.5)	0(0.0)	103(25.8)
Sulpheric acid treatment	31(9.9)	6(7.7)	0(0.0)	54(13.5)
No treatment	47(15.1)	5(6.4)	2(20.0)	37(9.3)
Total	312(78.0)	78(19.5)	10(2.5)	400(100.0)
χ^2	19.148	8.241	4.972	
p-value	0.014	0.371	0.154	

Traditional healers=include by local community using different medicinal plants

4 Conclusion and Recommendations

Although equines play a significant role in various transportation systems in the study area, they are often the most neglected among domestic animals. This lack of attention has led to compromised management and welfare conditions for these species. In the study area, equines face a range of welfare problems, including issues with harnessing, challenges in accessing veterinary services, overloading, poor management, and a high prevalence of wounds.

The most common type of wound in horses is an abrasion, and the risk factors for wound incidence are age, sex, and physical condition. These injuries are mostly caused by improper harness placement and kind.

It will take a lot of work to educate horse owners about appropriate handling and management techniques in order to solve these equine welfare issues. Enhancing the welfare and health of horses can improve management circumstances, which will ultimately improve community livelihoods. Equine welfare policies and procedures should also be supported in order to guarantee that Ethiopian animal welfare concerns are taken care of, especially in the research region.

Dilla University for providing the necessary facilities.

Conflict of Interest

The authors have not declared any conflict of interests.

Availability Statement

The authors declare that all data supporting the findings of this study area available.

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Ethiopian Journal of Environment and Development

Smallholder Farmers' Climate Change Adaptation Practices and their Determinants in Negelle Arsi District, Central Rift Valley of Ethiopia

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Abstract

Climate change presents an unavoidable challenge that disproportionately affects developing nations. In Ethiopia, the livelihoods of smallholder farmers heavily depend on rain-fed agriculture, making them particularly vulnerable to recurrent droughts and unpredictable rainfall patterns. Therefore, adaptation mechanisms are crucial for addressing the impacts of climate change. This study aims to assess the climate change adaptation practices of smallholder farmers and their determinants in the Negelle Arsi district. A cross-sectional survey design with a mixed-methods approach was employed. Both primary and secondary data were collected, utilizing systematic random sampling to identify the sampled households. Primary data were gathered through a survey questionnaire involving 184 households, supplemented by four focus group discussions and four key informant interviews. Secondary data relevant to the study were obtained from both published and unpublished sources. Data analysis involved descriptive statistics, chi-square tests, and a multivariate probit model. The results revealed that the dominant adaptation strategies employed by smallholder farmers in the study area included improved crop varieties, adjusting planting dates, crop diversification, terracing, and reserving crop residues. The maximum likelihood estimates from the multivariate probit model indicated that the probabilities of households adopting these adaptation measures were 93% for improved crop varieties, 85% for adjusting planting dates, 57% for crop diversification, 90% for practicing terracing, and 91% for reserving crop residues. The implementation of these strategies varied by agro-ecological location. Significant factors influencing the choice of climate adaptation strategies included education, family size, access to communication devices, farm size, extension services, membership in social organizations, and agro-ecological location. Consequently, future policy should focus on raising awareness among farmers and extension workers regarding the determinants of climate change adaptation. Additionally, it is essential to implement location-specific measures that are appropriate for both current and projected climate conditions.

1   Introduction

Almost all nations worldwide are affected by climate change, though its magnitude varies depending on specific national contexts. Climate change has adverse, multidimensional effects on life systems as a whole. According to the United Nations Framework Convention on Climate Change (UNFCCC) (2011), climate change refers to alterations in the composition of the Earth's atmosphere, driven by human activities and, to some extent, natural climate variability observed over comparable time periods.

Low-income countries in Asia and Africa are already

under significant stress, and the impacts of climate change are expected to exacerbate this situation. The Intergovernmental Panel on Climate Change (IPCC) (2007) warns that unless effective adaptation strategies are implemented promptly, some African countries could lose up to 50% of their yields from rainfed agriculture by 2020, severely compromising food access in many regions across the continent.

The climate change adaptation mechanisms in the African context have a long history and occur within dynamic socio-economic, technological, biophysical, and political environments that vary by time, place, and sector (Bewuketu, 2017). According to Gbetibouo *et al.* (2010), farmers in the Limpopo Basin of South Africa have already observed long-term climate changes and are responding through strategies such as crop diversification, adjusting planting dates, using irrigation, and supplementing livestock feed.

In Ethiopia, smallholder farmers are particularly vulnerable to the impacts of climate change due to their heavy reliance on rainfall and exposure to non-climatic stressors such as poverty, inadequate infrastructure, a rapidly growing population, low adaptive capacity, and inefficient institutional support (Seid and Tamiru, 2016; FAO, 2018b).

In order to cope with dangerous environmental situations, such as climate change and fluctuation, these farmers have long-standing expertise and rich indigenous knowledge (Haileab, 2018). In order to lessen the effects of climate change, Ethiopia must adapt. Improved crop varieties, crop diversification, rescheduling planting dates, irrigation, livelihood diversification, water harvesting, and soil water conservation are examples of common adaptation strategies (FAO, 2015; Solomon *et al.*, 2016).

However, the choices of adaptation strategies among farmers vary based on access to resources, infrastructure, education, technology, location, biophysical conditions, social structures, financial capacity, and institutional mechanisms (Nhemachena & Hassan, 2008; Tamiru, 2020). Numerous studies have been conducted in Ethiopia on climate change and adaptation techniques, particularly focusing on basin and drought-affected areas. Nonetheless, the impacts of climate change are increasingly becoming a threat across various environmental conditions and agro-

ecological settings (Nhemachena & Hassen, 2008; Pickson and He, 2021). Therefore, analyzing climate change adaptation requires specific attention to the socio-economic and institutional characteristics of different locations (Jha and Gupta, 2021).

Negelle Arsi district is situated in the Central Rift Valley region of Ethiopia, characterized by three distinct agro-ecological zones. The majority of farmers in this area are smallholders who rely on rain-fed agriculture. Repeated episodes of drought have become a common challenge, leading to reduced crop yields and livestock mortality (Zenebe *et al.*, 2018; Tewodros, 2021). Furthermore, many residents in the district's lowland agro-ecology face severe and chronic food insecurity, along with widespread malnutrition.

Previous studies by researchers such as Yoseph *et al.* (2015) and Abreham *et al.* (2017) have explored similar topics in specific areas. However, none of these studies addressed climate change adaptation practices in relation to agro-ecological settings. Given that each agro-ecological zone necessitates specific adaptation measures, understanding these requirements is essential for identifying effective strategies. Additionally, other researchers, including Abreham (2017) and Tewodros (2018), employed binary logistic regression models to analyze factors influencing farmers' choices of adaptation strategies against climate change. A limitation of this model is that it considers only a single adaptation choice made by farmers, assuming that they can select only one strategy at a time, without accounting for potential correlations or interdependencies between various adaptation practices (Yu *et al.*, 2008).

In reality, farmers often adopt multiple adaptation strategies simultaneously, and these strategies may be interconnected (Nhemachena and Hassen, 2008). Adoption decisions can vary based on cultural factors, resource endowments, objectives, preferences, and different socio-economic backgrounds. Therefore, this study aims to examine the climate change adaptation practices of smallholder farmers and their determinants in Negelle Arsi district, Central Rift Valley, Ethiopia.

2   Material and Methods

The study was conducted in the Negelle Arsi district, located within the West Arsi zone of the Oromiya regional state in Ethiopia. The district shares borders with Adamitulu Jido Kombolcha district to the north-west, Shashemene district to the southeast, Heben Arsi district to the east, and Shalla district to the west. It is situated 225 km south of Addis Ababa, with geographical coordinates ranging from 7°10'N to 7°40'N latitude and 38°20'E to 38°50'E longitude (Figure 1).

The area receives between 500 and 1,200 mm of rainfall annually, and its elevation extends from 1,500 to 2,800 meters above sea level. The district is home to the Abijata-Shalla National Park and the three main lakes of the Rift Valley: Lake Shalla, Lake Abijata, and Lake Langano.

The major crop cultivation occurs during the main rainy season. Of the total agricultural land, which covers 48,479 hectares, approximately 41,749.6 hectares were dedicated to various crops during the 2022 production year of the main rainy season. Additionally, a short rainy season planting was conducted on 8,652.5 hectares from March to May of the same year.

The primary crops grown in the district include wheat, maize, Eragrostis teff, barley, sorghum, beans, and various vegetables such as potatoes, cabbage, and onions. The average farm size per household is about 1.5 hectares (FAO, 2015). Common crop pests include stalk borers, cutworms, bollworms, aphids, and armyworms, while prevalent crop diseases consist of rust, leaf virus, wilt, leaf blight, bacterial blight, and bean chocolate spot.

The district raises cattle, sheep, goats, horses, donkeys, and poultry as livestock. The district is an important trading route for the production of dairy and meat, which are sold in different places.
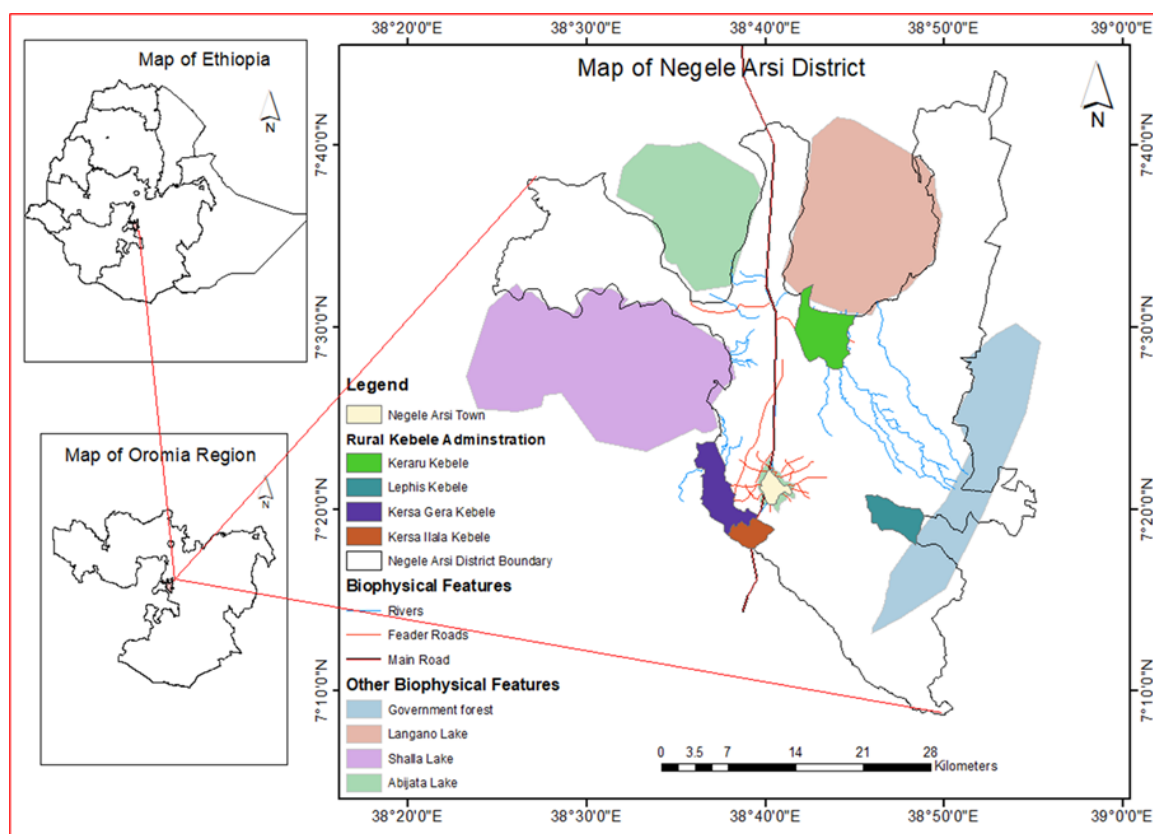
Figure 1. Location Maps of Negelle Arsi District.
Source: Developed from CSA 2007 using ArcMap 10.7 software

3 Research Design and Data Sources

The research design utilized a cross-sectional survey, with data collection occurring at a single point in time during the study period. This technique is advantageous as it allows researchers to gather information about the current status or recent past of the cases under investigation (Rani, 2003). Additionally, a mixed-methods approach was employed to triangulate qualitative and quantitative data.

This research drew on both primary and secondary data sources to meet its objectives. Primary data were collected from households of smallholder farmers through face-to-face surveys, interviews, and group discussions. Secondary data were obtained from both published and unpublished sources by reviewing relevant documents, research reports, journals, and online resources.

3.1 Sample Size Determination and Sampling Technique

Multi-stage sampling techniques were employed to identify the study kebeles and respondent households. In the first stage, Negelle Arsi district was purposefully selected due to its vulnerability to the impacts of climate change, stemming from its geographical location in the Central Rift Valley.

According to the agro-ecological classification by Temesgen *et al.* (2009), the study area is categorized as hot to warm sub-moist lowlands, characterized by erratic rainfall and shallow soils. The FAO (2015) reported that rainfall patterns in Ethiopia are generally influenced by altitude; for example, middle and higher altitudes (above 1,500 meters) receive significantly more rainfall than lowland areas. Additionally, Akilu and Alebachew (2009) and the Negelle Arsi District Agricultural Office (2021) found that the study area has experienced extreme climate events, including recurrent droughts and floods.

In the second stage, the study area was divided into three major agro-ecological zones (AEZs) using a stratified sampling technique. Farmers from different agro-ecological settings have varying vulnerabilities to the impacts of climate change and different experiences with adaptation strategies (Kothari, 2004). These strategies are influenced by various factors, including the biophysical, socioeconomic, and institutional contexts of the study population. Accordingly, of the thirty-six rural kebele administrations, seven kebeles belong to the highland zone, eighteen to the midland zone, and eleven to the lowland zone.

In the third stage, four administrative kebeles (two from the lowland zone, one from the midland zone, and one from the highland zone) were selected using simple random sampling techniques. This approach ensures that each agro-ecological zone is represented and that communities within the same AEZs are likely homogeneous regarding socio-economic, cultural, ecological, and other relevant factors.

Lastly, in the fourth stage, the list of the study population (sample frame) was obtained from the respective kebele administrations. The sample size was determined using the formula provided by Yamane (1967), which is widely applicable, easy to calculate, and effective for survey studies, resulting in a minimal error term. The required sample size was calculated at a 93% confidence level with a 7% margin of error, as an error of less than 10% is considered acceptable (Kothari, 2004; Tewodros, 2018).

Accordingly; $n = \frac{N}{1+N(e^2)}$

Where "n" is the sample size, "N" is the population size (sample frame), and "e" (0.07) is the margin of error.

$$n = \lceil 801 \rceil [1 + 1801(0.07)^2] = 184$$

Hence, the questionnaire was completed by 184 household heads. After determining the sample size, the respondent household heads were selected and contacted using a systematic random sampling technique. A key advantage of systematic random sampling is its simplicity in implementation; it encourages diversity, minimizes inclusion or exclusion errors, and is particularly effective when the population has homogeneous characteristics (Zinger, 1980).

3.2 Methods of Data Collection

The study employed four data collection tools to gather quantitative and qualitative data relevant to the research objectives. The main tools used for data collection are as follows:

Questionnaire Survey: A structured questionnaire, comprising both close-ended and open-ended questions, was developed to address the research questions. To ensure clarity and facilitate meaningful conversation, the questionnaire was crafted using straightforward and understandable language. The completeness, readability, and language construction of the questionnaire were reviewed by an individual with expertise in the subject matter. The questionnaire included detailed items regarding smallholder farmers' views on climate change and the response mechanisms they employ to mitigate its negative effects. Additionally, it captured the demographic, socioeconomic, and institutional characteristics of the study area to provide a comprehensive understanding of the research questions. The survey was conducted by enumerators familiar with the study area and the local language, who received appropriate training and orientation prior to data collection. All activities were closely supervised by the researchers, and face-to-face interviews were conducted with 184 sampled respondents.

Focus Group Discussion (FGD): A checklist was prepared to explore smallholder farmers' perceptions of climate change over the past 20 years (2001 to 2021) and the existing adaptation strategies. This approach allowed the researchers to triangulate data obtained from the questionnaire survey and key informant interviews. Four focus group discussions, each consisting of eight individuals, were organized in Kersa Ilala, Kersa Gera, Lephis, and Keraru kebeles. FGD participants were purposefully selected with the assistance of the kebele chairpersons and included delegates, elders, model farmers, and youth representatives who had lived in the study area for at least 20 years. Participation was based on individual interest.

Key Informant Interview (KII): The third technique utilized for primary data collection was key informant interviews, which helped cross-check and substantiate data gathered through quantitative methods (Elder, 2009). Relevant data were collected through interviews with experts in climate change and related fields, involving four KIIs at the district level. Interviews were conducted with extension and natural resource experts from the Agriculture Office, an early warning expert from the Disaster Risk Man-

agement Office, and an irrigation expert from the Water and Irrigation Office of Negelle Arsi district. The selection of these sectors was based on their sensitivity to the impacts of climate change and their efforts to address these issues through institutional mechanisms. The interview checklist focused on smallholder farmers' perceptions, adaptation practices, and the socioeconomic characteristics affecting their choices of adaptation strategies. Each interview session was conducted separately and lasted on average for one hour, with the researchers managing the process and documenting the findings accordingly.

3.3 Methods of Data Analysis

Descriptive statistics were utilized to analyze the demographic, socioeconomic, and institutional characteristics of the study area. This analysis included measures such as percentages, maximum and minimum values, means, frequencies, standard deviations, and other metrics of central tendency. The data were summarized and presented using SPSS version 21 software.

Additionally, the Pearson chi-square test was employed to compare variations in adaptation strategies practiced across different agro-ecological zones in response to climate change. A multivariate probit model was also applied (using STATA version 12) to analyze the factors influencing farmers' choices of adaptation strategies.

Both dependent and independent variables were considered to examine the factors affecting smallholder farmers' adaptation decisions regarding climate change impacts. Independent variables are explanatory variables that influence the values of the dependent variables. The relationships among these variables, which address the research objectives, are summarized in Table 1.

Improved Crop Varieties (ICV), Adjusting Plantation Dates (APD), Crop Diversification (CD), Water and Soil Conservation (WSC), and Reservation of Crop Residues (RCR) are the dependent variables that were determined by the literature review and the different climate change adaptation strategies employed by farmers in the study area. Table 1 below also displays the independent factors that were identified.

Table 1. Description of variables and measurement

Definition of Variable	Measurement of Variable	Expected Effect				
		ICV	APD	CD	WSC	RCR
Sex of HH head	1= Male; 2= Female	+/-	+/-	+/-	+/-	+/-
Age of HH Head	Years	+/-	+/-	+/-	+/-	+/-
Education level	Years	+	+	+	+	+
Family size	Number	+/-	+/-	+/-	+	+
Communication Device	Yes=1, No=2	+	+	+	+	+
Farm size	Hectare	+	+	+	+	+
Extension Access	Yes=1, No=2	+	+	+	+	+
Social Support System	Yes=1, No=2	+	+	+	+	+
Credit Access	Yes=1, No=2	+	+	+	+	+
Agro-ecology Setting	Yes =1, No =0	+/-	+/-	+/-	+/-	+/-

The multivariate probit technique (MVP) is appropriate to study smallholder farmers who employ more than one adaptation strategy based on the complementarity and substitutability approach (*Yu et al.*, 2008; Nhemachena *et al.*, 2014). Farmers' conditions to practice or not practice for any adaptation strategy can be determined using the relative benefit of each practice. Let U_j be the benefit in the state of choosing j as an adaptation measure and, whereas, U0 be the benefit in the state of not choosing j as an adaptation measure. Therefore, the farmer "f" decides to use "j" adaptation option if the perceived benefit from option "j" is greater than not being chosen by the farmer, which is given by:

$$U_j(x'_{fj}\beta_j + e_{fj}) > U_0(x'_{fj}\beta_j + e_{fj}), j \neq k$$

Based on the above information, S*fj is unobserved net benefit of using or not using j adaptation measure and determined by:

$$S^*_{fj} \text{ (strategy)} = x'_{fj}\beta_j + e_{fj}; \quad j = 1, 2, \ldots, n$$

S*fj represents practicing or not practicing an adaptation strategy by farmers, x'_{fj} is a predictor that determines farmer f who practices j^{th} adaptation strategy (where $j= 1, 2, ..., n$ and denotes any climate change adaptation strategies). $\beta_1, \beta_2, ..., \beta_n$ are a vector parameters to be estimated for j^{th} strategies, and random error terms $\varepsilon_1, \varepsilon_2, ..., \varepsilon_n$ are distributed as multivariate normal distribution with zero means, unitary variance.

The relationship across the error terms of several latent equations can be explained with a non-zero off-diagonal n x n contemporaneous correlation matrix $R = \rho_{fj}$, with density $\emptyset$ ($\varepsilon_1, \varepsilon_2, ..., \varepsilon_n$; R). The unobserved characteristics of farmers' which affect the choice of adaptation strategies may be a source of error term. The state of unobserved preferences of farmers (S^*_{fj}) related to the jth choice of adaptation strategy described in equation 11 is transformable into an observable binary outcome, which is stated by:

$$S_{fj} = 1 \text{ if } S^*_{fj} > 0$$
$$S_{fj} = 0 \text{ if } S^*_{fj} \leq 0$$

$S_{fj} = 1$ if $U_j > U_0$ and $S_{fj} = 0$ if $U_j < U_0$, state that, S is a binary dependent variable taking the value of 1 if the farmer f chooses the j adaptation strategy of interest; and otherwise 0, if the farmer failed to choose it (Hassen, 2015). This study considered five adaptation strategies to be analyzed the influences of deriving factors on each of these strategies.

These include: S_1 = Uses of improved crop varieties, S_2 = Adjusting planting dates, S_3 = Crop diversification, S_4 = Terracing, and S_5 = Reserving crop residues. The maximum likelihood estimation maximizes the sample likelihood function is a product of 5-variate integration of standard normal probability ($\emptyset$) which is given by:

$$\Pr(S1, S2, \ldots, S5/x) = \int_{-\infty}^{(2s-1)x'\beta_1} x\int_{-\infty}^{(2s-1)x'\beta_2} \ldots$$
$$x\int_{-\infty}^{(2s-1)x'\beta_5} \emptyset \, \varepsilon_1, \varepsilon_2, \ldots, \varepsilon_n; Z'RZ \, d\varepsilon_2 d\varepsilon_1$$

Where, $Z = diag \, 2y \, 1{-}1, \ldots, 2y \, 5{-}1$.

4 Results And Discussion

4.1 Climate Change Adaptation Strategies

There is no one-size-fits-all adaptation to climate-related risks; adaptation strategies vary contextually and spatially among communities and individuals. Frequency statistics were used to assess the adapta-tion measures practiced by household heads. Farm-ers in the study area have developed various mech-anisms to mitigate the negative impacts of climate change, with the most commonly practiced strategies summarized in Table 2. The response values from household heads reflect multiple answers for a sin-gle adaptation option since farmers may implement more than one adaptation strategy simultaneously.

Table 2. Summary of adaptation strategies utilized by smallholder farmers

Adaptation strategies	Number of Respondents (n=184)	Percent (%)
Improved crop varieties	171	92.9
Adjusting plantation dates	157	85.3
Crop diversification	104	56.5
Terracing	166	90.2
Irrigation	8	4.3
Reserving crop residues	169	91.8
Emergency Support	54	29.3

Source: computed from survey result (February, 2022).

Table 2 shows that the most important adaptation strategies practiced by respondent household heads include using improved crop varieties (92.9%), ad-justing planting dates (85.3%), crop diversifica-tion (56.5%), terracing (90.2%), and reserving crop residues (91.8%). In contrast, irrigation was the least commonly used adaptation strategy among the re-spondents.

Although various factors—such as agro-ecological specifics, cultural influences, and the effectiveness of the measures—affect the choice and implementa-tion of these adaptation strategies, most of them are relatively easy to implement and affordable for many smallholder farmers. Focus group discussion (FGD) participants noted that irrigation requires significant investment and skills, making it unaffordable for most smallholder farmers.

To examine the different adaptation mechanisms em-ployed by respondents and the impact of driving fac-tors on their decisions, the MVP regression model was utilized. The variance inflation factor (VIF) was used as a metric to assess multicollinearity in the data prior to model execution in order to ascertain whether inter-correlation existed among the indepen-dent variables (Nhemachena *et al.*, 2014). The VIF value was found to be 1.31, indicating that there were no issues with multicollinearity.

The probability of smallholder farmers selecting any adaptation strategy in response to climate change is influenced by demographic, socioeconomic, and in-stitutional characteristics. These variables were ana-lyzed to assess their significant impact on household heads' choices of adaptation strategies. According to Table 3, the probabilities of households choosing and implementing improved crop varieties, adjusting planting dates, diversifying crops, terracing, and re-serving crop residues as forage are 93%, 85%, 57%, 90%, and 91%, respectively. These findings align closely with the summary of adaptation strategies used by farmers presented earlier in Table 2.

It was hypothesized that smallholder farmers would jointly employ two or more adaptation strategies. Consequently, there is a 46% likelihood of respon-dents choosing all five adaptation strategies together, while the likelihood of choosing none of them jointly is only 0.12%. The likelihood ratio test for the model (chi²(10) = 28.12, p = 0.0017) and Rho = 0 at a 5% significance level indicate that at least one combina-tion of strategies is statistically different from zero. The correlation matrix revealed significant joint cor-relations among the non-mutually exclusive adapta-tion strategies practiced by respondents (Table 3).

Table 3. Correlation Matrix of Adaptation Strategies

Matrix category	Use of improved crop varieties ($\rho1$)	Adjusting planting dates ($\rho2$)	Crop diversification ($\rho3$)	Terracing ($\rho4$)	Reserving crop residues ($\rho5$)
$\rho2$	-0.237				
	-0.253				
$\rho3$	0.268	0.197			
	-0.172	-0.146			
$\rho4$	0.51***	0.117	0.459***		
	-0.17	-0.191	-0.152		
$\rho5$	0.127	0.037	0.42**	0.597***	
	-0.3	-0.203	-0.179	-0.162	
Predicted probability	0.93	0.854	0.566	0.901	0.92

Joint success probability = 46%		Pro. Failure = 0.12%	

Likelihood ratio test of $\rho21 = \rho31 = \rho41 = \rho51 = \rho32 = \rho42 = \rho52 = \rho43 = \rho = 53 = \rho54 = \rho65 = 0$:

$\chi^2 (10)= 28.1171$; prob $> \chi^2 = 0.0017$

***, ** and * significant at 1%, 5% and 10% probability level, respectively.

Source: computed from survey result (February, 2022).

Thus, the error term arises from the interdependence of these adaptation strategies, based on the relative benefits they provide to farmers when implemented together. The Stimulated Maximum Likelihood (SML) estimation indicated that the probability of farmers selecting any adaptation strategy depends on whether the overall benefit of the typical climate adaptation strategies being used exceeds that of other strategies.

Table 3 illustrates the results of possible combinations of five adaptation strategies practiced by farmers. The correlation coefficients for these combinations were determined at significant levels of 1% and 5%. This indicates that the choice of climate change adaptation strategies is interdependent (Table 3). The relationships among the latent variables can exhibit either positive correlation (complementarity) or negative correlation (substitutability) between different adaptation options utilized by farmers. Consequently, due to the interdependency of these strategies, smallholder farmers may implement more than two adaptation strategies simultaneously.

There is a positive and significant relationship between the adoption of improved crop varieties and terracing, crop diversification and terracing, crop di-

versification and reserving crop residues, and reserving crop residues and terracing, with significance levels of 1%, 1%, 5%, and 1%, respectively. In contrast, the relationship between the use of improved crop varieties and adjusting planting dates is negatively correlated, though this relationship is not statistically significant. Farmers often utilize adjusting planting dates and improved crop varieties interchangeably due to liquidity issues, which help them save on additional costs. When farmers face shortages of improved crop varieties, adjusting the planting date becomes a priority measure to adapt to changing climate conditions.

On the other hand, the effects of climate change and variability are intensifying and becoming increasingly unpredictable. As a result, farmers are compelled to adopt a flexible approach to adapt to fluctuating climate conditions. Institutional support, including timely technical assistance and climate information services, is critical in shaping farmers' choices of adaptation measures and enhancing their effectiveness in addressing climate-related stresses.

4.2   Comparison of Climate Change Adaptation Strategies based on AEZS

A specific approach tailored to the agro-ecological setting is essential for overcoming the risks and impacts associated with climate change (Wondmagegn and Lemma, 2016). In this context, farmers in the study area were asked for their views on the adaptation strategies they practice in response to climate change. The Pearson chi-square test (X^2) was used to compare the adaptation strategies employed by smallholder farmers based on the agro-ecological zones (AEZs). The results indicate that a majority of smallholder farmers implement one or more adaptation strategies simultaneously (Table 4). These strategies include the use of improved crop varieties, adjusting planting dates, crop diversification (including crop rotation), terracing, irrigation, reserving crop residues, and emergency assistance for food-insecure households. Findings from focus group discussions (FGDs) and key informant interviews (KIIs) were compared with household interviews and empirical evidence from various scholars, aligning with the farmers' responses.

Improved Crop Varieties: This strategy is already being utilized by smallholder farmers across all AEZs in the study area. Specifically, approximately 92.5%, 93.8%, and 92.7% of respondents in the highland, midland, and lowland AEZs, respectively, practice agronomy through the use of improved crop varieties as climate change adaptation strategies (Table 4). There is no statistically significant difference in the three AEZs' adoption of enhanced agricultural types ($X2 = 0.68$, $p = 0.967$). This implies that the practice is common among respondent families across all AEZs and that it effectively mitigates the effects of climate change.

Historically, the effects of climate change were most pronounced in lowland areas, but these issues have now extended to midland and highland AEZs. According to participants in the FGDs, production in the midland and lowland areas during the short rainy season (belg) has become increasingly unproductive. Similarly, one participant from the highland area shared their experiences regarding long-term rainfall patterns, comparing them to the current situation in 2022.

"*So far, the area is known to have a bimodal rainfall distribution with a timely and sufficient amount. In particular, the short rainy season, which is locally named as the belg season, starts in early March and ends in May of the normal time. Adequate rainfall during the spring season is required for easy land preparation at the beginning of June. The main sources of our income and food security (wheat, potatoes, cabbage, and maize) are determined by production during a short rainy season. However, since 2000, crop production during the short rainy season has been challenging due to the insufficient amount of rainfall and unpredictability of the rainfall conditions. This interview testified that the effect of climate change imposed a significant decline in rainfall and socio-economic challenges on the respondents in the study area.*"

The views of key informants indicated that rainfall during the 'Arfasa' (short rainy season) has been interrupted for 15 to 45 consecutive days, depending on the agro-ecological zone (15 days in highland areas and 45 days in lowland areas). As a result, many farmers in the lowland regions have shifted their practices to include measures such as transitioning from agriculture to livestock production, selling forest products, and relying on emergency aid. Radio, television, and institutions (such as the Disaster Risk Management office, Agricultural office, NGOs, and farmer cooperatives) play a crucial role in providing smallholder farmers with information about rainfall and temperature.

The use of multiple adaptation mechanisms across all AEZs is particularly important for addressing the negative impacts of climate change. According to the FGDs, farmers are utilizing specialized crop varieties, including short-growing and drought-tolerant crops.

Taddese *et al.* (2018) also found that climate change has altered land use patterns, leading to the introduction of short-growing crops such as maize, haricot beans, peppers, and sugarcane in areas where they were not traditionally cultivated. All FGD participants noted that these specialized crop varieties are capable of withstanding drought, excessive rainfall, and disease infestations, thereby making farming systems more resilient.

However, survey respondents and FGD participants expressed concerns regarding supply challenges. Additionally, many agricultural inputs currently used by farmers are ecologically unsuitable. A similar study conducted by Kabir *et al.* (2021) found that the majority of farmers in the southwestern coastal regions of Bangladesh were using improved crop varieties that require less water and can tolerate higher temperatures and salinity.

Adjusting Plantation Dates: Adjusting planting dates is the second most common adaptation strategy, utilized by 70%, 89.5%, and 89.5% of sampled households in the highland, midland, and lowland areas of the study region, respectively (Table 4). There was a statistically significant difference in the practice of adjusting planting dates among AEZs (X^2 = 9.59, p = 0.008), with the strategy being more prevalent in the midland and lowland areas compared to the highland area.

Unpredictable and variable rainfall patterns have compelled farmers to actively utilize weather information and indigenous knowledge to adjust their planting dates. Radio, television, and institutions (such as the Disaster Risk Management office, Agricultural office, NGOs, and farmer cooperatives) play a critical role in providing smallholder farmers with essential rainfall and temperature information.

Key informants reported that rainfall during the 'Arfasa' (short rainy season) has been interrupted for 15 to 45 consecutive days, depending on the agroecological zone (15 days in highland areas and 45 days in lowland areas). According to evidence from FGDs, over the past two decades, the area typically received reliable spring rainfall from March to May. Unfortunately, this pattern has changed, leading to late onset and early cessation of rains. Temesgen *et al.* (2011) noted that farmers in lowland AEZs have observed these changes more acutely than those living in midland and highland areas.

Farmers in lowland regions, having long experience with climate variability, are already adapting to these challenges. However, Urgessa and Amsalu (2014) found that the likelihood of smallholder farmers in the highland AEZ adjusting their planting dates has increased by 16.19%.

Crop Diversification: Crop diversification is widely practiced in the study area as a strategy to mitigate the risks of crop failure rather than simply maximizing yields. The results indicate that 79.2% and 60.4% of respondents in the midland and lowland AEZs, respectively, engage in crop diversification through intercropping or crop rotation (Table 5). In contrast, this practice is less common among highland farmers, with only 20% of interviewed households utilizing it as a climate adaptation strategy. The chi-square test results show a significant difference in the practice of crop diversification among farmers in different AEZs, with X^2 = 32.3 and p = 0.000 (Table 4).

According to a related study by Taddesse *et al.* (2018), crop diversification was used by 37.7%, 57.6%, and 68.6% of respondents from highland, midland, and lowland regions, respectively, to lessen the effects of climate change. According to FGDs, the most commonly grown field crops for intercropping that enhance soil management include Eragrostis teff paired with sorghum, maize with potatoes, and sorghum with chickpeas. The researcher also observed these practices during field visits. The FGD participants highlighted their wealth of first-hand knowledge on the advantages of combining crops with different characteristics, including maturity dates, drought resistance, input needs, and product end uses.

Irrigation: Irrigation serves as another climate change adaptation strategy, particularly reliable in conditions of unpredictable rainfall and prolonged dry seasons. Table 4 shows that 8% of respondents in the lowland area practice irrigation, primarily using small rivers such as the Lephis and Gedemso Rivers. There is a statistically significant variation in irrigation practices among smallholder farmers across different agro-ecological settings (X^2 = 7.67, p = 0.022). However, despite the river's potential, existing irrigation practices serve only a limited number of farmers located near watershed areas and are mostly implemented in a traditional manner. No respondents reported using irrigation in the midland and highland parts of the study area.

FGDs and KIIs indicated that poor irrigation practices in the region stem from a lack of investment, inadequate technology, and insufficient attention from

local government. The overall decline in rainfall across all seasons has heightened the need for irrigation to mitigate the negative impacts on agricultural production during dry periods. Additionally, limited rainfall reduces the availability of water sources for irrigation, underscoring the importance of local government efforts to implement water harvesting systems and advance irrigation technologies.

Terracing: During field observations, the researcher noted various structural measures for soil and water conservation, including the construction of terraces and bunds aimed at minimizing soil erosion and maintaining soil fertility. Farmers reported that terracing not only improves groundwater recharge but also reduces soil erosion. As a result, terracing is widely adopted by farmers in the region. According to Abreham (2017), terracing is one of the primary soil and water conservation practices used in hilly areas where soil erosion is a significant issue, and it is also beneficial in moisture-deficit regions.

Data from Table 4 reveal that 75%, 91.7%, and 95.8% of respondents reported practicing terracing in the highland, midland, and lowland AEZs, respectively. There is a significant variation in terracing practices among farmers in different locations, with $X^2 = 16$ and p = 0.001. The study found that terracing and other soil conservation activities are more commonly implemented in the lowland and midland areas than in the highland regions. This trend is partly due to the severe destruction of vegetation in the hill areas of the lowland and midland AEZs, driven by local farmers' search for farmland, construction materials, and firewood. This degradation has led to extensive soil erosion in the downhill areas of the farmlands.

Additionally, incentives provided by the Productive Safety Net Program (PSNP) and humanitarian organizations have encouraged communities to engage in soil and water conservation activities in the project area. According to key informant interviews, more attention has been given to lowland areas due to their heightened moisture deficits and fragile landscapes compared to other regions. This finding aligns with Megerse (2018), which reported that approximately three-fourths (74.8%) of households in the study practiced terracing as an adaptation strategy, enhancing water infiltration and reducing soil erosion.

Entitlement for Relief Aid: The evidence presented in Table 4 indicates a significant difference in entitlement to emergency aid among respondent households across the highland (0%), midland (16.7%), and lowland (47%) zones of the study area ($X^2 = 11.74$, p = 0.000). This finding aligns with the studies by Yoseph *et al.* (2015) and Abreham *et al.* (2017), which report that the productivity of major crops has been progressively declining over the last two decades in arid and semi-arid regions of the central rift valley, exposing farmers to food insecurity. Similarly, Eyasu (2020) identified food aid as a coping mechanism for climate extremes and variability in Ethiopia.

According to a report from the district's Disaster Risk Management (DRM) office (2022), a significant portion of the lowland areas, along with some midland regions, has experienced low rainfall distribution, leading to total production losses. In response, emergency relief efforts have been implemented through close collaboration between local governments and various humanitarian organizations.

Table 4. The variation of adaptation practices based on AEZs

Adaptation option	Status	Highland		Midland		Lowland		χ^2 value	P-value	Observed count	Phi value
		Count	%	Count	%	Count	%				
Use improved crop variety	Practiced	34	92.5	45	93.8	89	92.7	0.68	0.967	2.83	0.019
	Not practice	3	7.5	3	6.2	7	7.3				
Adjusting Planting Dates	Practice	28	70	43	89.6	86	89.6	9.59	0.008***	5.87	0.228
	Not practice	12	30	5	10.4	10	10.4				
Crop Diversification	Practice	8	20	38	79.2	58	60.4	32.3	0.000***	17.39	0.419
	Not practice	32	80	10	20.8	38	39.6				
Terracing	Practice	30	75	44	91.7	92	95.8	14	0.001***	3.91	0.276
	Not practice	10	25	4	8.3	4	4.2				
Irrigation	Practice	0	0	0	0	8	8.3	7.67	0.022**	1.74	0.204
	Not-practice	40	100	48	100	88	91.7				
Store crop residues	Practiced	37	92.5	47	97.9	85	88.5	3.79	0.151	3.26	0.143
	Not practice	3	7.5	1	2.1	11	11.5				
Entitled Relief support	Receive	0	0	8	16.7	46	47.9	36.3	0.000***	11.74	0.444
	Not receive	40	100	40	83.3	50	52.1				

*, **, and *** indicate 10%, 5%, and 1% level of significance respectively.

Source: from survey result (February, 2022).

4.3   Determinants of Climate Change Adaptation Strategies

Table 5 presents the estimated results of the MVP model. The likelihood ratio, indicated by the Wald test (Wald chi²(55) = 91.69, p = 0.0014), suggests that the model fits the data reasonably well, demonstrating strong explanatory power and rejecting the null hypothesis at the 1% significance level.

According to Table 5, smallholder farmers' choices of adaptation strategies to climate change are evaluated based on various driving factors, including household characteristics, economic conditions, social capital, institutional commitments, and agro-ecological settings (highland, midland, and lowland).

These factors significantly influence farmers' adaptation decisions in response to climate change. The effects of 13 explanatory variables on the choices of climate change adaptation strategies by respondent household heads are discussed below.

Age of Household Heads: The results from the MVP model indicate that the age of the household head is positively associated with the use of improved crop varieties but negatively associated with adjusting planting dates, crop diversification, terracing, and reserving crop residues (Table 5). However, these relationships are statistically insignificant.

Table 5. MVP Analysis result for the determinants of adaptation strategies

Independent variables		Dependent variables				
		Improved crop variety	Adjusting planting dates	Crop diversification	Terracing	Store crop
Age	Coefficient	0.006462	-0.00946	-0.00349	-0.02354	-0.03077
	Std. Error	-0.02344	-0.01935	-0.01509	-0.02114	-0.02308
Sex	Coefficient	-0.17139	-0.31474	-0.06982	0.33225	0.3742
	Std. Error	-0.55465	-0.42573	-0.34647	-0.43419	-0.5809
Family Size	Coefficient	0.124411	0.24101***	-0.00262	0.13531*	0.12786
	Std. Error	-0.09597	-0.08915	-0.05507	-0.08099	-0.10331
Education Level	Coefficient	0.423602**	-0.0045	-0.01433	0.15231	-0.11444
	Std. Error	-0.2087	-0.14777	-0.11465	-0.16689	-0.20361
Communication device	Coefficient	0.486143	0.85703***	0.335434	-0.11206	1.25225***
	Std. Error	-0.38587	-0.29122	-0.25934	-0.37352	-0.36706
Farmland Size	Coefficient	-0.26095	-0.40891	-0.32378	1.0721*	3.41595
	Std. Error	-0.44666	-0.3963	-0.30856	-0.61301	-100.362
Extension	Coefficient	0.77357**	0.40262	0.265204	0.41057	-0.06495
	Std. Error	-0.36511	-0.3174	-0.25489	-0.35299	-0.44864
Credit Access	Coefficient	0.45945	0.06366	-0.12621	-0.3145	-0.01327
	Std. Error	-0.45167	-0.31056	-0.22701	-0.3235	-0.35902
Membership in SSS	Coefficient	-0.36492	0.45116	0.62073**	0.26521	0.00259
	Std. Error	-0.46541	-0.30011	-0.24336	-0.36884	-0.4149
Agro-ecology	Coefficient	-0.00186	0.41595***	0.41793***	0.66514***	-0.41334*
	Std. Error	-0.19543	-0.15405	-0.12713	-0.17782	-0.23501
Cons		-0.18801	-1.13461	-0.62703	-1.1186	-2.21008
		-1.23387	(0.94305)*	-0.79983	-1.18204	-100.366

Multivariate probit (SML, # draws =5, Log likelihood= -280.41228, Number of observation & Simulation = 184, Wald χ^2 (55) = 91.69, Prob. > χ^2 = 0.0014.

***, ** and * significant at 1%, 5% and 10% probability level, respectively.

Source: from survey result (February, 2022).

Older household heads are less likely to adjust planting dates, as this requires updated weather information and evidence-based decision-making, areas in which older farmers may have less exposure to new information and technology compared to their younger counterparts.

Similarly, older farmers are less likely to engage in crop diversification, terracing, and reserving crop residues, likely due to the physical demands of these activities. This finding aligns with the work of Abebe (2019), which found a negative correlation between the age of the household head and the practice of irrigation. Haftu *et al.* (2016) also reported that older individuals are less likely to engage in soil and water conservation practices. Conversely, Abreham *et al.* (2017) found that a unit increase in the age of the household head resulted in a 9% and 12% increase in the likelihood of practicing soil and water conservation and changing crop varieties as climate change adaptation strategies, respectively.

Sex of Household Heads: The gender of the household head negatively influences the use of improved crop varieties, timing of planting, and crop diversification. Women tend to prefer adaptation strategies that require less labor, avoiding labor-intensive activities such as soil and water conservation and tree planting (Wendmagegn and Lema, 2016). Conversely, gender is positively related to the practice of terracing and reserving crop residues; however, these relationships are not statistically significant (Table 5).

A study by Bewuketu (2017) found that the gender of the household head significantly and negatively affects the use of agroforestry. Similarly, Abebe (2019) reported that male-headed households are more likely to plant different crop varieties and engage in crop diversification as climate change adaptation measures. On the other hand, Paulos and Belay (2018) observed that households headed by men are more likely to embrace new agricultural technology. This is mostly due to the fact that female-headed households frequently have less access to resources, information, and agricultural technologies than their male counterparts.

Family Size: The size of the household is an important factor positively affecting the adjustment of

planting dates and terracing, with significance levels of 1% and 10%, respectively (Table 6). A larger number of individuals in a household enhances the sharing of weather information regarding past and future trends, which helps determine the best times for agronomic activities. More family members increase exposure to various public media, facilitating access to weather-related information.

Similarly, Tamiru (2020) found that household size significantly and positively influences farmers' decisions to choose improved crop varieties and irrigation. A larger family size also contributes to labor-intensive activities such as soil conservation practices. According to the data in Table 5, each additional household member increases the probability of choosing terracing as a climate change adaptation strategy. This finding aligns with the work of Hurgesa *et al.* (2020), which indicated that a greater number of economically active household members support the adoption of labor-intensive farming technologies.

Education: The education level of the household head positively and significantly influences the likelihood of choosing improved crop varieties at a 5% significance level (Table 5). Smallholder farmers with additional years of schooling are more likely to adopt improved crop varieties compared to those with lower educational attainment. Education enables farmers to acquire new information and farming technologies that enhance their agricultural practices and mitigate the effects of climate change. This finding is consistent with the studies by Abebe (2019), Helen *et al.* (2021), and Girma *et al.* (2022), which report that educated farmers are better equipped to understand and utilize scientific knowledge in selecting appropriate crop varieties, including drought- and disease-tolerant options.

Farmland Size: The size of farmland owned by farmers is a crucial determinant of their livelihoods. According to Table 5, farmland size positively and significantly affects the practice of terracing at a 10% significance level. Farmers with larger plots can implement a greater variety of soil conservation practices (such as soil bunds, terraces, and cut-off drains), which help stabilize soil nutrients and increase moisture retention. Additionally, Nhemachena and Hassan (2008) noted that larger landholdings increase

the likelihood of applying irrigation as a response to climate change. Similarly, Abreham *et al.* (2017) asserted that increased farmland ownership enhances the likelihood of planting fodder trees.

Communication Device: The use of cell phones provides substantial benefits to farmers by offering updated information and enabling evidence-based decisions regarding adaptation strategies (FAO, 2015). Table 5 shows that the use of communication devices, such as mobile phones, is positively and significantly related to adjusting planting dates and storing crop residues at a 1% significance level. Farmers can access timely early warning messages from local Disaster Risk Management Offices and extension workers through phone conversations, allowing them to take proactive measures against climate-related risks. Additionally, communication devices facilitate low-cost, efficient communication with extension workers or others who can provide relevant information.

Extension Advice: Extension visits have a positive effect on the use of improved crop varieties, significant at a 5% level (Table 5). This suggests that extension services increase the likelihood of farmers adopting improved crop varieties, particularly short-growing and drought-tolerant crops. Extension advice helps farmers enhance their agricultural practices and supports evidence-based decision-making. Similar studies by Temesgen *et al.* (2009) and Solomon *et al.* (2016) confirmed that extension visits improve the likelihood of using improved crop varieties. However, key informant responses indicate that extension services in most parts of the study area are often fragmented, typically occurring once every quarter or even less frequently. Moreover, many extension services lack support from farm demonstrations.

Access to Credit Services: Farmers' access to affordable credit influences the likelihood of using improved crop varieties and adjusting planting dates, although it is negatively related to crop diversification, terracing, and reserving crop residues as climate change adaptation mechanisms (Table 5). However, these relationships are statistically insignificant. Access to credit can alleviate financial difficulties, enabling farmers to purchase essential farm inputs, new technologies, and other resources that help miti-

gate the negative impacts of climate change (Hassen and Nemachena, 2014). The negative relationship suggests that practices like terracing and reserving crop residues do not require credit, as they primarily depend on labor rather than financial investment.

Social Support System: Membership in farmers' organizations, such as cooperatives and informal groups like Idir and Ikub, positively and significantly influences respondent household heads' choices regarding crop diversification as a climate change adaptation strategy, at a 5% significance level (Table 5). Being part of a social organization increases the likelihood of adopting crop diversification to counteract the negative effects of climate change. Meetings among group members facilitate training and experience-sharing on adaptation strategies. A study by Ayele (2008) on rural farmers in Walayita supports this finding, highlighting that social support during ceremonial events and risk-sharing can help prevent food shortages and protect vital assets.

Agro-Ecological Setting: Different agro-ecological settings are characterized by varying climate regimes and climate-related risks, necessitating specific adaptation responses tailored to each area. The results indicate that farmers' locations within different agro-ecological zones significantly affect their practices, including adjusting planting dates, crop diversification, and terracing (all at a 1% significance level), as well as the storage of crop residues for livestock feed (at a 10% significance level) (Table 5).

Farmers in low-rainfall areas (lowlands) are more likely to adopt short-duration and diverse crops compared to those in high-rainfall areas, such as the highlands. A similar study by Gutu *et al.* (2012) found that households in lowland (Kolla) areas are more inclined to use drought- and pest-tolerant crop varieties than those living in highland and midland zones. Additionally, participants in FGDs from various agro-ecological zones reported that many farmers have experience in storing crop residues, which helps feed their cattle during prolonged dry periods.

Limitation of the Study

The study was conducted in a spatially limited area, specifically the Negelle Arsi district, using a cross-sectional survey design. The population studied

consisted solely of smallholder farmers and did not include other community groups, such as pastoral communities or state farms.

5 Conclusion and Implication of the Research

The effects of the shifting and uncertain environment are already being felt by smallholder farmers. They have used a number of adaptation techniques in response to these difficulties, including as using superior crop types, reserving (piling) crop leftovers, crop diversification, terracing, and modifying (shifting) planting dates. There are significant differences in the implementation of these strategies across agro-ecological zones (highland, midland, and lowland), reflecting the specific climate risks encountered in each area. The capacity of farmers to choose effective adaptation methods is influenced by various driving factors.

These findings are valuable for smallholder farmers and local government institutions, such as the agricultural office and the disaster risk management office of the district. They provide insights into the determinants of climate change adaptation strategies and help identify gaps related to socio-economic and institutional dimensions. Furthermore, these insights should be incorporated into the long-term development plans of institutions at various levels.

Overall, the measures currently practiced to mitigate the adverse effects of climate change are insufficient to address the existing and projected impacts. Vulnerability to climate change also varies across agro-ecological zones and between individual farmers. Consequently, local government and non-governmental institutions (such as the Agricultural Office, Disaster Risk Management Office (DRMO), Farmers' Cooperatives, NGOs, and other partners) need to address these gaps and build the resilience of smallholder farmers in the study area.

Contribution of Authors: The authors of this article contributed to the study design, material preparation, data collection, analysis, and manuscript preparation.

Conflict of Interest: The authors declare that there are no conflicts of interest.

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Household Resilience to Food Insecurity: the case of Chencha Zuriya District, Southern Ethiopia

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Abstract

Fragmented landholding, recurring drought, food price inflation, and continued conflicts in the northern parts of Ethiopia have increased incidences of food insecurity shocks in the highland areas of the country. This study investigated food insecurity shocks and major sources of household resilience in southern Ethiopia. Using a resilience strategy, the study employed a cross-sectional design that included a household survey of 303 rural households in the wake of COVID-19 and related shocks, corroborated with focus group discussions and key informant interviews. Descriptive statistics and multivariate analytical methods, such as principal component analysis, were used to analyze the data. The findings reveal that food insecurity in the area is caused by factors like inflation, family illness, low farm production, and drought. A resilience analysis identifies six dimensions that significantly contribute to household resilience, with access to Social Safety Net, basic services, and non-agricultural assets being crucial. All but the stability dimension positively and significantly contributed to resilience. The multivariate analysis showed that 59.7% of households were non-resilient, while 40.3% were resilient at various levels. Based on factor loading and beta coefficient, access to Social Safety Net, basic services, and non-agricultural assets are crucial for promoting household resilience against food insecurity. The study suggests strengthening and improving the targeting system and quality of social safety services, increasing access to basic public services, and supporting agricultural intensification to enhance household resilience to food insecurity. Furthermore, policymakers should also prioritize the strengthening of key resilience dimensions and address frequently encountered shocks and stresses to enhance household resilience in the area.

Keywords/Phrases: Chencha, Food insecurity, Household resilience, Livelihood, Shock, Stress

1 Background

Food security is a global concern that originated in the 1970s during the global food crisis (FAO, 1996). The concept has evolved over time, with over 200 definitions (Maxwell *et al.*, 2013). Food security is defined as having access to adequate food for all people, at all times, for an active and healthy life (FAO, 1996; El Bilali *et al.*, 2019). However, hunger and undernourishment remain pressing issues, with 820 million hungry people worldwide and an esti-

mated 670 million still expected to be hungry by 2030, putting the Sustainable Development Goal 2030 (SDG) agenda of eliminating poverty and malnutrition at risk (Boliko, 2019; WFP, 2022).

Food security exists when everyone has physical, social, and economic access to enough, safe, and nourishing food that satisfies their dietary needs and food choices for an active and healthy life. When this requirement is not met, food insecurity results (Camire, 2021). Food insecurity is disproportion-

ately distributed, with Africa comprising 28.05% of the food insecure population globally, and Sub-Saharan Africa (SSA) and Asia alone accounting for 95% of the global food insecure populations (Zereyesus *et al*., 2022). Climate change, COVID-19, and wars have exacerbated this issue in SSA (Baptista *et al*., 2022). Conflict, climate change, and global market failure are major contributors to hunger and malnutrition (Degefa, 2015; Caroline & Kristina, 2022), with 70% of food insecurity occurring in conflict areas.

Ethiopia is grappling with humanitarian emergencies and food insecurity due to factors such as conflict, recurring droughts every 3-5 years, rain-fed agriculture, population pressure, limited infrastructure, irregular rainfall, and seasonal fluctuations (Devereux, 2000; MoARD, 2009; Meskerem & Degefa, 2015; Anantharam *et al*., 2021). The major causes of food shortage in Ethiopia are associated with its traditional backward farm practices (lack of adopting improved seed and animal breeds, low adoption of chemical fertilizers, lack of farming technology adoption), rain-fed dependence, and lack of large-scale irrigation practices (Mulugeta, 2009). Recent reviews reveal that despite a decrease in food insecurity in Ethiopia, 32.7% of the population still suffers from food insecurity, and the food gap is higher than in other African countries due to several factors (Ayele, 2020). In Ethiopia, food insecurity is primarily caused by factors such as recurring drought risk, environmental degradation, demographic pressure, rural-urban migration, and conflict.

Chencha Zuria district in Gamo zone, with 82% highland ecology, experiences 3-6 months of food insecurity particularly during the periods of April to May and September to November (Hassen, 2019; Tadesse *et al*., 2021). This is primarily due to fragmented landholdings and seasonal food shortages. To cope, people in the district use risk management measures like livelihood diversification, cultivation of drought-resistant crops (Enset and Qoltso), weaving, and outmigration (Abera, 2014; Utallo *et al*., 2019). However, empirical evidence on household resilience remains limited.

Food insecurity remains a significant challenge for many individuals, as highlighted in the previous paragraphs, necessitating ongoing research. Food secu-

rity analysis has long aimed to enhance analytical techniques for predicting vulnerability to food insecurity (Løvendahl *et al*., 2004). However, resilience, a cohesive academic and policy concept, encourages collaboration among various disciplines, policymakers, and practitioners to address food insecurity issues (Alinovi *et al*., 2008; Schipper & Langston, 2015). Resilience measures a system's ability to handle the negative effects of unpredictable shocks, rather than predicting a crisis. According to Bahadur *et al*. (2015) and Winderl (2014), resilience indicators are used as a measure of program success. Resilience refers to a system's ability to maintain a specific standard of living, such as food security, despite shocks and stresses, based on available means of subsistence and risk-taking.

Resilience and vulnerability share two common elements: the shocks and stresses, and the adaptive capacity (Alinovi *et al*, 2010). Resilience concerns examining, investing, and taking actions on existing capacities as a new normal towards attaining food security (Frankenberger and Nelson, 2013). The conventional risk management approach is disjointed, while resilience promotes cooperation in analysis, planning, and implementation (Constas and Barrett, 2013), linking short-term humanitarian efforts with long-term development activities for better outcomes (Fan *et al*., 2014). Resilience provides a fresh perspective on the factors and dynamics of resilience to food insecurity, enabling individuals to utilize their existing strengths (Adane, 2018).

Resilience is context-specific (FAO, 2014), but food security studies in general are rare in Chencha (Eshetu, & Mekonnen, 2016; Tadesse, Y. *et al*., 2019). However, there are no previous studies on the subject of resilience in the area. Eshetu and Mekonnen's (2016) study found that off-farm participation reduces household poverty, while Essa's (2019) study revealed significant differences in food security between adopters and non-adopters of soil and water conservation practices. Yenenesh *et al*. (2019) discovered that the adoption of improved potato varieties enhances households' livelihoods, but no studies have explored resilience to food insecurity.

The resilience approach is a long-term development strategy that analyzes shocks and stresses, plans, and evaluates food security programs to achieve sus-

tained progress (Constas *et al.*, 2014). The analysis of resilience studies in Ethiopia is limited in number and broad in scope, considering diverse livelihood contexts and different measurement approaches. This study aims to narrow the focus on weaving-based households, exploring the multidimensional nature of household resilience sources and the factors determining the capacity to withstand, recover, and respond to food insecurity.

The literature suggests that integrated assessment approaches at national, local, and household levels are necessary for context-specific vulnerability and resilience studies to address specific geographic problems (Adane, 2018; Shibru *et al.*, 2024). It is against this background that the present study aims to assess rural households' resilience to food insecurity shocks in Chencha Zuriya district, Gamo zone, identifying sources, magnitudes, and determinants. The findings can then guide policymakers in determining effective investments in resilience.

2 Materials and Methods

2.1 Description of the Study Area

The study examined household resilience to food insecurity in Chencha Zuriya district, a Gamo zone in Southern Ethiopia. The district is located between 6°8'55" and 6°25'30" North latitude and 37°29'57" to 37°39'36" East longitude. It is situated at an elevation of 1,600-2,732 meters above sea level, with mean annual rainfall ranging from 750mm to 1,000mm. The district is 521 km south of Addis Ababa and 37 km from Arba Minch town.

Chencha Zuriya district has a predominantly highland (Dega) (82%) agro-ecology, with the remaining 18% being midland (Woyna-Dega) (Hassen, 2019). The district comprises 33 kebeles (the smallest administrative unit) and 3 transition towns, with 65% of the area having a mountainous topography (CSA, 2011; Hassen, 2019).

The district experiences a 3-6 month food shortage due to population growth, land degradation, unpredictable rainfall, crop diseases, and limited market access, primarily due to rain-fed subsistence agriculture (CWARDO, 2014). The study evaluates household resilience to food insecurity in Chencha Zuriya district, focusing on weaving-based liveli-

hood groups. Limited livestock ownership and coping strategies, such as Enset production, are explored. Empirical studies on sources and magnitudes of household resilience to food insecurity shocks have not been conducted in the area.

2.2 Data Sources and Sampling Techniques

This study utilized both qualitative and quantitative data to understand livelihood conditions, food security, external shocks, and household resilience to food insecurity. The primary data sources were households, key informants, and focus group discussants, while secondary data was collected from national statistical reports, documents, and literature.

To obtain representative and reliable information and draw sound conclusions, a multistage sampling method was employed. In the first stage, Chencha Zuriya district was selected due to the high concentration of weaving activities in the region and throughout the nation (Waktole, 2016; Alyahat, 2018). Weaving is the primary source of income to supplement the highly dispersed subsistence farming in the area.

In the second stage, four kebeles with relatively dominant weaving households were purposively selected based on a preliminary survey and key informant interviews. The selected kebeles were Doko Danbo, Doko Loosha, Lakana Maldo, and Setena Borcha.

The sample respondents were chosen in the third stage using systematic random sampling techniques. The sample size of respondents was determined using the formula proposed by Yemane (1967):

$$n = \frac{N}{(1+N(e)^2)}$$

Where:
n = the sample size
N = the total population size (2,485 households)
e = the level of precision (0.05)

Applying this formula, the sample size (n) was calculated to be 303 households. Using a systematic random selection technique, every eighth family was chosen to identify the representative sample respondents from the four chosen kebeles based on probability proportion to the population.

The study utilized cross-sectional data collection methods, including quantitative and qualitative techniques such as household surveys, focus group discussions (FGDs), key informant interviews (KIIs), field observations, and secondary source analysis. Before conducting the data collection activities, an official letter of consent and approval concerning ethical matters and the primary objective of the research was obtained from the Institutional Review Board (IRB) of Addis Ababa University's College of Development Studies. Informed written consent was also obtained from the respondents for interviews, focus groups, and surveys. Ethical approval (approval number: 029/01/2023) was granted by the Addis Ababa University's Academic Commission and the Institutional Review Board on October 20, 2023.

2.3 Data Analysis

This study aimed to explore livelihood-threatening shocks and stresses, as well as sources of household resilience to food insecurity in the Chencha district. However, amid the emerging research and development use of resilience (Constas & Barrett, 2013), many aspects remain unclear regarding how the concept can be measured (Vaitla *et al*., 2012). There is a lack of consensus on the indicators to be used and how they can be combined (Maxwell *et al*., 2013; Mulat & Negussie, 2013; Mulugeta, 2014; Guyu & Muluneh, 2015; Adane, 2018; Gebrerufael, 2019; Debebe, 2021).

Resilience is a latent variable that cannot be directly observed. It was determined in this study by adopting the Resilience Index Measurement and Analysis-II (RIMA-II) approach (WFP, 2022), which consists of eight components: access to basic services (ABS), agricultural assets (AA), income and food access (IFA), non-agricultural assets (NAA), adaptive capacity (AC), social safety nets (SSN), and stability (S). The RIMA-II approach involves theoretical concept development, variable identification, standardization, weighting, and uncertainty metrics assessment (Dhraief *et al*., 2019; WFP, 2022).

The mathematical model for measuring household resilience can be expressed as:

RI = f(ABS, IFA, NA, ATP, AC, SC, S)

Where RI is the resilience index, IFA is income and food access, ABS is access to basic services, AA is agricultural asset possession, NA is non-agricultural assets, ATP is agricultural technological and practices adoption, AC is adaptive capacity, SC is social capital, and S refers to household exposure to shocks or stability.

The study determined the resilience index (RI) using multivariate techniques, specifically principal component analysis (PCA), considering the lack of consensus among researchers on this approach (Dhraief *et al*., 2019; Maxwell *et al*., 2013). Some studies have employed qualitative techniques of measurement (Niemistö, 2011), while others have used quantitative statistical methods. This study used quantitative methods to estimate household resilience to food insecurity, transforming qualitative scales into standard ones using optimal scaling for easier principal component analysis.

The analysis followed a two-stage factor analysis strategy. First, each component was estimated individually using PCA. In the second stage, the interacting components were used as covariates, and the resilience index was calculated as a weighted sum of factors using Bartlett's scoring method (Bartlett, 1937), with the weights being the proportions of variance explained by each factor:

$$RIn = W j_1 Fi_1 + W j_2 F j_2 + W j_3 F j_4 + ... + W j_n F j_n$$

Where, RI is the resilience index of the nth household, $W j$ is the variance explained by factor j, and Fn is the factor retained based on an eigenvalue greater than 1.

Data compatibility for PCA analysis, including singularity and sampling adequacy, was checked using Bartlett's Sphericity test and the Kaiser-Meyer-Olkin (KMO) criteria of sampling adequacy (Field, 2005). Bartlett's test of Sphericity should generally be less than 0.05, and the KMO test of sampling adequacy should be above the recommended cutting point of 0.5. However, the cutting points to categorize households into different resilience levels may vary across studies.

The resilience index (RI) score ranges from negative to positive values. However, there is a lack of consen-

sus in the resilience literature on the use of cutting points to categorize households. Some studies have categorized households into two groups: resilient (RI > 0.00) and non-resilient (RI < 0) (Cheber, 2021a; Gebrerufael, 2019). Others have used a four-level categorization: non-resilient, moderately resilient, resilient, and highly resilient (Adane, 2018; Beyene, 2016; Dhraief *et al.*, 2019).

Rather than making a rough division into two groups, this study is inclined to use a more descriptive four-category classification: non-resilient (RI < 0), moderately resilient (0 < RI ≤ 0.50), resilient (0.50 < RI ≤ 1.0), and highly resilient (RI > 1.0) (Adane, 2018; Beyene, 2016).

In order to determine the various pillars of the household resilience index, such as the Food Consumption Score (FCS) and the Household Food Insecurity Access Scale (HFIAS), the final household resilience index was determined using directly observed variables. A variety of data analysis methods were used to determine each of these variables.

The access component of household food insecurity is measured using the HFIAS, a food security analysis instrument. It was created by the Food and Nutrition Technical Assistance (FANTA) project, which was sponsored by USAID, between 2001 and 2006. The data is collected through nine occurrences and nine frequencies of occurrence questions that capture the behavioral and psychological experiences of households regarding food access over the past 30 days (Coates *et al.*, 2007).

The Food Consumption Score (FCS) used in the principal component analysis is a composite measure used to assess household food security by evaluating dietary diversity, food frequency, and the nutritional importance of different food groups. The FCS is calculated based on the frequency of consumption of various food groups over the past seven days. Each food group is assigned a weight reflecting its nutritional value, with foods high in energy and protein receiving higher weights. The total score is derived by summing the weighted frequencies of consumption across all food groups (Coates *et al.*, 2007). These scores of the HFIAS and FCS indicators were then used as directly observed variables to determine the pillars of resilience, particularly the Income and

Food Access (IFA) component.

3 Results and Discussions

3.1 Descriptive Statistics

Households in Chencha face significant chronic and seasonal food deficits due to low agricultural production on fragmented landholdings (Abera *et al.*, 2019). The current study found very small average land (1.1 ha) and livestock (2.95 TLU) holdings. The households rely on weaving as an essential income source, with 90.75% using diverse income sources and an average annual income of 44,474.63 ETB. Formal employment (75,025.66 ETB), weaving (38,162 ETB), and barber services (24,500 ETB) have higher average annual income returns. However, external shocks threaten these livelihoods. Government-designed Productive Safety Net Program (PSNP) support helps address the food shortage, providing food for work and free aid access.

Rural households in developing countries face challenges from environmental, socio-economic, and ecological shocks (Tefera & Kayitakire, 2015) requiring resilience to recover from food insecurity (Folke, 2006; Walker *et al.*, 2004). Understanding the capacity of the food system is crucial for humanitarian development planning interventions (Holling, 1973; Diamond & Morlino, 2004).

The household survey, key informant interviews, and focus group discussions concurrently identified climate, demographic, and market-related stressors as the primary causes of food insecurity in the study area in the last 5 years since 2022. Factors such as population pressure, food price inflation, the COVID-19 pandemic; drought, crop pests, and livestock deaths contribute to the issue. Health extension services have reduced health problems, but poor individuals still face health issues. Long-term threats include low technology adoption, soil erosion, and over-reliance on rain-fed agriculture (Figure 2).

As to 2022 Early warning office report of Chencha Zuria district experiences 3-6 months of food shortages annually, primarily in April, May, June, September, and October. Coping strategies include transitory food aid, PSNP, soil and water conservations, and weaving activities.
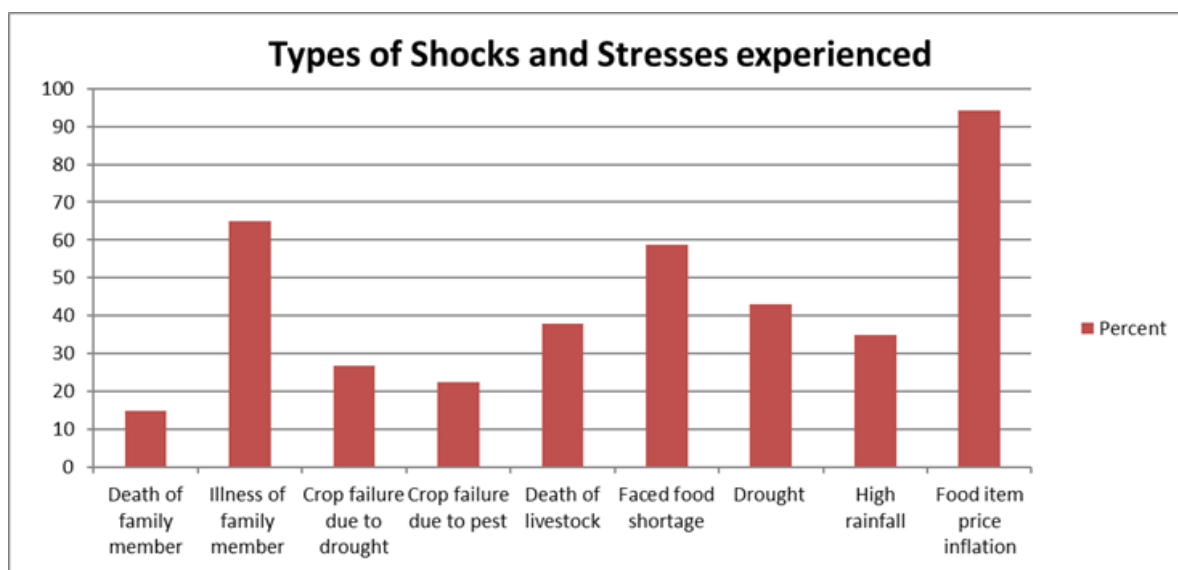
Figure 1. Major shock challenges faced by the surveyed households

It is important to identify sources of resilience and identify the critical elements in development planning and intervention, as 70% of respondents feel that they cannot sustain their present levels of food consumption during a drought.

3.2 Estimation of the Latent Indicators

This section examines household resilience to food insecurity using the principal component analysis method. Eight resilience building blocks are identified, and latent variables are computed using multivariate analysis (Alinovi *et al*., 2009), factor loadings, eigenvalue criteria, and Kaiser-Meyer-Olkin (KMO) statistics (Field, 2005). The final aggregate resilience index is then computed.

3.2.1 Income and Food Access (IFA)

Income and food access (IFA) are crucial for a household's resilience against external livelihood shocks and food insecurity. The IFA component is computed from 9 variables (Table 1). The PCA analysis retained four factors based on the eigenvalue criteria greater than 1.0.

Factor 1 is determined by the Food Consumption Score (FCS), the Household Food Insecurity Access Scale (HFIAS), and household food worry. Factor 2 is defined by household food expenditure and food consumed from own production. Factor 3 is defined by food consumed from credit and assistance. Factor 4 is determined by the contribution of annual per capita household income and the percentage of total household income spent on food for consumption.

Based on the factor loading and Beta coefficient size, the IFA index is primarily influenced by household per capita income, with negative correlations with the HFIAS score and the percentage of income spent on food consumption. The KMO test of sampling adequacy (0.559) and Bartlett's test of Sphericity (p<0.0001, chi-square=215.785) showed that the variance defined is 60.46%, which indicates significant variance contributions from the four factors. This suggests that the principal component analysis technique is suitable for dimension reduction.

The IFA index is calculated as:

IFA = 0.3364factor1 + 0.25769factor2 + 0.2202factor3 + 0.1857factor4 ... Equ(4)

Table 1. Component Factor Loading for Income and Food Access (IFA)

Variables	Comp1	Comp2	Comp3	Comp4
FCS	0.5493			
HFIAS	-0.6369			
Worried to feed family	0.5278			
Food Expenditure		0.6498		
Food consumed from neighbor		0.6749		
Food from credit			0.6897	
Food from Gift			0.6812	
Per capita income				0.8366
Income spent on food (%)				-0.4351
Eigenvalues	1.83104	1.40214	1.19751	1.01052
Variances	0.2034	0.1558	0.1331	0.1123
Cumulative variance	0.2034	0.3592	0.4923	0.6046

Variance (%) =60.46%

KMO test of sampling adequacy=0.559

Determinant of correlation matrix Det=0.485

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=215.785

Degree of freedom=26

Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.2.2. Social Safety Net or Social Capital (SSN)

The Social Safety Net (SSN) is a crucial resource for the poor (WFP, 2016), providing access to assistance from both formal and informal sources (Ciani & Romano, 2014; Guyu & Muluneh, 2015). It is often the last resort for those facing food insecurity. Ten variables were used for the index determination (Table 2), with insignificant variables dropped out. Variables in dummy and categorical forms were converted into standard forms using optimal scaling for easier principal component analysis.

The data set meets the KMO and Bartlett's tests for sampling adequacy and Sphericity (Table 3), and the index for the Social Safety Net variable is estimated as follows:

$$SSN = (0.1678factor1 + 0.1589factor2 + 0.1177factor3 + 0.1065factor4) \dots Equ(5)$$

The PCA approach identified four latent variables (factors 1, 2, 3, and 4) that accounted for 55.09% of the variance in the estimation of the latent variable SSN.

The study uses factor rotation to identify important variables, retaining loading values larger than 0.4 (James, 2002). Most variables are positively correlated with the Social Safety Net (SSN), except for community supportiveness and lending (Table 2). Support from safety nets and other organizations are more crucial than other forms in determining Factor 1. Membership in religious associations, social support from neighbors, and support from non-governmental organizations are important variables.

Table 2. Principal Component factor loadings of Social Safety Nets (SSN)

Variables	Components			
	Comp1	Comp2	Comp3	Comp 4
Supportiveness of people	-0.4812			
Safety net Gov't	0.5567			
Other supports NGO	0.6202			
No. Close friends		0.5828		
Neighbors to feed children		0.5758		
Edir membership			0.6175	
Church membership			0.7501	
No. individuals lend 100 birr				-0.5999
Supportive neighbor				0.6892
Eigenvalues	1.67755	1.58876	1.17745	1.06496
Variances	0.1678	0.1589	0.1177	0.1065
Cumulative variance	0.1678	0.3266	0.4444	0.5509

Variance (%) =55.09%

KMO test of sampling adequacy=0.554

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=194.638

Degree of freedom=45

Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.2.3. Access to Agricultural Assets (AA)

Access to agricultural assets (AA), including land, livestock, and labor, is crucial for rural households to diversify income sources, withstand food shortages, and build resilience to food insecurity. This study estimated the index for AA using eight (8) observable variables. As shown in Table 3, the principal component analysis (PCA) test results show good suitability, with three factors retained defining 66.18% of the variation in the AA index, based on the KMO criterion of eigenvalues greater than 1 (Field, 2005).

Landholding, Tropical Livestock Units (TLU), and productive labor sizes correlated with Factor 1. Factor 2 was determined by cash income from crop harvest, matured Eucalyptus trees, and fruit harvest. Factor 3 was influenced by mature Enset crops ready to harvest and their expected years of feeding (James, 2002). Mature Enset, expected fruit harvest, and productive family labor are the most crucial agricultural assets for household resilience to food insecurity. The AA index is defined as:

$$AGRI = 0.2446factor1 + 0.2158factor2 + 0.1547*factor3 ... Equ(6)$$

Table 3. Principal Component factor loadings for Access to Agricultural Asset

Variables	Comp1	Comp2	Comp3
Land holding size in hectare	0.5224		
Livestock holding in TLU	0.5283		
Number of matured Enset			0.7519
Number of Years to feed the family			0.5520
Expected crop harvest in ETB		0.5149	
Monetary value of mature Eucalyptus tree		0.4627	
Mature fruit ready for harvest in ETB		0.6473	
Productive family labour (>15 and <65)	0.5974		
Eigenvalues	2.62675	1.2579	1.03642
Variances	0.3283	0.1572	0.1296
Cumulative variance	0.3283	0.4855	0.6151

Variance (%) =61.51%

KMO test of sampling adequacy=0.728

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=423.813

Det =0.242

Degree of freedom=28

Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.2.4. Agricultural Input and Technology Adoption (AITA)

Applying improved agricultural methods and technologies to rural household farms is critical to increasing agricultural productivity, thereby fulfilling the food shortfall and improving household resilience to food insecurity in a growing population and dwindling land yield (Adane, 2018). For this purpose, the AITA index is estimated using five (5) agricultural technology-related variables (Table 4). The PCA model's compatibility test yielded positive results, with three factors retained explaining 89.53% of the variance in the AITA index determination.

The PCA analysis revealed that all variables have a positive correlation with the AITA index. Access to farmer trainings, development agent (DA) contacts, and veterinary services positively correlated with Factor 1. The use of improved seeds and pesticides influenced Factor 2, while access to chemical fertilizer and herbicides determined Factor 3. The study highlights improved seed access and chemical fertilizer use as crucial agricultural technologies, with higher factor loading values determining the AITA latent variable index. The survey results are consistent with the information gathered from Key Informant Interviews (KII), Focus Group Discussions (FGD), and researcher field observations. The latent variable index for AITA is determined using the following method:

$$AGRTECHAI = 0.2964factor1 + 0.1786factor2 + 0.1721*factor3 \ldots Equ(7)$$

Table 4. Principal Component factor lodging for Agricultural Technology Adoption (ATA)

Variables	Comp1	Comp2	Comp3
FTC service	0.5889		
DA contact	0.5316		
Veterinary services	0.5944		
Improved seed use		0.8215	
Pesticide use		0.4314	
Chemical fertilizer use			0.7112
Herbicides			0.6907
Eigenvalues	2.26868	1.20849	1.05298
Variances	0.3241	0.1726	0.1504
Cumulative variance	0.3241	0.4967	0.6472

Variance (%) =64.72%

KMO test of sampling adequacy=0.692

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=461.133

Degree of freedom=21

Factor Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.2.5. Non-agricultural or Physical Assets (NAA)

In rural areas, ownership of non-agricultural assets is a sign of wealth status (Dhraief *et al*., 2019) and an important source of livelihood risk management. Based on the literature and the researcher's experience, 11 variables were used, all measured in the current economic value in Ethiopian Birr (ETB), which are suitable for principal component analysis (Table 5).

The PCA analysis retained four components, explaining 57.52% of the variance in the NAA latent variable index (Field, 2005; Kaiser, 1964). The NAA index is calculated as follows;

NNAi = 0.2516*Factor 1 + 0.1166*Factor 2 + 0.1041*Factor 3 + 0.1029*Factor 4 ....Equ (8)

Table 5. Component loadings of variables to estimate (NNA) component of resilience

Variables	Component			
	Comp1	Comp 2	Comp3	Comp4
Bed	0.4866			
Stove owned	0.4193			-0.4591
Jewelry		0.6934		
Watch		0.6790		
Mobile phone			0.5498	
Bicycle			0.7119	
Radio				0.8121
Eigenvalues	2.86857	1.28787	1.11104	1.06
Variances	0.2608	0.1171	0.1010	0.0964
Cumulative variance	0.2608	0.3779	0.4789	0.5752

Variance (%) =57.52%

KMO test of sampling adequacy=0.696

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=513.121

Determinant of the correlation matrix Det = 0.178

Degree of freedom=55

Extraction method: Principal Component Analysis

Source: Own computation from survey, 2022

3.2.6. Adaptive Capacity (AC)

Adaptive capacity is a crucial aspect of household resilience, allowing households to absorb, adapt, or react to shocks (Alinovi *et al*., 2009; Alinovi *et al*., 2010). The literature treats adaptive capacity differently from resilience analysis, with some treating it as a separate component (Walker *et al*., 2004) and others as part of resilience analysis (Pisano, 2012; Frankenberger *et al*., 2014; Abebe, 2018; Debessa, 2018). Following earlier research, this study considers adaptive capacity as a decisive component of household resilience to food insecurity (Alinovi *et al*., 2009; Alinovi *et al*., 2010; Guyu & Muluneh, 2015; Debessa, 2018).

For ease of PCA analysis, optimal scaling (mean = 0 and variance = 1) was carried out for dummy and categorical variables. Statistical requirements were checked and found suitable, and seven components were retained that explain 58.81% of the variance in adaptive capacity (AC) determination using PCA analysis (Table 6).

Except for the number of ill members in the household, the study found that household adaptive ability, particularly reading and writing capacity, spiritual education, and monetary deposits, have positive and higher correlations with the AC index, implying greater resilience to food insecurity.

AC = 0.0931factor1 + 0.0888factor2 + 0.0884factor3 + 0.0877factor4 + 0.0847factor5 + 0.0777factor6 + 0.0676*factor7 ... Equ(9)

Table 6. Component loadings of variables to estimate Adaptive Capacity

Variables	Component						
	Comp 1	Comp 2	Comp 3	Comp 4	Comp 5	Comp 6	Comp 7
HH ability to read/write	0.7090						
HH Years of schooling	0.6010						
Ill members		-0.5079					
Number of disable		0.5780					
Income sources			0.4907				
Agri income source			0.5110				
Number of crops grown			0.5162				
Single and Earning				0.5426			
Salary/wage				0.6075			
Spiritual education attn.					0.6776		
Transfers					0.4479		
Family business						0.6332	
Cash deposit							0.6460
Eigenvalues	2.82781	1.82181	1.57836	1.43022	1.34778	1.11136	1.05599
Variances	0.0931	0.0888	0.0884	0.0877	0.0847	0.0777	0.0676
Cumulative variance	0.1488	0.2447	0.3278	0.4031	0.4740	0.5325	0.5881

Variance (%) =58.81%

KMO test of sampling adequacy=0.604

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=866.269

Degree of freedom=171

Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.2.7. Access to Basic Services (ABS)

Access to basic services (ABS) or public services delivered by national governments and supporting organizations enhances households' resilience to external shocks by providing in-kind and in-service supports, improving their overall quality of life (Alinovi *et al.*, 2010). Dummy and categorical variables were changed to continuous form using optimal scaling for the convenience of PCA analysis. Four components were retained, explaining 68.18% of the variance in the ABS index estimation (Table 7).

ABSI = 0.1609factor1 + 0.1168factor2 + 0.1163factor3 + 0.1097factor4 + 0.0960*factor5 ... Equ(10)

The study reveals that access to primary and secondary schools is highly correlated with Factor 1. Attaining preparatory school and mobile access have negative and positive correlations with Factor 2, respectively. The correlation of access to the main road and microfinance services with Component 3 is highly positive, indicating a strong connection between these variables. Access to domestic water and markets has a positive correlation with Component 4. Component 5 is determined by the positive correlation between 'Access to Electricity' and 'Access to Potable Water'. The most crucial public services in the area are access to electricity, domestic water, and secondary school, as determined by the factor loadings (Table 7).

Table 7. Component loadings of variables to estimate (ABS) component of resilience

Variables	Comp1	Comp2	Comp3	Comp4	Comp5
Primary school	0.6530				
Secondary school	0.6602				
preparatory school		-0.5761			
Access to mobile phone		0.5869			
Access to main road			0.5149		
Access to microfinance			0.5858		
Access to water for domestic use				0.7479	
Access to market				0.4560	
Access to Electricity					0.8349
Access to potable water					0.4377
Eigenvalues	1.93116	1.40125	1.39586	1.31583	1.1524
Variances	0.1609	0.1168	0.1163	0.1097	0.0960
Cumulative variance	0.1609	0.2777	0.3940	0.5037	0.5997

Variance (%) =59.97%

KMO test of sampling adequacy=0.6240

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=523.174

Det =0.171

Degree of freedom=66

Extraction method: Principal Component Analysis: Principal Component Analysis

Source: Own survey, 2022

3.2.8. Stability

Stability, a cross-sectional dimension of resilience to food insecurity, refers to the stability of the food supply and socio-economic factors in the face of different adverse external shocks and stresses (Alinovi *et al*., 2010). Following similar previous studies and taking into account the particular study area context, this study has used human health issues like the frequency of visits to clinics due to illness, death of a family member, climatic shocks like drought, high rainfall, death of livestock, crop failure due to disease and pest, and socio-economic changes such as food item price inflation and the perceived capacity of the household head to maintain the current level of consumption if a drought occurs in the coming production season. Some variables in dummy and categorical forms were transformed into continuous forms using optimal scaling (mean = 0 and variance = 1). PCA analysis showed the compatibility of the data set (Table 8), with three components retained, explaining 69.15% of the variance in stability (S) estimation.

All variables except family member illness were significant, i.e., the absolute value of loadings was greater than 0.4 (Stevens, 2002), affecting household resilience capacity negatively. However, as expected, the capacity to maintain the current food consumption if a drought occurs is negatively correlated with the S latent variable, indicating a potential drought-related impact.

Stability Index= 0.3922*Factor1 + 0.1683*Factor2 + 0.1309*Factor3 .... Equ(11)

The results showed that Factor 1 was positively correlated with drought, heavy rainfall, and crop loss caused by drought; Factor 2 was positively correlated with family members and livestock deaths; and Factor 3 was positively correlated with the effect of rising commodity prices and negatively correlated with households' ability to continue their current level of consumption into the future. Depending on the degree of factor loading of variables, rising food prices and animal deaths are important stability factors or shocks to families.

Table 8. Component loadings of variables to estimate stability (S) component

Variables	Comp1	Comp2	Comp3
Drought	0.5401		
High rainfall	0.5388		
Crop failure due to drought	0.5424		
Family member death		0.5793	
Livestock death		0.7483	
Food item price rise			0.7599
Able to keep current food consumption?			-4602
Eigenvalues	3.1377	1.34678	1.04759
Variances	0.3922	0.1683	0.1309
Cumulative variance	0.3922	0.5606	0.6915

Variance (%) =69.15%

KMO test of sampling adequacy=0.762

Det = 0.093

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=791.088

Degree of freedom=28

Extraction method: Principal Component Analysis

Source: Own survey, 2022

3.3 Household Resilience to Food Insecurity

Two steps were involved in determining household resilience: first, indices for each of the eight constituent pillars (IFA, SSN, AA, AITA, NAA, AC, ABS, and S) were computed; second, the household resilience index was determined by using the pillars that were defined in the first stage as covariates in PCA analysis.

RI = 0.2712Factor1 + 0.1565Factor2 + 0.1423*Factor3 ... Equ(12)

Field's PCA data compatibility recommendation yielded promising results (Field, 2005) (Table 9), with six out of eight variables significantly contributing to three retained components with loading values greater than 0.4 (Stevens, 2002). However, households' access to Agricultural Technology Innovation and Adaptive Capacity showed weak access and need for strengthening.

The factor loadings can be utilized as a correlation coefficient or a regression coefficient, which analyzes PCA assumptions using orthogonal rotation (Field, 2005). The PCA result showed that access to AA, IFA, and NAA are positively correlated with Factor 1; access to SSN positively determined Factor 2; ABS and S positively and negatively correlated with or determined Factor 3, respectively. As in other studies by Adane (2018), Alinovi *et al.* (2009), Alinovi *et al.* (2010), Beyene (2016), and Debebe (2021), the size of the beta coefficient is used to establish the relative importance of pillars to household resilience to food insecurity. In this regard, access to SSN (0.8283), ABS (0.7808), and NAA (0.5523) is the factor that contributes most strongly to household resilience to food insecurity in the study area, according to the size of the beta coefficient of loadings. The KII and FGD results also support the quantitative result with informal social support systems in the case of social, economic, or environmental shock responses.

Table 9. Component Loadings of Variables to Estimate Household Resilience (RCI)

Variables	Comp1	Comp2	Comp3
Agricultural Assets	0.4542		
Access to Non-agricultural Assets	0.5523		
Income and Food Access	0.4631		
Social Safety Nets		0.8283	
Access to Basic Services			0.7808
Stability			-0.5301
Eigenvalues	2.16977	1.25211	1.1386
Variances	0.2712	0.1565	0.1423
Cumulative variance	0.2712	0.4277	0.5701

Variance (%) =57.01%

KMO test of sampling adequacy=0.691

Bartlett's test of Sphericity is significant at p=0.0001; chi-square=295.986, Det. R-Matrix=0.371

Degree of freedom=28

Extraction method: Principal Component Analysis

Source: Own survey, 2022

The findings of the PCA analysis finally categorized households into different resilience levels. The study found that 179 (59.06%) of the respondents were non-resilient, and 124 (40.94%) were resilient at different levels, with an average resilience score of -3.30033E-10, indicating a non-resilient mean resilience score (Table 10).

Table 10. Level of Household Resilience to Food Insecurity

Resilience index	Resilience status				
	Non-resilient (RI≤0.00)	Moderately resilient (0.00<RI≤0.50)	Resilient (0.50<RI≤1.00)	Highly resilient (RI≥1.00)	Total
No. respondents	179	76	33	15	303
Percent	59.74%	24.42%	10.89%	4.95%	100
Minimum	-1.1014280	0.0147597	0.5030434	1.0250580	-59.9659144
Maximum	-0.0000952	0.4913051	0.9766411	1.8484960	18.1485606
Mean	-0.335005108	0.238796850	0.675617052	1.301466067	22.2953627
Std. Dev.	0.2374532536	0.1506310020	0.1295782057	0.2240763545	19.5219910

Source: Own survey, 2022

4   Conclusion and Recommendation

The study highlights food insecurity in a district as a significant development challenge due to livelihood shock and stress factors such as small landholding size, food item price rise, drought, family illness, crop pests, and disease. It examined household resilience and threatening shocks using one-time cross-sectional data; however, it lacks consideration of temporal and geographical dynamics. It provides insights for policymakers to plan and implement lasting development policies in changing socio-economic conditions.

The study reveals that social safety net, basic services, and non-agricultural assets are key factors in enhancing household resilience to food insecurity, while agricultural technology and adaptive capacity

are less influential. Finally, the PCA shows that most households (59.76%) were non-resilient to food insecurity shocks.

The study highlights areas for enhancing households' resilience to food insecurity in the district and proposes the following policy suggestions for long-term strategies to address these challenges:

- Resilience studies reveal access to social safety nets, basic services, and non-agricultural assets as key resilience sources. Strengthening non-agricultural asset ownership and refining policies to expand social safety net and basic services can enhance household resilience against food insecurity.

- Household resilience is largely influenced by their adaptability and access to agricultural technology, however found to be the least contributed factor in the study. A well-designed agricultural extension program can enhance resilience by focusing on education, income generation, health services, and social and technical skills for responding to environmental and socio-economic changes.

- The FGD, KII, and PCA results highlight the issue of fragmented landholding and restricted agricultural ownership due to population pressure, leading to food production shortfalls. It suggests that policymakers should increase off-farm activities for young people and households with working age, and explore small-farmland-based agricultural techniques as a solution for food insecurity.

Conflict of interest: The authors declare that they have no conflict of interest.

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Ethiopian Journal of Environment and Development

Contribution of Homegarden Agroforestry to Household Income Generation and Woody Plant Species Diversity in Lay Armachiho District, Northern Ethiopia

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Abstract

Homegarden agroforestry (HGAF) is a complex, multifunctional, and sustainable land use system that integrates various farming components to provide economic, social, and environmental services. This study aims to assess the role of HGAF in household income generation and woody plant species diversity in the Lay Armacho district of Northern Ethiopia. Multistage sampling techniques were employed for household sampling, using both quantitative and qualitative approaches for data collection. Quantitative data were gathered from a sample of 315 farmers through structured and semi-structured questionnaires. Qualitative data were collected via focus group discussions (FGDs) and key informant interviews (KIIs). The quantitative data were analyzed using descriptive statistics and one-way analysis of variance (ANOVA). For assessing plant species diversity, each homegarden was divided into one or more 10 x 10 m plots based on size, and a plot was randomly selected for analysis. The results indicate a highly significant difference in annual income generation between HGAF adopters and non-adopters, with adopters generating an average of 24,276.85 ± 20,059.60 Ethiopian Birr, compared to 11,379.96 ± 5,873.46 Birr for non-adopters. In terms of woody plant species diversity, HGAF in the study area exhibited a diversified and evenly distributed array of species, comprising a total of 52 woody plant species belonging to 30 families. Thus, practicing homegarden agroforestry holds significant value for both income generation and woody plant species diversity in the study area. To fully realize these benefits, it is recommended that all farmers in the region adopt homegarden agroforestry practices.

Keywords/Phrases: Homegarden agroforestry, Household income, Woody Plant species diversity, Ethiopia

1 Introduction

Homegarden agroforestry (HGAF) is a complex, multifunctional, and sustainable land use system practiced around residences that integrates multiple farming components (Nzilano, 2013; Weerahewa *et al.*, 2012). It serves as a small-scale food production and storage system operated by and for household members, mimicking a natural multilayered ecosystem (Mitchell & Hanstad, 2004; Mohri *et al.*, 2013). Unlike monocropping agricultural systems, HGAF is characterized by a highly diversified range of cultivated plant species, a multi-storied vegetation struc-

ture, a high rate of nutrient cycling, and the maintenance of in situ soil fertility (Kang & Akinnifesi, 2000).

Despite its importance, HGAF is often overlooked as a source of food security and income generation worldwide (Nzilano, 2013). While primarily utilized to provide supplemental food and cash, HGAF can also serve as a habitat for diverse plant species and help conserve natural forests by alleviating pressure on local ecosystems. It provides food, timber, fuel wood, fodder, and medicinal plants (Kumar, 2015). Consequently, it holds significant value for house-

hold income generation (Atiso & Fanjana, 2020; Guuroh *et al*., 2012), food security (Sharma *et al*., 2022), medicinal uses (Kumar & Tiwari, 2017), ornamental purposes, and other non-food livelihood needs of the poor (Maroyi, 2009; Regassa, 2016).

Despite these benefits, research on the contribution of HGAF to household income and woody species diversity remains limited in certain regions of Ethiopia (Beyene *et al*., 2018; Mekonnen *et al*., 2014), including the current study area (LAWAO, 2022). Therefore, this study aims to investigate the role of homegarden agroforestry in household income generation and woody plant species diversity in the study area.

2 Materials and Methods

2.1 Description of the Study Area

The study was conducted in the Lay Armachiho district, located approximately 771 km from Addis Ababa and 23 km from Gondar town. Lay Armachiho is one of the woredas in the Amhara regional state, within the Central Gondar zone. It is situated between latitudes 12o33'0"N and 12o54'0"N and longitudes 37o15'0"E and 37o31'30"E (Figure 1).

Agroecologically, the district is classified as Kola, Woyna Dega, and Dega, receiving an average rainfall of 1,300 to 1,500 mm. The minimum and maximum annual average temperatures are 18°C and 27oC, respectively. The topography of the study area features hills, plains, mountains, and valleys, with an average elevation ranging from 1,600 to 2,700 meters above sea level. The predominant land use types in the area include cultivated (arable) land, agroforestry, grazing, and forest cover (LAWAO, 2022). The study focused on three kebeles: Addisgie, Jiha, and Shumara Lomye.
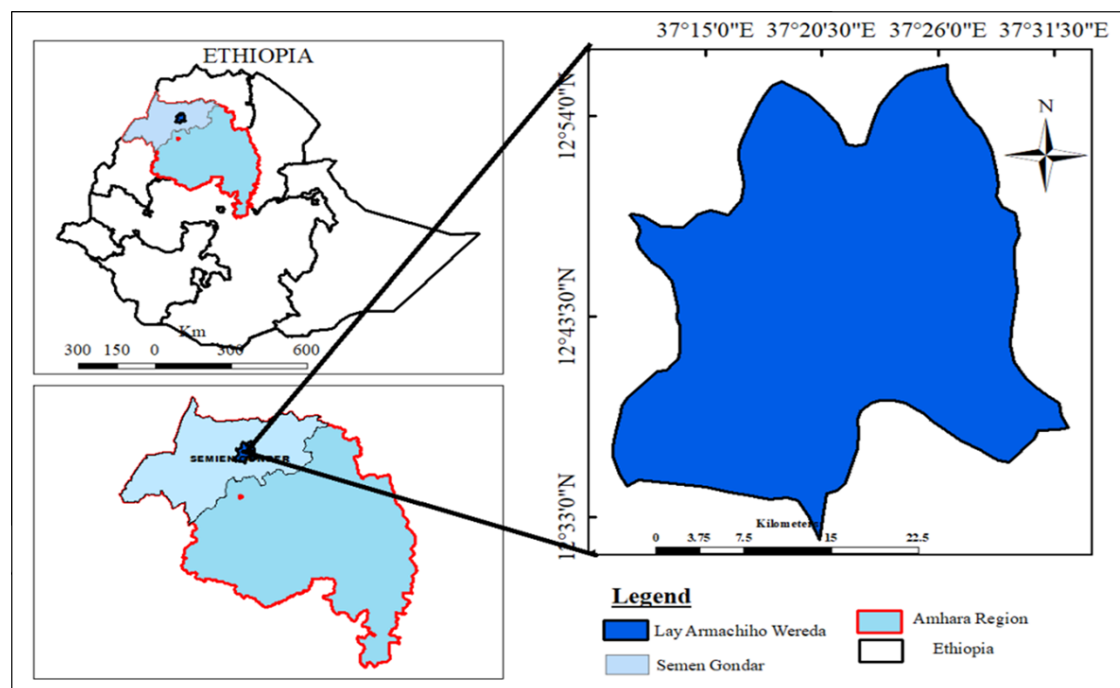
Figure 1. Map of the study area

2.2 Research Methods

2.2.1 Household Sampling Technique and Sample Size Determination

Multistage sampling techniques were employed in this study. First, the woreda was purposefully se-

lected due to the widespread presence of homegarden agroforestry practices in the area. Next, three kebeles were randomly chosen. Finally, the sample size of households from each kebele was determined using a combination of stratified and random sampling methods, applying a proportional formula to

account for the heterogeneous nature of homegarden agroforestry practices.

Stratification was based on whether farmers were practicing homegarden agroforestry or not. Using this approach, the sample size was calculated using Yamane's (1997) formula:

$$n = \frac{N}{1+N(e)^2}$$

Where:
   N = the total population
   n = the required sample size
   e = the precision level which is $\pm$ 5%

Based on this sampling method, 315 households were selected from a total of 1,502 households across the three kebeles. Proportional representation was established for each kebele, resulting in the selection of 118 respondents from Shumara Lomye, 104 from Jiha, and 93 from Addisgie. The proportionality for each kebele was determined using Yamane's (1997) formula:

$$n_i = \frac{N_i x n}{N}$$

Where:
   N_i = Total population of each kebele
   n_i = required sample size for each kebele

Key informants (KIs) were selected using the snowball method (Bernard, 2017). Initially, five farmers were randomly asked to provide the names of six KIs each. From the thirty candidate KIs mentioned, the top five were selected from each kebele, resulting in a total of 15 KIs for the entire study. Additionally, in each kebele, a focus group was formed consisting of 8 to 10 participants, taking into account socioeconomic factors such as age, education, and gender (Kumar, 2018).

2.2.2 Estimation of Woody Plant Species Diversity

Homegardens were randomly selected from each kebele, focusing on households that extensively practice homegarden agroforestry. All woody plant species were recorded from the three kebeles where agroforestry is practiced. In total, 34 homegardens were selected-12 from Shumara Lomye, 13 from Jiha, and 9 from Addisgie-based on the proportionate number of households practicing homegarden agroforestry.

To assess woody species diversity, each homegarden was divided into several 10 x 10 m plots, from which a plot was randomly selected for analysis (Negash, 2013). Within each selected plot, the diameters at breast height (DBH, 1.3 m) for trees and diameters at stump height (d40 cm) for shrubs were measured. Species identification and data collection were conducted with the help of knowledgeable local elders, agricultural experts, and researchers. For any unidentified species, photographs were taken and specimens preserved for further identification at the national herbarium. Woody species nomenclature was based on "Useful Trees and Shrubs of Ethiopia" (Bekele, 2007) and "Flora of Ethiopia and Eritrea" (Edwards *et al.*, 2000) as references.

2.3   2.2.3 Data Type and Sources

Both primary and secondary data were utilized in this study. Primary data were collected through structured and semi-structured questionnaires, along with field inventories. Secondary data were obtained from woreda and kebele administrations, as well as from published and unpublished documents.

2.2.4 Method of Data Analysis

The data collected through the household survey was analyzed using both qualitative and quantitative methods. Prior to analysis, the quantitative data were coded and entered a computer for processing using MS Excel and SPSS (Statistical Package for Social Sciences, version 25). Descriptive statistics were employed to analyze the data from the sampled households. The qualitative data were narrated and summarized accordingly.

A one-way analysis of variance (ANOVA) and independent t-test were used to compare the income generation contributions of homegardens between adopters and non-adopters of homegarden agroforestry (HGAF) at a significance level of P<0.05. To assess woody plant species diversity in homegarden agroforestry, the Shannon diversity index (H'), Simpson diversity index (D), and species evenness (E) indices were utilized.

3   Results and Discussions

3.1   Contribution of Homegarden Agroforestry to Household Income Generation

Homegarden agroforestry has a significant effect on annual household income generation, as indicated in Table 1. The mean annual income ($\pm$ standard deviation) for homegarden adopters was 24,276.85 $\pm$ 20,059.60 Ethiopian Birr, compared to 11,379.96 $\pm$ 5,873.46 Ethiopian Birr for non-adopters.

Table 1. Average annual income of adopters and non-adopters in Ethiopian Birr

Practice	N	Mean $\pm$ Std. Deviation	P
Adopters	196	24276.85 $\pm$ 20059.60	0.00
Non-adopters	119	11379.96 $\pm$ 5873.46	

Significant level P<0.05

There is a highly significant difference in annual income generation between homegarden adopters and non-adopters. As indicated in Table 1, the mean annual income for adopters was 24,276.85 $\pm$ 20,059.60 Ethiopian Birr, compared to 11,379.96 $\pm$ 5,873.46 Ethiopian Birr for non-adopters. This result demonstrates that homegarden agroforestry adopters have a greater average annual income than their non-adopter counterparts. This disparity arises because homegarden agroforestry contributes to household income in various ways due to its diverse range of products.

Evidence from the household survey, key informants, and group discussions indicates that households practicing homegarden agroforestry can generate income both directly and indirectly.

In terms of direct income generation, households can increase their income by selling verities of fruits like Mangifera indica, Musa spp., Citrus aurantifolia, Citrus sinensis, Persea americana, Psidium guajava, Carica papaya, and Citrus reticulata; and Vegetables such as Brassica oleracea, Lactuca sativa, Brassica carinata, Allium cepa L., Solanum lycopersicum, and Allium sativum. In addition to fruits and vegetables, they obtain a variety of incomes from cash crops like Coffea arabica L., Rhamnus prinoides, and Catha edulis; and also from animals and their products, poultry and its products, honey, food crops, and other tree products.

For indirect income generation, homegardens provide shelter for chickens, protecting them from predators such as eagles. These chickens can either be sold at local markets or consumed at the household level, contributing to increased household income. Additionally, homegarden agroforestry reduces expenditures on food, fuelwood, fodder, construction materials, and medicine, further enhancing household income.

These findings align with previous studies conducted by Nzilano (2013) in Mbeya rural district, Tanzania, and Atiso & Fanjana (2020) in Boloso Bombe District, Southern Ethiopia. Both studies indicated that homegarden agroforestry significantly contributes to household income generation in rural communities, deriving income from diverse products. The income generated from homegarden sales significantly improves families' financial status (Mitchell & Hanstad, 2004).

Another study by Guuroh *et al.* (2012) in Bieha district, southern Burkina Faso, found that 70% of households relied solely on homegardens and farms for food and cash income. These households increased their income levels by selling animals, fruits, vegetables, fuelwood, medicine, timber, and fodder.

Income from homegarden agroforestry, derived from various components, is illustrated in Figure 2 below. Specifically, 6.44% of income came from food crops, 31.12% from fruits, 3.28% from vegetables, 0.05% from spices, 0.81% from fuelwood, 40.35% from cash crops, 1.09% from tree products, 7.27% from poultry and its products, 6.48% from animals and their products, 2.08% from honey, and 1.03% from other sources.
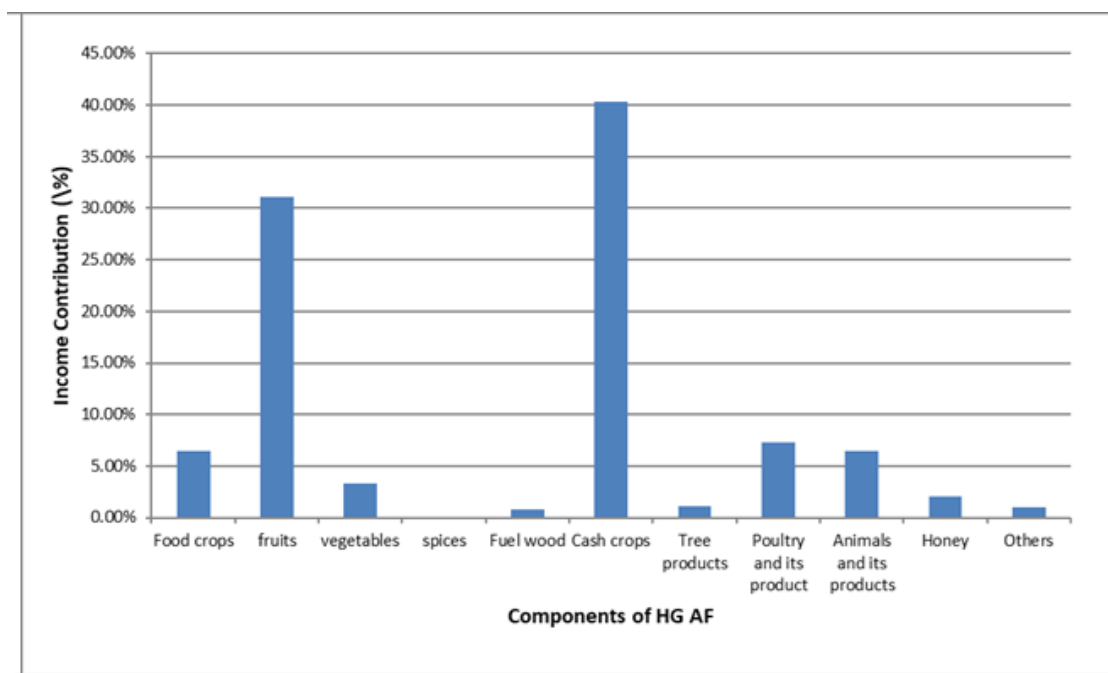
Figure 2. Contribution of Each Component in Homegarden Agroforestry to Income Generation

The main sources of income from homegarden agroforestry in the study area were cash crops (40.35%) and fruits (31.12%), followed by poultry (7.27%) (Fig. 2). This indicates that homegarden agroforestry in the study area is primarily composed of cash crops and fruits.

These findings are consistent with those of Jemal *et al.* (2018) and Hamore & Lemage (2019), which emphasize the vital role of cash crops and fruit trees in generating household income. Mathewos *et al.* (2018) also reported similar results. Additionally, a study by Tang (2011) in Burkina Faso noted that households derive income from various components within homegarden agroforestry, including fruits, vegetables, fuelwood, fodder, medicine, and timber. According to Tang's findings, fruits were the most common source of income for households within homegardens.
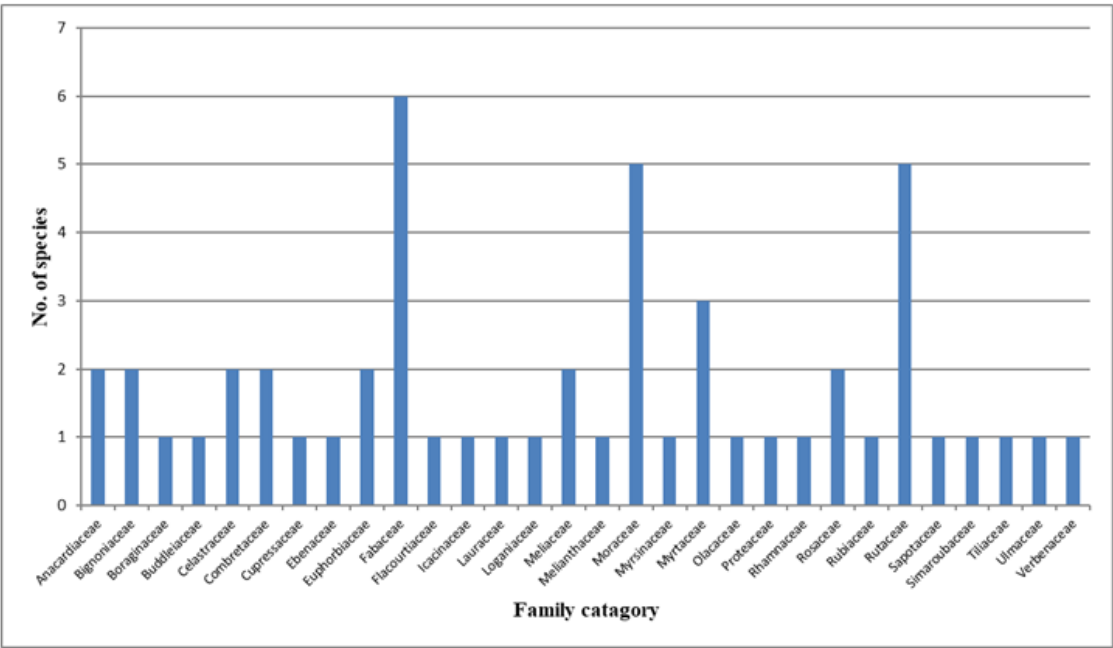
3.2 Woody Plant Species Diversity of Homegarden Agroforestry

In the present study, a total of 52 woody plant species belonging to 30 families were identified in the study area (Figure 3). Among these species, 65.4% were trees, 23.1% were shrubs, and 11.5% were classified as other types of trees. This result aligns with previ-

ous findings by Tefera *et al.* (2016), who recorded 52 woody plant species in homegarden agroforestry in the Dilla Zuria District of southern Ethiopia. It is also comparable to the findings of Birhane *et al.* (2020) and Molla & Kewessa (2015), who identified 49 and 55 woody species, respectively, belonging to 31 families in Hawassa Zuria District in the Sidama Zone and in Dellomenna District in southeastern Ethiopia.

The highest number of species in the study area was represented by the Fabaceae family, which accounted for 11.5% of the species, followed by the Moraceae and Rutaceae families, each comprising 9.6%. The Myrtaceae family ranked third, contributing 5.8% of the species. The families Anacardiaceae, Bignoniaceae, Celastraceae, Combretaceae, Euphorbiaceae, Meliaceae, and Rosaceae represented 3.8% of the species each, while the remaining families accounted for 1.9% of the species, as shown in Figure 3. Detailed information is provided in Appendix 1.

Similar results were reported by Barbhuiya *et al.* (2016) in the Eastern Himalayan Region of Mizoram, Northeast India, where the Fabaceae family was dominant, followed by the Rutaceae family. Shukla *et al.* (2017) also reported comparable findings.

Figure 3. Families with No. of species contained in the study area

In order to get better picture on extent of woody plant species diversity in the study area several diversity indices were employed including Shannon diversity (H'), Simpson's diversity (D), Evenness (H'/H$_{max}$) and Richness as indicated in Table 2.

Table 2. Woody species diversity indices (Mean ±SD) of homegarden

Richness	Shannon diversity (H')	Simpson's diversity (D)	Evenness (E=H'/H$_{max}$)	Individual
10 ± 1.71	1.92 ± 0.22	0.81 ± 0.06	0.74 ± 0.10	27 ± 11.96

The Shannon diversity index (H'= 1.92 ± 0.22) and evenness (0.74 ± 0.10) indicate a diverse and evenly distributed richness of woody plant species (S = 10 ± 1.71) in the study area. According to Kent (2012) and Magurran (2004), the Shannon diversity index typically lies between 1.5 and 3.5, although exceptional cases can exceed 4.5. The species evenness ranges from 0 to 1.

This result is comparable to the findings of Yismaw and Tadesse (2018), who studied three agroecological zones in this area. They reported an average Shannon diversity index (H' = 1.79 ± 0.09), Simpson's diversity index (D = 0.73 ± 0.04), and evenness (E = 0.74 ± 0.05). However, the present study demonstrates higher species richness (S = 10 ± 1.71) compared to their previous finding (S = 5 ± 0.55). The increased species richness in this study may be attributed to gradual species restoration due to improved management practices over the six years since the prior research.

Another comparable study was conducted by Birhane *et al.* (2020) in Hawassa Zuria District in the Sidama Zone, Southern Ethiopia, which reported woody species diversity indices of Shannon diversity index (H' = 1.87), Simpson's index (D = 0.77), and evenness (E = 0.81). However, the Shannon diversity index (H') in the present study is lower than that reported by Mengitu & Fitamo (2015) in Dilla Zuriya Woreda, Gedeo Zone, SNNPRS, Ethiopia, where they found H' = 3.42. This discrepancy may be due to the fact that SNNPRS, particularly the Gedeo Zone, is well known for its homegarden agroforestry practices, whereas such practices are less extensive in the northern parts of Ethiopia.

4   Conclusion

In general, practicing homegarden agroforestry significantly contributes to income generation for households, both directly and indirectly. There is a highly significant difference in annual income between

homegarden agroforestry adopters and non-adopters. Homegarden adopters generate income from a variety of sources, including food crops, fruits, vegetables, fuelwood, cash crops, tree products, poultry and its products, animal products, and honey. Among these, fruits and cash crops were the primary contributors to income generation in the study area. Homegarden agroforestry also plays a major role in enhancing woody plant species diversity. The study area exhibited a diverse and evenly distributed range of woody plant species, with the Fabaceae, Moraceae, and Rutaceae families being the most dominant.

Acknowledgements

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Appendices

Plant's local name, scientific name, and their family, habit and total abundance in the study area

St. No.	Scientific Name	Local Name	Family	Habit	Abundance
1.	*Acacia seyal*	Girar (nech girar)	Fabaceae	Tree	2
2.	*Albizia gummifera*	Kachona	Fabaceae	Tree	5
3.	*Anogeissus leiocarpus*	kikira	Combretaceae	Tree	11
4.	*Apodytes dimidiata*	donga	Icacinaceae	Tree	12
5.	*Azadirachta indica*	Neem	Meliaceae	Tree	1
6.	*Bersama abyssinica*	Azamir	Melianthaceae	Tree	6
7.	*Brucea antidysenterica*	waginos	Simaroubaceae	Shrub/tree	3
8.	*Buddleia polystachya*	anfar	Loganiaceae	shrub/tree	1
9.	*Calpurnia aurea*	Zigta	Fabaceae	Shrub/tree	2
10.	*Casimiroa edulis*	Yetlian kok	Rutaceae	Tree	18
11.	*Catha edulis*	Chat	Celastraceae	Shrub	33
12.	*Celtis africana*	Quaniquana	Ulmaceae	Tree	2
13.	*Citrus aurantifolia*	lomi	Rutaceae	Shrub	34
14.	*Citrus medica*	Tiringo	Rutaceae	Shrub	1
15.	*Citrus reticulata*	Menderin	Rutaceae	Shrub	3
16.	*Citrus sinensis*	Birtukan	Rutaceae	Shrub	46
17.	*Coffea arabica*	Buna	Rubiaceae	Shrub	210
18.	*Cordia africana*	Wanza	Boraginaceae	Tree	58
19.	*Croton macrostachyus*	Bisana	Euphorbiaceae	Tree	15
20.	*Diospyros mespiliformis*	serkin	Ebenaceae	Tree	7
21.	*Dovyalis abyssinica*	koshem	Flacourtiaceae	Shrub	2
22.	*Ekebergia capensis (E. rueppeliana)*	Lol	Meliaceae	Tree	3
23.	*Erythrina abyssinica*	kuara	Fabaceae	Tree	5
24.	*Eucalyptus camaldulensis*	bahrzaf	Myrtaceae	Tree	1
25.	*Ficus congesta*	godn shola	Moraceae	Tree	3
26.	*Ficus sur (F. capensis)*	banbuleda	Moraceae	Tree	3
27.	*Ficus sycomorus*	Shola	Moraceae	Tree	10
28.	*Ficus thonningii Blume*	Enst chibaha	Moraceae	Tree	7
29.	*Ficus vasta*	warka	Moraceae	Tree	7
30.	*Grevillea robusta*	Grevila	Proteaceae	Tree	12
31.	*Grewia ferruginea*	Lenkoata	Tiliaceae	Tree	1
32.	*Jacaranda mimosifolia*	Yetawla zaf	Bignoniaceae	Tree	1
33.	*Juniperus procera*	Yehabesha- tid	Cupressaceae	Tree	3
34.	*Maesa lanceolata*	Kilabo	Myrsinaceae	Shrub/tree	3
35.	*Malus domestica*	aple	Rosaceae	Shrub	7
36.	*Mangifera indica*	mango	Anacardiaceae	Tree	107
37.	*Maytenus arbutifolia*	atat	Celastraceae	Shrub	9
38.	*Millettia ferruginea*	birbira	Fabaceae	Tree	16

St. No.	Scientific Name	Local Name	Family	Habit	total Abundance
39.	*Mimusops kummel*	Ishe	Sapotaceae	Tree	4
40.	*Nuxia congesta*	atquaro	Buddleiaceae	Tree	4
41.	*Olea africana*	Weira	Olacaceae	Tree	5
42.	*Persea americana*	Avocado	Lauraceae	Tree	20
43.	*Premna schimperi*	chocho	Verbenaceae	Shrub	1
44.	*Prunus persica*	Yehabesh Kock	Rosaceae	tree/shrub	4
45.	*Psidium guajava*	Zeituna	Myrtaceae	Shrub	6
46.	*Rhamnus prinoides*	gesho	Rhamnaceae	Shrub	135
47.	*Rhus vulgaris*	kimo	Anacardiaceae	Tree	5
48.	*Sapium ellipticum*	ahoma	Euphorbiaceae	Tree	3
49.	*Sesbania sesban*	meno zaf	Fabaceae	Shrub/tree	1
50.	*Stereospermum kunthianum*	zana	Bignoniaceae	Tree	2
51.	*Syzygium guineense*	Dokma	Myrtaceae	Tree	58
52.	*Terminalia avicennioides*	wonbela	Combretaceae	Tree	1
Total					919

Ethiopian Journal of Environment and Development

Determinants and Challenges of Enrollment in Community-Based Health Insurance in Southern Ethiopia

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Article DOI: **10.20372/ejed.v06i2.05**

Abstract

Since 2011, Ethiopia has been executing the Community-Based Health Insurance (CBHI) initiative across different regions to improve universal health coverage by minimizing out-of-pocket costs for low-income families and to facilitate healthcare access for economically disadvantaged households. The objective of this study is to analyze the factors influencing household enrollment and non-enrollment decisions, along with identifying the primary challenges faced in the implementation of the program. A multi-stage sampling process was employed to select the participating households. Study subjects were chosen through simple random selection based on population proportions (PPS). Primary data was gathered using a pretested questionnaire. To support the quantitative findings, interviews with CBHI specialists and focus group discussions (FGDs) with both members and non-members of CBHI were conducted. Data analysis was performed using STATA version 15 and SPSS version 20, employing both descriptive and inferential statistics. Of the total respondents, 42.7% were enrolled in the CBHI program, while 57.3% were not. To understand the primary determinants of CBHI enrollment, 15 variables were identified. Factors such as residence, illness, family size, occupation, attitude, awareness, information, payment fairness, service quality, and drug availability were found to be significant in relation to CBHI enrollment in the multivariable analysis (P < 0.05). The main challenges identified in the program include poor service delivery and long waiting times, among others. The study revealed the factors influencing enrollment and non-enrollment in the CBHI scheme, as well as its key implementation challenges. It is essential for the government to collaborate with relevant organizations to address the barriers faced by low-income households in enrolling in the program and to find solutions to the challenges of its implementation.

Keywords/Phrases: Challenges, Community-based Health Insurance, Enrollment, Implementation, Low Income Family, Non-enrollment, Southern Ethiopia, Universal Health Coverage

1 Introduction

Community-Based Health Insurance (CBHI) offers healthcare services to individuals residing and working in rural regions or the urban informal sector who lack access to public, private, or employer-sponsored health insurance. This model serves as an alternative financing approach that is governed, created, and overseen by its members through their contributions (Abdilwohab *et al.*, 2021; Dagnaw *et al.*, 2022; Tabor, 2005). The establishment of effective health financing systems in developing nations, especially those with low income, continues to pose significant challenges and remains a topic of active debate (Adeniyi-Jones, 1976). This situation is primarily attributed to scarce economic resources, sluggish

economic development, limitations within the public sector, and inadequate organizational capacity.

The healthcare system in Ethiopia is marked by substantial out-of-pocket expenses, rising healthcare needs, challenges in mobilizing health resources among rural communities, and a failure to fully recuperate the costs of care borne by beneficiaries (Mariam, 2001). These out-of-pocket payments encompass costs for goods and services obtained from pharmacies, traditional healers, private practitioners, public healthcare facilities, and services provided abroad.

Like many countries, Ethiopia's heavy reliance on out-of-pocket spending forces individuals and households to either forgo necessary medical care—potentially worsening health conditions—or incur expenses that heighten the risk of poverty (Bank, 1993; Organization, 2000). In response, the country launched a pilot program for CBHI in 2011, which saw impressive adoption rates, reaching 41% in its first year. However, 18% of households who enrolled in the initial year ceased their payments the following year (Mebratie et al., 2015).

Ethiopia is dedicated to realizing Universal Health Coverage (UHC), which entails offering high-quality healthcare services that are fair and accessible to all individuals. The nation is striving to establish a thorough and sustainable risk protection system, incorporating health financing mechanisms that are specifically designed to meet its requirements, especially in the informal sector, which accounts for more than 85% of the population (Agency, 2015a).

Primary healthcare funding is a structural component of health systems essential for establishing UHC (Abdilwohab et al., 2021). This funding involves three interconnected functions: resource allocation (including purchasing and paying for services), mobilization and collection of funds, and pooling of prepaid resources (Evans & Etienne, 2010). UHC aims to eliminate financial barriers that prevent individuals from accessing necessary medical care, which is vital for maintaining a healthy and productive society. Mechanisms like CBHI are potential instruments for achieving UHC by providing health security through risk-sharing (Abdilwohab et al., 2021).

CBHI is an integral component of the Ethiopian government's comprehensive strategy for healthcare financing reform, which seeks to enhance financial protection, establish cost-sharing mechanisms between the government and citizens, ensure equitable access to healthcare, and promote social inclusion in health as well as domestic resource mobilization (Solomon, Hailu, & Tesfaye, 2011). Grounded in the principles of mutual aid and social solidarity, CBHI specifically targets individuals working in rural and urban informal sectors who do not have access to conventional insurance options. This funding approach is member-controlled and is designed to mitigate unpredictable or high healthcare expenses by converting them into regular premium payments (Chankova, Sulzbach, & Diop, 2008; Tabor, 2005; Uzochukwu et al., 2010).

In accordance with the Ethiopian Health Policy that was ratified in 1993, the Ministry of Health formulated a healthcare funding strategy that prioritizes health insurance. The objective of the government was to decrease out-of-pocket expenses from 37% to below 15% and to lower catastrophic health expenditures from 3.5% to 2.5% through the implementation of the Community-Based Health Insurance (CBHI) program in 80% of districts. Nevertheless, the 2016 Ethiopian Demographic and Health Survey (EDHS) revealed that merely 5% of villages were enrolled in the program, highlighting regional inequalities. Performance data further showed that only two million individuals, representing 0.2% of the 900 million eligible population, engaged in community insurance (De Allegri et al., 2008; Ekman, 2004; Wang & Pielemeier, 2012).

2 Problem statement

Community-Based Health Insurance (CBHI) serves as a means to address the World Health Assembly's appeal for universal health coverage, especially in low-income countries (LICs) where there are considerable disparities in healthcare access (De Allegri et al., 2006; Tien et al., 2005). Given that financial risk protection is a vital aspect of UHC, Ethiopia initiated a comprehensive and sustainable CBHI program in 2011. Although the CBHI framework shields members from catastrophic health costs, enhancing the quality of health services is crucial for boosting mem-

ber satisfaction and effectively progressing towards UHC (Ridde *et al.*, 2018).

Around 84% of the global population lives in developing nations, with at least 50% of these individuals existing in poverty. The 1.3 billion rural poor workers engaged in the informal sector account for 20% of the world's GDP (Taddesse *et al.*, 2020). Therefore, the importance of health insurance for disadvantaged and marginalized communities is indisputable.

Low levels of health insurance coverage are widespread in Sub-Saharan Africa (Zhao *et al.*, 2014). The formal sector, which represents approximately 10% of the population, is predominantly the only demographic with access to the available health insurance systems (Wiesmann & Jütting, 2000). A significant number of low-wage workers in Africa's informal sector, along with self-employed rural inhabitants, have never benefited from social protection associated with health insurance programs (Basaza *et al.*, 2009). Community-based health insurance (CBHI) is emerging as a promising solution to improve access to primary healthcare.

Out-of-pocket medical expenses have a profound effect on the financial stability of lower socioeconomic groups, resulting in deteriorating living conditions. Worldwide, more than 150 million households encounter financial difficulties due to healthcare expenses, with around 25 million descending into extreme poverty annually. In Sub-Saharan Africa, where resources are scarce, over 90% of financial challenges related to healthcare arise (Maeda *et al.*, 2014; Xu *et al.*, 2007). In six countries across the Middle East and North Africa, 7–13% of households face catastrophic medical expenses (Elgazzar *et al.*, 2010). These regions are responsible for 90% of the global disease burden (Noubiap *et al.*, 2014; Pablo & Schieber, 2006; Wang & Pielemeier, 2012).

Despite nations reaching an agreement at the World Health Organization (WHO) General Assembly in 2005 to attain Universal Health Coverage (UHC) through risk-pooling strategies and diminished out-of-pocket expenses, the actual expenditure on healthcare remains low, at under 12% (Gottret & Schieber, 2006; Pablo & Schieber, 2006; Wang & Pielemeier, 2012). Direct healthcare expenditures differ significantly, with 42% in Kenya, 27% in Ghana, and 37%

in Ethiopia. The establishment of health insurance programs could assist countries in lowering direct healthcare expenses (Nimpagaritse & Bertone, 2011). Ethiopia exhibits one of the lowest levels of health service usage in Sub-Saharan Africa, with inpatient healthcare utilization at merely 6% (Leive & Xu, 2008).

In recent years, the Ethiopian population has expressed significant concerns about inadequate healthcare facilities and the financial pressures associated with healthcare (Agency, 2015a; Atnafu *et al.*, 2018). Only 1.2% of the population had health insurance through a combination of government and commercial organizations (Atnafu *et al.*, 2018).

There is growing interest in how CBHI programs can assist the poor, especially those in the informal sector, in accessing basic healthcare (Agency, 2015a; Mwaura & Pongpanich, 2012). Since 2011, Ethiopia has implemented the CBHI program to improve health outcomes for underprivileged rural residents. However, not all rural households are covered by CBHI, primarily due to low government initiative, lack of awareness, and accessibility issues (Agency, 2015a; Atnafu *et al.*, 2018).

Therefore, this study aims to investigate the factors influencing enrollment and non-enrollment in CBHI programs, as well as the challenges faced in their implementation. It seeks to provide potential solutions for the government, policymakers, and other stakeholders by identifying determinant factors, implementation challenges, and proposing actionable recommendations.

3 Materials and Methods

3.1 Study population

The source population consisted of all households that had resided in the area for over six months, whereas the study population encompassed all heads of households in the randomly chosen kebeles. Heads of households and/or their spouses who were employed by the government were excluded from the study.

3.2 Sample size determination and sampling techniques

Utilizing a singular population percentage formula along with the following assumptions, the calculated sample size was established at 847. This determination was made based on an assumed maximum household enrollment rate in the Community-Based Health Insurance (CBHI) of 50%, a maximum acceptable error of 5%, a Z-statistic value of 1.96, an expected non-response rate of 10%, and a design effect of 2.

A multi-stage sampling methodology was implemented to select the households that participated in the study. In the initial stage, four zones were randomly selected to serve as the primary sampling units. In the subsequent stage, eight woredas—two from each zone—were randomly chosen as secondary sampling units. Lastly, in the final stage, 16 kebeles were randomly picked from the eight selected woredas. Within each of the chosen kebeles, study subjects (households) were identified through simple random sampling based on population proportions in relation to the sample size (PPS).

3.3 Data collection tools and procedures

Data was gathered utilizing a pretested, interviewer-administered questionnaire. The survey was formulated based on information from the National Health Insurance Agency's CBHI evaluation study in Ethiopia (Agency, 2015b). The English version of the questionnaire was translated into the regional language for the purpose of data collection. The instrument was subjected to pre-testing on 5% of the actual sample size in two kebeles outside the designated area, ensuring that the socio-demographic and other pertinent parameters were comparable to those of the study population. In light of the pretest results, certain items were adjusted or added, while others that were ambiguous were clarified. Data collectors and supervisors reviewed the pretest data to improve their comprehension of the data collection process.

Five graduate nurses proficient in the local language and two professional nurses holding bachelor's degrees in healthcare were involved in the data collection. Face-to-face interviews were carried out after participants were briefed on the study's ob-jectives and the significance of their involvement. Supervisors, along with the lead investigator, performed daily checks to verify that the questionnaires completed by the data collectors were accurate, consistent, and relevant. Any relevant feedback was relayed to the data collectors the following morning prior to the commencement of regular data collection.

3.4 Method of data analysis

Data review, cleaning, and entry were performed using STATA version 15 and SPSS version 20 prior to analysis. Both descriptive and inferential statistics were employed to evaluate the data. The enrollment status of households in CBHI was presented using frequency distributions, percentages, and graphs in the descriptive statistics.

The correlation between each explanatory factor and the outcome variable (CBHI enrollment status) was assessed using the chi-square test. Factors with a p-value of less than 0.15 in the bivariate analysis were included in the final multivariable logistic regression analysis. The model fit was evaluated using the Hosmer-Lemeshow statistic and the coefficient of deviation, indicating a good fit (P = 0.863).

Potential variables were analyzed for multicollinearity through the variance inflation factor (VIF) test, utilizing a threshold of 10. No evidence of multicollinearity was detected, as all candidate variables exhibited a VIF value of 3. To assess the enrollment status of households in CBHI, binary logistic regression was employed. A variable was deemed to have a statistically significant relationship with CBHI enrollment status if its p-value was below 0.05 in the final model. The strength of this relationship was assessed using a 95% confidence interval odds ratio.

3.5 Ethical Considerations

This research obtained ethical clearance from the Institutional Review Board (IRB) at Dilla University, College of Medicine and Health Sciences, in alignment with the Helsinki Declaration. Additionally, authorization letters were secured from the SNNP Regional Health Office, the Zone Health Department, and the Woredas Health Departments. All identifiers of respondents were kept confidential, and the data

were anonymized. Following IRB approval, verbally informed consent was obtained from each respondent. Given that most of the study population was from a rural area, literacy levels were assumed based on oral informed consent. Participants retained the right to choose whether to participate in the study, either in whole or in part.

4 Results and Discussion

4.1 Socio-Demographic Characteristics of the respondents

The distribution of CBHI participants according to their demographic and socioeconomic factors is presented in Table 1. This study included a total of 847 households, achieving a response rate of 100%. Among the respondents, 306 (36.1%) were households headed by women, while 485 (63.9%) were headed by men. In fact, men typically lead or manage the majority of households in both urban and rural Ethiopia.

Among the respondents, 277 (32.7%) were aged between 35 and 39, making this the most common age group. Additionally, 254 (30%) were under 34, 174 (20.5%) were between 40 and 50, and 142 (16.8%) were over 50. A total of 418 participants (48.4%) primarily resided in rural areas, followed by 232 participants (27.3%) from semi-urban areas and 197 (23.3%) from urban areas.

Table 1. Socio-demographic characteristics of the respondents

Variables	Category	Frequency	Percent
Gender	Male	541	63.9%
	Female	306	36.1%
Age	less than 34	174	20.5%
	35-39	277	32.7%
	40-50	254	30.0%
	greater than 50	142	16.8%
Residence	Urban	197	23.3%
	semi-urban	232	27.4%
	Rural	418	49.4%
Occupation	farmer	335	39.6%
	Informal sector	157	18.5%
	day laborer	189	22.3%
	unemployed	166	19.6%
Education	no formal education	248	29.3%
	Primary	279	32.9%
	secondary & above	320	37.8%
Family size	1-4	382	61.6%
	5 or more	465	38.4%
Marital status	Single	102	12.0%
	Married	657	77.6%
	Other	88	10.4%
Enrollment Status	Enrolled	362	42.7
	Non-enrolled	485	57.26

In terms of occupation, 189 respondents (22.3%) were day laborers, while 335 (39.6%) were farmers. The remaining group included 166 individuals (19.6%) who were unemployed and 157 (18.5%) working in the informal economy. Educationally, 320 households (37.8%) had at least a secondary education, while 248 households (29.5%) had no formal education, and 279 households (32.9%) had only primary education.

Furthermore, 382 participants (61.6%) came from households with fewer than five members, and 657 households surveyed (77.3%) were married. A total of 355 participants (41.9%) reported having been unwell in the past year. Notably, 485 study participants (57.3%) did not have community-based health insurance (CBHI) at the time of the study, while 362 (42.7%) did (see Table 1). These demographic characteristics provide valuable insights into the overall profile of the respondents.

4.2 Determinants of enrollment status of household in community-based health insurance program

We can identify who is enrolling in CBHI and how insured households differ from uninsured ones by comparing background characteristics between the two groups. Table 2 summarizes the comparison of several household-level factors between CBHI participants and non-participants.

To understand the primary determinant factors of CBHI enrollment, a total of 15 variables were identified. The following variables were significantly associated with CBHI enrollment in the multivariable analysis (P < 0.05): place of residence, illness, family size, occupation, attitude, awareness, and information (see Table 2).

The results of the multivariable logistic regression indicate that households in urban areas were 2.185 times more likely to participate in the CBHI program compared to those in rural areas (AOR = 2.185; 95% CI: 1.25, 3.817). Additionally, the likelihood of study participants enrolling in CBHI was significantly lower in families without a member suffering from a chronic illness, compared to those with such a member (AOR = 0.401; 95% CI: 0.279, 0.575).

Families with five or more members were approximately twice as likely to enroll in the CBHI program compared to families with fewer members (AOR = 2.2; 95% CI: 1.503, 3.223).

Farmers and day laborers had a 0.31 (AOR = 0.31; 95% CI: 0.168, 0.572) and 0.28 (AOR = 0.28; 95% CI: 0.156, 0.503) times lower likelihood of enrolling in CBHI, respectively, compared to unemployed individuals.

Participants who received information from health care professionals were 0.312 times less likely (AOR = 0.312; 95% CI: 0.180, 0.540) to enroll in the CBHI scheme compared to those who received information from radio, television, or magazines. Similarly, participants who received information from community, religious, or other leaders were 0.442 times less likely (AOR = 0.442; 95% CI: 0.249, 0.785) to enroll.

The odds ratio for participants with a negative attitude toward CBHI was estimated to be 0.226 (95% CI: 0.155, 0.329). For those unaware of CBHI, the odds ratio was 0.17 (95% CI: 0.080, 0.360), while those who believed that payment was unfair had an odds ratio of 0.343 (95% CI: 0.219, 0.536). Participants who perceived the quality of services as poor had an odds ratio of 0.87 (95% CI: 0.874).

Table 2. Determinants of respondents' enrolment in CBHI among bivariate and multivariate logistic regression analysis, Southern Ethiopia

Variables		Enrollment status		COR (95% CI)	AOR(95% CI)
		No	Yes		
Gender	Male	298	243	0.78(0.587, 1.038)	1.213(0.812, 1.81)
	Female	187	119	1	1
Age	Less than	34 114	60	1.697(1.078, 2.673)	0.977(0.505, 1.892)
	35-39	167	110	1.356(0.902, 2.04)	0.956(0.550, 1.663)
	40-50	129	125	0.922(0.611, 1.391)	1.103(0.647, 1.881)
	Greater than	50 75	67	1	1
Residence	Urban	138	59	2.753(1.92, 3.948)	2.185(1.25, 3.817)*
	Semi-urban	155	77	2.369(1.696, 3.31)	1.452(0.887, 2.379)
	Rural	192	226	1	1
Sickness	No	162	193	0.439(0.332, 0.581)	0.401(0.279, 0.575)*
	Yes	323	169	1	1
Education	No formal education	131	117	0.547(0.389, 0.769)	0.961(0.572, 1.615)
	Primary	139	140	0.485(0.348, 0.675)	0.833(0.538, 1.289)
	Secondary and above	215	105	1	1
Family size	1-4	255	127	2.052(1.551, 2.714)	2.024(1.412, 2.903)*
	Five or more	230	235	1	1
Marital status	Single	82	20	2.708(1.415, 5.181)	1.615(0.680, 3.837)
	Married	350	307	0.753(0.478, 1.185)	0.652(0.350, 1.215)
	Other	53	35	1	1
Occupation	Farmer	145	190	0.211(0.138, 0.324)	0.310(0.168, 0.572)*
	Informal sector operator	104	53	0.543(0.331, 0.892)	0.634(0.349, 1.152)
	Day laborer	106	83	0.354(0.222, 0.565)	0.280(0.156, 0.503)*
	Unemployed	130	36	1	1
CBHI attitude	Negative	234	286	0.248(0.182, 0.338)	0.226(0.155, 0.329)*
	Positive	251	76	1	1
CBHI awareness	No	404	350	0.171(0.092, 0.319)	0.170(0.080, 0.360)*
	Yes	81	12	1	1
Information	No information	166	94	0.804(0.523, 1.237)	0.739(0.434, 1.259)
	Health professionals	112	138	0.37(0.241, 0.567)	0.312(0.180, 0.540)*
	Community/religious leaders	106	84	0.575(0.366, 0.902)	0.442(0.249, 0.785)*
	radio/television/magazines	101	46	1	1
Payment fairness	Not fair	331	319	0.292(0.201, 0.423)	0.343(0.219, 0.536)*
	Fair	153	43	1	1
Service availability	Not enough	304	198	1.391(1.055, 1.835)	0.993(0.686, 1.436)
	Enough	181	164	1	1
Service quality	Not good	296	178	1.619(1.229, 2.132)	0.874(1.315, 2.671)*
	Good	189	184	1	1
Drug availability	Insufficient	289	272	0.488(0.362, 0.658)	0.396(0.270, 0.581)*
	Sufficient	196	90	1	

4.3   Discussion

The aim of this research was to assess the elements affecting the execution of community-based health insurance (CBHI) in southern Ethiopia. According to our data, 42.7% of the 847 households surveyed are covered by a CBHI program. Other studies report different percentages, which may be attributed to variations in study populations, regions, time frames, and methodologies. Some studies focused on healthcare facilities or urban residents, who may be more familiar with the CBHI scheme, while others were conducted in rural areas. Various factors, such as cultural influences, distance from healthcare facilities, geographic obstacles, and lower levels of awareness, may contribute to households lacking knowledge about the CBHI plan.

While comparing the two groups helps to understand the sample, it is essential to control for variations in other characteristics to determine whether a variable is related to enrollment.

Residence: Table 2 lists the factors strongly associated with enrollment based on respondents' neighborhoods. Households in urban areas have a significantly higher likelihood of enrolling in CBHI compared to those in rural regions. Interviews with CBHI specialists indicate that those living in or near cities are more aware of the program and its benefits. Urban residents generally have better access to healthcare services and prefer public hospitals or private care. In contrast, rural households often exhibit poorer attitudes and lower awareness levels, as awareness-raising efforts are less prevalent in rural areas.

Health Status or Illness: As more households experience health issues, the cost of healthcare services increases, prompting them to seek risk-pooling options like insurance. Our findings suggest that households with higher illness rates are more inclined to enroll. Specifically, respondents without a family member with a chronic illness were significantly less likely to join CBHI compared to those with such a member. This aligns with previous research indicating that households with at least one member having a health issue in the past year are more likely to participate in insurance systems, illustrating the effect of adverse selection on enrollment decisions.

This is encouraging from a health perspective, as it indicates that those who need healthcare the most are obtaining insurance.

Family Size: Data indicates that households with five or more members have a much higher likelihood of signing up for CBHI. This is reasonable, as the probability of illness increases with the number of family members, along with the desire to reduce healthcare costs. Larger families also face a greater risk of health issues, increasing the likelihood that at least one member will seek to join risk-pooling institutions. This finding is consistent with earlier studies showing that larger households are more likely to purchase insurance due to the financial burden during health crises.

Occupation: Our findings reveal that farmers and day laborers have a lower likelihood of enrolling in the CBHI program compared to unemployed individuals. Although these groups require health insurance due to their inability to afford healthcare costs, they are less likely to enroll than those without jobs.

Attitude: Participants with a favorable attitude toward the CBHI program were more likely to enroll than those who did not share that perspective. Positive word-of-mouth from enrolled members who receive quality care can influence the perceptions of their neighbors, encouraging them to join CBHI.

Awareness: Low literacy rates and a lack of knowledge about CBHI within the community contribute to low enrollment. Awareness of the program is identified as a key factor influencing CBHI enrollment. Participants with greater knowledge and understanding of the program are more likely to enroll. This finding aligns with other studies indicating that familiarity with insurance concepts simplifies enrollment decisions.

Information: The source of information is a crucial determinant for CBHI enrollment. Individuals who received information from radio or television were more likely to be CBHI members compared to those who received information from healthcare providers or community leaders. This suggests that participants find the information provided by healthcare professionals and community leaders insufficient.

Payment: Participants who believe that payment for the CBHI program is fair are more likely to enroll compared to those who perceive it as unfair.

Service Quality: The quality of services provided by health institutions significantly influences enrollment decisions. Participants who believe that the quality of care offered by healthcare providers is good are more likely to engage with CBHI than those who perceive service quality as poor. This aligns with findings from other studies, as individuals seek high-quality healthcare at reasonable prices when joining the program. Factors such as availability of healthcare professionals, waiting times, and respect from caregivers play important roles in determining membership in the program.

Drug Availability: Individuals who believe there is insufficient access to medications are less likely to enroll in CBHI compared to those who feel that access is adequate. As noted in focus group discussions with members of the enrolled CBHI community, even if the service provider is excellent, the inability to obtain medications from healthcare facili-

ties poses a significant barrier. Participants expressed that they often have to spend additional money to purchase medications that are not readily available.

4.4 Implementation Challenges

CBHI Enrollment Plan

Respondents were asked about their interest in enrolling in the CBHI scheme. Of the 485 households that comprised the non-enrolled participants, 371 (76.5%) expressed a willingness to participate, while the remaining 114 (23.5%) indicated no interest in joining the CBHI program.

Some factors that prevented households from signing up for CBHI included the program's limited coverage (which is primarily concentrated in urban areas), insufficient funds for the annual contribution or the ability to pay out-of-pocket, a lack of desire for frequent healthcare visits, inadequate understanding of the CBHI program, a lack of confidence in its effectiveness, shortages of medications, and general unawareness of the scheme, among others.
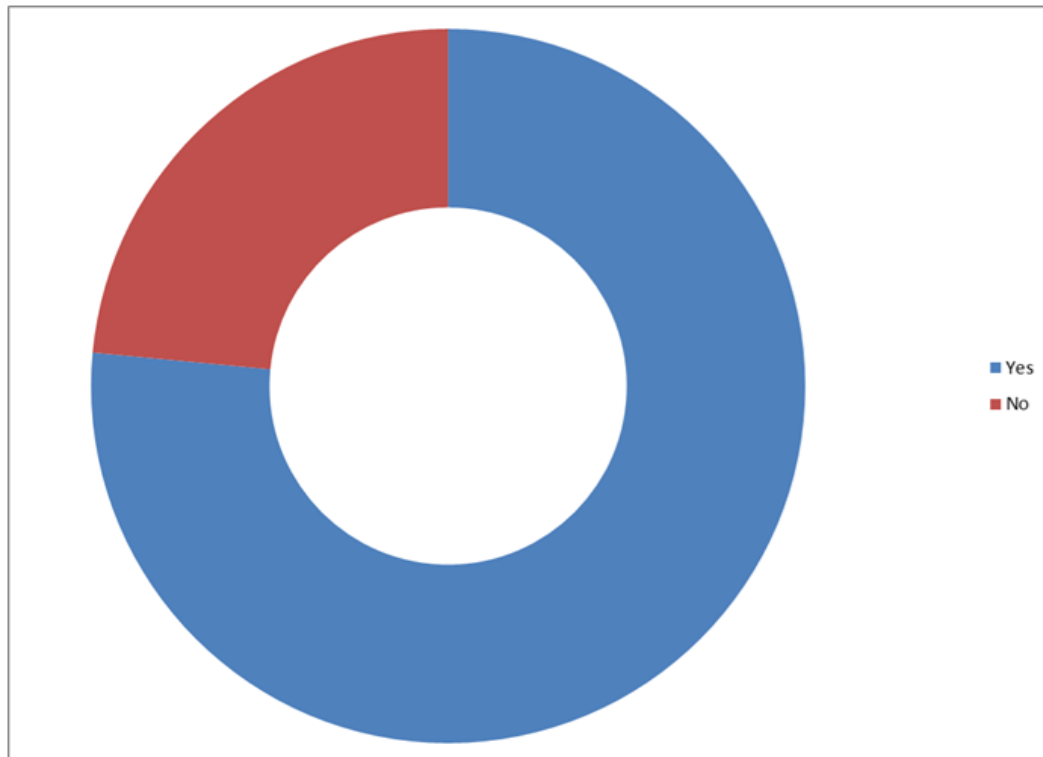

Figure 1. CBHI enrollment plan of the households

Stay in CBHI

According to the statistics below, a significant portion of respondents among the enrolled households expressed a desire to continue using the service. This suggests that the program positively impacts the health status of these households in relation to their needs.

Those who expressed a lack of interest in remaining CBHI members provided several justifications for their withdrawal. These include poor service experiences, rumors, reduced income, a belief that they won't fall ill, a perception that they can afford medical costs, and relocation.

Discussions with CBHI experts revealed that most program participants receive higher-quality healthcare at lower costs, leading to improved health conditions for their family members. Many users, particularly those with chronic illnesses, are the biggest beneficiaries of this program, even among those who are generally in good health. Focus group discussions with beneficiaries indicated that they wish to remain in the program due to its provision of low-cost annual health insurance, coverage for common family illnesses, and overall high-quality services—despite some health centers offering subpar care and pharmacies with limited drug supplies.
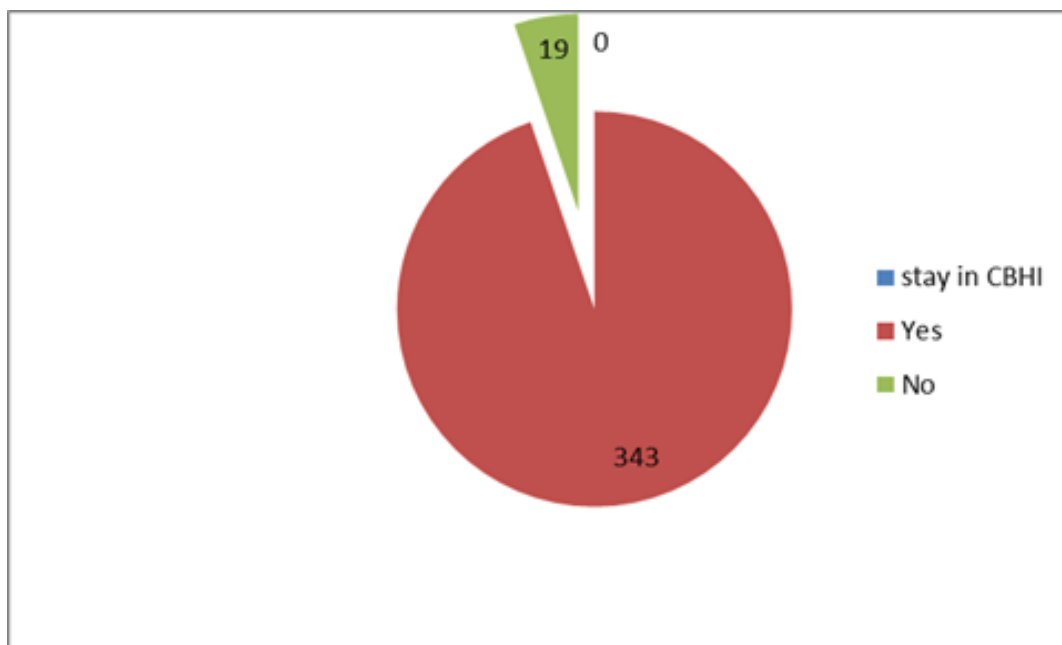
Figure 2. Willingness of CBHI enrolled households to stay in the program

Major Challenges of the Scheme

The recipients of CBHI were asked to identify any issues they encountered while using the program. As shown in the chart above, some key concerns expressed by beneficiaries included the low quality of healthcare services, lengthy wait times for care, a shortage of healthcare professionals, and bureaucratic hurdles in accessing services.

Additionally, several issues were noted, including a

shortage of medications, remote locations of medical facilities, limited access to comprehensive medical services, unethical behavior by some medical professionals, and discrimination favoring out-of-pocket patients. Other concerns include inadequate awareness of the program, drug-related corruption, insufficient follow-up and support, and conflicts between healthcare beneficiaries and providers. The process of identifying those in need within kebeles also faces challenges, such as nepotism.

Table 3. Implementation challenges of the scheme

Implementation challenge	Frequency	Percent
Poor quality service	120	33.1
Partiality	14	3.9
Bureaucracy	52	14.4
Shortage of professional	53	14.6
Longer waiting time	89	24.6
Longer registration	34	9.4
Total	362	100

The organization is currently in debt due to a mismatch between income and expenses, primarily because most beneficiaries have chronic illnesses and extensively use the services. As a result, the organization has fallen behind on its loan payments. Another significant challenge facing the CBHI system is the financial strain of providing services and medications to plan participants.

5 Conclusion

- Decisions regarding CBHI membership and non-enrollment are influenced by respondents' socio-demographic, economic, and knowledge levels.

- Factors such as location, illness, family size, occupation, attitude, awareness, and availability of medications were identified as key determinants of CBHI enrollment. Additional reasons for non-enrollment include negative perceptions of CBHI, low awareness of the program, unfair payment practices, poor service quality, and inadequate medication supply.

- The main implementation challenges of the CBHI scheme include poor service quality and medication availability from the beneficiary perspective, as well as financial issues, insufficient funding, and delayed payments from beneficiaries.

- To enhance satisfaction with service delivery, it is essential to provide comprehensive healthcare and improve overall service quality. Moreover, the management of health facilities, policymakers, and other relevant authorities ought to prioritize enhancing the understanding of Community-Based Health Insurance

(CBHI) benefits among members through educational initiatives and information dissemination campaigns. Furthermore, it is essential to carry out a comprehensive nationwide longitudinal study to pinpoint the challenges that impact household satisfaction with the CBHI program.

Ethical Approval Number

This research obtained ethical clearance from the Institutional Review Board (IRB) at Dilla University, reference number DUIRB/00322,02, College of Medicine and Health Sciences, in compliance with the Helsinki Declarations. All identifiers of respondents were kept confidential, and data were anonymized. Following IRB approval, verbally informed consent was obtained from each participant. Given that most of the study population was from rural areas, literacy levels were assessed through oral consent. Participants were fully informed of their right to participate or to withdraw from the study, either wholly or in part.

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