FEDERAL DEMOCRATIC REPUBLIC OF ETHIOPIA
CENTRAL STATISTICAL AGENCY
In collaboration with The World Bank

# Rural Investment Climate Survey
## 2006 / 2007(1999 E.C.)

(December 2006-January 2007)

**Volume I**

## REPORT ON
## RURAL NON-FARM ENTERPRISES INVESTMENT CLIMATE CONSTRAINTS, INFRASTRUCTURE ACCESSIBILITY, AND HOUSEHOLD'S EMPLOYMENT

December 2007 (2000 E.C.)
Addis Ababa, Ethiopia

STATISTICAL BULLETIN

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**Acknowledgement**

This report is the first ever Rural Investment Climate Survey conducted for Ethiopia. This statistical report presents quantitative information on the profile of rural non-farm enterprises, rural investment constraints, accessibility to credit and market information, demographic characteristics of household members, living condition and employment status as obtained and summarized from the survey.

The survey implementation was carried out by the Central Statistical Agency in collaboration with the World Bank. In particular, the efforts of the following individuals must be acknowledged and commended; Mrs. Samia Zekaria, (Director, CSA) who supported the conceptualisation of the survey and drive for its implementation in order to provide statistics to access the investment climate of non-farm enterprises in Ethiopia; Mr. Yasin Mussa (Deputy Director, CSA) oversaw the completion of the survey with necessary support and encouragement.

The following individuals from CSA who were in the planning and implementation of the survey from the beginning to the end are also appreciated; Mr. Habekiristos Beyene (Survey team leader), Mr. Biratu Yegezu (Methodology management and sample design), Mr. Esayas Muleta (Sample design), Mr. Mengistu Kefale (Household survey), Shemeles Mulugeta (Household survey), Samuel Hailu (Enterprise survey), Zenebe Fikirie (Community survey), Ayenew Legesse (Data processing and statistical report), and Ermyas Arega (Data processing and statistical report).

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# Chapter 1
# Introduction

## 1.1 Importance of Investment Climate Survey

There is a growing recognition of the importance of a good investment climate for generating economic growth and reducing poverty. Few now accept the view that greater investment alone will lead to higher growth. Instead, it is often emphasized that it is important to build a productive environment in which private business can flourish. Although the term "investment climate" is used broadly, here it is taken to describe the infrastructure, regulatory, and institutional environment that supports entrepreneurship and efficient rural markets. In short, the investment climate includes major factors that are incentives or disincentives for starting and running a private business.

Despite the increasing awareness of the importance of a good investment climate, very little work has been done to assess the climate in rural areas. Most of this type of work has focused on urban areas and the manufacturing sector. In rural areas, there is a need to gather objective measures of the investment climate and to link these measures directly to the performance of firms. The Ethiopian Rural Investment Climate Survey is among the first systematic assessments ever for the country to take a look at the business and market environment in rural areas. It focuses largely on the rural non-farm economy dominated by small enterprises.

**Table 1.1: Definition of Terms**

| Term | Definitions[1] |
|---|---|
| Non-farm Enterprise | *An economic unit operating on its own account outside agriculture* (this includes small-scale activities independent of the technological sophistication. It can be full/part time formal/informal, and seasonal/episodic. It may take place at home, a specific business location, or be performed by itinerant traders. Processing farm products and then selling them is defined as non-farm). |
| Rural | *Settlements with less than 2,000 inhabitants.* |
| Urban | *Small market towns with less than 10,000 habitants, often rural trading centers.* |

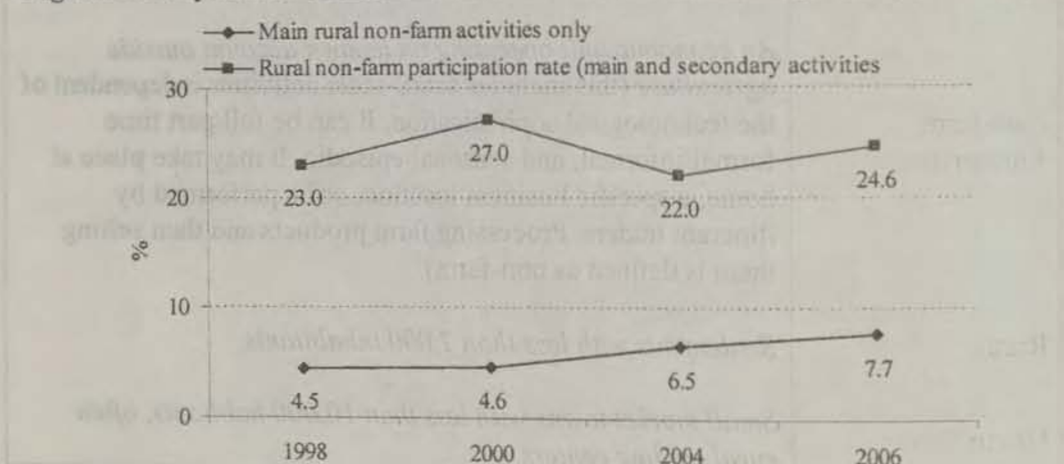
[1] For detailed definitions of these and many other terms please refer to the "Ethiopia Rural Investment Climate Survey Basic Information Document", Central Statistical Agency and the World Bank, Addis Ababa, November 2007.

## 1.2 Rural Economy in Ethiopia

Agriculture is the oldest primary activity in Ethiopia and continues to dominate the economy. The sector is expected to remain the leading sector for some time in the future. Agriculture employs 80 to 85 percent of the county's economically active population and contributed about 45 percent to GDP in 2006. Nearly 96 percent of the agricultural output is produced by subsistence farmers who operate on fragmented small plots of land. The small plots could be subject to further fragmentation in the future unless measures are taken to accommodate the ever increasing rural population and minimize the total dependency of the rural population on agriculture. In rural Ethiopia, case studies often suggested that there is little diversification beyond agriculture. But the information is scattered, non-representative, and has conflicting evidence on the size and composition of the rural non-farm enterprise sector (see Table 1.1 for definition of terms).

Figure 1.1 shows the dynamics of the non-farm sector in Ethiopia using data from the Welfare Monitoring Surveys for the years 1998, and 2004; and the 2006/2007 Rural Investment Climate Survey (RICS).[2] We use two definitions. First, we ask if *any household member participates in the rural non-farm sector*, therefore including secondary and often marginal secondary activities. Second, we define *the main occupation of a household head not being a farmer and the household exclusively participates in rural non-farm activities*". From the figure it is clear that there seems to be an upward trend in the main participation rates in rural Ethiopia, although there are some fluctuations in the gross overall participation, possibly due to the agricultural cycle or measurement gaps.

**Figure 1.1: Dynamics of Household Rural Non-farm Participation (1998-2006/7)**




Rural non-farm participation in Ethiopia is low compared to participation in other African countries. Research claims that an estimated average of 42 percent of rural households in

[2] Due to the lack of data the Gambela region is excluded. In the 2006/7 non-farm participation focuses on the enterprises sector and covers Amhara, Oromia, SNNP and Tigray.

Africa participates in non-farm activities in the 1990s.[3] This would suggest that Ethiopia is behind other countries in diversifying its rural economy.

To minimize the existing statistical data gap on the overall performance, distribution and contribution of non-farm enterprises to the rural income as well as to the country's economy a survey on the investment climate was carried out. In December 2006 to January 2007 the Central Statistical Agency (CSA) in collaboration with the World Bank (WB) conducted a Rural Investment Climate Survey (RICS). This statistical report presents quantitative information on the profile of rural-urban non-farm enterprises, rural investment constraints, accessibility to credit and market information, demographic characteristics of household members, living condition and employment status as obtained and summarized from the survey.

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[3] See Steven Haggblade, Peter Hazell and Thomas Reardon, "Transforming the Rural Nonfarm Economy", Baltimore, Johns Hopkins University Press, 2007.

## Chapter 2
## Survey Methodology

### 2.1 Objectives of the survey

The main objectives of the Rural Investment Climate Survey are to:

- Collect statistical data on a pilot basis on the basic characteristics of the rural non-farm enterprise sector;
- Identify the determinants of entry into non-farm enterprise activity;
- Estimate and assess the performance of rural non-farm enterprises that help policy makers design the best policy that can address the sector's requirements and promote rural employment;
- Assess and identify major enterprise constraints that affects their growth and expansion in rural area;
- estimate the number of persons engaged in the various activities in rural areas;
- Know the number and distribution of rural non farm enterprises by type in the rural areas of the region;
- Collect statistical data on basic demographic characteristics of households operating non-farm enterprises; and
- Collect key information with regard to the profile of rural non-farm enterprises, accessibility and others that can serve as a baseline data for the regions as a whole.

### 2.2 Coverage and Scope

This survey[4] was conducted in two parts:

- The RICS-AgSS: A 30 question non-farm module attached to the 2006/7 Agriculture Sample Survey (AgSS). It focused on households with non-farm enterprises in Amhara, Tigray, Oromia, and SNNP regions; and
- The more detailed RICS-Amhara Survey which covered households, enterprises and communities in the four zones (North Gonder, South Gonder, North Wello, West Gojjam) of the Amhara region.

The RICS-AgSS non-farm module was conducted in 490 EAs in the four major regions of Ethiopia (Tigray, Amhara, Oromiya and SNNP) which make up about 90 percent of the population of Ethiopia. The RICS-AgSS covered all of the EAs in the four zones in Amhara as listed above. In the rest of Amhara and in the other three major regions, the RICS-AgSS covered the following number of EAs: rest of Amhara (50 EAs out of 224), Tigray (60 EAs out of 165), Oromiya (79 EAs out of 573), and SNNP (81 EAs out of 612). The total nominal sample size of the RICS-AgSS is thus 14,464 households (32 households in each of the 452 rural EAs).

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[4] For the most complete information on survey design and sample, and data quality refer to "Ethiopia Rural Investment Climate Survey Basic Information Document", Central Statistical Agency and the World Bank, Nov. 2007.

The RICS is largely centered around the field work conducted for the annual Agricultural Sample Survey (AgSS) in Ethiopia. The RICS-Amhara survey visited two kinds of EAs in the four zones covered: rural EAs and a random sample of small town EAs (operationally defined as towns with less than 10,000 habitants, often rural trading centers). The total number of EAs visited by the RICS-Amhara in each of the four zones is as follows: North Gonder (44 EAs), South Gonder (44 EAs), North Wello (46 EAs), and West Gojjam (48 EAs) making a total of 182 EAs covered. The total nominal sample size of the RICS-Amhara is thus 2,912 households (16 in each of the 182 EAs).

# PART 1: RICS-AGSS NON-FARM SURVEY

This part provides summary statistics of the RICS-AgSS non-farm module survey[5]. This survey consists of a set of 30 detailed questions on non-farm enterprises in the four major regions of Ethiopia-Tigray, Amhara, SNNP, and Oromia. Together, these four regions cover over 90 percent of Ethiopia's population making the data representative of the country to a certain extent. The survey provides information on enterprise start-up, constraints, and other operational characteristics of the enterprises. The statistics are provided for the sample as whole, by region, by zone for the Amhara region, and gender of household head. Table 3.1 shows the sample size of the data compiled from the survey. There are 14,095 rural households that provided responses.

**Table 3.1: Sample Size of Statistical Tables for the RICS Non-farm Module**

| | Actual sample size | Weighted sample size |
|---|---|---|
| | N | N |
| **Rural Ethiopia** | 14,095 | 10,744,044 |
| **Region** | | |
| Tigray | 1,879 | 759,370 |
| Amhara | 7,278 | 3,283,440 |
| Oromia | 2,459 | 4,198,863 |
| SNNP | 2,479 | 2,502,371 |
| **Zones in Amhara** | | |
| North Gonder | 1,382 | 473,511 |
| South Gonder | 1,370 | 409,705 |
| North Wello | 1,447 | 319,698 |
| West Gojjam | 1,498 | 400,979 |
| **Gender of HH Head** | | |
| Male | 10,096 | 7,539,272 |
| Female | 3,074 | 2,367,812 |

[5] This part excludes the trading center households as they are only available for the Amhara region.

# Chapter 3
# Participation in Non-farm Activities

## 3.1 Non-farm Enterprise Participation Rates

The RICS-AgSS survey results show that 25 percent of households have a non-farm enterprise. Participation rate is highest for the SNNP region with 37 percent of household with non-farm enterprises, followed by Oromia and Tigray regions with 23 and 22 percent respectively, and Amhara has 18 percent participation rate (Table 3.2). Figure 3.2 shows the graphical distribution of non-farm enterprises ownership in rural Ethiopia and the four regions covered in the survey. These statistics indicate that the non-farm enterprise sector in Ethiopia is significant and possibly growing when compared to estimated participation rate in past years (see figure 1.1). Female headed households are more likely to participate in non-farm enterprises with 41 percent participation rate compared to 15 percent for male headed households.

**Table 3.2: Participation Rates, Industry Type, and Mean Age of Enterprises**

| | Non-farm participation | Industry type | | | | Mean Age |
|---|---|---|---|---|---|---|
| | | Manufacturing | Trade | Services | Total | |
| | % | % | % | % | % | N |
| **Rural Ethiopia** | 24.6 | 36.4 | 52.1 | 11.5 | 100 | 6.1 |
| **Region** | | | | | | |
| Tigray | 22.4 | 30.9 | 56.6 | 12.5 | 100 | 6.3 |
| Amhara | 18.2 | 45.0 | 42.6 | 12.5 | 100 | 7.3 |
| Oromia | 22.9 | 36.2 | 51.9 | 11.9 | 100 | 5.8 |
| SNNP | 36.6 | 31.9 | 57.8 | 10.2 | 100 | 5.6 |
| **Zones in Amhara** | | | | | | |
| North Gonder | 15.0 | 53.4 | 35.5 | 11.1 | 100 | 8.3 |
| South Gonder | 10.6 | 52.5 | 40.7 | 6.9 | 100 | 7.7 |
| North Wello | 10.6 | 51.8 | 40.1 | 8.1 | 100 | 10.9 |
| West Gojjam | 16.2 | 53.8 | 33.9 | 12.4 | 100 | 7.5 |
| **Gender of HH Head** | | | | | | |
| Male | 15.1 | 23.5 | 64.3 | 12.2 | 100 | 5.5 |
| Female | 40.8 | 50.0 | 37.8 | 12.3 | 100 | 6.4 |

## 3.2 Industry of Non-farm Enterprises

About 52 percent of enterprises in Ethiopia are in the trade industry, followed by manufacturing with 36 percent and services with 12 percent. In the individual regions, most businesses are also in trade except for Amhara where manufacturing is more common (Figure 3.3).

## 3.3 Age of Enterprise

The survey results show that average age of a non-farm enterprise in rural Ethiopia is 6 years (Table 3.2). For the regions, Amhara has the oldest enterprises with 7.3 years on average. This is followed by enterprises in Tigray with 6.3 years on average. Enterprises in Oromia and SNNP are 5.8 and 5.6 years on average, respectively. Enterprises owned by female headed households are on average older than those owned by male headed households with 6.4 years compared to 5.5 years for male headed homes.

**Figure 3.2: Percent of Households with Non-farm Enterprises (2006)**

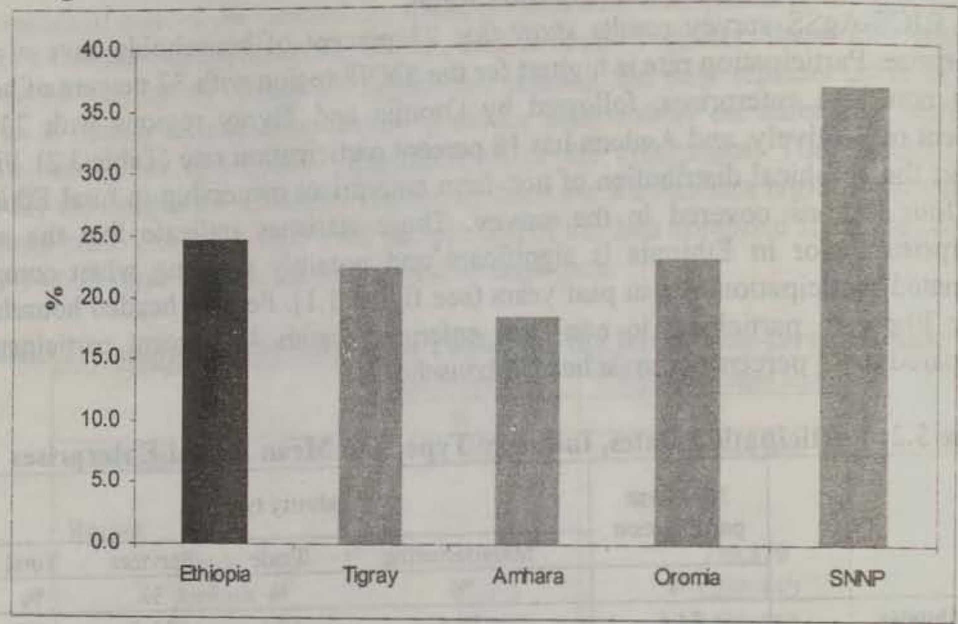
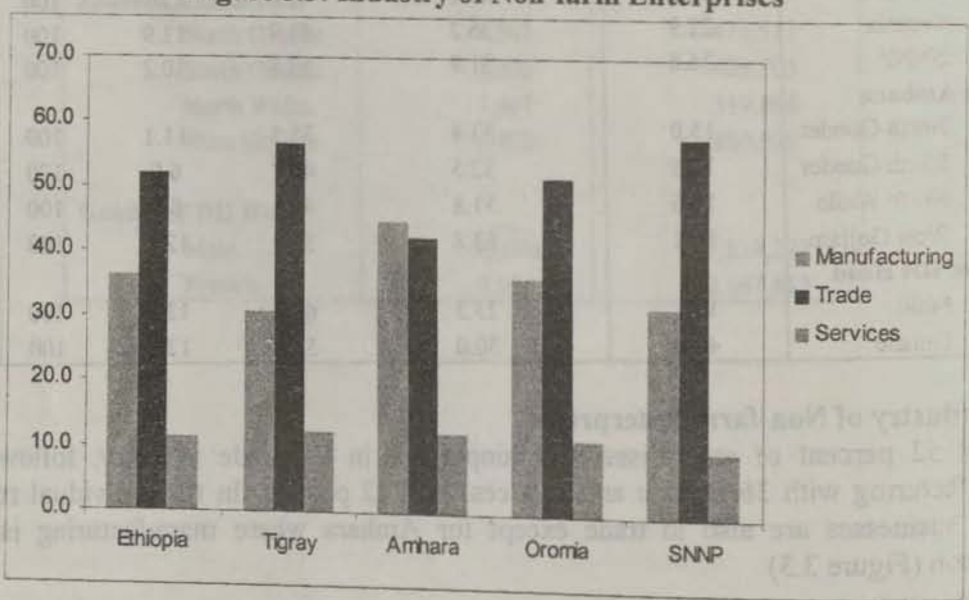
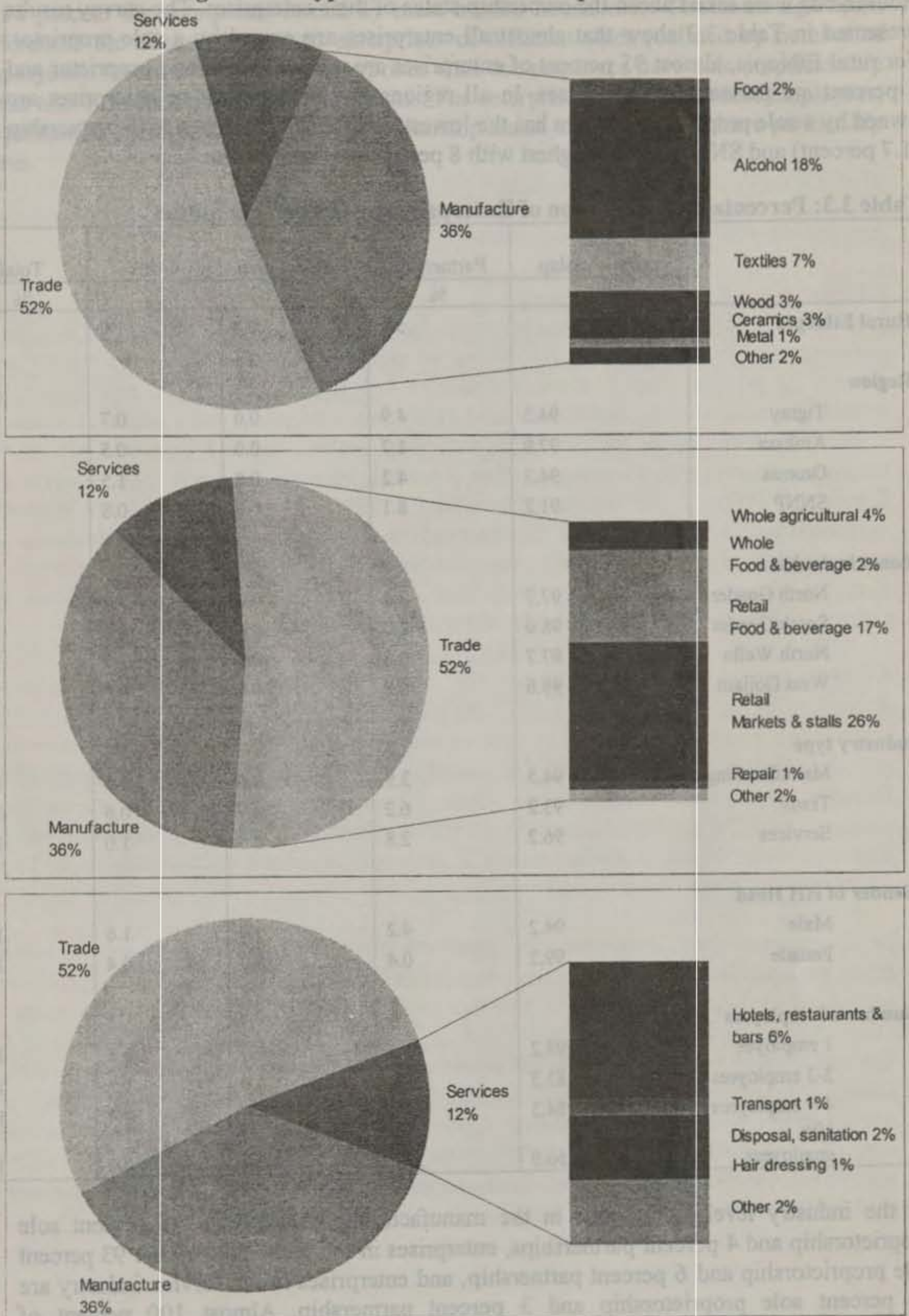



**Figure 3.3: Industry of Non-farm Enterprises**




In Figure 3.4 the most common activities are shown for manufacturing, trade and services respectively. The most common rural non-farm enterprise activity is retail sale via stall and markets (26 percent of rural non-farm activities), followed by the production of alcoholic drinks (18 percent) and the retail sale of food and beverages (17 percent).

**Figure 3.4: Types of Non-Farm Enterprise Activities**



### 3.4 Ownership Status of Enterprises

Households were asked about the ownership status of their enterprises. The survey results presented in Table 3.3 show that almost all enterprises are owned by a sole proprietor. For rural Ethiopia, almost 95 percent of enterprises are owned by a single proprietor and 5 percent are partnership enterprises. In all regions, over 90 percent of enterprises are owned by a sole proprietor. Amhara has the lowest percent of enterprises with partnership (1.7 percent) and SNNP has the highest with 8 percent partnership rate.

**Table 3.3: Percentage Distribution of Enterprises by Ownership Status**

| | Sole proprietorship | Partnership | Co-operative | Other | Total |
|---|---|---|---|---|---|
| | % | % | % | % | % |
| **Rural Ethiopia** | 94.1 | 5.0 | 0.0 | 1.0 | 100 |
| **Region** | | | | | |
| Tigray | 94.5 | 4.9 | 0.0 | 0.7 | 100 |
| Amhara | 97.9 | 1.7 | 0.0 | 0.5 | 100 |
| Oromia | 94.3 | 4.2 | 0.0 | 1.5 | 100 |
| SNNP | 91.2 | 8.1 | 0.0 | 0.8 | 100 |
| **Zones in Amhara** | | | | | |
| North Gonder | 97.7 | 2.3 | 0.0 | 0.0 | 100 |
| South Gonder | 98.0 | 2.0 | 0.0 | 0.0 | 100 |
| North Wello | 97.7 | 0.6 | 0.0 | 1.7 | 100 |
| West Gojjam | 98.6 | 0.8 | 0.0 | 0.5 | 100 |
| **Industry type** | | | | | |
| Manufacturing | 94.5 | 3.9 | 0.0 | 1.5 | 100 |
| Trade | 93.2 | 6.2 | 0.0 | 0.6 | 100 |
| Services | 96.2 | 2.8 | 0.0 | 1.0 | 100 |
| **Gender of HH Head** | | | | | |
| Male | 94.2 | 4.2 | 0.0 | 1.6 | 100 |
| Female | 99.2 | 0.4 | 0.0 | 0.4 | 100 |
| **Number of employees** | | | | | |
| 1 employee | 98.2 | 1.2 | 0.0 | 0.6 | 100 |
| 2-3 employees | 83.3 | 15.0 | 0.0 | 1.7 | 100 |
| 4-9 employees | 84.3 | 11.2 | 0.0 | 4.4 | 100 |
| 10+ employees | 66.9 | 33.1 | 0.0 | 0.0 | 100 |

At the industry level, enterprises in the manufacturing industry are 95 percent sole proprietorship and 4 percent partnerships, enterprises in the trade industry are 93 percent sole proprietorship and 6 percent partnership, and enterprises in the service industry are 96 percent sole proprietorship and 3 percent partnership. Almost 100 percent of enterprises owned by female headed households have sole proprietorship status compared to 94 percent for enterprises owned by male headed households. The more significant differences are observed amongst enterprises of different sizes (defined by number of employees). About 98 percent of enterprises with one employee have sole proprietorship status and 1 percent have partnership status. For enterprises with 10 or more employees, 67 percent of enterprises have sole proprietorship status and 33 percent have partnership status.

# Chapter 4
# Non-farm Enterprise Dynamics

## 4.1 Introduction

This section provides information on the start-up of the non-farm enterprises owned by the households in the survey. Households with non-farm enterprises were asked to provide information their motives for starting their enterprises and the source of the start-up capital. The responses will provide information on whether households start enterprises because of better opportunities, to support agricultural income, or because they had no other choice of employment.

## 4.2 Motive for Enterprise Start-up

Most households in rural Ethiopia start non-farm enterprises to obtain income to support agriculture as shown in Table 4.1 where 47 percent of enterprises chose this motive. Almost 29 percent started enterprises due to low agriculture income and 11 percent because of no access to agriculture land. Very few enterprises were started because of market opportunities in the non-farm enterprise sector. About 3 percent were started because of market opportunities, another 3 percent because of advice from relatives and friends and almost 2 percent started non-farm enterprises to obtain social and economic independence. The same trend is observed in the different regions, industries, and enterprise size. Gender wise, enterprises owned by female headed households are more likely to cite no access to agriculture land as a reason for starting their business (13 percent) than enterprises owned by male headed households (9 percent).

## 4.3 Main Source of Start-up Capital

According to the results of the survey, 59 percent of enterprises start-up capital is from agricultural income followed by 12 percent from family and friends, and 10 percent from private money lenders (Table 4.2). The shares are not surprising since most households in Ethiopia are engaged in agriculture. About 12 percent of enterprise start-up capital is obtained from family/friends, another 10 percent from private money lenders, 9 percent from non-farm self employment income, 2 percent from a bank or co-operative, and only 1 percent from wage or salary income.

At the regional level, enterprises in Tigray are more likely to get their start-up capital from non-agriculture source than the other regions. Almost 16 percent of enterprise start-up capital in Tigray comes from non-farm self employment, 3 percent from wage or salary income, and 10 percent from bank or co-operative loan. The distribution of the share of start-up capital for Amhara, Oromia and Tigray regions is similar to that of rural Ethiopia. Since male headed households are more likely to have access to agriculture, it is not surprising that a higher share of their start-up capital comes from agriculture (65 percent) compared to female headed households with 55 percent of start-up capital from agriculture. Female headed households however, are more likely to have a higher share of start-up capital from family and friends and private money lenders.

### 4.4 Enterprise Closure

Amongst enterprises that were operating in the three years preceding the survey, 75 percent were still in operation at the time of the survey (Table 4.3). The 25 percent of enterprises that are closed were opened for an average of 4.6 years before closure. The closed enterprises were asked if there were any plans to reopen, and 63 percent responded that they had plans to reopen the enterprises.

At the regional level, SNNP has the highest percentage of enterprises still operating at the time of the survey with 77 percent, followed by Amhara with 76 percent, Oromia with 73 and last is Tigray with 69 percent of enterprises still operating. In all regions except Tigray, 55 percent or more of the closed enterprises plan to reopen while only 43 percent in Tigray plan to reopen. Enterprises involved in the service industry are more likely to be operating at the time of the survey while enterprises in the trade industry were more likely to be closed. Enterprises with over 10 employees are more likely to be closed and least likely to have plans of reopening.

## Chapter 5
## Enterprise Operations

### 5.1 Geographic Location of Enterprises

Households with enterprises were asked to provide information on where their business operation takes place, whether it is in same community or outside the community. The survey results show that most enterprises are located in the same community the household resided in (Table 5.1). About 63 percent are located in the same community as their household, 11 percent in the same farmer's association (FA) but different community, and another 21 percent in the same Woreda but a different FA.

There are some regional differences in location of enterprises. The survey shows that 64 percent of enterprises in Tigray are located within same community the owners reside in, 72 percent for Amhara, 60 percent in Oromia, and 62 percent in SNNP. There are also some industry differences for enterprise location. Manufacturing enterprises are mostly located in the same community with 86 percent of respondents stating this. For the service industry, some 71 percent report their location is in the same community they live in. However, only 46 percent of trade enterprises report that they are located in the same community they reside in. Another 32 percent of trade enterprises are located in same woreda but different FA.

We also observe some gender differences. Male and female headed households were tabulated differently and the results show that male headed households with enterprise are more likely to have their business located outside the community than female headed households as only 54 percent of male headed households report same community located compared to 73 percent for female headed households.

### 5.2 Formal Registration Status of Enterprises

According to the survey responses, very few enterprises are registered with the government indicating a high number of informal enterprises (Table 5.2). For the whole sample, only 3 percent of enterprises report being registered. For the regions, Tigray, Amhara, Oromia, and SNNP, 8 percent, 5 percent, 3 percent, and 1 percent of enterprises are registered respectively. Enterprises in the service industry are more likely to be registered with 4 percent rate compared to manufacturing with 3 percent and trade also with 2 percent.

There are also some differences between gender of household head and size of enterprise categories. Enterprises owned by male headed households are more likely to be registered with 4 percent rate compared to those owned by female headed households with only 1 percent. Not surprisingly bigger enterprises (based on number of employees) are more likely to be registered compared to smaller ones. This is reflected in the vast difference between the number of registered enterprises with only one employee (2 percent) compared to those with 10 and above employees (59 percent).

### 5.3 Base of Enterprise Operations

Many enterprises are based in the household residence or in a traditional market (Table 5.2). About 36 percent of enterprises are based in the household inside the residence, almost 8 percent in the household but outside the residence, and another 35 are based in a traditional market. Almost 11 percent of enterprises are mobile and only 3 percent each are based by the road side or a shop in a commercial area. At the regional level, most enterprises are also located either in the residence of the household or in a traditional market. Traditional market base is more common for the SNNP region with 42 percent of enterprises based in the market. Inside residence base is more common for the Amhara region with 44 percent of enterprises based inside the dwelling.

Female headed households are also more likely to have their base of operation in their homes with 56 percent rate compared to male headed households with 18 percent rate. Not surprisingly male headed households are more likely to have mobile enterprises (19 percent) than female headed households (3 percent). Most enterprises owned by a male head are located outside the home. Also enterprises with more employees are more likely to be based outside the home than those with fewer employees. About 52 percent of enterprises with 10 and above employees are based in a traditional market compared to 38 percent of enterprises with only 1 employee.

### 5.4 Primary Location of Product Sales

Respondents were asked if they sold their products to local consumers and passersby or at the market or to other traders. The results are presented in Table 5.3. For the entire sample, 43 percent sell their products to local consumers/passersby, 39 percent to buyers in the market, and 15 percent to other traders. At the regional level, the most notable difference is between Tigray and SNNP. About 52 percent of enterprises in Tigray sell their products to local consumers/passerby and 33 percent to costumers in the market compared to 36 percent of enterprises in SNNP that sell their products to local consumers/passersby and 46 percent to customers in the market.

The distribution also differs by industry. For households with manufacturing enterprises, 59 percent sell their products to local consumers/passersby, 33 percent to buyers at the market, and 6 percent to other traders. For households with trade enterprises, 26 percent sell their products to local consumers/passersby, 51 percent to buyers at the market, and 22 percent to other traders. For households with service enterprises, 77 percent sell their products to local consumers/passersby, 7 percent to buyers at the market, and 9 percent to other traders.

Some gender differences also exist. Female headed households with non-farm enterprises are more likely to sell their products to local consumers/passersby than male headed households. About 38 percent of male headed households sell their products to local consumers/passersby, 40 percent to buyers at the market, and 19 to other traders. For female headed households, 51 percent sell to local consumers/passersby, 40 to buyers at the market, and 8 percent to other traders.

### 5.5 Employment and Sales Growth

Table 5.4 shows the average number of employees at the start-year of enterprises and average number of employees at the time of the survey. Although for rural Ethiopia as a whole and by region the average number of employees has increased, the magnitude is negligible. The averages are not unexpected as most of the enterprises are 1-employee enterprises. The same negligible increase is observed at the industry level. The only notable increase in number of employees from start-year to time of survey is amongst enterprises with four or more employees. For enterprises with 4 to 9 employees, average number of workers increased from 4 workers to 6 workers and for enterprises with ten or more employees, average number of workers increased from 15 to 30 employees.

About 51 percent of enterprises report that sales have increased since start-up, 20 percent report no changes and 29 report decrease in sales. At the region level, the same trend is observed. Between 40 and 55 percent of enterprises report increase in sales, 17 to 24 percent report no change and between 26 to 35 percent report decrease in sales since start-up. Enterprises owned by male headed households are more likely to report increase in sales (58 percent) that those owned by female headed households (43 percent).

### 5.6 Contribution of Non-farm Business Sales

For rural Ethiopia, enterprises report that 37 percent of household income is from enterprise sales (Table 5.4). At the regional level, the contribution of sales to household income is highest in Oromia with 41 percent, followed by Tigray with 39 percent, and Amhara and SNNP with 37 and 34 percent respectively. Enterprises in the service industry report that 44 percent of household income is from enterprise sales. This is in comparison to the manufacturing and trade industry with contributions of 38 and 36 percent respectively.

There is virtually no difference in share of household income from enterprises sales at the gender level. There are notable differences between categories of enterprises by number of employees. Enterprises with lower number of employees have a higher contribution of sales to household income compared to enterprises with more employees. For enterprises with 10 plus employees, contribution of sales to household income is only 19 percent compared to 38 percent for enterprises with only one employee.

Share of sales in rural Ethiopia that goes to the operating cost of the enterprises is 52 percent for rural Ethiopia. For the regions, SNNP has the highest share of sales going to operating cost with 60 percent, followed by Oromia with 49 percent, Amhara with 47 percent and last is Tigray with 37 percent. The region with the highest share of sales going to operating cost is trade with 57 percent. Enterprises in the Manufacturing and services industry report share of sales going to operating cost to be about 46 percent. Male headed households have a higher share of sales that go to operating cost (53 percent) than female headed households (49 percent).

# Chapter 6
# Constraints

## 6.1 Introduction

This section provides information on the subjective constraints to operations and growth faced by the non-farm enterprises. This information could help in informing# policies to improve productivity and growth of enterprises. Respondents were asked to state what their primary and secondary constraints were to enterprises growth from the following categories: electricity, telecommunications, water, postal services, transportation, financial services, ·access to markets and information about their products' markets, government regulations, safety, and technology. For most of the categories, households with enterprises were asked about access, cost, and quality of the service or facility.

## 6.2 Primary Constraints to Non-farm Business Operations and Growth

It is apparent from the responses that the biggest problems for enterprises are "access to markets and difficulty to obtain information about products markets" and financial services (Table 6.1). The constraint "access to markets and difficulty to obtain information about products markets" will now be referred to as "markets" for simplicity. For the entire sample, 36 percent report markets as their primary constraint and 39 percent report financial services as their primary constraint. Transportation also poses a constraint with 13 percent of enterprises reporting it as their primary constraint. Less than 4 percent report each of the other categories as their primary constraint. The other constraints may be unimportant because they are not applicable to the enterprises.

At the region level, about 40 percent of enterprises in Tigray, Amhara and Oromia report markets as their primary constraints followed by financials services. In SNNP region financial services is a more common constraint with 46 percent of enterprises reporting it as a primary constraint while 33 percent of enterprises report markets as the primary constraint. In Tigray 7 percent of enterprises report that water is a primary constraint while in the other three regions only 1 percent or less report water as a primary constraint.

Markets are more of a problem for manufacturing and service industry than for the trade industry. But financial services are more of a problem for enterprises in the trade industry than for enterprises in manufacturing and service industry. For manufacturing and service industry, about 47 percent report markets as their primary constraints and about 29 percent report financial services as their primary constraints. For the trade industry 31 percent report markets as their primary constraint and 44 percent report financial services their primary constraint.

As per gender, markets are more of a constraint for female headed households than for male headed households and transportation is more of a problem for male headed than for female headed households. For enterprises owned by female headed households 43 percent report markets as their primary constraint while 10 percent report transportation their primary constraint. For enterprises owned by male headed households 37 percent report markets as their primary constraint while 16 percent report transportation their primary constraint. About 35 percent of enterprises report financial services at their primary constraint for both female and male headed households.

### 6.3 Constraints Preventing Households from Opening Non-farm Enterprises

Households with and without enterprises were asked if any member plan to open a non-farm business. They were also asked to report the primary constraint that prevents households from opening enterprises. In rural Ethiopia, 23 percent of households report that a member plans to open a non-farm enterprise (Table 6.2). The percentage is higher in SNNP region with 35 percent of households reporting that a member plans to open an enterprise. Amhara has the lowest percentage of enterprises with only 15 percent reporting that a member plans to open an enterprise. About 40 percent of households report that financial services the main constraint preventing members from opening a non-farm enterprise, followed by markets and labor issues with 24 percent and 17 percent respectively. About 9 percent report transportation as the main constraint preventing household members from opening an enterprise.

Amongst household with enterprises, 41 percent report that a household member plans to open a non-farm enterprise. This is in comparison with households without enterprises where 17 percent report that a household member plans to open an enterprise. It appear that household with and without enterprise have the same type of constraints that prevent a member from opening an enterprise.

### 6.4 Access to Markets and Roads

Households were asked to report the distance from their dwelling to the nearest agriculture input and output market and all-weather road. Agriculture input and output markets are simply referred to here as markets and all-weather roads are referred to as roads. Households in rural Ethiopia are 8.1 km on average away from a market and 11.1 km away from a road (Table 6.3). Households with enterprises are closer to markets and roads than households without enterprises. Households with enterprises are on average 7.1 km away from a market and 10 km away from a road while households without enterprises are 8.4 km away from a market and 11.5 km away from a road.

# PART 2: RICS-AMHARA SURVEY

This part provides summary statistics of the RICS-Amhara survey. The RICS-Amhara survey comprises a more detailed effort (than the RICS-AgSS Non-farm survey) to collect information on non-farm enterprises and their households from four zones (North Gonder, South Gonder, North Wello, and West Gojjam) in the Amhara region. The survey consists of three questionnaires;

- An enterprise questionnaire
- A household questionnaire
- A community questionnaire

Thus, part 2 of this statistical report is divided into three sections to cover the enterprises, households, and community responses.

The RICS-Amhara Enterprise Questionnaire was designed to collect information on all non-farm enterprises currently owned by any member of the sampled households. The questionnaire was administered to the individual in the household who owned, either solely or with someone else, the enterprise. The questionnaire covers enterprise constraints, labor, access to credit, and other enterprise characteristics.

The RICS-Amhara household questionnaire collects information from all sample households, regardless of whether the household has any non-farm enterprise. The household questionnaire covers household demographics, employment, living conditions, income and expenditure, assets, and access to basic facilities and service.

The RICS-Amhara Community Questionnaire was designed to collect information that is common to all households in a given geographic area. During the survey a "community" was defined as a farmers' Association in rural areas or a Kebele in urban areas. These are the smallest administrative units in rural and urban areas respectively. The questionnaire was administered to a group of several knowledgeable residents such as the village headman, headmaster of the local school, agricultural field Assistant, religious leaders, local merchants, health workers and long-term knowledgeable residents.

The RICS-Amhara survey is representative at the zonal level. There are four zones covered in the survey; North Gonder, South Gonder, North Wello, and West Gojjam. The summary statistics are provided for the sample as whole, by rural status, by zone, and gender of household head. There are 2,909 rural households that provided responses. From this point on the small markets towns are referred to as the urban population and all statistics are weighted except for community variables. In addition, non-farm enterprises will most times be simply referred to as enterprises.

# Chapter 7
# Non-Farm Enterprises in Amhara

## 7.1 Non-farm Participation

In the four zones of Amhara region covered in the survey, 16 percent of households have non-farm enterprises (Table 7.1). There is substantial difference between participation rates in the rural households and the urban (small market towns) households in Amhara. About 53 percent of urban households have non-farm enterprises compared to 13 percent of rural households. The North Gonder zone in Amhara has the highest participation rate amongst the four zones in the survey with 21 percent participation followed by the West Gojjam zone with 17 percent participation rate. The South Gonder and North Wello zones have about 11 percent and 12 percent participation rate respectively. Female headed households are more likely to have non-farm enterprises than male headed households. About 28 percent of female headed households have non-farm enterprise compared to 12 percent of male headed households.

## 7.2 Industry of Enterprises in Amhara

The enterprises are categorized into three industries, manufacturing, trade and services. Table 7.1 displays the industry distribution of enterprises in the Amhara region. Majority of enterprises in Amhara are in the manufacturing industry with 60 percent in the industry, followed by trade with 29 percent and last is services with 12 percent in the industry. In the manufacturing industry, the most common activities are food and beverages, brewing and distilling, grain milling, etc. In the trade industry, there are activities such as retail trade via stalls and markets, wholesale trade, and other retail trade not operated in stalls market. In the service industry, the more common activities are small tearooms[6], tailoring/apparel, rental services, and transport services.

Manufacturing is more common in the rural areas than in urban areas while trade and service industry is more common in urban areas. Amongst female headed households, 75 percent are involved in manufacturing industry, 13 percent in the trade industry and 11 percent in the services industry. Amongst male headed households, 49 percent are involved in manufacturing industry, 39 percent in the trade industry and 12 percent in the services industry.

## 7.3 Age of Enterprises

The average age of enterprises in Amhara is 8.7 years (Table 7.1). Rural enterprises appear to be older on average than urban enterprises. The average age for rural enterprises is 9 years while that of urban enterprises is 7.8 years. Amongst the zones, enterprises in North Wello are the oldest on average with 10.5 years. Enterprises in North Gonder and South Gonder zones are about 9 years old on average. Enterprises in West Gojjam are 8 years old on average. Enterprises owned by female headed households are older with 9.2 years mean age and enterprises owned by male headed households are 8.4 years on average.

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[6] These are small establishment that serve food, tea, coffee, and other snacks. They are too small to be referred to as hotels or restaurants.

### 7.4 Enterprise Ownership Status

Table 7.2 provides information on how enterprise owners acquire their business and whether they are registered or not. Most enterprises in the region are not registered with the government. In general, only about 2 to 3 percent of enterprises are registered by the government regardless of rural status, zone or gender of household head. This is not unexpected as most are small in size and informal. About 94 percent of enterprises were established by the owner, followed by those that were jointly established with a private partner, 4 percent and then those that acquired their enterprise from a relative, 1 percent. The same trend applies regardless of rural status, zones and gender of household head.

### 7.5 Characteristics of Enterprise Owners

Table 7.3 presents the socio-economic characteristics of the enterprise owners or managers. Amongst the enterprise owners in the Amhara sample, 43.6 percent are males and 56 percent are females. Majority of enterprise owners fall into two age categories, 26 percent in the 25 to 34 bracket and 30 percent in the 35 to 44 age bracket. About 71 percent of the owners/manager have no schooling, 24 percent have primary education and only 5 percent have above primary education.

Female enterprise owner/manager is more common in urban areas (64 percent) compared to rural areas (54 percent). Not unexpectedly, enterprise owners/managers in urban areas have more formal education than those in rural Amhara. About 58 percent of enterprise owners/managers in urban areas have no schooling, some 29 percent have primary education, and almost 13 percent have above primary education. In the rural area, almost 75 percent of enterprise owners/manager have no schooling, some 22 percent have primary education and only 3 percent have above primary education.

There are also some differences between owners/managers from male headed versus female headed households. It is almost always the case that an owner/manager from a female headed household is also female. The share is less skewed for male headed households. In the last two columns of Table 7.3, 71 percent of owners/managers are male and 29 percent are female for enterprises owned by a male headed household. For enterprises run by a female headed households, almost 96 percent of owners/managers are also female with only 4 percent male owner/manager.

# Chapter 8
# Enterprise Start-up: Motive and Source of Capital in Amhara

## 8.1 Primary Motive for Opening Enterprises

Enterprise owners have different motives for starting a business. Some establish a business because of the opportunities available (pull factors) while others start enterprises because they had no other choice of income generation (push factors). The responses of enterprise owners on the motive for starting their businesses are displayed in Table 8.1. Many of the enterprises are started due to push factors related to agriculture such as lack of land, low/volatile agriculture income and to earn income to support agricultural work. According to the survey, 24 percent of enterprises in Amhara started their businesses due to low or unstable farm income, 24 percent started because of no access to farm land, and 17 percent to earn income to support farm work. Almost 11 percent started because the household lost its wage earnings. About 20 percent however, start due to pull factors distributed as follows; almost 9 percent started because of the market opportunity, 9 percent started so as to gain social and economic independence and about 2 percent because of advice from relative and friends.

Not surprisingly, rural households are more likely to establish an enterprise due to lack of land or low agricultural productivity. For rural households, 29 percent start their enterprises due to lack of farm land, 28 percent start due to low/volatile farm income, 22 percent start to obtain income to support farm work, and only 5 percent and 2 percent start because of market opportunity and social and economic independence respectively. In comparison, for urban households 9 percent start because of no access to farm land, 13 percent because of low/volatile farm income, and 3 percent as a means to invest farm earnings while 21 percent started because of market opportunity and 32 because of economic and social independence.

In summary, most urban households start non-farm enterprise due to pull factors while rural households start due to push factors. This is not unexpected as urban household probably have more access to non-farm activities and are closer to cities. In addition, they most often have better access to credit and have more migrant networks that provide remittances to the households.

## 8.2 Source of Start-up Capital

Credit facilities are important in a society especially for acquiring capital for enterprise start-up. Table 8.2 shows the distribution of source of start-up capital for enterprises in Amhara region. About 29 percent of start-up capital for enterprises is from sale of food crops, followed by 21 percent from family or friends, 16 percent from non-farm self employment, 14 percent from sale of livestock, and 9 percent from private money lender. Only 3 percent of start-up capital is from a bank loan.

A larger share of urban enterprises start-up capital (24 percent) is from non-farm self employment than that of rural enterprises (13 percent). Not surprisingly, rural enterprises have a larger share of their start-up capital from sale of food crops (35 percent) and livestock (16 percent) than urban enterprises (10 percent and 8 percent respectively).

Urban households have a larger share of their start-up capital from family or friends (32 percent) compared to rural households (17 percent). This supports the likelihood that urban households have more migrant networks and that is why they have more access non-farm enterprises.

Female headed households have a larger share of their start-up capital from non-farm self-employment (22 percent) and family and friends (23 percent) than their male counterparts with 11.1 percent from non-farm self employment and 19 percent from family and friends. Male headed households have a larger share from sale of crops (32 percent) and livestock (18 percent) than their female counterparts with 24 percent from sale of crops and 8 percent from sale of livestock.

**8.3 Amount of Start-up Capital**

To get a sense of the cost of starting an enterprise for the households, respondents were grouped into categories of start-up capital amount. Table 8.3 displays the resulting statistics for the Amhara region. In general most enterprises start with less than 1000 Birr with 88 percent of enterprises falling in that category. Another 10 percent start with capital between 1,000 and 5,000 Birr and less than 1 percent between 5,000 and 10,000 Birr. Only 2 percent have start-up capital above 10,000 Birr.

Average amount of start-up in rural and urban households and the zones follow the regional trend. However, there are some notable difference amongst industry and female headship. The manufacturing enterprises mostly start with less than 1,000 Birr with about 96 percent of them falling into this category and about 2 percent each in the 1,000 to 5,000 and over 10,000 categories. For the trade and service industries, between 76 and 78 percent have start-up capital in the less than 1,000 category and about 20 percent in the 1,000 to 5,000 Birr category. Enterprises owned by male headed households have more start-up capital on average than their female counterparts. About 81 percent of enterprises owned by male headed households started their business with less than 1,000 Birr and 15 percent in the 1,000 to 5,000 birr category. For female headed households, almost all their enterprises (98 percent) started with less than 1,000 birr and 2 percent in the 1,000 to 5,000 category.

# Chapter 9
# Enterprise Employment in Amhara

## 9.1 Employment Growth

Number of employees in an enterprise usually indicates the size of the business. Table 9.1 displays the average number of employees in enterprises in the Amhara region. In general, the enterprises are small with an average of 2 persons including the owner. About 1.3 persons on average per enterprise are permanent laborers while 0.7 persons on average are seasonal. For almost 90 percent of enterprises, there has been no change in the number of workers from start year of enterprises to the time of the survey. This is not surprising as most enterprises have only one employee. About 9 percent have experienced growth in number of employees and 3 percent saw reduction in the number of workers.

It appears that rural enterprises have more workers in average than urban households which could be attributed to larger household sizes in rural areas. Amongst the industries, enterprises in the trade industry have more workers (3.1 persons) on average than enterprises in the manufacturing (1.5 persons) and service industries (1.4 persons). Likewise, enterprises owned by male headed households have more workers on average (2.5 persons) compared to their female counterparts (1.3 persons).

## 9.2 Employee Type

For more details on the number of employees per enterprises, Table 9.2 shows the percent of enterprises that fall into categories of firm size by number of workers (both household and non-household members). Most enterprises have one employee. About 75 percent of enterprises have only one employee, 23 percent have 2-3 employees, less than 1 percent have 4-9 workers and only 1 percent have over 10 employees.

Most of these employees are household members with an average of 1.5 persons being members of the household. Permanent employees that are household members work an average of 174 days in the past year preceding the survey compared to 141 days by non-household permanent workers. Average daily wage rate for employees that are household members is 4.2 birr and that of non-household members is 15.5 birr.

# Chapter 10
# Enterprise Constraints in Amhara

## 10.1 Non-farm Enterprise Constraints

The distribution of the most important constraints for enterprises is displayed in Table 10.1. It appears that the most important constraints from enterprises in the Amhara region is markets with 38 percent reporting it as their major constraint. This is followed by financial services (28 percent), transportation (16 percent), and about 6 percent each report electricity and water as their most important constraint.

About 38 percent of enterprises in both urban and rural areas report that "access to markets, inputs, and demand for goods and services produced" is the most important constraint to their business. This constraint will simply be referred to as markets. For urban enterprises electricity and water are more of a constraint than for rural enterprises. Not surprisingly, transportation and financial services are bigger problems for rural enterprises than for urban enterprises. At the industry level, markets are more of a constraint for the service industry than for the manufacturing and trade industries. The distribution of the constraints is about the same for enterprises owned by male and female headed households.

## Chapter 11
## Household and Population Characteristics in Amhara

### 11.1 Introduction
This section provides information on the population characteristics of the households in the survey. The information will provide some insight into the background of households in Amhara with and without enterprises. Households were asked to provide information on the gender of members, literacy levels, marital status and age.

### 11.2 Household Size and Gender Structure
Table 11.1 presents a summary of the size and gender structure of the Amhara region. The rural population makes up 95 percent of the sample while the urban population is 5 percent. About 31 percent reside in North Gonder, 25 percent in South Gonder, 19 percent in North Wello, and the remaining 25 percent in West Gojjam zones. The sample is almost equally distributed between the sexes at the region level with 50 percent males and 50 percent females. For rural areas the distribution is similar and for urban it is less equal with 47 percent are males and 53 percent are females. Average household size is 4.5 persons. This is higher for rural areas with 4.6 and lower for urban areas with 3.5 persons on average.

There are some differences between individuals from households with enterprises compared to those from households without enterprises. In the region, 85 percent are from households with no enterprises and 15 percent from households with enterprises. Average household size is smaller for households with enterprises (4.3 persons) compared to those with no enterprises (4.6 persons).

### 11.3 Marital Status
Respondents in age 10 and above were asked about their marital status. Table 11.2 presents the marital status by zone, gender, and enterprise ownership status. More than 50 percent of individuals age 10 and above are married either in a polygamous or monogamous setting. About 37 percent have never been married. Being single is more common for males with 45 percent reporting "never married" status and less common for females with 30 percent reporting "never married" status. Almost 7 percent are divorced. The statistics for households with enterprises is similar to the regional statistics. However, there are some differences for individuals from households with enterprises. The percentage of married individuals is lower and percentage of divorced individuals is higher, about 42 percent and 14 percent respectively.

### 11.4 Age Distribution
The age distribution provides information on the dependent population (defined as individuals less than age 15 and those above age 64) in Amhara. Table 11.3 presents the age distribution of individuals in the Amhara sample. For the Amhara region as a whole 45 percent of individuals are below age 15 and 3 percent are above 64 years of age. The distribution for individuals from households without enterprises is similar to the regional distribution with 45 percent of individuals below age 15 and 3 percent above age 64. For individuals from households with enterprises, 45 percent of individuals are below age 15

and 3 percent are above age 64. The Age distribution is provided for the region and each of the four zones covered in the survey.

### 11.5 Education

Literacy is defined here as the ability to read and write in English, Ahmaric, and any other language. This question was asked of all individuals age 10 and above. Table 11.4 presents the literacy rates for individuals in the survey. For the Amhara region as a whole, 30 percent of individuals are literate following the definition provided. Amongst male individuals 40 percent are literate and amongst female individuals 21 percent are literate suggesting a gender difference in literacy rates in the region.

There is also a difference between urban and rural literacy rates with 63 percent of urban individual with the ability to read and write compared to 28 percent of rural individuals. As per enterprise ownership status, individuals from households with enterprises have higher literacy rate with 39 percent compared to 29 percent for individuals from households without enterprises.

# Chapter 12
# Household Characteristics in Amhara

## 12.1 Dwelling Tenure Status

Table 12.1 presents tenure status of households as provided by household heads. Almost all households own their dwelling with 93 percent of households stating that they own their homes. The rest of the households rent from different sources such as from employer, relative, and government agencies. Rural households are more likely to own their homes (95 percent) than urban households (52 percent). There is also a gender difference is tenure status. About 95 percent of male headed households own their dwellings compared to 84 percent of female headed households. Households without enterprises are more likely to own their dwelling (95 percent) than those with enterprises (82 percent).

## 12.2 Cooking Fuel

The use of modern fuel for cooking or the use of traditional energy depends on the availability of these facilities and capacity of the households. Electricity, butane gas, kerosene, charcoal, firewood and leaves/dung cakes are the common types of cooking fuel used in Ethiopia. Table 12.2 presents the distribution of households by main source of cooking fuel. Majority of households use firewood as the main source of cooking fuel. Almost 80 percent of households use collected firewood while 7 percent use purchased firewood.

The main difference between urban and rural households is the use of collected firewood versus purchased firewood. Urban households are more likely to use purchased firewood (58 percent) than collected firewood (29 percent). The opposite is true for rural households where 82 percent of households use collected firewood compared to 3 percent using purchased firewood. The next common source of cooking fuel is plant/animal residue with 14 percent of households in Amhara region making use of the residue.

## 12.3 Household Food Expenditure

Table 12.3 presents the average weekly food expenditure for households in the survey. The average weekly expenditure for the more common food items such as teff, wheat, barley, maize and sorghum are 29, 25, 25, 18, and 19 birr respectively. Male headed households appear to spend more on food than their female counterparts. For example male headed households spend 31, 28, and 27 Birr on teff, wheat, and barley respectively while female headed households spend 20, 16, and 18 Birr respectively on the same three food items. There is not much difference in food expenditure between households with and without enterprises.

# Chapter 13
# Employment in Amhara

## 13.1 Primary Employment
Individuals age 10 and above were asked about their employment status and primary employment activity. About 78 percent of respondents report that they are engaged in a productive activity. Table 13.1 presents the distribution of individuals by employment activity for those engaged in productive work. In the surveyed Amhara region, about 88 percent of individuals engaged in productive work are either self employed on a household farm (34 percent) or are unpaid worker on a household farm (55 percent). Almost 5 percent are self-employed in a non-farm enterprise or unpaid worker in a household non-farm enterprise.

There is a significant difference between urban and rural areas with 38 percent of individuals in urban areas are self employed in a household enterprise compared to 3 percent in rural areas. For individuals from households with no enterprises, about 93 percent are engaged in farming. For individuals from households with enterprises, only 62 percent are engaged in farming while 32 percent are employed either as self-employed or unpaid family worker in a household enterprise. Females are also more likely to be employed in a household enterprise (8 percent) compared to males (2 percent).

## 13.2 Main Source of Household Income
Table 13.2 shows the main source of household income for the sample. For the Amhara region, 84 percent of households practice subsistence farming as their main source of income and 3 percent practice commercial agriculture. As expected, farming is more common for rural households with 89 percent of households reporting subsistence farming as their main source of income. This is in comparison with urban households with 16 percent of households engaged in subsistence farming as a main source of income. The more common main source of income for urban households are rural cottage industry, private service investment, and public sector employment with 13, 12, and 15 percent participation rates respectively.

Households with enterprises are less likely to have subsistence farming (53 percent) as a main source of income compared to households without enterprises with 90 percent with subsistence farming as the main source of income. Other common main sources of income for households with enterprises are: rural cottage industry 14 percent, private manufacturing 7 percent, and private service investment 12 percent.

# Chapter 14
# Food Security in Amhara

## 14.1 Introduction

This chapter deals with issues related to food security, shocks, ability of households to raise money during an emergency that are assumed to reflect the existing living conditions of households. Some basic necessity indicators are computed from subjective information collected from sample households. Households were asked to provide information on their current condition with respect to issues related to food security, ability to raise income during emergency, and shocks in comparison with their condition 12 months ago (as of the survey time).

## 14.2 Ability to Raise Money during an Emergency

Table 14.1 shows the distribution of households' ability to raise 100 Birr in a week in case of an emergency. Of all households, 64 percent indicate that they can raise 100 Birr in case of an emergency. It appears that male headed households are more able to raise the amount (69 percent) than female headed households (14 percent). The difference between households with and without enterprises is negligible with 64 percent of households without enterprises with ability to raise 100 Birr compared to 62 percent of households with enterprises.

For all households, the main source of the money is from sale of animal products 36 percent followed by loan/gifts from family/friends 29 percent. Only 22 percent can raise the amount from sale of crops, 1 percent from non-farm enterprise. A notable finding is that only about 0.2 percent can raise the amount from getting a loan from a bank.

## 14.3 Shocks

Table 14.2 shows the distribution of households by type of shock experienced in the past year preceding the survey. The more common shocks in rural areas are crop damage 18 percent, loss/death of livestock 17 percent, illness of household member 19 percent, and food shortage due to drought 14 percent. For urban, the more common shocks are illness of household member 19 percent, crop damage 8 percent, price shock 6 percent, and food shortage due to drought 4 percent. Illness of household member is the most common shock experienced by all households in the sample regardless of the category.

Rural households without enterprises generally experience more shocks than those with enterprises. Rural household without enterprises are more likely to experience the following shocks more than those with enterprises; food shortage due to drought, flood, crop, loss of livestock, and job loss. There is little difference between shock experience of urban households with and without enterprises.

### 14.4 Food Shortage

Food security is one of the main concerns in Ethiopia. Table 14.3 shows the number of months that households experienced food shortage. Urban households are less likely to suffer from food shortage compared to rural households. However, amongst households that suffer from food shortage, urban households are more likely to suffer for a long period of time. About 68 percent of rural households respond that they did not suffer food shortage in the past years compared to 77 percent of urban households. Amongst the households that suffer food shortage in rural areas, over 85 percent suffer for 4 months or less. In the urban areas, about 75 percent suffer food shortage for four months or less and some 15 percent suffer for 5-6 months in the past year preceding the survey.

Households with enterprises are more likely to suffer food shortage than those without enterprises. The reason behind this could be attributed to the type of activities that households without enterprises engage in. In Amhara (and the rest of Ethiopia), the main activity is almost always farming. Thus, it is will be easier for households without enterprises who are more than likely farmers to circumvent food shortages. There might be need for more work on less circumstantial food security measures.

For rural households with enterprises, 8 percent of rural households have not experienced food shortage and amongst those that have suffered food shortage 81 percent have suffered food shortage for 4 months or less. For urban households with enterprises, 38 percent of households have not experienced food shortage and amongst those that have suffered food shortage 77 percent have suffered food shortage for 4 months or less. For rural households without enterprises, 60 percent of rural households have experienced food shortage and amongst those that have suffered food shortage 86 percent have suffered food shortage for 4 months or less. For urban households without enterprises, 39 percent of rural households have not experienced food shortage and amongst those that have suffered food shortage 71 percent have suffered food shortage for 4 months or less.

# Chapter 15
# Access to Services in Amhara

## 15.1 Infrastructure

Table 15.1 shows access to selected infrastructure and facilities for all households and Table 15.2 shows access for households with and without enterprise. Access to a facility is defined here as living within 2 kilometers of the facility. About 17 percent of households have access to telecommunications, 45 percent to primary school, 77 percent to drinking water (dry season), 17 percent to food market, 16 percent to health facility, 17 percent to an all weather road, and 14 percent to public transportation. The average distances to the above listed facilities are as follows: telecommunications 16.2 km, primary school 3.4 km, drinking water (dry season) 1.1 km, food market 9 km, health facility 9.6 km, all weather road 16.4 km, and public transportation 18.7 km.

Urban households have better access to all facilities than rural households except for drinking water following the definition in the previous paragraph. About 13 percent of rural households have access to telecommunications, 43 percent to primary school, 77 percent to drinking water (dry season), 13 percent to food market, 12 percent to health facility, 13 percent to all weather road, and 10 percent to public transportation. About 73 percent of urban households have access to telecommunications, 79 percent to primary school, 69 percent to drinking water (dry season), 71 percent to food market, 75 percent to health facility, 73 percent to all weather road, and 76 percent to public transportation.

Households with enterprises are closer to most facilities compared to those without enterprises such as primary school, drinking water (dry season), food market, health facility, and public transportation. For households with enterprises, about 26 percent have access to telecommunications, 57 percent to primary school, 74 percent to drinking water (dry season), 35 percent to food market, 33 percent to health facility, 24 percent to all weather road, and 23 percent to public transportation. For households without enterprises, about 16 percent have access to telecommunications, 43 percent to primary school, 77 percent to drinking water (dry season), 13 percent to food market, 13 percent to health facility, 16 percent to all weather road, and 13 percent to public transportation.

## 15.2 Credit

Table 15.3 shows the distribution of access to credit and source of credit for households. About 50 percent of all households have applied for a loan within the past three years preceding the survey. More households in rural areas have applied for loans compared to urban areas, 51 percent compared to 35 percent. Male headed households are also more likely to have applied for a loan with 53 percent rate compared to 39 for females. There is high approval rate in general with 98 percent of applicant getting the loans. The main sources of credit are micro finance, 26 percent, relative/friend, 19 percent, cooperative, 13 percent, and government agency, 11 percent. The statistics for households with or without enterprise is similar to the overall statistics.

# Chapter 16
# Employment in Amhara Communities

## 16.1 Introduction
This section provides information on the employment characteristics of enterprises as provided by community leaders. Selected community leaders were asked about primary source of employment in their communities. They were also asked to provide information about workers leaving and coming into their communities to seek employment. The responses will provide some insight into the mobility of workers in and out of the communities in Amhara.

## 16.2 Source of Employment
The most common source of employment in Ethiopia is agriculture and this is also true for the Amhara region. Table 16.1 presents the three most important sources of employment for the communities in the region. For the most important source of employment, 78 percent of communities report farming, forestry, fishing, and hunting as the most important industry, followed by wholesale and retail trade with 9 percent, and then crafts/cottage industry and personal services with 6 and 5 percent respectively. For urban communities, the distribution is different with wholesale and trade being the main source of employment for households with 36 percent followed by crafts/cottage industry with 24, and then farming, forestry, fishing, and hunting and personal services with 18 percent each. As expected for rural communities, most report farming, forestry, fishing, and hunting, 93 percent, as the households' most important source of employment.

## 16.3 Employment outside the Community
Sometimes individuals leave their communities to seek employment outside due to expectations of better opportunities. Table 16.2 presents information on number of people in communities that seek outside employment and location of such employment. Most communities report that workers that seek outside employment go to urban areas, 20 percent to Addis Ababa and 25 percent to other urban areas. Some 31 percent go to rural areas to seek employment. For rural communities, 45 percent go to Addis Ababa or some other urban area and 30 percent go to other rural areas. For urban communities, 36 go to other urban areas and 9 go to Addis Ababa, and 33 percent to other rural areas. Only 2 percent of communities report workers going abroad to seek employment. In general, most communities report that workers that leave the community seek daily labor, 76 percent followed by farming, forestry, fishing, and hunting with 15 percent.

## 16.4 Non-resident Employment in the Community
Table 16.3 reports the number of communities that have workers coming into their communities to seek work. About 75 percent of communities report that individuals that come to their community to seek employment are from rural areas followed by 13 percent from other urban areas (excluding Addis Ababa). Most of the communities report that workers come to seek daily work in Amhara as a whole (62 percent) and in rural (52 percent) and urban (75 percent) communities as well.

## Chapter 17
## Financial Institutions and Services in Amhara

### 17.1 Financial Institutions

Financial institutions are essential in communities as they provide several important services such as access to savings and checking accounts and credit facilities that can help smooth consumption for households and smooth operations for businesses. Table 17.1 shows the number and percentage pf communities that have access to various financial institutions and services. About 92 percent of the community centers are more than 10 km away from a bank.

Urban communities are a little closer to banks than rural communities, 12 percent of urban communities are 5-9 km from a bank compared to 6 percent for rural communities. The difference between urban and rural communities is more pronounced in terms of distance to microfinance institutions. Of the urban communities, 64 percent have community centers that are less than 2 km away from a microfinance institution compared to 4 percent for rural communities. Urban communities also have more access to savings services with 75 percent of communities answering in the affirmative compared to 22 percent for rural communities.

### 17.2 Credit Facilities

As mentioned earlier credit facilities are important for communities. Table 17.2 displays the access to credit for various activities in the Amhara communities. To help smooth consumption, 22 percent of communities report that households have access to loans from a bank, 36 percent from a microfinance institution and 52 percent from a community group. About 30 percent of the communities report that households can get loans from a bank fro non-farm investment, 78 percent from microfinance institution and 55 percent from a community group.

There are some differences between urban and rural communities. Urban communities have more access to bank loans for non-farm investment (50 percent) than rural communities (26 percent). For the Amhara region, 39 percent of communities report that households nee to provide collateral for loans from a bank, 52 percent for loans from a microfinance institution and 42 percent for loans from a community group.

### 17.3 Agricultural Extensions and Cooperative Services

Agricultural and cooperative services can be very helpful to communities as providers of information on how to improve agricultural productivity. Table 17.3 presents information on the services offered and frequency of use of the services. Some 36 percent of communities report that they use the services rarely, 31 percent weekly, 17 percent bi-weekly, and 8 percent on a monthly basis. For 75 percent of the communities services on general crop production is offered. Another 12 percent of communities report getting services on the use of fertilizers.

# Chapter 18
# Price Changes in Amhara

## 18.1 Introduction

This section provides information on the average price of commodities such as food items, farm inputs, labor, and some luxury items within a community for years 2002/03 and 2005/05 as reported by the community leaders. The price changes are presented here.

## 18.2 Average Prices 2005/2006 and 2002/2003

Prices of different commodities in the Amhara region are presented in Table 18.1 for the year 2005/2006 and Table 18.2 for year 2002/2003. The most popular food item in Ethiopia is teff which is only grown in Ethiopia. Communities report that the price of teff is 217 Birr per quintal on average for year 2002/2003. Other cereals such as maize, wheat and sorghum cost less with 110 Birr, 169 Birr, and 135 Birr per quintal respectively for year 2002/2003. Prices appear significantly higher in 2005/2006 with a quintal of teff costing 322 Birr and the other three cereals maize, wheat, and sorghum costing 154 Birr, 237 Birr, and 185 Birr respectively.

There was also an increase in price of farm inputs from 2002/2003 to 2005/2006. A 100 kg bag of fertilizer (urea) cost 232 Birr on average in 2002/2003 and increased to 337 Birr in 2005/2006. However, price of luxury items appeared to have decreased between the two periods. A 21 inch television which cost 3,020 Birr in 2002/2003 on average decreased to 2,496 Birr in 2005/2006. On the other hand daily wage rate increased between the two periods. Average daily wage rate for a male adult in agriculture as reported by the communities is 6 Birr per day in 2002/2003 and 9 Birr in 2005/2006. Communities report that females earn at least 1 Birr less than males in both urban and rural areas for agriculture.

**Table 4.1**
**Percentage Distribution of Enterprises by Main Reason for Starting Enterprise**

| | Household lost wage earnings | No access to agric land | Low/volatile agric income | Obtain income to support agricultural work | Market opportunity | Support from NGO/co-operative | Advice from relatives/ friends | Social & economic independence | Other |
|---|---|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 1.9 | 11.3 | 28.7 | 47.0 | 3.3 | 0.1 | 2.6 | 1.7 | 3.4 |
| **Region** | | | | | | | | | |
| Tigray | 3.7 | 17.9 | 26.2 | 41.1 | 7.5 | 0.0 | 0.8 | 0.0 | 2.8 |
| Amhara | 2.9 | 17.1 | 28.7 | 41.1 | 4.2 | 0.3 | 2.4 | 0.9 | 2.4 |
| Oromia | 1.2 | 10.1 | 23.8 | 51.9 | 2.3 | 0.2 | 3.4 | 1.1 | 5.9 |
| SNNP | 1.6 | 7.7 | 34.6 | 46.6 | 3.0 | 0.0 | 2.0 | 3.1 | 1.4 |
| **Zones in Amhara** | | | | | | | | | |
| North Gonder | 5.5 | 8.0 | 28.2 | 45.3 | 10.2 | 0.5 | 1.7 | 0.0 | 0.6 |
| South Gonder | 5.9 | 16.6 | 37.5 | 34.5 | 3.6 | 0.0 | 1.2 | 0.0 | 0.7 |
| North Wello | 1.7 | 9.4 | 30.6 | 49.1 | 1.9 | 0.0 | 0.0 | 6.7 | 0.6 |
| West Gojjam | 0.5 | 11.5 | 27.3 | 48.3 | 4.8 | 0.0 | 0.7 | 3.9 | 3.1 |
| **Industry type** | | | | | | | | | |
| Manufacturing | 2.3 | 12.2 | 26.5 | 49.1 | 3.1 | 0.2 | 2.0 | 1.5 | 3.3 |
| Trade | 1.6 | 10.4 | 30.7 | 46.4 | 3.2 | 0.0 | 2.9 | 1.7 | 3.1 |
| Services | 1.9 | 12.8 | 26.6 | 43.4 | 4.1 | 0.7 | 3.0 | 2.3 | 5.2 |
| **Gender of HH Head** | | | | | | | | | |
| Male | 1.1 | 9.3 | 29.0 | 50.3 | 3.4 | 0.0 | 3.5 | 1.9 | 1.4 |
| Female | 2.7 | 13.4 | 27.3 | 43.6 | 3.1 | 0.3 | 2.0 | 1.3 | 6.3 |
| **Number of employees** | | | | | | | | | |
| 1 employee | 1.8 | 11.9 | 29.5 | 45.5 | 2.8 | 0.1 | 2.4 | 1.9 | 4.1 |
| 2-3 employees | 2.1 | 11.8 | 26.8 | 48.6 | 4.8 | 0.3 | 2.9 | 1.0 | 1.7 |
| 4-9 employees | 0.0 | 5.5 | 20.7 | 62.9 | 0.0 | 0.0 | 0.0 | 0.9 | 10.1 |
| 10+ employees | 0.0 | 0.0 | 0.0 | 87.0 | 0.0 | 0.0 | 13.0 | 0.0 | 0.0 |

Table 4.2
Percentage Distribution of Enterprises by Main Source of Start-up Capital

| | Agricultural income | Non-farm self employment income | Wage or salary income | Remittances | Sale of assets | Bank or co-operative loan | Family or friends | Private money lenders | Other | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 59.2 | 8.5 | 1.2 | 0.3 | 0.6 | 1.8 | 11.5 | 9.9 | 6.9 | 100.0 |
| **Region** | | | | | | | | | | |
| Tigray | 47.2 | 15.7 | 2.8 | 0.5 | 2.6 | 10.0 | 8.4 | 8.4 | 4.5 | 100.0 |
| Amhara | 59.2 | 9.2 | 1.3 | 0.2 | 0.7 | 3.6 | 10.6 | 7.3 | 8.0 | 100.0 |
| Oromia | 60.9 | 8.1 | 1.1 | 0.5 | 0.5 | 0.8 | 10.4 | 8.6 | 9.1 | 100.0 |
| SNNP | 59.6 | 7.2 | 1.0 | 0.2 | 0.4 | 0.3 | 13.9 | 13.3 | 4.2 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 51.3 | 15.7 | 0.0 | 0.1 | 0.3 | 2.5 | 14.6 | 6.6 | 9.1 | 100.0 |
| South Gonder | 55.4 | 7.7 | 1.9 | 0.0 | 0.0 | 5.5 | 9.5 | 12.7 | 7.5 | 100.0 |
| North Wello | 66.3 | 3.0 | 1.0 | 0.0 | 0.6 | 6.3 | 11.6 | 2.5 | 8.7 | 100.0 |
| West Gojjam | 56.5 | 5.9 | 5.2 | 0.0 | 0.4 | 2.8 | 12.4 | 8.9 | 7.9 | 100.0 |
| **Industry type** | | | | | | | | | | |
| Manufacturing | 61.3 | 9.4 | 0.9 | 0.3 | 0.8 | 0.6 | 10.4 | 8.9 | 7.5 | 100.0 |
| Trade | 58.9 | 7.5 | 1.1 | 0.1 | 0.5 | 2.9 | 13.4 | 11.3 | 4.4 | 100.0 |
| Services | 54.1 | 10.2 | 2.8 | 0.9 | 0.6 | 1.0 | 6.8 | 7.0 | 16.6 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 65.0 | 7.0 | 1.6 | 0.7 | 0.7 | 2.5 | 9.7 | 7.3 | 5.6 | 100.0 |
| Female | 55.1 | 8.4 | 1.2 | 0.0 | 0.8 | 1.5 | 11.5 | 12.0 | 9.6 | 100.0 |
| **Number of employees** | | | | | | | | | | |
| 1 employee | 58.5 | 8.2 | 0.8 | 0.1 | 0.5 | 1.8 | 12.6 | 9.8 | 7.8 | 100.0 |
| 2-3 employees | 58.3 | 10.9 | 2.3 | 0.5 | 1.2 | 2.4 | 10.2 | 9.8 | 4.4 | 100.0 |
| 4-9 employees | 77.9 | 1.3 | 0.0 | 0.0 | 0.8 | 1.3 | 0.0 | 0.0 | 18.7 | 100.0 |
| 10+ employees | 88.6 | 11.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |

Table 4.3
Percentage Distribution of Enterprises Closure

| | Operating today | | Duration of closed enterprises | Plan to reopen | |
|---|---|---|---|---|---|
| | Yes | No | Years | Yes | No |
| | % | % | | % | % |
| **Rural Ethiopia** | 74.8 | 25.2 | 4.6 | 62.5 | 37.5 |
| **Region** | | | | | |
| Tigray | 69.4 | 30.6 | 4.9 | 42.7 | 57.3 |
| Amhara | 75.6 | 24.4 | 5.1 | 54.9 | 45.1 |
| Oromia | 73.2 | 26.8 | 4.6 | 63.5 | 36.5 |
| SNNP | 77.1 | 22.9 | 4.3 | 72.2 | 27.8 |
| **Zones in Amhara** | | | | | |
| North Gonder | 68.1 | 31.9 | 6.1 | 62.3 | 37.7 |
| South Gonder | 77.7 | 22.3 | 5.2 | 50.3 | 49.7 |
| North Wello | 76.6 | 23.4 | 8.2 | 38.1 | 61.9 |
| West Gojjam | 71.8 | 28.2 | 3.7 | 40.3 | 59.7 |
| **Industry type** | | | | | |
| Manufacturing | 79.5 | 20.5 | 7.2 | 57.2 | 42.8 |
| Trade | 69.8 | 30.2 | 3.3 | 67.7 | 32.3 |
| Services | 82.7 | 17.3 | 5.2 | 46.5 | 53.5 |
| **Gender of HH Head** | | | | | |
| Male | 75.5 | 24.6 | 3.9 | 62.0 | 38.0 |
| Female | 74.1 | 25.9 | 4.9 | 57.2 | 42.8 |
| **Number of employees** | | | | | |
| 1 employee | 74.0 | 26.0 | 4.3 | 64.3 | 35.7 |
| 2-3 employees | 80.1 | 19.9 | 5.6 | 60.3 | 39.7 |
| 4-9 employees | 88.2 | 11.9 | 17.3 | 37.9 | 62.1 |
| 10+ employees | 58.5 | 41.5 | 5.3 | 28.5 | 71.5 |

Table 5.1
Percentage Distribution of Enterprises by Geographical Location

| | In community | Same FA, different community | Same Woreda, different FA | Same Zone, different Woreda | Same Region, different zone | Different region | Total |
|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 63.3 | 11.2 | 20.5 | 3.3 | 0.9 | 0.8 | 100.0 |
| **Region** | | | | | | | |
| Tigray | 64.4 | 13.2 | 15.4 | 3.6 | 1.1 | 2.4 | 100.0 |
| Amhara | 71.6 | 11.7 | 13.3 | 2.4 | 0.6 | 0.5 | 100.0 |
| Oromia | 59.5 | 9.4 | 25.5 | 4.4 | 0.1 | 1.1 | 100.0 |
| SNNP | 61.9 | 12.5 | 20.7 | 2.7 | 1.9 | 0.3 | 100.0 |
| **Zones in Amhara** | | | | | | | |
| North Gonder | 75.0 | 9.8 | 12.8 | 1.8 | 0.0 | 0.6 | 100.0 |
| South Gonder | 72.0 | 8.2 | 16.4 | 2.1 | 0.7 | 0.7 | 100.0 |
| North Wello | 74.6 | 13.7 | 8.2 | 0.6 | 1.8 | 1.2 | 100.0 |
| West Gojjam | 71.4 | 10.8 | 16.7 | 0.8 | 0.4 | 0.0 | 100.0 |
| **Industry type** | | | | | | | |
| Manufacturing | 86.3 | 7.0 | 5.7 | 0.6 | 0.3 | 0.2 | 100.0 |
| Trade | 45.5 | 14.6 | 31.9 | 5.6 | 1.4 | 1.1 | 100.0 |
| Services | 71.2 | 9.3 | 15.9 | 1.7 | 0.7 | 1.3 | 100.0 |
| **Gender of HH Head** | | | | | | | |
| Male | 53.8 | 13.3 | 25.2 | 5.5 | 1.4 | 0.8 | 100.0 |
| Female | 72.8 | 9.3 | 15.1 | 2.0 | 0.3 | 0.5 | 100.0 |
| **Number of employees** | | | | | | | |
| 1 employee | 61.8 | 11.3 | 22.1 | 3.0 | 0.8 | 0.9 | 100.0 |
| 2-3 employees | 69.3 | 9.7 | 15.6 | 4.7 | 0.2 | 0.5 | 100.0 |
| 4-9 employees | 66.0 | 13.5 | 17.6 | 2.9 | 0.0 | 0.0 | 100.0 |
| 10+ employees | 53.4 | 34.7 | 11.9 | 0.0 | 0.0 | 0.0 | 100.0 |

Table 5.2
**Percentage Distribution of Enterprises by Registration to Government and Type of Main Base of Operation**

| | Registered with Government | | Base of operation | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Yes | No | Home, inside residence | Home, outside residence | Traditional market | Shop in commercial area | Roadside | Mobile | Other | Total |
| | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 2.7 | 97.3 | 36.3 | 7.7 | 35.4 | 3.1 | 3.3 | 10.8 | 3.5 | 100.0 |
| **Region** | | | | | | | | | | |
| Tigray | 8.3 | 91.7 | 40.0 | 6.9 | 21.4 | 3.9 | 4.8 | 14.6 | 8.4 | 100.0 |
| Amhara | 3.9 | 96.1 | 44.1 | 10.3 | 27.3 | 2.0 | 2.1 | 10.2 | 4.0 | 100.0 |
| Oromia | 2.6 | 97.4 | 36.0 | 6.9 | 37.0 | 3.2 | 3.2 | 10.2 | 3.5 | 100.0 |
| SNNP | 1.0 | 99.0 | 30.8 | 7.0 | 41.7 | 3.4 | 4.0 | 11.1 | 2.1 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 4.0 | 96.0 | 48.4 | 14.9 | 21.5 | 2.3 | 0.4 | 11.7 | 1.0 | 100.0 |
| South Gonder | 5.6 | 94.4 | 46.3 | 9.4 | 30.4 | 0.6 | 3.8 | 6.9 | 2.6 | 100.0 |
| North Wello | 1.8 | 98.2 | 31.5 | 21.0 | 30.3 | 0.0 | 1.1 | 15.2 | 0.8 | 100.0 |
| West Gojjam | 6.4 | 93.6 | 47.8 | 9.1 | 23.4 | 1.1 | 2.9 | 14.2 | 1.6 | 100.0 |
| **Industry type** | | | | | | | | | | |
| Manufacturing | 3.1 | 96.9 | 69.4 | 12.2 | 8.9 | 0.4 | 2.4 | 4.3 | 2.5 | 100.0 |
| Trade | 2.1 | 97.9 | 10.7 | 4.8 | 59.3 | 4.9 | 4.1 | 12.1 | 4.2 | 100.0 |
| Services | 4.0 | 96.0 | 47.7 | 6.6 | 11.6 | 3.2 | 2.8 | 24.8 | 3.2 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 4.2 | 95.8 | 18.2 | 12.0 | 38.4 | 4.8 | 4.4 | 18.5 | 3.8 | 100.0 |
| Female | 0.7 | 99.3 | 56.1 | 3.7 | 32.8 | 0.6 | 1.6 | 2.6 | 2.6 | 100.0 |
| **Number of employees** | | | | | | | | | | |
| 1 employee | 2.2 | 97.8 | 36.9 | 7.1 | 38.0 | 1.6 | 2.8 | 10.3 | 3.3 | 100.0 |
| 2-3 employees | 4.1 | 95.9 | 38.1 | 10.6 | 23.8 | 7.1 | 2.9 | 13.4 | 4.2 | 100.0 |
| 4-9 employees | 10.6 | 89.5 | 9.8 | 0.9 | 51.9 | 9.4 | 7.7 | 9.7 | 10.5 | 100.0 |
| 10+ employees | 58.5 | 41.5 | 29.7 | 0.0 | 0.0 | 0.0 | 45.5 | 11.9 | 13.0 | 100.0 |

Table 5.3

Percentage Distribution of Enterprises by Location where Products are Sold

| | Local consumers or passers-by | Market | Traders | Cooperatives | NGOs | Government | Others | Total |
|---|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 43.4 | 39.2 | 15.0 | 0.2 | 0.7 | 0.2 | 1.3 | 100.0 |
| **Region** | | | | | | | | |
| Tigray | 52.1 | 33.2 | 11.7 | 0.2 | 0.5 | 0.0 | 2.4 | 100.0 |
| Amhara | 47.5 | 36.4 | 12.7 | 0.0 | 0.8 | 0.2 | 2.3 | 100.0 |
| Oromia | 46.3 | 35.7 | 16.5 | 0.2 | 0.7 | 0.2 | 0.4 | 100.0 |
| SNNP | 36.0 | 46.1 | 15.5 | 0.3 | 0.6 | 0.1 | 1.4 | 100.0 |
| **Zones in Amhara** | | | | | | | | |
| North Gonder | 53.6 | 36.3 | 7.9 | 0.0 | 0.4 | 0.0 | 1.8 | 100.0 |
| South Gonder | 42.1 | 38.7 | 15.4 | 0.0 | 0.0 | 0.0 | 3.8 | 100.0 |
| North Wello | 44.5 | 35.1 | 17.9 | 0.0 | 1.2 | 1.3 | 0.0 | 100.0 |
| West Gojjam | 42.0 | 39.5 | 14.9 | 0.4 | 1.6 | 0.4 | 1.2 | 100.0 |
| **Industry type** | | | | | | | | |
| Manufacturing | 58.5 | 33.2 | 6.4 | 0.2 | 0.7 | 0.1 | 0.9 | 100.0 |
| Trade | 25.5 | 50.6 | 22.2 | 0.2 | 0.7 | 0.1 | 0.7 | 100.0 |
| Services | 76.8 | 7.2 | 9.4 | 0.3 | 0.6 | 0.5 | 5.3 | 100.0 |
| **Gender of HH Head** | | | | | | | | |
| Male | 37.9 | 39.7 | 19.4 | 0.2 | 1.1 | 0.3 | 1.4 | 100.0 |
| Female | 51.3 | 39.9 | 7.9 | 0.1 | 0.0 | 0.0 | 0.9 | 100.0 |
| **Number of employees** | | | | | | | | |
| 1 employee | 39.4 | 44.2 | 14.0 | 0.2 | 0.5 | 0.2 | 1.5 | 100.0 |
| 2-3 employees | 56.0 | 26.5 | 15.5 | 0.0 | 0.8 | 0.2 | 1.0 | 100.0 |
| 4-9 employees | 57.0 | 9.5 | 24.5 | 0.0 | 9.1 | 0.0 | 0.0 | 100.0 |
| 10+ employees | 41.0 | 11.9 | 12.4 | 0.0 | 21.7 | 0.0 | 13.0 | 100.0 |

Table 5.4
**Percentage Distribution of Enterprises by Number of Workers, Sales, Contribution of Sales**

| | Workers in start year | Current number of workers | Average sales (in Birr) | Change in sales in past year | | | Share of household income from sales | Share of sales going to operating cost |
|---|---|---|---|---|---|---|---|---|
| | | | | Increase | No change | Decrease | | |
| | N | N | N | % | % | % | % | % |
| **Rural Ethiopia** | 1.3 | 1.4 | 393 | 50.8 | 20.2 | 29.1 | 37.4 | 51.5 |
| **Region** | | | | | | | | |
| Tigray | 1.5 | 1.7 | 447 | 45.5 | 23.8 | 30.8 | 38.6 | 37.3 |
| Amhara | 1.2 | 1.3 | 297 | 40.8 | 23.6 | 35.7 | 36.5 | 46.6 |
| Oromia | 1.3 | 1.4 | 365 | 55.0 | 16.9 | 28.0 | 41.1 | 49.0 |
| SNNP | 1.4 | 1.5 | 478 | 53.6 | 20.8 | 25.6 | 33.8 | 60.1 |
| **Zones in Amhara** | | | | | | | | |
| North Gonder | 1.2 | 1.4 | 444 | 42.2 | 27.2 | 30.6 | 44.4 | 49.4 |
| South Gonder | 1.1 | 1.2 | 357 | 43.0 | 23.9 | 33.2 | 36.0 | 44.5 |
| North Wello | 1.3 | 1.3 | 348 | 40.3 | 18.9 | 40.8 | 40.8 | 40.6 |
| West Gojjam | 1.3 | 1.6 | 330 | 45.0 | 21.5 | 33.5 | 44.2 | 45.4 |
| **Industry type** | | | | | | | | |
| Manufacturing | 1.3 | 1.4 | 169 | 48.0 | 25.2 | 26.8 | 37.8 | 45.5 |
| Trade | 1.3 | 1.4 | 579 | 54.0 | 17.5 | 28.6 | 35.6 | 57.0 |
| Services | 1.4 | 1.5 | 269 | 45.2 | 16.0 | 38.9 | 44.3 | 45.8 |
| **Gender of HH Head** | | | | | | | | |
| Male | 1.4 | 1.5 | 567 | 58.0 | 17.5 | 24.5 | 38.3 | 53.1 |
| Female | 1.2 | 1.2 | 154 | 43.0 | 22.3 | 34.8 | 37.1 | 48.7 |
| **Number of employees** | | | | | | | | |
| 1 employee | 1.0 | 1.0 | 321 | 50.4 | 20.8 | 28.7 | 37.5 | 49.9 |
| 2-3 employees | 1.9 | 2.2 | 557 | 53.2 | 17.5 | 29.4 | 37.4 | 53.0 |
| 4-9 employees | 4.2 | 5.9 | 1,267 | 47.1 | 5.9 | 47.1 | 45.8 | 65.4 |
| 10+ employees | 15.0 | 30.0 | 1,473 | 53.9 | 0.0 | 46.1 | 19.0 | 51.7 |

**Table 6.1**
**Percentage Distribution of Enterprises by Constraints that Prevent Operations and Growth**

| | Electricity | Tele-communications | Water | Transportation | Financial services | Markets | Government | Safety | Technology | Registration & Permits | Taxation | Labor issues | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 1.4 | 0.2 | 1.1 | 12.9 | 36.4 | 38.7 | 2.0 | 0.8 | 2.2 | 0.2 | 0.5 | 3.6 | 100.0 |
| **Region** | | | | | | | | | | | | | |
| Tigray | 2.8 | 0.0 | 7.4 | 10.7 | 22.2 | 41.5 | 1.1 | 3.8 | 2.9 | 0.5 | 0.3 | 6.9 | 100.0 |
| Amhara | 3.4 | 0.1 | 1.3 | 12.4 | 28.0 | 42.5 | 3.4 | 0.7 | 3.5 | 0.3 | 1.3 | 3.1 | 100.0 |
| Oromia | 0.5 | 0.0 | 0.2 | 15.3 | 35.7 | 40.6 | 2.0 | 0.5 | 3.0 | 0.2 | 0.1 | 2.0 | 100.0 |
| SNNP | 0.6 | 0.7 | 0.8 | 10.9 | 45.6 | 33.4 | 1.3 | 0.6 | 0.3 | 0.1 | 0.3 | 5.3 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | | | |
| North Gonder | 0.7 | 0.6 | 0.0 | 9.7 | 28.6 | 52.7 | 0.0 | 0.8 | 1.2 | 0.4 | 0.0 | 5.3 | 100.0 |
| South Gonder | 2.3 | 0.0 | 0.0 | 5.7 | 36.1 | 38.1 | 3.4 | 1.3 | 5.8 | 1.3 | 0.7 | 5.3 | 100.0 |
| North Wello | 5.6 | 0.0 | 1.2 | 7.6 | 20.1 | 60.8 | 0.0 | 0.6 | 2.9 | 0.6 | 0.0 | 0.6 | 100.0 |
| West Gojjam | 4.7 | 0.0 | 0.0 | 12.0 | 31.4 | 46.2 | 1.1 | 1.2 | 1.3 | 0.0 | 1.2 | 0.8 | 100.0 |
| **Industry type** | | | | | | | | | | | | | |
| Manufacturing | 2.4 | 0.4 | 2.4 | 9.6 | 28.8 | 46.9 | 0.7 | 0.4 | 4.1 | 0.2 | 0.4 | 3.9 | 100.0 |
| Trade | 0.2 | 0.2 | 0.1 | 15.8 | 43.5 | 31.0 | 2.9 | 1.0 | 0.8 | 0.2 | 0.6 | 3.6 | 100.0 |
| Services | 3.0 | 0.0 | 1.1 | 10.4 | 29.4 | 46.9 | 2.5 | 0.9 | 2.5 | 0.1 | 0.4 | 2.9 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | | | |
| Male | 1.6 | 0.0 | 0.3 | 15.6 | 34.0 | 36.9 | 3.0 | 0.8 | 2.4 | 0.5 | 0.7 | 4.2 | 100.0 |
| Female | 0.9 | 0.4 | 2.5 | 10.2 | 35.8 | 42.8 | 0.6 | 0.8 | 2.0 | 0.0 | 0.1 | 4.0 | 100.0 |
| **Number of employees** | | | | | | | | | | | | | |
| 1 employee | 1.0 | 0.2 | 0.8 | 11.8 | 36.8 | 40.5 | 1.6 | 0.7 | 2.2 | 0.1 | 0.5 | 3.6 | 100.0 |
| 2-3 employees | 2.1 | 0.3 | 1.9 | 15.9 | 34.1 | 34.8 | 3.5 | 0.8 | 2.5 | 0.3 | 0.5 | 3.4 | 100.0 |
| 4-9 employees | 5.7 | 3.9 | 0.0 | 21.0 | 23.7 | 42.6 | 0.0 | 0.0 | 0.0 | 3.2 | 0.0 | 0.0 | 100.0 |
| 10+ employees | 24.4 | 0.0 | 0.0 | 21.7 | 11.9 | 42.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |

Table 6.2a

**Percentage Distribution of Households by Constraints that Prevent Opening a Non-farm Business**

| | All households | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Any household member plan to open a non-farm enterprise | | Elec-tricity | Tele-comm-unications | Water | Postal service | Trans-port-ation | Financial services | Markets | Govern-ment | Safety | Tech-nology | Regis-ration & Permits | Taxation | Labor issues | Total |
| | Yes | No | | | | | | | | | | | | | | |
| | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 22.9 | 77.1 | 0.6 | 0.1 | 0.4 | 0.0 | 9.3 | 40.4 | 24.2 | 0.9 | 0.5 | 6.7 | 0.3 | 0.2 | 16.5 | 100.0 |
| **Region** | | | | | | | | | | | | | | | | |
| Tigray | 17.7 | 82.3 | 0.9 | 0.1 | 1.3 | 0.1 | 8.3 | 45.3 | 20.9 | 0.8 | 0.5 | 5.6 | 1.0 | 0.2 | 15.0 | 100.0 |
| Amhara | 15.4 | 84.6 | 1.5 | 0.1 | 0.3 | 0.0 | 8.3 | 39.6 | 28.8 | 0.8 | 0.3 | 8.5 | 0.2 | 0.2 | 11.3 | 100.0 |
| Oromia | 22.6 | 77.4 | 0.1 | 0.1 | 0.1 | 0.0 | 12.0 | 39.8 | 23.3 | 0.8 | 0.6 | 7.8 | 0.2 | 0.1 | 15.3 | 100.0 |
| SNNP | 34.9 | 65.1 | 0.3 | 0.2 | 0.8 | 0.0 | 6.4 | 41.0 | 20.9 | 1.0 | 0.5 | 2.9 | 0.4 | 0.2 | 25.5 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | | | | | | |
| North Gonder | 20.0 | 80.0 | 0.1 | 0.0 | 0.1 | 0.0 | 11.7 | 40.3 | 24.7 | 0.4 | 0.3 | 7.7 | 0.1 | 0.0 | 14.6 | 100.0 |
| South Gonder | 14.8 | 85.2 | 0.1 | 0.2 | 0.0 | 0.0 | 2.9 | 47.1 | 18.2 | 0.8 | 0.8 | 3.9 | 0.1 | 0.1 | 25.9 | 100.0 |
| North Wello | 17.1 | 82.9 | 1.5 | 0.1 | 0.1 | 0.1 | 5.7 | 43.6 | 24.0 | 0.5 | 0.2 | 5.3 | 0.3 | 0.2 | 18.6 | 100.0 |
| West Gojjam | 11.6 | 88.5 | 0.7 | 0.3 | 0.3 | 0.0 | 10.5 | 49.5 | 28.6 | 0.8 | 0.3 | 5.2 | 0.2 | 0.1 | 3.6 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | |
| Male | 22.3 | 77.7 | 0.7 | 0.1 | 0.3 | 0.0 | 10.0 | 40.2 | 24.0 | 1.0 | 0.4 | 7.4 | 0.3 | 0.1 | 15.5 | 100.0 |
| Female | 19.6 | 80.4 | 0.5 | 0.1 | 0.9 | 0.0 | 7.6 | 40.0 | 25.9 | 0.3 | 0.7 | 5.2 | 0.2 | 0.2 | 18.5 | 100.0 |

Table 6.2b

**Percentage Distribution of Households by Constraints that Prevent Opening a Non-farm Business**

| | With enterprises | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Any household member plan to open a non-farm | | Elec-tricity | Tele-comm-unications | Water | Postal service | Trans-port-ation | Financial services | Markets | Govern-ment | Safety | Tech-nology | Regis-ration & Permits | Taxation | Labor issues | Total |
| | Yes | No | | | | | | | | | | | | | | |
| | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 40.8 | 59.2 | 0.6 | 0.1 | 0.9 | 0.0 | 9.3 | 41.2 | 28.6 | 1.2 | 0.5 | 3.7 | 0.4 | 0.4 | 13.0 | 100.0 |
| **Region** | | | | | | | | | | | | | | | | |
| Tigray | 32.3 | 67.8 | 3.1 | 0.0 | 5.5 | 0.0 | 6.6 | 38.6 | 27.5 | 1.3 | 1.2 | 2.9 | 1.6 | 0.0 | 11.8 | 100.0 |
| Amhara | 28.0 | 72.1 | 1.6 | 0.0 | 1.1 | 0.0 | 7.5 | 36.0 | 38.6 | 1.0 | 0.4 | 6.4 | 0.1 | 0.8 | 6.5 | 100.0 |
| Oromia | 41.3 | 58.7 | 0.0 | 0.0 | 0.1 | 0.0 | 13.0 | 41.4 | 28.6 | 1.2 | 0.4 | 4.9 | 0.7 | 0.4 | 9.5 | 100.0 |
| SNNP | 50.3 | 49.7 | 0.2 | 0.3 | 0.7 | 0.0 | 7.2 | 44.9 | 22.3 | 1.4 | 0.6 | 0.8 | 0.2 | 0.3 | 21.1 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | | | | | | |
| North Gonder | 26.7 | 73.3 | 0.0 | 0.0 | 0.0 | 0.0 | 8.2 | 36.9 | 43.6 | 0.5 | 0.5 | 1.7 | 0.4 | 0.0 | 8.1 | 100.0 |
| South Gonder | 31.8 | 68.2 | 0.0 | 0.0 | 0.0 | 0.0 | 3.1 | 46.1 | 28.3 | 1.5 | 0.7 | 3.7 | 0.7 | 0.7 | 15.3 | 100.0 |
| North Wello | 31.4 | 68.6 | 2.0 | 0.0 | 0.0 | 0.0 | 5.5 | 34.8 | 43.0 | 0.0 | 0.0 | 7.7 | 0.0 | 0.0 | 7.1 | 100.0 |
| West Gojjam | 24.7 | 75.3 | 2.0 | 0.0 | 0.0 | 0.0 | 11.3 | 46.7 | 33.2 | 0.0 | 0.8 | 2.7 | 0.0 | 0.4 | 2.9 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | |
| Male | 45.7 | 54.3 | 0.6 | 0.0 | 0.3 | 0.0 | 10.1 | 40.6 | 28.5 | 1.8 | 0.4 | 4.4 | 0.8 | 0.4 | 12.2 | 100.0 |
| Female | 32.8 | 67.2 | 0.5 | 0.2 | 1.9 | 0.0 | 9.1 | 39.0 | 31.6 | 0.5 | 0.8 | 3.3 | 0.0 | 0.4 | 12.8 | 100.0 |

**Percentage Distribution of Households by Constraints that Prevent Opening a Non-farm Business**

| | Any household member plan to open a non-farm | | Without enterprises | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Yes | No | Elec-tricity | Tele-comm-unications | Water | Postal service | Trans-port-ation | Financial services | Markets | Govern-ment | Safety | Tech-nology | Regis-ration & Permits | Taxation | Labor issues | Total |
| | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Rural Ethiopia** | 17.1 | 82.9 | 0.6 | 0.1 | 0.3 | 0.0 | 9.3 | 40.1 | 22.9 | 0.7 | 0.5 | 7.7 | 0.3 | 0.1 | 17.6 | 100.0 |
| **Region** | | | | | | | | | | | | | | | | |
| Tigray | 13.6 | 86.5 | 0.3 | 0.1 | 0.1 | 0.2 | 8.7 | 47.2 | 19.1 | 0.7 | 0.3 | 6.4 | 0.9 | 0.2 | 15.9 | 100.0 |
| Amhara | 12.6 | 87.4 | 1.5 | 0.1 | 0.2 | 0.0 | 8.5 | 40.4 | 26.7 | 0.7 | 0.3 | 9.0 | 0.2 | 0.1 | 12.4 | 100.0 |
| Oromia | 17.1 | 82.9 | 0.1 | 0.1 | 0.1 | 0.0 | 11.7 | 39.3 | 21.7 | 0.8 | 0.6 | 8.7 | 0.1 | 0.0 | 17.0 | 100.0 |
| SNNP | 26.0 | 74.0 | 0.4 | 0.1 | 0.8 | 0.0 | 6.0 | 38.9 | 20.1 | 0.7 | 0.4 | 4.1 | 0.5 | 0.1 | 28.0 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | | | | | | |
| North Gonder | 18.8 | 81.2 | 0.2 | 0.0 | 0.2 | 0.0 | 12.3 | 40.9 | 21.4 | 0.4 | 0.3 | 8.7 | 0.0 | 0.0 | 15.7 | 100.0 |
| South Gonder | 12.9 | 87.1 | 0.1 | 0.2 | 0.0 | 0.0 | 2.9 | 47.2 | 17.0 | 0.8 | 0.8 | 3.9 | 0.0 | 0.0 | 27.1 | 100.0 |
| North Wello | 15.4 | 84.6 | 1.4 | 0.1 | 0.1 | 0.1 | 5.7 | 44.7 | 21.7 | 0.5 | 0.2 | 5.0 | 0.3 | 0.2 | 19.9 | 100.0 |
| West Gojjam | 9.0 | 91.0 | 0.4 | 0.3 | 0.3 | 0.0 | 10.3 | 50.1 | 27.7 | 1.0 | 0.2 | 5.7 | 0.3 | 0.1 | 3.7 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | |
| Male | 18.2 | 81.9 | 0.7 | 0.1 | 0.3 | 0.0 | 10.0 | 40.1 | 23.2 | 0.9 | 0.5 | 7.9 | 0.2 | 0.1 | 16.1 | 100.0 |
| Female | 10.5 | 89.5 | 0.4 | 0.1 | 0.2 | 0.0 | 6.6 | 40.7 | 21.9 | 0.2 | 0.6 | 6.6 | 0.4 | 0.0 | 22.5 | 100.0 |

Table 6.3
Average Distance to Agriculture Input and Output Markets and All-weather Roads

| | All households | | | | With enterprise | | | | Without enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Distance to markets in km | Distance to markets in mins | Distance to road in km | Distance to road in mins | Distance to markets in km | Distance to markets in mins | Distance to road in km | Distance to road in mins | Distance to markets in km | Distance to markets in mins | Distance to road in km | Distance to road in mins |
| | km | mins | km | mins | km | mins | km | mins | km | mins | km | mins |
| **Rural Ethiopia** | 8.1 | 78 | 11.1 | 103 | 7.1 | 66 | 10.0 | 90 | 8.4 | 82 | 11.5 | 107 |
| **Region** | | | | | | | | | | | | |
| Tigray | 10.0 | 91 | 8.4 | 108 | 8.8 | 68 | 7.0 | 114 | 10.2 | 97 | 8.7 | 107 |
| Amhara | 9.1 | 88 | 13.0 | 126 | 8.2 | 75 | 12.5 | 110 | 9.3 | 91 | 13.1 | 129 |
| Oromia | 8.3 | 82 | 9.6 | 83 | 7.8 | 76 | 7.8 | 71 | 8.4 | 84 | 10.1 | 87 |
| SNNP | 6.0 | 54 | 11.5 | 104 | 5.4 | 48 | 10.5 | 94 | 6.3 | 58 | 12.0 | 110 |
| **Zones in Amhara** | | | | | | | | | | | | |
| North Gonder | 9.9 | 94 | 20.5 | 218 | 7.4 | 72 | 15.7 | 154 | 10.3 | 98 | 21.4 | 229 |
| South Gonder | 9.4 | 94 | 13.8 | 137 | 8.9 | 88 | 10.5 | 105 | 9.5 | 95 | 14.2 | 140 |
| North Wello | 8.6 | 85 | 13.8 | 130 | 9.3 | 91 | 15.9 | 146 | 8.6 | 84 | 13.6 | 128 |
| West Gojjam | 8.1 | 85 | 12.2 | 127 | 6.9 | 73 | 12.0 | 119 | 8.4 | 88 | 12.2 | 128 |
| **Gender of HH Head** | | | | | | | | | | | | |
| Male | 8.3 | 80 | 11.4 | 106 | 7.3 | 69 | 9.6 | 88 | 8.4 | 82 | 11.7 | 109 |
| Female | 8.0 | 75 | 10.9 | 100 | 7.2 | 66 | 11.1 | 100 | 8.5 | 82 | 10.7 | 100 |

**Table 7.1**
**Non-farm Participation Rates, Sector, and Age of Enterprises in Amhara**

| | Non-farm participation | Sector of enterprise | | | | Mean Age |
|---|---|---|---|---|---|---|
| | | Manufacturing | Trade | Services | Total | |
| | % | % | % | % | % | N |
| **Amhara** | 15.9 | 59.7 | 28.7 | 11.7 | 100.0 | 8.7 |
| **Urban** | 52.5 | 51.9 | 31.9 | 16.1 | 100.0 | 7.8 |
| **Rural** | 13.3 | 62.1 | 27.6 | 10.3 | 100.0 | 9.0 |
| **Zones in Amhara** | | | | | | |
| North Gonder | 21.4 | 66.5 | 25.5 | 8.0 | 100.0 | 8.7 |
| South Gonder | 11.2 | 59.9 | 32.0 | 8.0 | 100.0 | 8.6 |
| North Wello | 11.7 | 49.1 | 34.1 | 16.8 | 100.0 | 10.5 |
| West Gojjam | 17.0 | 55.0 | 28.5 | 16.6 | 100.0 | 7.9 |
| **Gender of HH Head** | | | | | | |
| Male | 12.2 | 48.9 | 39.2 | 11.9 | 100.0 | 8.4 |
| Female | 28.2 | 75.3 | 13.3 | 11.4 | 100.0 | 9.2 |

**Table 7.2**
**Percentage distribution of enterprises by government registration and ownership status**

| | | Registered enterprise | | Ownership status of enterprise | | | |
|---|---|---|---|---|---|---|---|
| | | Yes | No | self-established | jointly established with private partner | acquired from relative | other |
| | | % | % | % | % | % | % |
| **Amhara** | | 2.2 | 97.8 | 93.9 | 4.0 | 1.4 | 0.7 |
| **Urban** | | 1.9 | 98.1 | 97.0 | 1.9 | 1.2 | 0.0 |
| **Rural** | | 2.3 | 97.7 | 92.9 | 4.7 | 1.4 | 1.0 |
| **Zones in Amhara** | | | | | | | |
| | North Gonder | 1.9 | 98.1 | 93.9 | 3.7 | 2.3 | 0.1 |
| | South Gonder | 1.1 | 98.9 | 96.1 | 2.5 | 1.4 | 0.0 |
| | North Wello | 2.6 | 97.4 | 96.6 | 0.0 | 0.2 | 3.2 |
| | West Gojjam | 3.2 | 96.8 | 91.3 | 7.2 | 0.6 | 0.9 |
| **Sector** | Manufacturing | 2.7 | 97.3 | 93.2 | 4.7 | 1.5 | 0.6 |
| | Trade | 1.5 | 98.5 | 96.6 | 2.6 | 0.8 | 0.0 |
| | Services | 1.7 | 98.3 | 90.9 | 4.1 | 2.1 | 3.0 |
| **Gender of HH Head** | | | | | | | |
| | Male | 1.9 | 98.1 | 92.0 | 5.4 | 1.6 | 1.0 |
| | Female | 2.7 | 97.3 | 96.7 | 2.0 | 1.0 | 0.3 |

Table 7.3

Number and percentage distribution of Socio-economic Characteristics of Enterprise Owners

| | Amhara | Urban | Rural | Zones: North Gonder | South Gonder | North Wello | West Gojjam | Gender of household: Male | Female |
|---|---|---|---|---|---|---|---|---|---|
| | % | % | % | % | % | % | % | % | % |
| **Gender** | | | | | | | | | |
| Male | 43.6 | 36.0 | 46.0 | 38.7 | 48.7 | 53.7 | 42.7 | 70.6 | 4.2 |
| Female | 56.4 | 64.0 | 54.0 | 61.4 | 51.3 | 46.3 | 57.3 | 29.4 | 95.8 |
| **Age category** | | | | | | | | | |
| Less than 25 | 12.7 | 16.7 | 11.4 | 13.1 | 8.6 | 5.1 | 18.1 | 12.7 | 12.6 |
| 25-34 | 26.3 | 24.8 | 26.8 | 23.8 | 28.6 | 28.8 | 27.2 | 31.0 | 19.4 |
| 35-44 | 29.7 | 25.1 | 31.2 | 35.9 | 28.3 | 21.6 | 25.7 | 32.2 | 26.1 |
| 45-54 | 17.1 | 20.9 | 15.8 | 14.4 | 16.9 | 20.3 | 19.3 | 11.3 | 25.4 |
| Over 55 | 14.3 | 12.6 | 14.8 | 12.7 | 17.5 | 24.3 | 9.9 | 12.8 | 16.5 |
| **Education level** | | | | | | | | | |
| No schooling | 70.9 | 58.2 | 74.9 | 73.8 | 71.7 | 67.2 | 68.0 | 62.4 | 83.2 |
| primary school | 24.2 | 29.3 | 22.5 | 21.9 | 23.0 | 26.6 | 26.9 | 31.5 | 13.4 |
| Above primary school | 5.0 | 12.5 | 2.6 | 4.4 | 5.3 | 6.2 | 5.1 | 6.1 | 3.3 |

Table 8.1

Percentage Distribution of Enterprises by Primary Motives of Starting Enterprise

| | | primary reason for setting up business: household lost wage earnings | no access to agri land | low/volatile agri income | obtain income to support agricultural work | market opportunity | support from ngo/coop-erative | advice from relatives/ friends | social & economic independen ce | other | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | | 10.8 | 23.8 | 24.4 | 17.3 | 8.8 | 0.1 | 1.9 | 9.3 | 3.6 | 100.0 |
| **Urban** | | 12.9 | 8.5 | 13.3 | 2.8 | 20.8 | 0.0 | 2.7 | 31.8 | 7.3 | 100.0 |
| **Rural** | | 10.1 | 28.6 | 27.9 | 21.9 | 5.1 | 0.1 | 1.7 | 2.2 | 2.4 | 100.0 |
| **Zones in Amhara** | North Gonder | 12.2 | 24.8 | 22.4 | 20.4 | 12.4 | 0.0 | 1.5 | 3.3 | 3.0 | 100.0 |
| | South Gonder | 18.8 | 27.9 | 20.5 | 17.7 | 8.2 | 0.0 | 0.9 | 0.5 | 5.6 | 100.0 |
| | North Wello | 9.9 | 10.4 | 42.6 | 15.9 | 7.9 | 0.7 | 1.6 | 8.1 | 2.9 | 100.0 |
| | West Gojjam | 4.5 | 26.3 | 21.0 | 13.4 | 4.8 | 0.0 | 3.2 | 23.3 | 3.6 | 100.0 |
| **Sector** | Manufacturin | 10.4 | 27.2 | 27.5 | 13.9 | 7.4 | 0.0 | 0.8 | 9.3 | 3.6 | 100.0 |
| | Trade | 8.5 | 17.7 | 22.0 | 26.2 | 12.0 | 0.0 | 4.7 | 6.9 | 2.2 | 100.0 |
| | Services | 18.6 | 22.3 | 15.6 | 13.3 | 9.0 | 0.8 | 1.0 | 15.2 | 4.4 | 100.0 |
| **Gender of HH Head** | Male | 7.3 | 20.5 | 26.1 | 23.3 | 8.0 | 0.0 | 2.6 | 8.5 | 3.9 | 100.0 |
| | Female | 15.9 | 28.7 | 22.0 | 8.5 | 10.1 | 0.2 | 0.9 | 10.4 | 3.1 | 100.0 |

**Table 8.2**

**Percentage Distribution of Enterprises by Source of Start-up Capital**

| | | Share start-up capital by source | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | % start-up capital from sale of food crops | % start-up capital from sale of industrial crops | % start-up capital from sale of livestock | % start-up capital from non-farm self-employment | % start-up capital from wage or salary income | % start-up capital from remittances | % start-up capital from sale of assets | % start-up capital from bank loan | % start-up capital from family or friends | % start-up capital from private money-lender | % start-up capital from other |
| | | N | N | N | N | N | N | N | N | N | N | N |
| **Amhara** | | 28.8 | 0.2 | 13.7 | 15.7 | 4.6 | 0.5 | 0.8 | 2.7 | 20.9 | 8.5 | 4.6 |
| **Urban** | | 10.2 | 0.0 | 7.9 | 23.7 | 7.8 | 0.9 | 0.8 | 3.8 | 31.9 | 7.3 | 5.8 |
| **Rural** | | 34.9 | 0.3 | 15.6 | 13.0 | 3.6 | 0.4 | 0.8 | 2.4 | 17.3 | 8.9 | 4.2 |
| **Zones in Amhara** | North Gonder | 26.9 | 0.0 | 12.3 | 16.1 | 7.1 | 0.6 | 1.5 | 2.1 | 21.5 | 7.9 | 5.4 |
| | South Gonder | 31.6 | 0.0 | 17.8 | 17.0 | 1.5 | 0.4 | 0.3 | 2.0 | 14.9 | 9.5 | 4.7 |
| | North Wello | 33.3 | 0.0 | 15.1 | 14.3 | 2.5 | 1.1 | 0.4 | 9.3 | 17.4 | 4.6 | 3.9 |
| | West Gojjam | 27.6 | 0.7 | 12.4 | 14.9 | 4.0 | 0.2 | 0.3 | 1.2 | 25.5 | 10.5 | 3.7 |
| **Sector** | Manufacturing | 28.2 | 0.0 | 9.8 | 19.2 | 6.1 | 0.6 | 1.1 | 0.9 | 21.2 | 9.4 | 5.8 |
| | Trade | 26.2 | 0.7 | 23.3 | 9.7 | 2.4 | 0.3 | 0.5 | 6.8 | 17.6 | 8.6 | 3.0 |
| | Services | 35.7 | 0.0 | 7.7 | 14.9 | 3.6 | 0.8 | 0.0 | 1.2 | 29.0 | 3.9 | 2.8 |
| **Gender of** | Male | 31.8 | 0.1 | 17.7 | 11.1 | 3.6 | 0.4 | 0.3 | 3.7 | 19.4 | 8.5 | 4.9 |
| | Female | 24.2 | 0.3 | 7.8 | 22.4 | 6.2 | 0.7 | 1.5 | 1.3 | 23.2 | 8.5 | 4.2 |

**Table 8.3**

**Percentage Distribution of Enterprises by Start-up Capital Category**

| | | Amount of start-up capital (Birr) | | | | | Mean Start-up capital |
|---|---|---|---|---|---|---|---|
| | | Less than 1,000 | 1,000-5,000 | 5,000-10,000 | More than 10,000 | Total | |
| | | % | % | % | % | % | N |
| **Amhara** | | 87.9 | 9.8 | 0.8 | 1.6 | 100.0 | 596 |
| **Urban** | | 85.4 | 10.3 | 2.0 | 2.3 | 100.0 | 808 |
| **Rural** | | 88.7 | 9.6 | 0.4 | 1.3 | 100.0 | 524 |
| **Zones in Amhara** | North Gonder | 89.8 | 9.2 | 0.4 | 0.7 | 100.0 | 402 |
| | South Gonder | 93.7 | 6.3 | 0.0 | 0.0 | 100.0 | 233 |
| | North Wello | 85.3 | 13.2 | 0.7 | 0.7 | 100.0 | 438 |
| | West Gojjam | 82.7 | 11.4 | 1.8 | 4.2 | 100.0 | 1,175 |
| **Sector** | Manufacturing | 95.5 | 2.5 | 0.0 | 2.1 | 100.0 | 470 |
| | Trade | 77.7 | 20.1 | 1.3 | 1.0 | 100.0 | 775 |
| | Services | 75.7 | 20.4 | 3.4 | 0.4 | 100.0 | 785 |
| **Gender of** | Male | 81.2 | 15.1 | 1.3 | 2.4 | 100.0 | 884 |
| | Female | 97.8 | 1.9 | 0.0 | 0.3 | 100.0 | 167 |

Table 9.1
Average number of workers and employee growth since start-up

| | | All workers | | All permanent workers | | All seasonal workers | | Growth in all workers | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Start year | Past year | Start year | Past year | Start year | Past year | Negative | No change | Positive |
| | | N | N | N | N | N | N | % | % | % |
| **Amhara** | | 1.5 | 2.0 | 1.2 | 1.3 | 0.4 | 0.7 | 2.3 | 89.1 | 8.6 |
| **Urban** | | 1.3 | 1.4 | 1.2 | 1.3 | 0.1 | 0.1 | 3.1 | 86.6 | 10.4 |
| **Rural** | | 1.6 | 2.2 | 1.2 | 1.2 | 0.4 | 0.9 | 2.0 | 89.9 | 8.1 |
| **Zones in Amhara** | | | | | | | | | | |
| | North Gonder | 1.7 | 2.6 | 1.2 | 1.2 | 0.5 | 1.3 | 1.5 | 86.3 | 12.2 |
| | South Gonder | 1.8 | 2.1 | 1.1 | 1.1 | 0.7 | 1.0 | 1.2 | 92.9 | 5.8 |
| | North Wello | 1.3 | 1.3 | 1.3 | 1.3 | 0.0 | 0.0 | 5.5 | 88.8 | 5.7 |
| | West Gojjam | 1.3 | 1.4 | 1.2 | 1.3 | 0.1 | 0.1 | 2.5 | 90.9 | 6.6 |
| **Sector** | Manufacturing | 1.4 | 1.5 | 1.2 | 1.2 | 0.2 | 0.3 | 2.4 | 88.3 | 9.3 |
| | Trade | 1.9 | 3.1 | 1.2 | 1.3 | 0.7 | 1.9 | 0.8 | 90.1 | 9.2 |
| | Services | 1.3 | 1.4 | 1.2 | 1.4 | 0.0 | 0.0 | 5.4 | 90.7 | 3.9 |
| **Gender of HH Head** | | | | | | | | | | |
| | Male | 1.8 | 2.5 | 1.2 | 1.3 | 0.6 | 1.2 | 1.8 | 88.3 | 9.9 |
| | Female | 1.2 | 1.3 | 1.2 | 1.3 | 0.0 | 0.0 | 2.9 | 90.3 | 6.8 |

Table 9.2
Employee category and type

| | | | | Zones | | | | Industry | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Employee category** | **Amhara** | **Urban** | **Rural** | **North Gonder** | **South Gonder** | **North Wello** | **West Gojjam** | **manu-facturing** | **trade** | **services** |
| 1 employees | 75.4 | 71.2 | 76.7 | 74.8 | 83.9 | 76.1 | 70.9 | 74.1 | 76.8 | 77.7 |
| 2 -3 employee | 23.0 | 27.4 | 21.6 | 23.4 | 13.8 | 22.8 | 27.9 | 25.2 | 19.4 | 21.1 |
| 4 - 9 employees | 0.4 | 0.8 | 0.3 | 0.2 | 0.0 | 1.1 | 0.7 | 0.0 | 1.5 | 0.0 |
| 10 and Over Employe | 1.2 | 0.6 | 1.4 | 1.6 | 2.3 | 0.0 | 0.5 | 0.7 | 2.3 | 1.2 |
| **Mean** | | | | | | | | | | |
| Household workers, permanent | 1.2 | 1.3 | 1.2 | 1.2 | 1.1 | 1.3 | 1.3 | 1.2 | 1.2 | 1.3 |
| Household workers, seasonal | 0.3 | 0.0 | 0.4 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.9 | 0.0 |
| Non-household workers, permanent | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 |
| Non-household workers, seasonal | 0.4 | 0.0 | 0.6 | 0.7 | 0.9 | 0.0 | 0.0 | 0.3 | 0.9 | 0.0 |
| Paid household workers, permanent | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Paid non-household workers, permanent | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Female household workers, permanent | 0.8 | 0.9 | 0.7 | 0.8 | 0.7 | 0.7 | 0.8 | 0.8 | 0.5 | 0.9 |
| Female household workers, seasonal | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Female non-household workers, permanent | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Female non-household workers, seasonal | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Migrant workers, permanent | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Migrant workers, seasonal | 0.3 | 0.0 | 0.5 | 0.7 | 0.5 | 0.0 | 0.0 | 0.1 | 0.9 | 0.0 |
| Daily wage rate for households workers, permanent | 4.2 | 2.9 | 8.3 | 5.0 | 0.0 | 3.8 | 4.7 | 4.1 | 0.0 | 6.9 |
| Daily wage rate for non-households workers, permanent | 15.5 | 1.6 | 21.7 | 41.6 | 0.0 | 0.3 | 5.4 | 4.6 | 29.7 | 1.3 |
| Days worked by household workers, permanent | 174 | 223 | 158 | 180 | 165 | 162 | 175 | 194 | 129 | 177 |
| Days worked by household workers, seasonal | 117 | 246 | 71 | 72 | 150 | 327 | 114 | 130 | 64 | 265 |
| Days worked by non-household workers, permanent | 141 | 216 | 139 | 135 | 96 | 365 | 144 | 149 | 107 | 365 |
| Days worked by non-household workers, seasonal | 127 | 186 | 105 | 96 | 197 | 56 | 116 | 159 | 79 | 300 |

**Table 10.1**
**Percentage distribution of enterprise constraints in Amhara**

| | | Most Important Constraint | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Electricity | Telecomm-unications | Water | Trans-portation | Financial Services | Markets | Technology | Regis-tration and Permits | Taxation | Land | Safety | Govern-ment | Total |
| | | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | | 6.4 | 1.1 | 6.1 | 16.4 | 28.2 | 38.2 | 0.8 | 0.4 | 0.5 | 1.7 | 0.1 | 0.2 | 100.0 |
| **Urban** | | 10.9 | 2.3 | 8.4 | 7.3 | 25.1 | 38.4 | 0.6 | 0.5 | 1.2 | 3.9 | 0.5 | 0.9 | 100.0 |
| **Rural** | | 4.9 | 0.7 | 5.3 | 19.3 | 29.2 | 38.1 | 0.8 | 0.4 | 0.3 | 1.1 | 0.0 | 0.0 | 100.0 |
| **Zones in Amhara** | North Gonder | 5.6 | 0.5 | 3.9 | 15.4 | 34.3 | 36.9 | 1.0 | 0.2 | 0.4 | 1.7 | 0.0 | 0.2 | 100.0 |
| | South Gonder | 3.8 | 0.0 | 8.6 | 15.6 | 28.4 | 41.8 | 0.0 | 0.0 | 0.0 | 1.7 | 0.0 | 0.0 | 100.0 |
| | North Wello | 9.6 | 1.0 | 10.7 | 18.6 | 11.4 | 44.0 | 1.2 | 0.7 | 1.7 | 1.0 | 0.0 | 0.0 | 100.0 |
| | West Gojjam | 7.2 | 2.3 | 5.3 | 17.0 | 28.2 | 35.2 | 0.6 | 0.7 | 0.5 | 2.2 | 0.4 | 0.5 | 100.0 |
| **Sector** | Manufacturing | 8.3 | 0.0 | 8.1 | 15.8 | 28.4 | 37.3 | 0.7 | 0.0 | 0.2 | 1.3 | 0.0 | 0.0 | 100.0 |
| | Trade | 3.5 | 3.4 | 0.8 | 18.7 | 30.2 | 36.3 | 1.3 | 1.3 | 1.5 | 2.5 | 0.4 | 0.2 | 100.0 |
| | Services | 3.7 | 0.8 | 9.1 | 14.2 | 23.7 | 45.4 | 0.0 | 0.0 | 0.0 | 1.9 | 0.0 | 1.3 | 100.0 |
| **Gender of** | Male | 4.4 | 1.8 | 5.2 | 18.5 | 27.6 | 38.2 | 0.9 | 0.6 | 0.7 | 1.9 | 0.1 | 0.1 | 100.0 |
| | Female | 9.3 | 0.0 | 7.4 | 13.2 | 29.2 | 38.2 | 0.6 | 0.0 | 0.2 | 1.5 | 0.2 | 0.4 | 100.0 |

Table 11.1

**Number and Percentage Distribution of Population by Sex in Amhara Region**

| | All Households | | | | | Without enterprise | | | | | With enterprise | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | All | | Male | Female | Average HH size | All | | Male | Female | Average HH size | All | | Male | Female | Average HH size |
| | N | % | % | % | N° | N° | % | % | % | N° | N° | % | % | % | N° |
| **Amhara** | 8,152,000 | 100.0 | 49.9 | 50.1 | 4.5 | 6,927,690 | 85.0 | 43.0 | 42.0 | 4.6 | 1,224,310 | 15.0 | 6.9 | 8.1 | 4.3 |
| **Urban** | 414,590 | 5.1 | 46.7 | 53.3 | 3.5 | 173,612 | 41.9 | 20.8 | 21.1 | 3.1 | 240,978 | 58.1 | 25.9 | 32.3 | 3.9 |
| **Rural** | 7,737,411 | 94.9 | 50.1 | 49.9 | 4.6 | 6,754,078 | 87.3 | 44.2 | 43.1 | 4.6 | 983,332 | 12.7 | 5.9 | 6.8 | 4.4 |
| **Zones in Amhara** | | | | | | | | | | | | | | | |
| North Gonder | 2,552,694 | 31.3 | 49.4 | 50.6 | 4.6 | 2,069,455 | 81.1 | 41.0 | 40.1 | 4.8 | 483,238 | 18.9 | 8.4 | 10.5 | 4.1 |
| South Gonder | 2,037,457 | 25.0 | 51.3 | 48.7 | 4.6 | 1,822,495 | 89.4 | 46.2 | 43.2 | 4.7 | 214,962 | 10.6 | 5.1 | 5.5 | 4.4 |
| North Wello | 1,534,571 | 18.8 | 49.8 | 50.2 | 4.3 | 1,336,338 | 87.1 | 43.9 | 43.1 | 4.2 | 198,233 | 12.9 | 5.9 | 7.0 | 4.7 |
| West Gojjam | 2,027,278 | 24.9 | 49.2 | 50.8 | 4.5 | 1,699,401 | 83.8 | 41.6 | 42.3 | 4.5 | 327,877 | 16.2 | 7.6 | 8.6 | 4.3 |

Table 11.2a

Number and Percentage Distribution of Population (10 years and above) by Marital Status

| | All households | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Never married | Married monogamous | Married polygamous | Divorced | Separated | Widow/ widower | All | |
| | % | % | % | % | % | % | N° | % |
| **Amhara** | 37.1 | 46.9 | 4.2 | 6.7 | 0.5 | 4.6 | 5,571,692 | 100 |
| **Urban** | 46.9 | 35.5 | 2.7 | 8.0 | 1.1 | 5.8 | 319,306 | 100 |
| **Rural** | 36.5 | 47.6 | 4.3 | 6.7 | 0.5 | 4.5 | 5,252,386 | 100 |
| **Zones in Amhara** | | | | | | | | |
| North Gonder | 37.5 | 46.4 | 6.0 | 5.8 | 0.1 | 4.1 | 1,698,109 | 100 |
| South Gonder | 39.4 | 43.5 | 6.5 | 5.3 | 0.7 | 4.5 | 1,398,617 | 100 |
| North Wello | 37.2 | 48.8 | 1.4 | 6.3 | 0.7 | 5.7 | 1,076,069 | 100 |
| West Gojjam | 34.0 | 49.4 | 2.0 | 9.7 | 0.6 | 4.4 | 1,398,898 | 100 |
| **Gender of HH Head** | | | | | | | | |
| Male | 44.5 | 46.6 | 4.1 | 3.2 | 0.4 | 1.2 | 2,772,554 | 100 |
| Female | 29.6 | 47.2 | 4.3 | 10.2 | 0.7 | 8.0 | 2,799,138 | 100 |

Table 11.2b

Number and Percentage Distribution of Population (10 years and above) by Marital Status

| | Without enterprise | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Never married | Married monogamous | Married polygamous | Divorced | Separated | Widow/ widower | Total | |
| | % | % | % | % | % | % | N° | % |
| **Amhara** | 36.9 | 48.4 | 4.4 | 5.5 | 0.5 | 4.4 | 4,721,325 | 100 |
| **Urban** | 51.3 | 36.8 | 2.6 | 4.3 | 0.7 | 4.4 | 137,540 | 100 |
| **Rural** | 36.5 | 48.7 | 4.5 | 5.5 | 0.4 | 4.4 | 4,583,784 | 100 |
| **Zones in Amhara** | | | | | | | | |
| North Gonder | 37.7 | 48.2 | 6.6 | 3.7 | 0.1 | 3.6 | 1,374,916 | 100 |
| South Gonder | 39.4 | 44.6 | 6.4 | 4.3 | 0.7 | 4.5 | 1,245,740 | 100 |
| North Wello | 36.2 | 50.1 | 1.4 | 6.3 | 0.5 | 5.5 | 928,632 | 100 |
| West Gojjam | 33.8 | 51.3 | 2.1 | 8.1 | 0.5 | 4.3 | 1,172,036 | 100 |
| **Gender of HH Head** | | | | | | | | |
| Male | 44.1 | 47.1 | 4.3 | 2.9 | 0.4 | 1.2 | 2,397,365 | 100 |
| Female | 29.5 | 49.7 | 4.5 | 8.1 | 0.6 | 7.6 | 2,323,959 | 100 |

Table 11.2c

Number and Percentage Distribution of Population (10 years and above) by Marital Status

| | With enterprise | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Never married | Married monogamous | Married polygamous | Divorced | Separated | Widow/ widower | Total | |
| | % | % | % | % | % | % | N° | % |
| **Amhara** | 37.9 | 38.5 | 3.2 | 13.8 | 0.9 | 5.7 | 850,367 | 100 |
| **Urban** | 43.6 | 34.6 | 2.8 | 10.8 | 1.4 | 6.8 | 181,765 | 100 |
| **Rural** | 36.4 | 39.6 | 3.3 | 14.6 | 0.7 | 5.4 | 668,602 | 100 |
| **Zones in Amhara** | | | | | | | | |
| North Gonder | 36.6 | 38.8 | 3.3 | 14.9 | 0.2 | 6.2 | 323,192 | 100 |
| South Gonder | 39.4 | 34.6 | 7.5 | 12.8 | 0.9 | 4.8 | 152,877 | 100 |
| North Wello | 43.7 | 40.8 | 1.3 | 6.3 | 1.5 | 6.5 | 147,437 | 100 |
| West Gojjam | 35.1 | 39.3 | 1.5 | 17.6 | 1.5 | 5.1 | 226,861 | 100 |
| **Gender of HH Head** | | | | | | | | |
| Male | 47.4 | 43.1 | 2.9 | 5.2 | 0.5 | 0.9 | 375,188 | 100 |
| Female | 30.4 | 34.9 | 3.4 | 20.5 | 1.2 | 9.5 | 475,179 | 100 |

Table11.3a

**Number and Percentage Distribution of Population by Sex and Broad Age-groups**

| Amhara | All households | | | | Without enterprise | | | | With enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | | Male | Female | Total | | Male | Female | Total | |
| | % | % | N° | % | % | % | N° | % | % | % | N° | % |
| Less than 4 | 15.3 | 15.0 | 1,234,786 | 15.1 | 15.6 | 15.4 | 1,073,433 | 15.5 | 13.9 | 12.6 | 161,353 | 13.2 |
| 5 - 9 years | 16.5 | 16.5 | 1,345,523 | 16.5 | 16.0 | 16.7 | 1,132,933 | 16.4 | 19.6 | 15.5 | 212,590 | 17.4 |
| 10 - 14 years | 13.5 | 13.0 | 1,081,396 | 13.3 | 13.3 | 12.9 | 909,616 | 13.1 | 14.6 | 13.6 | 171,780 | 14.0 |
| 15 - 19 years | 11.7 | 11.3 | 935,310 | 11.5 | 11.8 | 11.5 | 806,779 | 11.6 | 10.9 | 10.1 | 128,530 | 10.5 |
| 20 - 24 years | 7.7 | 8.0 | 640,611 | 7.9 | 7.7 | 8.1 | 549,765 | 7.9 | 7.6 | 7.2 | 90,845 | 7.4 |
| 25 - 29 years | 7.2 | 8.0 | 618,485 | 7.6 | 7.2 | 7.7 | 516,598 | 7.5 | 7.3 | 9.2 | 101,887 | 8.3 |
| 30 - 34 years | 5.5 | 6.0 | 469,487 | 5.8 | 5.5 | 5.8 | 392,557 | 5.7 | 5.3 | 7.1 | 76,930 | 6.3 |
| 35 - 39 years | 4.9 | 5.2 | 414,189 | 5.1 | 4.8 | 5.2 | 346,400 | 5.0 | 5.9 | 5.2 | 67,790 | 5.5 |
| 40 - 44 years | 3.8 | 3.9 | 314,441 | 3.9 | 3.8 | 3.7 | 259,995 | 3.8 | 4.0 | 4.8 | 54,446 | 4.4 |
| 45 - 49 years | 3.1 | 3.3 | 260,389 | 3.2 | 3.2 | 3.1 | 218,316 | 3.2 | 2.9 | 3.9 | 42,073 | 3.4 |
| 50 - 54 years | 2.4 | 3.1 | 225,867 | 2.8 | 2.5 | 2.9 | 188,547 | 2.7 | 2.0 | 3.9 | 37,320 | 3.0 |
| 55 - 59 years | 2.3 | 1.9 | 173,665 | 2.1 | 2.4 | 1.9 | 149,455 | 2.2 | 2.0 | 2.0 | 24,209 | 2.0 |
| 60 - 64 years | 2.3 | 2.1 | 179,192 | 2.2 | 2.4 | 2.1 | 154,699 | 2.2 | 1.8 | 2.2 | 24,493 | 2.0 |
| 65 years and over | 3.6 | 2.8 | 258,659 | 3.2 | 3.8 | 2.8 | 228,597 | 3.3 | 2.1 | 2.7 | 30,063 | 2.5 |
| Total | 100.0 | 100.0 | 8,152,000 | 100.0 | 100.0 | 100.0 | 6,927,690 | 100.0 | 100.0 | 100.0 | 1,224,310 | 100.0 |

Table11.3b

**Number and Percentage Distribution of Population by Sex and Broad Age-groups**

| North Gondar | All households | | | | Without enterprise | | | | With enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | | Male | Female | Total | | Male | Female | Total | |
| | % | % | N° | % | % | % | N° | % | % | % | N° | % |
| Less than 4 | 16.0 | 17.0 | 421,173 | 16.5 | 16.1 | 18.1 | 354,024 | 17.1 | 15.3 | 12.8 | 67,149 | 13.9 |
| 5 - 9 years | 17.6 | 16.4 | 433,412 | 17.0 | 16.6 | 16.3 | 340,516 | 16.5 | 22.4 | 16.7 | 92,897 | 19.2 |
| 10 - 14 years | 12.4 | 12.8 | 321,589 | 12.6 | 12.1 | 12.5 | 254,834 | 12.3 | 13.8 | 13.8 | 66,755 | 13.8 |
| 15 - 19 years | 11.9 | 12.2 | 307,776 | 12.1 | 12.3 | 13.2 | 263,590 | 12.7 | 10.0 | 8.5 | 44,186 | 9.1 |
| 20 - 24 years | 8.2 | 7.4 | 199,653 | 7.8 | 8.6 | 7.6 | 167,416 | 8.1 | 6.6 | 6.7 | 32,237 | 6.7 |
| 25 - 29 years | 8.1 | 7.9 | 203,809 | 8.0 | 8.5 | 7.9 | 170,316 | 8.2 | 6.1 | 7.6 | 33,493 | 6.9 |
| 30 - 34 years | 5.4 | 7.0 | 158,520 | 6.2 | 5.5 | 6.3 | 122,017 | 5.9 | 5.0 | 9.6 | 36,504 | 7.6 |
| 35 - 39 years | 4.9 | 4.8 | 123,569 | 4.8 | 4.3 | 4.4 | 90,182 | 4.4 | 7.6 | 6.4 | 33,387 | 6.9 |
| 40 - 44 years | 4.6 | 3.5 | 103,457 | 4.1 | 4.6 | 3.1 | 79,710 | 3.9 | 4.8 | 5.0 | 23,747 | 4.9 |
| 45 - 49 years | 2.2 | 3.2 | 68,571 | 2.7 | 2.2 | 3.5 | 57,920 | 2.8 | 2.2 | 2.2 | 10,651 | 2.2 |
| 50 - 54 years | 2.3 | 2.1 | 56,006 | 2.2 | 2.2 | 1.4 | 37,654 | 1.8 | 2.7 | 4.7 | 18,352 | 3.8 |
| 55 - 59 years | 1.8 | 1.8 | 45,043 | 1.8 | 2.0 | 1.6 | 37,416 | 1.8 | 0.7 | 2.3 | 7,626 | 1.6 |
| 60 - 64 years | 1.8 | 1.7 | 44,392 | 1.7 | 1.9 | 1.6 | 36,190 | 1.7 | 1.2 | 2.1 | 8,202 | 1.7 |
| 65 years and over | 2.9 | 2.3 | 65,722 | 2.6 | 3.2 | 2.4 | 57,672 | 2.8 | 1.6 | 1.7 | 8,050 | 1.7 |
| Total | 100.0 | 100.0 | 2,552,694 | 100.0 | 100.0 | 100.0 | 2,069,455 | 100.0 | 100.0 | 100.0 | 483,238 | 100.0 |

**Table 11.3c**

**Number and Percentage Distribution of Population by Sex and Broad Age-groups**

| South Gondar | All households | | | | Without enterprise | | | | With enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | | Total | Male | Female | | Total | Male | Female | | Total |
| | % | % | No | % | % | % | No | % | % | % | No | % |
| Less than 4 | 14.53 | 14.05 | 291,324 | 14.30 | 14.85 | 13.94 | 262,654 | 14.41 | 11.62 | 14.94 | 28,670 | 13.34 |
| 5 - 9 years | 17.33 | 16.77 | 347,517 | 17.06 | 17.18 | 17.29 | 314,102 | 17.23 | 18.65 | 12.65 | 33,415 | 15.54 |
| 10 - 14 years | 13.79 | 13.86 | 281,650 | 13.82 | 13.96 | 13.83 | 253,257 | 13.90 | 12.31 | 14.05 | 28,393 | 13.21 |
| 15 - 19 years | 11.14 | 10.41 | 219,807 | 10.79 | 11.08 | 10.41 | 196,070 | 10.76 | 11.69 | 10.44 | 23,738 | 11.04 |
| 20 - 24 years | 8.93 | 7.91 | 171,859 | 8.43 | 8.79 | 8.21 | 155,055 | 8.51 | 10.28 | 5.51 | 16,805 | 7.82 |
| 25 - 29 years | 6.44 | 6.67 | 133,551 | 6.55 | 6.27 | 6.21 | 113,694 | 6.24 | 8.04 | 10.36 | 19,857 | 9.24 |
| 30 - 34 years | 4.54 | 6.19 | 108,878 | 5.34 | 4.66 | 6.00 | 96,693 | 5.31 | 3.43 | 7.75 | 12,185 | 5.67 |
| 35 - 39 years | 4.93 | 5.92 | 110,358 | 5.42 | 4.77 | 6.42 | 101,510 | 5.57 | 6.39 | 1.99 | 8,848 | 4.12 |
| 40 - 44 years | 3.53 | 4.17 | 78,270 | 3.84 | 3.36 | 4.14 | 68,094 | 3.74 | 5.07 | 4.42 | 10,176 | 4.73 |
| 45 - 49 years | 3.44 | 2.91 | 64,781 | 3.18 | 3.53 | 2.64 | 56,479 | 3.10 | 2.61 | 5.03 | 8,302 | 3.86 |
| 50 - 54 years | 2.86 | 4.11 | 70,625 | 3.47 | 2.97 | 4.01 | 63,260 | 3.47 | 1.87 | 4.88 | 7,365 | 3.43 |
| 55 - 59 years | 2.37 | 2.39 | 48,460 | 2.38 | 2.29 | 2.38 | 42,476 | 2.33 | 3.13 | 2.46 | 5,985 | 2.78 |
| 60 - 64 years | 2.52 | 2.32 | 49,342 | 2.42 | 2.47 | 2.14 | 42,077 | 2.31 | 2.94 | 3.79 | 7,265 | 3.38 |
| 65 years and over | 3.64 | 2.31 | 61,035 | 3.00 | 3.83 | 2.39 | 57,077 | 3.13 | 1.97 | 1.72 | 3,958 | 1.84 |
| | 100 | 100 | 2,037,457 | 100 | 100.00 | 100.00 | 1,822,495 | 100.00 | 100.00 | 100.00 | 214,962 | 100.00 |

**Table 11.3d**

**Number and Percentage Distribution of Population by Sex and Broad Age-groups**

| North Wello | All households | | | | Without enterprise | | | | With enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | | Total | Male | Female | | Total | Male | Female | | Total |
| | % | % | No | % | % | % | No | % | % | % | No | % |
| Less than 4 | 15.25 | 13.14 | 217,783 | 14.19 | 15.55 | 13.84 | 196,516 | 14.71 | 12.98 | 8.83 | 21,268 | 10.73 |
| 5 - 9 years | 14.81 | 16.56 | 240,719 | 15.69 | 14.85 | 16.77 | 211,190 | 15.80 | 14.50 | 15.23 | 29,528 | 14.90 |
| 10 - 14 years | 14.11 | 12.85 | 206,830 | 13.48 | 13.54 | 12.24 | 172,276 | 12.89 | 18.34 | 16.66 | 34,554 | 17.43 |
| 15 - 19 years | 11.47 | 8.86 | 155,996 | 10.17 | 11.56 | 8.43 | 133,800 | 10.01 | 10.81 | 11.53 | 22,196 | 11.20 |
| 20 - 24 years | 5.43 | 6.64 | 92,593 | 6.03 | 5.27 | 6.87 | 81,012 | 6.06 | 6.59 | 5.21 | 11,581 | 5.84 |
| 25 - 29 years | 4.34 | 8.24 | 96,568 | 6.29 | 4.19 | 7.97 | 80,977 | 6.06 | 5.44 | 9.91 | 15,591 | 7.87 |
| 30 - 34 years | 5.48 | 6.06 | 88,536 | 5.77 | 5.42 | 6.34 | 78,507 | 5.87 | 5.94 | 4.32 | 10,029 | 5.06 |
| 35 - 39 years | 5.43 | 5.57 | 84,423 | 5.50 | 5.87 | 5.45 | 75,683 | 5.66 | 2.13 | 6.33 | 8,739 | 4.41 |
| 40 - 44 years | 4.18 | 4.10 | 63,508 | 4.14 | 4.05 | 4.24 | 55,377 | 4.14 | 5.13 | 3.23 | 8,131 | 4.10 |
| 45 - 49 years | 4.38 | 4.37 | 67,133 | 4.37 | 4.23 | 4.09 | 55,597 | 4.16 | 5.52 | 6.07 | 11,535 | 5.82 |
| 50 - 54 years | 2.74 | 3.38 | 47,020 | 3.06 | 2.99 | 3.59 | 43,936 | 3.29 | 0.94 | 2.08 | 3,083 | 1.56 |
| 55 - 59 years | 3.70 | 1.97 | 43,456 | 2.83 | 3.55 | 1.96 | 36,935 | 2.76 | 4.82 | 2.00 | 6,521 | 3.29 |
| 60 - 64 years | 3.19 | 3.01 | 47,613 | 3.10 | 3.34 | 3.11 | 43,115 | 3.23 | 2.10 | 2.41 | 4,498 | 2.27 |
| 65 years and over | 5.49 | 5.25 | 82,394 | 5.37 | 5.59 | 5.09 | 71,417 | 5.34 | 4.75 | 6.20 | 10,977 | 5.54 |
| Total | 100 | 100 | 1,534,571 | 100 | 100.00 | 100.00 | 1,336,338 | 100.00 | 100.00 | 100.00 | 198,233 | 100.00 |

**Table 11.3e**

**Number and Percentage Distribution of Population by Sex and Broad Age-groups**

| West Gojjam | All households | | | | Without enterprise | | | | With enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | | Male | Female | Total | | Male | Female | Total | |
| | % | % | No | % | % | % | No | % | % | % | No | % |
| Less than 4 | 15.4 | 14.6 | 304,505 | 15.0 | 15.7 | 14.9 | 260,240 | 15.3 | 14.0 | 13.0 | 44,265 | 13.5 |
| 5 - 9 years | 15.7 | 16.2 | 323,875 | 16.0 | 15.0 | 16.4 | 267,125 | 15.7 | 19.4 | 15.5 | 56,750 | 17.3 |
| 10 - 14 years | 14.1 | 12.6 | 271,327 | 13.4 | 14.0 | 13.0 | 229,249 | 13.5 | 15.0 | 10.9 | 42,078 | 12.8 |
| 15 - 19 years | 12.0 | 12.8 | 251,730 | 12.4 | 12.1 | 13.0 | 213,320 | 12.6 | 11.8 | 11.7 | 38,410 | 11.7 |
| 20 - 24 years | 7.5 | 9.8 | 176,505 | 8.7 | 7.5 | 9.7 | 146,283 | 8.6 | 7.9 | 10.4 | 30,222 | 9.2 |
| 25 - 29 years | 9.1 | 9.1 | 184,557 | 9.1 | 9.0 | 8.8 | 151,611 | 8.9 | 9.6 | 10.5 | 32,946 | 10.0 |
| 30 - 34 years | 6.6 | 4.6 | 113,554 | 5.6 | 6.6 | 4.7 | 95,341 | 5.6 | 6.7 | 4.5 | 18,213 | 5.6 |
| 35 - 39 years | 4.7 | 4.8 | 95,840 | 4.7 | 4.5 | 4.8 | 79,024 | 4.7 | 5.6 | 4.7 | 16,815 | 5.1 |
| 40 - 44 years | 2.9 | 3.9 | 69,206 | 3.4 | 3.1 | 3.5 | 56,815 | 3.3 | 1.5 | 5.8 | 12,390 | 3.8 |
| 45 - 49 years | 3.0 | 2.9 | 59,904 | 3.0 | 3.1 | 2.6 | 48,320 | 2.8 | 2.6 | 4.3 | 11,584 | 3.5 |
| 50 - 54 years | 2.0 | 3.2 | 52,216 | 2.6 | 2.0 | 3.1 | 43,697 | 2.6 | 1.7 | 3.4 | 8,519 | 2.6 |
| 55 - 59 years | 2.0 | 1.6 | 36,705 | 1.8 | 2.2 | 1.7 | 32,628 | 1.9 | 1.3 | 1.2 | 4,077 | 1.2 |
| 60 - 64 years | 1.9 | 1.8 | 37,846 | 1.9 | 2.0 | 1.9 | 33,318 | 2.0 | 1.6 | 1.2 | 4,529 | 1.4 |
| 65 years and over | 2.9 | 2.0 | 49,508 | 2.4 | 3.1 | 1.9 | 42,431 | 2.5 | 1.4 | 2.8 | 7,077 | 2.2 |
| Total | 100.0 | 100.0 | 2,027,278 | 100.0 | 100.0 | 100.0 | 1,699,401 | 100.0 | 100.0 | 100.0 | 327,877 | 100.0 |

**Table11.4**

**Number and Percentage Distribution of Literacy Levels by Sex**

| | | All Households | | | | Without Enterprise | | | | With Enterprise | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Ability to read and write | | | | Ability to read and write | | | | Ability to read and write | | | |
| | | Male | Female | Total | | Male | Female | Total | | Male | Female | Total | |
| | | Yes | | | | Yes | | | | Yes | | | |
| | | % | % | N | % | % | % | N | % | % | % | N | % |
| Amhara | | 39.5 | 21.3 | 1,691,488 | 30.4 | 37.3 | 20.2 | 1,363,898 | 28.9 | 53.8 | 26.6 | 327,591 | 38.6 |
| Urban | | 76.2 | 52.7 | 202,049 | 63.3 | 78.5 | 63.6 | 97,522 | 70.9 | 74.1 | 45.4 | 104,527 | 57.5 |
| Rural | | 37.5 | 19.2 | 1,489,439 | 28.4 | 36.1 | 18.9 | 1,266,375 | 27.6 | 48.5 | 21.3 | 223,064 | 33.4 |
| Zones in Amhara | | | | | | | | | | | | | |
| | North Gonder | 37.3 | 21.6 | 498,912 | 29.4 | 34.8 | 20.9 | 385,578 | 28.0 | 50.5 | 24.1 | 113,334 | 35.1 |
| | South Gonder | 40.4 | 18.2 | 412,743 | 29.5 | 38.9 | 18.0 | 357,959 | 28.7 | 53.5 | 20.0 | 54,785 | 35.8 |
| | North Wello | 40.1 | 21.8 | 332,992 | 30.9 | 38.0 | 19.5 | 267,881 | 28.8 | 55.8 | 34.8 | 65,111 | 44.2 |
| | West Gojjam | 40.8 | 23.5 | 446,841 | 32.0 | 37.9 | 22.3 | 352,480 | 30.1 | 57.0 | 29.2 | 94,361 | 41.7 |

Table12.1a

Number and Percentage Distribution of Households by Housing Tenure

| | All Households | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Owned | Employer | Relatives | Govt Agency | Kebele | NGOs | Non-relative | Other | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 92.5 | 0.6 | 2.5 | 0.0 | 0.2 | 0.0 | 3.6 | 0.4 | 1,797,889 | 100.0 |
| **Urban** | 51.7 | 0.3 | 5.2 | 0.3 | 3.4 | 0.3 | 38.0 | 0.8 | 118,215 | 100.0 |
| **Rural** | 95.4 | 0.6 | 2.3 | 0.0 | 0.0 | 0.0 | 1.2 | 0.4 | 1,679,673 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 87.4 | 0.9 | 4.9 | 0.1 | 0.3 | 0.1 | 5.6 | 0.7 | 551,472 | 100.0 |
| South Gonder | 96.2 | 0.1 | 1.6 | 0.0 | 0.0 | 0.1 | 1.9 | 0.1 | 438,241 | 100.0 |
| North Wello | 96.2 | 0.2 | 1.4 | 0.0 | 0.3 | 0.0 | 1.5 | 0.4 | 356,601 | 100.0 |
| West Gojjam | 92.3 | 1.1 | 1.4 | 0.0 | 0.3 | 0.0 | 4.4 | 0.4 | 451,574 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 95.2 | 0.4 | 1.5 | 0.0 | 0.1 | 0.1 | 2.2 | 0.4 | 1,382,110 | 100.0 |
| Female | 83.6 | 1.2 | 5.9 | 0.0 | 0.7 | 0.0 | 8.2 | 0.5 | 415,778 | 100.0 |

Table 12.1b

Number and Percentage Distribution of Households by Housing Tenure

| | Without Enterprise | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Owned | Employer | Relatives | Govt Agency | Kebele | NGOs | Non-relative | Other | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 94.6 | 0.6 | 2.1 | 0.0 | 0.1 | 0.0 | 2.0 | 0.5 | 1,512,442 | 100.0 |
| **Urban** | 42.7 | 0.7 | 6.0 | 0.5 | 2.8 | 0.0 | 46.7 | 0.6 | 56,394 | 100.0 |
| **Rural** | 96.6 | 0.6 | 1.9 | 0.0 | 0.0 | 0.0 | 0.3 | 0.5 | 1,456,048 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 90.9 | 0.7 | 4.1 | 0.1 | 0.1 | 0.0 | 3.1 | 0.9 | 433,590 | 100.0 |
| South Gonder | 96.7 | 0.1 | 1.5 | 0.0 | 0.0 | 0.1 | 1.5 | 0.1 | 389,066 | 100.0 |
| North Wello | 96.8 | 0.2 | 1.1 | 0.0 | 0.2 | 0.0 | 1.3 | 0.4 | 314,818 | 100.0 |
| West Gojjam | 95.0 | 1.3 | 1.1 | 0.0 | 0.1 | 0.0 | 2.0 | 0.4 | 374,969 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 96.0 | 0.5 | 1.5 | 0.0 | 0.0 | 0.0 | 1.5 | 0.5 | 1,213,906 | 100.0 |
| Female | 89.2 | 1.1 | 4.5 | 0.1 | 0.4 | 0.0 | 4.2 | 0.5 | 298,536 | 100.0 |

Table 12.1c

Number and Percentage Distribution of Households by Housing Tenure

| | With Enterprise | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Owned | Employer | Relatives | Govt Agency | Kebele | NGOs | Non-relative | Other | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 81.5 | 0.5 | 4.9 | 0.0 | 0.8 | 0.1 | 11.9 | 0.2 | 285,446 | 100.0 |
| **Urban** | 59.9 | | 4.5 | 0.0 | 3.9 | 0.6 | 30.0 | 1.0 | 61,821 | 100.0 |
| **Rural** | 87.4 | 0.7 | 5.1 | 0.0 | 0.0 | 0.0 | 6.8 | 0.0 | 223,625 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 74.6 | 1.3 | 7.8 | 0.0 | 0.9 | 0.3 | 15.1 | 0.0 | 117,882 | 100.0 |
| South Gonder | 92.3 | 0.0 | 2.5 | 0.0 | 0.0 | 0.0 | 5.2 | 0.0 | 49,175 | 100.0 |
| North Wello | 92.0 | 0.0 | 3.9 | 0.0 | 0.8 | 0.0 | 3.3 | 0.0 | 41,783 | 100.0 |
| West Gojjam | 79.3 | 0.0 | 2.7 | 0.0 | 1.3 | 0.0 | 15.8 | 0.8 | 76,606 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 89.9 | 0.0 | 1.8 | 0.0 | 0.6 | 0.2 | 7.4 | 0.1 | 168,204 | 100.0 |
| Female | 69.4 | 1.3 | 9.4 | 0.0 | 1.3 | 0.0 | 18.2 | 0.4 | 117,242 | 100.0 |

Table 12.2a

Number and Percentage Distribution of Households by Non-wood Fuel Use, Main Source of Fuel for Cooking

| | All Households | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Firewood | | Charcoal | Kerosene/paraffin | Gas | Electricity | Biomass residue | Don't use | Other | Total | |
| | Collected | Purchased | | | | | | | | | |
| | % | % | % | % | % | % | % | % | % | N | % |
| **Amhara** | 78.9 | 6.8 | 0.2 | 0.1 | 0.1 | 0.0 | 13.5 | 0.2 | 0.2 | 1,797,889 | 100.0 |
| **Urban** | 28.5 | 58.4 | 2.5 | 1.2 | 0.5 | 0.4 | 5.3 | 1.8 | 1.2 | 118,215 | 100.0 |
| **Rural** | 82.4 | 3.2 | 0.0 | 0.0 | 0.0 | 0.0 | 14.0 | 0.1 | 0.1 | 1,679,673 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | |
| North Gonder | 69.4 | 7.8 | 0.5 | 0.0 | 0.1 | 0.0 | 21.4 | 0.3 | 0.5 | 551,472 | 100.0 |
| South Gonder | 80.6 | 4.2 | 0.1 | 0.2 | 0.2 | 0.0 | 14.8 | 0.0 | 0.0 | 438,241 | 100.0 |
| North Wello | 83.0 | 5.3 | 0.0 | 0.4 | 0.0 | 0.0 | 11.1 | 0.3 | 0.0 | 356,601 | 100.0 |
| West Gojjam | 85.6 | 9.3 | 0.1 | 0.0 | 0.0 | 0.1 | 4.4 | 0.4 | 0.2 | 451,574 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | |
| Male | 80.2 | 5.2 | 0.2 | 0.1 | 0.1 | 0.0 | 13.7 | 0.3 | 0.3 | 1,382,110 | 100.0 |
| Female | 74.7 | 12.0 | 0.3 | 0.2 | 0.1 | 0.0 | 12.7 | 0.0 | 0.0 | 415,778 | 100.0 |

Table 12.2b

Number and Percentage Distribution of Households by Non-wood Fuel Use, Main Source of Fuel for Cooking

| | Without Enterprises | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Firewood | | Charcoal | Kerosene/paraffin | Gas | Electricity | Biomass residue | Don't use | Other | Total | |
| | Collected | Purchased | | | | | | | | | |
| | % | % | % | % | % | % | % | % | % | N | % |
| **Amhara** | 80.9 | 4.6 | 0.2 | 0.1 | 0.1 | 0.0 | 13.7 | 0.2 | 0.2 | 1,512,442 | 100.0 |
| **Urban** | 30.6 | 54.2 | 3.2 | 2.5 | 1.1 | 0.8 | 4.1 | 3.1 | 0.4 | 56,394 | 100.0 |
| **Rural** | 82.9 | 2.7 | 0.0 | 0.0 | 0.0 | 0.0 | 14.1 | 0.0 | 0.1 | 1,456,048 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | |
| North Gonder | 71.2 | 4.7 | 0.4 | 0.0 | 0.1 | 0.0 | 22.7 | 0.4 | 0.5 | 433,590 | 100.0 |
| South Gonder | 82.8 | 3.1 | 0.1 | 0.2 | 0.2 | 0.0 | 13.7 | 0.0 | 0.0 | 389,066 | 100.0 |
| North Wello | 83.0 | 4.1 | 0.0 | 0.4 | 0.0 | 0.0 | 12.2 | 0.2 | 0.0 | 314,818 | 100.0 |
| West Gojjam | 88.5 | 6.6 | 0.1 | 0.0 | 0.0 | 0.1 | 4.5 | 0.0 | 0.0 | 374,969 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | |
| Male | 81.5 | 3.8 | 0.1 | 0.1 | 0.1 | 0.0 | 14.0 | 0.2 | 0.2 | 1,213,906 | 100.0 |
| Female | 78.7 | 8.0 | 0.4 | 0.2 | 0.1 | 0.0 | 12.6 | 0.0 | 0.0 | 298,536 | 100.0 |

Table 12.2c

Number and Percentage Distribution of Households by Non-wood Fuel Use, Main Source of Fuel for Cooking

| | With Enterprises | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Firewood | | Charcoal | Kerosene/paraffin | Gas | Electricity | Biomass residue | Don't use | Other | Total | |
| | Collected | Purchased | | | | | | | | | |
| | % | % | % | % | % | % | % | % | % | N | % |
| **Amhara** | 68.2 | 18.2 | 0.4 | 0.0 | 0.0 | 0.0 | 12.1 | 0.7 | 0.4 | 285,446 | 100.0 |
| **Urban** | 26.6 | 62.3 | 2.0 | 0.0 | 0.0 | 0.0 | 6.5 | 0.7 | 2.0 | 61,821 | 100.0 |
| **Rural** | 79.6 | 6.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13.7 | 0.7 | 0.0 | 223,625 | 100.0 |
| **Zones in Amhara** | | | | | | | | | | | |
| North Gonder | 63.1 | 19.0 | 1.0 | 0.0 | 0.0 | 0.0 | 16.5 | 0.0 | 0.4 | 117,882 | 100.0 |
| South Gonder | 63.2 | 13.2 | 0.0 | 0.0 | 0.0 | 0.0 | 23.4 | 0.2 | 0.0 | 49,175 | 100.0 |
| North Wello | 82.7 | 13.9 | 0.0 | 0.0 | 0.0 | 0.0 | 2.3 | 0.8 | 0.3 | 41,783 | 100.0 |
| West Gojjam | 71.2 | 22.4 | 0.0 | 0.0 | 0.0 | 0.0 | 3.5 | 2.1 | 0.8 | 76,606 | 100.0 |
| **Gender of HH Head** | | | | | | | | | | | |
| Male | 70.5 | 15.5 | 0.7 | 0.0 | 0.0 | 0.0 | 11.4 | 1.2 | 0.7 | 168,204 | 100.0 |
| Female | 64.6 | 22.2 | 0.0 | 0.0 | 0.0 | 0.0 | 13.2 | 0.0 | 0.0 | 117,242 | 100.0 |

**Table 12.3a**

**Mean weekly Household Food Expenditure (Birr) by Broad Categories**

| | All households | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Teff | Wheat | Barley | Maize | Sorghum | Other cereals | Pulses | Oil seeds | Vege-tables | Fruits | Coffee/ tea | Spices/ salt | Meat | Sugar | Butter and Oil | Other food items | Total food expendi-tures |
| **Amhara** | 28.7 | 25.0 | 24.9 | 17.8 | 19.1 | 17.0 | 11.3 | 7.6 | 6.2 | 4.6 | 4.4 | 4.6 | 15.9 | 4.0 | 5.0 | 12.0 | 9,893,901 |
| **Urban** | 29.0 | 13.8 | 12.9 | 8.5 | 12.7 | 11.3 | 10.4 | 3.1 | 5.5 | 5.5 | 5.0 | 4.8 | 24.8 | 5.0 | 7.8 | 18.2 | 779,447 |
| **Rural** | 28.6 | 26.0 | 25.4 | 18.3 | 19.5 | 17.6 | 11.4 | 7.8 | 6.3 | 4.3 | 4.3 | 4.6 | 14.4 | 3.8 | 4.7 | 11.2 | 9,114,454 |
| **Zones in Amhara** | | | | | | | | | | | | | | | | | |
| North Gonder | 34.8 | 31.6 | 37.3 | 15.3 | 18.0 | 11.4 | 12.2 | 11.2 | 4.5 | 6.5 | 4.9 | 4.8 | 16.2 | 4.0 | 6.0 | 15.3 | 3,094,108 |
| South Gonder | 26.0 | 22.1 | 21.3 | 18.2 | 17.8 | 25.9 | 12.1 | 6.4 | 10.3 | 5.1 | 4.1 | 4.8 | 10.8 | 4.3 | 4.1 | 11.8 | 2,260,803 |
| North Wello | 29.9 | 24.6 | 28.3 | 11.1 | 22.4 | 12.1 | 12.4 | 3.8 | 3.6 | 3.2 | 4.1 | 3.5 | 26.8 | 3.4 | 4.8 | 12.6 | 1,773,384 |
| West Gojjam | 24.7 | 23.0 | 16.4 | 19.7 | 7.1 | 14.7 | 8.8 | 2.9 | 5.6 | 3.8 | 4.2 | 5.0 | 12.8 | 4.3 | 4.7 | 6.9 | 2,765,606 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | | |
| Male | 31.2 | 27.8 | 26.7 | 18.8 | 20.7 | 18.0 | 12.2 | 8.6 | 6.6 | 4.6 | 4.5 | 4.8 | 17.9 | 4.1 | 5.0 | 12.2 | 7,666,848 |
| Female | 19.8 | 16.0 | 18.1 | 14.0 | 14.0 | 13.4 | 8.2 | 3.4 | 4.8 | 4.8 | 3.9 | 3.8 | 8.6 | 3.8 | 4.9 | 10.6 | 2,227,053 |

**Table 12.3b**

**Mean weekly Household Food Expenditure (Birr) by Broad Categories**

| | Without enterprise | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Teff | Wheat | Barley | Maize | Sorghum | Other cereals | Pulses | Oil seeds | Vege-tables | Fruits | Coffee/ tea | Spices/ salt | Meat | Sugar | Butter and Oil | Other food items | Total food expendi-tures |
| **Amhara** | 28.6 | 26.0 | 25.2 | 18.6 | 19.4 | 16.9 | 11.4 | 7.6 | 6.4 | 4.5 | 4.3 | 4.6 | 15.6 | 4.2 | 4.9 | 12.3 | 8,226,309 |
| **Urban** | 29.1 | 14.0 | 13.1 | 8.8 | 13.2 | 12.2 | 9.6 | 2.9 | 6.4 | 5.7 | 4.7 | 4.8 | 20.2 | 5.3 | 8.8 | 22.9 | 355,822 |
| **Rural** | 28.5 | 26.7 | 25.4 | 18.8 | 19.6 | 17.1 | 11.5 | 7.7 | 6.4 | 4.3 | 4.3 | 4.6 | 15.0 | 4.0 | 4.6 | 11.5 | 7,870,487 |
| **Zones in Amhara** | | | | | | | | | | | | | | | | | |
| North Gonder | 36.7 | 35.4 | 37.6 | 16.0 | 19.0 | 10.8 | 12.5 | 11.9 | 4.6 | 6.8 | 4.9 | 4.9 | 15.8 | 4.2 | 5.8 | 15.5 | 2,425,462 |
| South Gonder | 26.4 | 22.9 | 21.5 | 19.2 | 18.1 | 25.3 | 12.3 | 5.6 | 10.4 | 4.9 | 4.0 | 4.8 | 9.8 | 4.3 | 4.0 | 12.4 | 1,985,412 |
| North Wello | 29.3 | 25.0 | 29.3 | 10.9 | 21.5 | 11.6 | 12.1 | 3.8 | 3.5 | 3.1 | 4.0 | 3.4 | 30.1 | 3.3 | 4.7 | 12.8 | 1,544,859 |
| West Gojjam | 23.4 | 24.3 | 16.8 | 20.6 | 7.3 | 15.1 | 8.9 | 3.0 | 5.7 | 3.7 | 4.2 | 5.0 | 12.1 | 4.6 | 4.5 | 6.9 | 2,270,576 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | | |
| Male | 30.4 | 28.2 | 27.0 | 19.2 | 20.4 | 17.5 | 12.0 | 8.4 | 6.6 | 4.5 | 4.4 | 4.8 | 18.2 | 4.2 | 4.8 | 12.4 | 6,689,363 |
| Female | 20.6 | 17.0 | 17.5 | 15.3 | 15.1 | 13.8 | 8.8 | 3.6 | 5.5 | 4.6 | 3.9 | 3.8 | 7.3 | 4.2 | 5.2 | 11.6 | 1,536,946 |

**Tale 12.3c**

**Mean weekly Household Food Expenditure (Birr) by Broad Categories**

| | With enterprise | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Teff | Wheat | Barley | Maize | Sorghum | Other cereals | Pulses | Oil seeds | Vege-tables | Fruits | Coffee/ tea | Spices/ salt | Meat | Sugar | Butter and Oil | Other food items | Total food expendi-tures |
| **Amhara** | 29.3 | 19.0 | 22.8 | 13.6 | 17.8 | 18.0 | 10.8 | 7.5 | 5.2 | 4.8 | 4.7 | 4.6 | 17.5 | 3.5 | 5.8 | 10.4 | 1,667,592 |
| **Urban** | 29.0 | 13.5 | 12.6 | 8.2 | 12.3 | 10.6 | 11.1 | 3.3 | 4.6 | 5.2 | 5.1 | 4.8 | 32.4 | 4.6 | 6.9 | 13.6 | 423,625 |
| **Rural** | 29.5 | 20.9 | 24.8 | 14.9 | 19.1 | 21.7 | 10.7 | 8.3 | 5.5 | 4.6 | 4.6 | 4.6 | 10.8 | 2.9 | 5.3 | 9.0 | 1,243,967 |
| **Zone in Amhara** | | | | | | | | | | | | | | | | | |
| North Gonder | 29.6 | 21.5 | 36.1 | 12.4 | 14.6 | 15.2 | 11.2 | 7.7 | 4.2 | 6.0 | 4.8 | 4.6 | 18.1 | 3.4 | 6.5 | 14.3 | 668,646 |
| South Gonder | 23.3 | 12.7 | 18.9 | 11.1 | 15.3 | 29.4 | 10.2 | 15.7 | 9.4 | 6.6 | 4.6 | 4.8 | 24.9 | 4.4 | 4.8 | 6.6 | 275,391 |
| North Wello | 34.3 | 21.0 | 19.2 | 12.0 | 28.0 | 15.3 | 14.7 | 4.0 | 4.0 | 3.3 | 5.0 | 4.0 | 16.0 | 4.0 | 5.5 | 11.7 | 228,525 |
| West Gojjam | 30.6 | 17.6 | 13.2 | 15.6 | 5.0 | 13.1 | 8.1 | 2.8 | 5.4 | 4.1 | 4.2 | 4.8 | 15.8 | 3.3 | 5.3 | 6.9 | 495,030 |
| **Gender of HH Head** | | | | | | | | | | | | | | | | | |
| Male | 36.2 | 24.6 | 23.5 | 15.3 | 22.1 | 21.7 | 13.3 | 10.3 | 6.4 | 4.7 | 5.3 | 5.1 | 16.7 | 3.8 | 6.4 | 11.4 | 977,485 |
| Female | 18.1 | 13.9 | 21.2 | 11.0 | 11.5 | 12.4 | 6.4 | 3.0 | 3.6 | 5.0 | 3.9 | 3.9 | 24.2 | 3.2 | 4.5 | 8.2 | 690,107 |

Table 13.1a

Number and Percentage Distribution of Population (10 years and above) by Primary Employment Status

| | All Households | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Employee | Casual laborer | Employer | Self-employed on HH farm | Self-employed on HH non farm enterprise | Unpaid family worker on household farm | Unpaid family worker on household non-farm enterprise | Work as part of Productive Public works | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 3.8 | 0.9 | 1.5 | 34.1 | 3.8 | 54.5 | 1.0 | 0.3 | 4,341,516 | 100 |
| **Urban** | 20.4 | 7.9 | 1.6 | 8.5 | 38.1 | 6.8 | 15.8 | 0.8 | 160,797 | 100 |
| **Rural** | 3.1 | 0.6 | 1.5 | 35.1 | 2.5 | 56.4 | 0.5 | 0.3 | 4,180,719 | 100 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 4.7 | 0.7 | 2.2 | 35.7 | 7.2 | 48.1 | 1.3 | 0.1 | 1,114,725 | 100 |
| South Gonder | 2.4 | 0.7 | 1.6 | 33.7 | 1.9 | 59.4 | 0.3 | 0.2 | 1,210,740 | 100 |
| North Wello | 3.0 | 0.5 | 0.6 | 35.0 | 2.2 | 56.6 | 0.8 | 1.3 | 847,735 | 100 |
| West Gojjam | 5.0 | 1.6 | 1.5 | 32.3 | 3.7 | 54.1 | 1.7 | 0.1 | 1,168,316 | 100 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 4.8 | 1.1 | 2.5 | 49.2 | 1.9 | 39.9 | 0.4 | 0.1 | 2,431,216 | 100 |
| Female | 2.4 | 0.6 | 0.3 | 14.8 | 6.2 | 73.2 | 1.8 | 0.7 | 1,910,301 | 100 |

Table 13.1b

Number and Percentage Distribution of Population (10 years and above) by Primary Employment Status

| | Without Enterprise | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Employee | Casual laborer | Employer | Self-employed on HH farm | Self-employed on HH non farm enterprise | Unpaid family worker on household farm | Unpaid family worker on household non-farm enterprise | Work as part of Productive Public works | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 3.8 | 0.8 | 1.6 | 35.8 | 0.3 | 57.3 | 0.0 | 0.3 | 3,715,303 | 100 |
| **Urban** | 43.1 | 15.1 | 2.2 | 16.8 | 4.2 | 14.5 | 2.4 | 1.7 | 52,622 | 100 |
| **Rural** | 3.3 | 0.6 | 1.6 | 36.0 | 0.2 | 57.9 | 0.0 | 0.3 | 3,662,681 | 100 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 4.8 | 0.6 | 2.5 | 38.6 | 0.5 | 52.9 | 0.1 | 0.0 | 903,870 | 100 |
| South Gonder | 2.5 | 0.7 | 1.7 | 34.8 | 0.1 | 60.2 | 0.0 | 0.2 | 1,081,002 | 100 |
| North Wello | 2.9 | 0.5 | 0.6 | 36.1 | 0.3 | 58.3 | 0.1 | 1.3 | 739,165 | 100 |
| West Gojjam | 5.1 | 1.5 | 1.6 | 34.0 | 0.2 | 57.6 | 0.0 | 0.1 | 991,267 | 100 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 4.8 | 1.0 | 2.7 | 50.9 | 0.2 | 40.4 | 0.0 | 0.1 | 2,129,769 | 100 |
| Female | 2.5 | 0.6 | 0.2 | 15.4 | 0.4 | 80.1 | 0.0 | 0.7 | 1,585,534 | 100 |

Table 13.1c

Number and Percentage Distribution of Population (10 years and above) by Primary Employment Status

| | With Enterprise | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Employee | Casual laborer | Employer | Self-employed on HH farm | Self-employed on HH non-farm enterprise | Unpaid family worker on household farm | Unpaid family worker on household non-farm enterprise | Work as part of Productive Public works | Total | |
| | % | % | % | % | % | % | % | % | N° | % |
| **Amhara** | 3.6 | 1.4 | 0.9 | 24.1 | 24.7 | 38.1 | 6.9 | 0.4 | 626,213 | 100 |
| **Urban** | 9.3 | 4.4 | 1.4 | 4.6 | 54.5 | 3.1 | 22.3 | 0.4 | 108,175 | 100 |
| **Rural** | 2.4 | 0.8 | 0.8 | 28.1 | 18.5 | 45.4 | 3.6 | 0.4 | 518,038 | 100 |
| **Zones in Amhara** | | | | | | | | | | |
| North Gonder | 4.2 | 1.2 | 0.7 | 23.5 | 36.0 | 27.9 | 6.4 | 0.2 | 210,855 | 100 |
| South Gonder | 1.6 | 0.6 | 0.6 | 24.7 | 16.3 | 53.2 | 2.8 | 0.3 | 129,739 | 100 |
| North Wello | 3.5 | 0.7 | 1.1 | 27.3 | 14.8 | 45.5 | 5.7 | 1.4 | 108,571 | 100 |
| West Gojjam | 4.3 | 2.7 | 1.2 | 22.4 | 23.6 | 34.6 | 11.2 | 0.1 | 177,048 | 100 |
| **Gender of HH Head** | | | | | | | | | | |
| Male | 5.2 | 2.2 | 1.3 | 37.7 | 13.9 | 36.2 | 3.2 | 0.2 | 301,447 | 100 |
| Female | 2.1 | 0.6 | 0.5 | 11.4 | 34.8 | 39.8 | 10.2 | 0.6 | 324,766 | 100 |

**Table 13.2**
**Percentage Distribution of Households by Main Source of Income for the Last 12 months**

| Main Source of Income | All Households | | | | | | | Without enterprise | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Zone | | | | | | | Zone | | | | |
| | Total | Urban | Rural | North Gonder | South Gonder | North Wello | West Gojjam | Total | Urban | Rural | North Gonder | South Gonder | North Wello | West Gojjam | Total |
| Subsistence agriculture | 83.9 | 16.2 | 88.7 | 80.3 | 89.0 | 89.4 | 79.1 | 89.9 | 23.0 | 92.4 | 91.0 | 92.3 | 91.5 | 84.6 | 52.5 |
| Commercial agriculture | 3.2 | 6.0 | 3.0 | 2.1 | 2.2 | 2.2 | 6.5 | 2.5 | 1.4 | 2.5 | 1.3 | 1.2 | 1.6 | 5.9 | 7.2 |
| Rural cottage industry | 2.2 | 12.6 | 1.5 | 3.8 | 1.5 | 0.4 | 2.5 | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13.9 |
| Casual agric laborers | 0.7 | 1.6 | 0.6 | 0.9 | 0.9 | 0.3 | 0.6 | 0.7 | 1.7 | 0.7 | 1.0 | 1.0 | 0.2 | 0.6 | 0.5 |
| Manufacturing | 1.1 | 7.8 | 0.6 | 1.7 | 0.4 | 0.4 | 1.4 | 0.0 | 0.5 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 6.5 |
| Service & trade | 2.0 | 11.9 | 1.3 | 4.5 | 0.4 | 0.6 | 1.4 | 0.2 | 2.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.6 | 11.6 |
| Employed by Public sector | 1.6 | 14.6 | 0.6 | 1.8 | 0.7 | 1.3 | 2.3 | 1.7 | 27.5 | 0.7 | 2.2 | 0.8 | 1.4 | 2.5 | 0.6 |
| Employed by Private sector | 0.3 | 2.7 | 0.1 | 0.1 | 0.2 | 0.3 | 0.4 | 0.2 | 4.1 | 0.1 | 0.1 | 0.2 | 0.3 | 0.4 | 0.3 |
| Employed by NGOS, UN | 0.2 | 1.1 | 0.2 | 0.2 | 0.2 | 0.6 | 0.1 | 0.2 | 2.0 | 0.2 | 0.2 | 0.2 | 0.5 | 0.2 | 0.3 |
| Casual non-agric laborers | 0.4 | 3.6 | 0.2 | 0.2 | 0.3 | 0.4 | 0.8 | 0.4 | 4.5 | 0.2 | 0.2 | 0.4 | 0.4 | 0.6 | 0.7 |
| Gifts from HHs | 1.8 | 11.9 | 1.1 | 2.5 | 1.5 | 2.3 | 1.0 | 2.0 | 21.6 | 1.3 | 2.8 | 1.7 | 2.4 | 1.2 | 0.8 |
| Pension | 0.1 | 1.8 | 0.0 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 2.2 | 0.0 | 0.2 | 0.1 | 0.1 | 0.1 | 0.3 |
| Dividends | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 |
| House rent | 0.1 | 1.6 | 0.0 | 0.1 | 0.1 | 0.0 | 0.3 | 0.1 | 2.4 | 0.0 | 0.1 | 0.1 | 0.0 | 0.2 | 0.0 |
| House allowance | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 |
| Rent other than house rent | 0.3 | 1.2 | 0.3 | 0.1 | 0.7 | 0.1 | 0.3 | 0.3 | 1.7 | 0.2 | 0.1 | 0.8 | 0.1 | 0.1 | 4.3 |
| Other | 2.0 | 5.1 | 1.8 | 1.4 | 1.7 | 1.8 | 3.2 | 1.6 | 5.0 | 1.5 | 0.6 | 1.2 | 1.6 | 3.0 | 1.6 |

**Table 14.1a**

**Number and Percentage Distribution of Households by Source of 100 Birr in Case of Emergency**

| | All Households | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Ability to raise 100 Birr | | Source of 100 Birr in case of emergency | | | | | | | | | | | |
| | | | Sale of animal product | Sale of crops | Sale of forest product | Sale of HH assets | Own cash | Bank savings account | Equb | Edir | Laon from Bank | Loan/gifts from family/ freinds | From non-farm enterprise | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 1,144,010 | 63.6 | 36.2 | 22.1 | 0.3 | 0.3 | 7.6 | 0.4 | 0.6 | 0.2 | 0.2 | 29.2 | 1.2 | 1.6 |
| **Urban** | 71,164 | 60.2 | 4.6 | 5.6 | 0.4 | 2.1 | 32.7 | 1.6 | 1.1 | 0.0 | 0.2 | 46.0 | 4.2 | 1.4 |
| **Rural** | 1,072,846 | 63.9 | 38.3 | 23.2 | 0.3 | 0.2 | 5.9 | 0.3 | 0.6 | 0.3 | 0.2 | 28.1 | 1.0 | 1.6 |
| **Zones in Amhara** | | | | | | | | | | | | | | |
| North Gonder | 388,713 | 70.5 | 39.1 | 21.2 | 0.0 | 0.1 | 6.7 | 0.4 | 1.3 | 0.0 | 0.3 | 27.9 | 1.9 | 1.3 |
| South Gonder | 245,778 | 56.1 | 27.1 | 15.5 | 0.0 | 0.2 | 7.6 | 0.3 | 0.5 | 0.3 | 0.0 | 44.2 | 0.5 | 3.8 |
| North Wello | 201,957 | 56.6 | 52.1 | 13.3 | 1.1 | 0.8 | 6.3 | 0.8 | 0.0 | 0.0 | 0.3 | 24.2 | 0.8 | 0.4 |
| West Gojjam | 307,562 | 68.1 | 29.4 | 34.5 | 0.6 | 0.2 | 9.5 | 0.2 | 0.4 | 0.7 | 0.1 | 22.2 | 1.3 | 0.9 |
| **Gender of HH Head** | | | | | | | | | | | | | | |
| Male | 960,205 | 69.5 | 37.9 | 23.1 | 0.4 | 0.3 | 7.7 | 0.4 | 0.2 | 0.2 | 0.2 | 27.1 | 1.3 | 1.2 |
| Female | 183,805 | 44.1 | 27.8 | 17.7 | 0.0 | 0.5 | 7.0 | 0.4 | 2.7 | 0.4 | 0.2 | 40.4 | 0.9 | 2.4 |

**Table 14.1b**

**Number and Percentage Distribution of Households by Source of 100 Birr in Case of Emergency**

| | Without enterprise | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Ability to raise 100 Birr | | Source of 100 Birr in case of emergency | | | | | | | | | | | |
| | | | Sale of animal product | Sale of crops | Sale of forest product | Sale of HH assets | Own cash | Bank savings account | Equb | Edir | Laon from Bank | Loan/gifts from family/ | From non-farm enterprise | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 967606.23 | 64.0 | 39.3 | 24.0 | 0.3 | 0.2 | 6.1 | 0.4 | 0.7 | 0.3 | 0.2 | 26.8 | 0.1 | 1.5 |
| **Urban** | 35460.89 | 62.9 | 2.7 | 6.3 | 0.7 | 0.7 | 37.9 | 1.4 | 0.0 | 0.0 | 0.0 | 46.8 | 1.3 | 2.1 |
| **Rural** | 932145.33 | 64.0 | 40.7 | 24.7 | 0.3 | 0.2 | 4.8 | 0.4 | 0.7 | 0.3 | 0.2 | 26.0 | 0.1 | 1.5 |
| **Zones in Amhara** | | | | | | | | | | | | | | |
| North Gonder | 312518.14 | 72.1 | 44.1 | 24.2 | 0.0 | 0.1 | 5.3 | 0.4 | 1.6 | 0.0 | 0.3 | 22.7 | 0.1 | 1.3 |
| South Gonder | 215734.80 | 55.4 | 27.2 | 16.3 | 0.0 | 0.0 | 6.7 | 0.4 | 0.3 | 0.3 | 0.0 | 45.4 | 0.1 | 3.3 |
| North Wello | 181929.80 | 57.8 | 55.1 | 13.4 | 0.8 | 0.7 | 5.5 | 0.7 | 0.0 | 0.0 | 0.4 | 22.9 | 0.1 | 0.4 |
| West Gojjam | 257423.48 | 68.7 | 32.6 | 37.8 | 0.7 | 0.2 | 6.9 | 0.3 | 0.3 | 0.8 | 0.1 | 19.0 | 0.3 | 1.0 |
| **Gender of HH Head** | | | | | | | | | | | | | | |
| Male | 834277.11 | 68.8 | 40.0 | 24.5 | 0.4 | 0.3 | 6.1 | 0.4 | 0.2 | 0.2 | 0.2 | 26.4 | 0.1 | 1.3 |
| Female | 133329.12 | 44.5 | 35.5 | 21.7 | 0.1 | 0.0 | 5.8 | 0.5 | 3.7 | 0.5 | 0.2 | 29.4 | 0.2 | 2.5 |

Table 14.1c
Number and Percentage Distribution of Households by Source of 100 Birr in Case of Emergency

| | With enterprise | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Ability to raise 100 Birr | | Source of 100 Birr in case of emergency | | | | | | | | | | | |
| | | | Sale of animal product | Sale of crops | Sale of forest product | Sale of HH assets | Own cash | Bank savings account | Equb | Edir | Laon from Bank | Loan/gifts from family/ | From non-farm enterprise | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 176,404 | 61.8 | 19.1 | 11.7 | 0.4 | 0.7 | 15.7 | 0.4 | 0.5 | 0.0 | 0.1 | 42.3 | 7.3 | 1.9 |
| **Urban** | 35,703 | 57.8 | 6.5 | 5.0 | 0.0 | 3.5 | 27.5 | 1.9 | 2.2 | 0.0 | 0.5 | 45.2 | 7.1 | 0.8 |
| **Rural** | 140,701 | 62.9 | 22.3 | 13.5 | 0.5 | 0.0 | 12.8 | 0.0 | 0.0 | 0.0 | 0.0 | 41.5 | 7.3 | 2.2 |
| **Zones in Amhara** | | | | | | | | | | | | | | |
| North Gonder | 76,195 | 64.6 | 18.8 | 8.6 | 0.0 | 0.3 | 12.3 | 0.5 | 0.0 | 0.0 | 0.0 | 49.0 | 9.3 | 1.1 |
| South Gonder | 30,043 | 61.1 | 26.4 | 9.5 | 0.0 | 2.0 | 14.1 | 0.0 | 1.6 | 0.0 | 0.0 | 35.7 | 3.2 | 7.5 |
| North Wello | 20,028 | 47.9 | 24.6 | 12.2 | 3.2 | 1.3 | 13.7 | 1.4 | 0.0 | 0.0 | 0.0 | 36.1 | 7.4 | |
| West Gojjam | 50,138 | 65.4 | 12.9 | 17.6 | 0.0 | 0.3 | 22.7 | 0.0 | 0.6 | 0.0 | 0.3 | 38.3 | 6.6 | 0.5 |
| **Gender of HH Head** | | | | | | | | | | | | | | |
| Male | 125,928 | 74.9 | 23.9 | 14.2 | 0.5 | 0.2 | 18.3 | 0.4 | 0.6 | 0.0 | 0.1 | 31.5 | 9.2 | 1.1 |
| Female | 50,476 | 42.9 | 7.3 | 5,69 | 0.0 | 2.0 | 10.1 | 0.3 | 0.2 | 0.0 | 0.0 | 69.6 | 2.7 | 2.2 |

Table 14.2

Number and Percentage Distribution of Households By Type of Shock during the Last 12 months

| Types of Shocks | All Households | | | | | | | | Without enterprise | | | | | | With enterprise | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rural | | Urban | | Zone | | | | Rural | Urban | Zone | | | | Rural | Urban | Zone | | | |
| | | | | | North Gonder | South Gonder | North Wello | West Gojjam | | | North Gonder | South Gonder | North Wello | West Gojjam | | | North Gonder | South Gonder | North Wello | West Gojjam |
| | N° | % | N° | % | % | % | % | % | % | % | % | % | % | % | % | N° | % | % | % | % |
| Food shortage due to Flood | 122878.04 | 7.32 | 2289.87 | 1.94 | 4.42 | 11.19 | 6.67 | 6.20 | 7.25 | 1.96 | 4.55 | 11.37 | 6.38 | 6.02 | 7.75 | 1.92 | 3.92 | 9.76 | 8.78 | 7.06 |
| Food shortage due to Drought | 227573.52 | 13.55 | 4671.89 | 3.95 | 18.37 | 16.54 | 12.58 | 3.01 | 14.22 | 3.85 | 20.79 | 17.37 | 12.75 | 3.02 | 9.19 | 4.05 | 9.46 | 10.00 | 11.34 | 2.93 |
| Flood | 130837.24 | 7.79 | 2979.48 | 2.52 | 5.23 | 10.03 | 4.18 | 10.21 | 7.82 | 2.24 | 5.30 | 10.33 | 3.37 | 11.02 | 7.60 | 2.78 | 5.00 | 7.58 | 10.33 | 6.22 |
| Crop damage | 304327.72 | 18.12 | 8962.77 | 7.58 | 15.45 | 21.88 | 17.12 | 15.76 | 18.49 | 9.53 | 16.91 | 22.22 | 16.37 | 16.89 | 15.67 | 5.80 | 10.10 | 19.14 | 22.78 | 10.19 |
| Loss/death of livestock | 281827.60 | 16.78 | 4565.62 | 3.86 | 17.41 | 16.24 | 13.59 | 15.67 | 17.40 | 3.38 | 19.68 | 16.25 | 13.55 | 17.10 | 12.70 | 4.30 | 9.06 | 16.14 | 13.92 | 8.67 |
| Price shock | 29667.21 | 1.77 | 6915.35 | 5.85 | 2.52 | 2.67 | 2.19 | 0.71 | 1.44 | 4.74 | 2.10 | 2.38 | 1.28 | 0.35 | 3.86 | 6.86 | 4.06 | 4.95 | 9.06 | 2.44 |
| Loss of job HH member | 18387.06 | 1.09 | 3244.19 | 2.74 | 0.81 | 0.97 | 0.95 | 2.10 | 1.17 | 2.33 | 0.80 | 0.95 | 0.99 | 2.15 | 0.60 | 3.12 | 0.86 | 1.12 | 0.68 | 1.86 |
| Illness of HH member | 324417.27 | 19.31 | 22016.97 | 18.62 | 19.30 | 19.84 | 17.90 | 19.76 | 19.29 | 13.00 | 19.04 | 19.86 | 17.01 | 19.95 | 19.48 | 23.76 | 20.27 | 19.64 | 24.57 | 18.83 |
| Death of HH member | 57432.47 | 3.42 | 4568.23 | 3.86 | 3.22 | 5.23 | 2.51 | 2.74 | 3.41 | 2.78 | 2.92 | 5.19 | 2.75 | 2.58 | 3.50 | 4.85 | 4.32 | 5.57 | 0.71 | 3.53 |
| Other | 47704.52 | 2.84 | 9302.79 | 7.87 | 4.55 | 4.52 | 1.62 | 1.39 | 2.59 | 7.44 | 3.81 | 4.47 | 1.56 | 0.79 | 4.49 | 8.26 | 7.27 | 4.91 | 2.05 | 4.33 |

**Table 14.3**

**Number and Percentage of Household Suffered from Food Shortages during the Last 12 months**

| Months | Months of food shortage expereince | Total | | | | | | | | Without enterprise | | | | | | With enterprise | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Zone | | | | | | Zone | | | | | | Zone | | | |
| | | Urban | | Rural | | North Gonder | South Gonder | North Wello | West Gojjam | Urban | Rural | North Gonder | South Gonder | North Wello | West Gojjam | Urban | Rural | North Gonder | South Gonder | North Wello | West Gojjam |
| | | N° | % | N° | % | % | % | % | % | % | % | % | % | % | % | N° | % | % | % | % | % |
| No Shortage | | 90,501 | 76.6 | ####### | 67.8 | 61.9 | 65.2 | 57.6 | 87.8 | 39.1 | 59.8 | 51.1 | 58.1 | 50.2 | 74.1 | 37.5 | 8.0 | 10.8 | 7.1 | 7.4 | 13.7 |
| Experienced Shortage | | 27,714 | 23.4 | 541,217 | 32.2 | 38.1 | 34.8 | 42.4 | 12.2 | 60.9 | 40.2 | 48.9 | 41.9 | 49.8 | 25.9 | 62.5 | 92.0 | 89.2 | 92.9 | 92.6 | 86.3 |
| Months of food shortage expereince | 1-2 | 10,194 | 36.8 | 217,105 | 40.2 | 41.6 | 36.1 | 43.7 | 34.3 | 43.9 | 39.0 | 39.3 | 34.5 | 43.5 | 38.7 | 32.6 | 46.1 | 47.5 | 48.2 | 45.5 | 22.3 |
| | 3-4 | 10,510 | 37.9 | 244,643 | 45.3 | 41.1 | 51.7 | 44.7 | 41.0 | 27.2 | 47.3 | 43.5 | 54.4 | 45.4 | 39.1 | 44.2 | 34.9 | 34.9 | 31.8 | 38.1 | 46.1 |
| | 5-6 | 4,131 | 14.9 | 46,464 | 8.6 | 7.3 | 9.0 | 9.6 | 13.0 | 17.3 | 8.7 | 7.5 | 8.2 | 9.1 | 16.2 | 13.5 | 7.9 | 6.7 | 15.3 | 13.6 | 4.3 |
| | 7-8 | 1,179 | 4.3 | 5,766 | 1.1 | 2.2 | 0.0 | 1.3 | 0.6 | 5.1 | 0.9 | 1.8 | 0.0 | 1.1 | 0.8 | 3.8 | 2.0 | 3.4 | 0.0 | 2.8 | 0.0 |
| | 9-10 | 464 | 1.7 | 8,514 | 1.6 | 2.8 | 0.3 | 0.4 | 3.7 | 0.0 | 1.1 | 2.8 | 0.1 | 0.4 | 0.0 | 2.7 | 4.0 | 2.9 | 1.9 | 0.0 | 13.5 |
| | 11-12 | 1,236 | 4.5 | 18,068 | 3.3 | 5.0 | 2.8 | 0.3 | 7.5 | 6.5 | 3.0 | 5.1 | 2.8 | 0.4 | 5.2 | 3.3 | 5.2 | 4.6 | 2.9 | 0.0 | 13.7 |

**Table 15.1**

**Number and Percentage Distribution of Households By Access (defined as distance within 2 kms) to Nearest Facility**

| Facilities | Within 2 km | | Average distance | Urban | | | Rural | | | Zones in Amhara | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Within 2km | | Average distance | Within 2km | | Average distance | North Gonder | South Gonder | North Wello | West Gojjam |
| | N° | % | N° | N° | % | N° | N° | % | N° | % | % | % | % |
| Telecommunication | 309,496 | 17.2 | 16.2 | 86,377 | 73.1 | 1.3 | 223,119 | 13.3 | 17.1 | 12.2 | 20.3 | 20.9 | 17.5 |
| Postal service | 100,253 | 5.6 | 27.8 | 83,289 | 70.5 | 3.0 | 16,964 | 1.0 | 29.3 | 6.0 | 4.9 | 4.4 | 6.7 |
| Primary School | 809,664 | 45.0 | 3.4 | 93,349 | 79.0 | 0.6 | 716,315 | 42.6 | 3.5 | 45.4 | 58.2 | 52.9 | 25.6 |
| Health Institution | 282,191 | 15.7 | 9.6 | 88,909 | 75.2 | 0.8 | 193,282 | 11.5 | 10.1 | 17.0 | 21.9 | 5.9 | 15.8 |
| Public transport | 253,050 | 14.1 | 18.7 | 89,216 | 75.5 | 0.5 | 163,834 | 9.8 | 19.8 | 14.5 | 17.2 | 12.7 | 11.6 |
| Milling service | 723,584 | 40.2 | 4.5 | 85,665 | 72.5 | 0.2 | 637,919 | 38.0 | 4.7 | 46.6 | 41.2 | 37.3 | 33.9 |
| Drinking water (dry season) | 1,374,546 | 76.5 | 1.1 | 81,868 | 69.3 | 0.4 | 1,292,678 | 77.0 | 1.2 | 77.8 | 86.6 | 77.9 | 63.8 |
| Drinking water (wet season) | 1,419,806 | 79.0 | 0.8 | 81,937 | 69.3 | 0.3 | 1,337,869 | 79.7 | 0.9 | 82.5 | 87.1 | 81.9 | 64.5 |
| Food market | 302,190 | 16.8 | 9.0 | 84,203 | 71.2 | 0.6 | 217,987 | 13.0 | 9.4 | 20.1 | 20.6 | 11.9 | 13.0 |
| All weather road | 309,180 | 17.2 | 16.4 | 85,885 | 72.7 | 0.5 | 223,294 | 13.3 | 17.3 | 14.1 | 23.8 | 19.8 | 12.5 |
| Dry weather road | 351,827 | 19.6 | 13.1 | 85,262 | 72.1 | 0.2 | 266,565 | 15.9 | 13.8 | 14.0 | 29.6 | 24.7 | 12.6 |
| Agricultural extension service | 353,468 | 19.7 | 12.9 | 76,180 | 64.4 | 1.5 | 277,288 | 16.5 | 13.6 | 19.0 | 20.1 | 26.9 | 14.3 |
| Veterinary service | 237,134 | 13.2 | 12.3 | 83,707 | 70.8 | 1.1 | 153,428 | 9.1 | 13.0 | 16.4 | 11.7 | 17.0 | 7.6 |
| Fertilizer provider | 172,515 | 9.6 | 21.3 | 76,911 | 65.1 | 1.1 | 95,603 | 5.7 | 22.4 | 6.1 | 12.2 | 10.8 | 10.4 |
| Improved seed provider | 158,028 | 8.8 | 21.7 | 75,406 | 63.8 | 1.5 | 82,621 | 4.9 | 22.8 | 6.0 | 9.9 | 9.5 | 10.6 |
| Pesticide/Herbicide provider | 146,508 | 8.1 | 21.6 | 76,406 | 64.6 | 1.5 | 70,102 | 4.2 | 22.7 | 6.2 | 9.4 | 8.7 | 8.8 |
| Police station | 103,211 | 5.7 | 21.1 | 80,295 | 67.9 | 2.2 | 22,915 | 1.4 | 22.1 | 5.9 | 4.9 | 4.6 | 7.2 |
| Primary court | 121,373 | 6.8 | 23.0 | 68,206 | 57.7 | 6.0 | 53,168 | 3.2 | 24.1 | 7.5 | 6.7 | 4.9 | 7.3 |
| Microfinance | 120,081 | 6.7 | 23.2 | 81,268 | 68.7 | 2.6 | 38,813 | 2.3 | 24.4 | 5.4 | 8.0 | 7.0 | 6.6 |
| Source of firewood | 861,241 | 47.9 | 4.4 | 79,107 | 66.9 | 1.4 | 782,134 | 46.6 | 4.5 | 39.5 | 50.2 | 55.2 | 50.1 |

**Table 15.2 Number and Percentage Distribution of Households By Access to the Nearest Facilities**

| Facilities | Without enterprise | | | | | With enterprise | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Average distance | Within 2 km | >2 - 5 km | >5 - 10 km | Over 10+ km | Average distance | Within 2 km | >2 - 5 km | >5 - 10 km | Over 10+ km |
| | N | % | % | % | % | N | % | % | % | % |
| Telecommunication | 15.4 | 15.6 | 14.2 | 19.0 | 47.5 | 20.6 | 25.6 | 16.1 | 13.6 | 37.4 |
| Postal service | 27.7 | 3.8 | 4.1 | 12.6 | 76.9 | 28.4 | 15.0 | 3.8 | 13.6 | 63.1 |
| Primary School | 3.5 | 42.7 | 24.0 | 22.7 | 4.2 | 2.3 | 57.2 | 18.2 | 10.1 | 2.8 |
| Health Institution | 10.1 | 12.5 | 16.7 | 30.7 | 37.7 | 6.8 | 32.9 | 16.0 | 22.6 | 20.6 |
| Public transport | 19.4 | 12.5 | 6.5 | 17.5 | 61.4 | 15.0 | 22.5 | 6.6 | 12.2 | 50.6 |
| Milling service | 4.8 | 37.1 | 17.3 | 30.1 | 9.6 | 2.7 | 56.9 | 11.7 | 11.4 | 5.7 |
| Drinking water (dry season) | 1.1 | 76.9 | 9.7 | 2.5 | 0.8 | 1.0 | 74.2 | 4.2 | 3.6 | 1.1 |
| Drinking water (wet season) | 0.9 | 79.6 | 7.5 | 1.9 | 0.2 | 0.8 | 75.4 | 4.6 | 2.5 | 0.2 |
| Food market | 9.4 | 13.3 | 13.7 | 38.2 | 33.7 | 6.3 | 35.2 | 11.8 | 23.9 | 21.7 |
| All weather road | 16.9 | 15.9 | 7.0 | 19.1 | 55.6 | 13.9 | 24.2 | 6.6 | 14.2 | 47.0 |
| Dry weather road | 13.3 | 18.3 | 9.2 | 21.9 | 46.5 | 11.6 | 26.1 | 7.4 | 15.1 | 37.8 |
| Agricultural extension service | 13.6 | 17.0 | 16.8 | 23.3 | 38.9 | 9.3 | 34.0 | 15.1 | 16.0 | 23.3 |
| Veterinary service | 13.0 | 10.0 | 11.5 | 29.2 | 47.5 | 8.6 | 29.9 | 11.1 | 25.3 | 26.0 |
| Fertilizer provider | 20.7 | 8.1 | 8.7 | 20.1 | 59.7 | 24.3 | 17.6 | 8.7 | 16.8 | 48.1 |
| Improved seed provider | 21.1 | 7.3 | 7.8 | 19.9 | 61.4 | 24.8 | 16.6 | 8.3 | 17.3 | 48.7 |
| Pesticide/Herbicide provider | 20.8 | 6.7 | 6.4 | 19.1 | 64.1 | 26.2 | 15.7 | 6.6 | 15.3 | 51.3 |
| Police station | 21.7 | 3.9 | 5.9 | 16.8 | 71.3 | 17.7 | 15.6 | 6.7 | 15.5 | 56.9 |
| Primary court | 23.6 | 5.5 | 4.7 | 10.7 | 76.6 | 19.9 | 13.6 | 4.8 | 10.6 | 67.0 |
| Microfinance | 22.7 | 4.9 | 4.3 | 15.4 | 73.5 | 26.0 | 16.3 | 4.2 | 14.1 | 61.0 |
| Source of firewood | 4.4 | 49.0 | 16.2 | 15.9 | 11.3 | 4.3 | 42.0 | 15.6 | 16.6 | 12.5 |

**Table15.3a**

**Number and Percentage Distribution of Households By Access to Credit and Source of Credit**

| | All Households | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Sources of Credit | | | | | | | | | | | |
| | Applicants to Borrow | | Loan approved | State Bank | Cooperative | Gov't Agency | NGO | Business firm | Money lender | Trader | Farmer | Relative/ friend | Neighbour | Micro-finance | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 1,694,217 | 49.8 | 97.5 | 1.6 | 13.0 | 11.1 | 7.0 | 0.2 | 5.3 | 1.3 | 6.6 | 19.1 | 5.9 | 26.0 | 3.0 |
| **Urban** | 77,053 | 49.8 | 93.7 | 6.9 | 3.7 | 2.3 | 5.3 | 0.4 | 2.4 | 6.5 | 4.8 | 33.7 | 4.5 | 25.5 | 4.2 |
| **Rural** | 1,617,164 | 48.3 | 97.7 | 1.3 | 13.5 | 11.5 | 7.1 | 0.2 | 5.5 | 1.0 | 6.7 | 18.4 | 5.9 | 26.0 | 3.0 |
| **Zones in Amhara** | | | | | | | | | | | | | | | |
| North Gonder | 469,984 | 47.8 | 96.4 | 2.0 | 2.3 | 4.0 | 4.4 | 0.1 | 8.4 | 3.3 | 13.4 | 19.1 | 6.7 | 34.1 | 2.2 |
| South Gonder | 366,252 | 50.3 | 96.8 | 1.8 | 10.3 | 22.4 | 1.0 | 0.0 | 8.5 | 0.5 | 5.2 | 13.9 | 3.1 | 31.5 | 1.9 |
| North Wello | 268,423 | 45.4 | 97.6 | 4.0 | 9.8 | 7.3 | 0.8 | 0.2 | 1.6 | 0.5 | 4.7 | 27.0 | 12.3 | 29.9 | 1.9 |
| West Gojjam | 589,557 | 55.2 | 98.8 | 0.0 | 24.8 | 11.4 | 15.7 | 0.3 | 2.7 | 0.5 | 3.0 | 18.7 | 3.9 | 14.1 | 4.9 |
| **Gender of HH Head** | | | | | | | | | | | | | | | |
| Male | 1,396,038 | 52.88 | 97.6 | 1.7 | 14.9 | 12.2 | 7.1 | 0.2 | 4.3 | 0.6 | 5.5 | 17.4 | 5.9 | 27.5 | 2.7 |
| Female | 298,179 | 39.42 | 97.1 | 1.1 | 4.3 | 5.6 | 6.5 | 0.2 | 10.1 | 4.2 | 12.0 | 27.2 | 5.6 | 18.8 | 4.4 |

**Table15.3b**

**Number and Percentage Distribution of Households By Access to Credit and Source of Credit**

| | Without Enterprise | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Sources of Credit | | | | | | | | | | | |
| | Applicants to Borrow | | Loan approved | State Bank | Cooperative | Gov't Agency | NGO | Business firm | Money lender | Trader | Farmer | Relative/ friend | Neighbour | Micro-finance | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 1,423,161 | 49.6 | 97.5 | 1.4 | 13.0 | 12.2 | 7.2 | 0.2 | 5.0 | 1.3 | 6.4 | 17.7 | 6.1 | 26.5 | 3.1 |
| **Urban** | 33,913 | 34.6 | 97.7 | 6.9 | 7.6 | 1.9 | 2.9 | 0.9 | 0.5 | 7.0 | 7.7 | 28.2 | 8.2 | 24.7 | 3.5 |
| **Rural** | 1,389,248 | 50.2 | 97.5 | 1.2 | 13.1 | 12.4 | 7.3 | 0.2 | 5.1 | 1.1 | 6.4 | 17.4 | 6.0 | 26.5 | 3.1 |
| **Zones in Amhara** | | | | | | | | | | | | | | | |
| North Gonder | 367,987 | 47.3 | 96.4 | 1.7 | 2.9 | 4.4 | 3.8 | 0.1 | 7.9 | 3.6 | 13.3 | 15.9 | 7.3 | 37.0 | 2.0 |
| South Gonder | 323,196 | 49.4 | 96.9 | 1.7 | 9.7 | 24.0 | 1.1 | 0.0 | 7.9 | 0.6 | 5.4 | 13.0 | 3.4 | 31.4 | 2.0 |
| North Wello | 230,887 | 44.5 | 97.6 | 3.4 | 10.1 | 6.7 | 0.7 | 0.3 | 1.8 | 0.6 | 5.5 | 28.2 | 12.7 | 28.1 | 1.9 |
| West Gojjam | 501,091 | 56.8 | 98.8 | 0.0 | 23.9 | 12.8 | 16.7 | 0.4 | 2.5 | 0.3 | 2.4 | 17.1 | 3.8 | 14.9 | 5.2 |
| **Gender of HH Head** | | | | | | | | | | | | | | | |
| Male | 1,222,647 | 52.8 | 97.5 | 1.5 | 14.1 | 12.9 | 7.1 | 0.2 | 4.4 | 0.5 | 5.8 | 16.9 | 6.2 | 27.6 | 2.9 |
| Female | 200,514 | 36.8 | 97.6 | 0.5 | 6.5 | 7.8 | 7.8 | 0.3 | 8.6 | 6.0 | 10.2 | 22.5 | 5.3 | 20.0 | 4.7 |

**Table15.3c**

**Number and Percentage Distribution of Households By Access to Credit and Source of Credit**

| | With Enterprise | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Sources of Credit | | | | | | | | | | | |
| | Applicants to Borrow | | Loan approved | State Bank | Coopera-tive | Gov't Agency | NGO | Business firm | Money lender | Trader | Farmer | Relative/ friend | Neigh-bour | Micro-finance | Other |
| | N° | % | % | % | % | % | % | % | % | % | % | % | % | % | % |
| **Amhara** | 271,056 | 50.6 | 97.2 | 2.5 | 13.2 | 5.3 | 5.9 | 0.0 | 7.0 | 1.3 | 7.7 | 26.6 | 4.8 | 23.1 | 2.6 |
| **Urban** | 43,141 | 35.2 | 90.6 | 7.0 | 0.6 | 2.6 | 7.2 | 0.0 | 3.9 | 6.1 | 2.4 | 37.9 | 1.6 | 26.1 | 4.7 |
| **Rural** | 227,915 | 54.8 | 98.5 | 1.7 | 15.6 | 5.8 | 5.7 | 0.0 | 7.6 | 0.5 | 8.7 | 24.4 | 5.4 | 22.6 | 2.2 |
| **Zones in Amhara** | | | | | | | | | | | | | | | |
| North Gonder | 101,998 | 49.7 | 96.2 | 2.8 | 0.3 | 2.7 | 6.5 | 0.0 | 10.0 | 2.1 | 13.5 | 30.8 | 4.6 | 23.9 | 2.7 |
| South Gonder | 43,056 | 56.8 | 96.0 | 2.5 | 14.6 | 10.1 | 0.3 | 0.0 | 12.8 | 0.4 | 3.5 | 21.1 | 1.2 | 32.9 | 0.7 |
| North Wello | 37,536 | 51.8 | 97.6 | 7.5 | 7.4 | 11.1 | 1.5 | 0.0 | | | | 19.1 | 10.1 | 41.1 | 2.2 |
| West Gojjam | 88,467 | 47.3 | 98.9 | | 29.9 | 3.3 | 9.8 | 0.0 | 3.9 | 1.5 | 6.2 | 27.5 | 4.6 | 9.8 | 3.5 |
| **Gender of HH Head** | | | | | | | | | | | | | | | |
| Male | 173,392 | 46.1 | 97.9 | 2.5 | 20.6 | 7.6 | 7.1 | 0.0 | 3.5 | 1.8 | 3.1 | 20.9 | 4.0 | 27.0 | 1.9 |
| Female | 97,664 | 53.7 | 96.0 | 2.4 | 0.0 | 1.1 | 3.7 | 0.0 | 13.3 | 0.6 | 15.9 | 36.7 | 6.3 | 16.2 | 3.8 |

**Table 16.1**
**Number and Percentage Distribution of Communities by Sources of Employment in Amhara Region**

| Sources of Employment | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **Most Important** | | | | | | | | | | | | | | |
| Farming, forestry, hunting, fishing | 133 | 78.2 | 127 | 92.7 | 6 | 18.2 | 28 | 66.7 | 37 | 90.2 | 29 | 72.5 | 39 | 83.0 |
| Crafts, cottage industry | 10 | 5.9 | 2 | 1.5 | 8 | 24.2 | 4 | 9.5 | 1 | 2.4 | 2 | 5.0 | 3 | 6.4 |
| Electricity, water, gas | 1 | 0.6 | 0 | 0.0 | 1 | 3.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 2.1 |
| Building, construction | 1 | 0.6 | 1 | 0.7 | 0 | 0.0 | 1 | 2.4 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Personal services | 9 | 5.3 | 3 | 2.2 | 6 | 18.2 | 4 | 9.5 | 1 | 2.4 | 3 | 7.5 | 1 | 2.1 |
| Wholesales and retail trade | 16 | 9.4 | 4 | 2.9 | 12 | 36.4 | 5 | 11.9 | 2 | 4.9 | 6 | 15.0 | 3 | 6.4 |
| **Second Most Important** | | | | | | | | | | | | | | |
| Farming, forestry, hunting, fishing | 2 | 1.4 | 0 | 0.0 | 2 | 6.1 | 0 | 0.0 | 0 | 0.0 | 1 | 3.6 | 1 | 2.5 |
| Mining | 2 | 1.4 | 2 | 1.9 | 0 | 0.0 | 1 | 2.6 | 0 | 0.0 | 0 | 0.0 | 1 | 2.5 |
| Manufacturing | 1 | 0.7 | 0 | 0.0 | 1 | 3.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 2.5 |
| Crafts, cottage industry | 57 | 41.0 | 53 | 50.0 | 4 | 12.1 | 14 | 35.9 | 11 | 34.4 | 8 | 28.6 | 24 | 60.0 |
| Electricity, water, gas | 1 | 0.7 | 0 | 0.0 | 1 | 3.0 | 1 | 2.6 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Building, construction | 3 | 2.2 | 2 | 1.9 | 1 | 3.0 | 1 | 2.6 | 0 | 0.0 | 2 | 7.1 | 0 | 0.0 |
| Communication | 2 | 1.4 | 2 | 1.9 | 0 | 0.0 | 0 | 0.0 | 1 | 3.1 | 0 | 0.0 | 1 | 2.5 |
| Personal services | 37 | 26.6 | 20 | 18.9 | 17 | 51.5 | 10 | 25.6 | 13 | 40.6 | 6 | 21.4 | 8 | 20.0 |
| Repair and maintenance services | 1 | 0.7 | 1 | 0.9 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1 | 3.6 | 0 | 0.0 |
| Wholesales and retail trade | 30 | 21.6 | 24 | 22.6 | 6 | 18.2 | 12 | 30.8 | 6 | 18.8 | 8 | 28.6 | 4 | 10.0 |
| Other | 3 | 2.2 | 2 | 1.9 | 1 | 3.0 | 0 | 0.0 | 1 | 3.1 | 2 | 7.1 | 0 | 0.0 |
| **Third Most Important** | | | | | | | | | | | | | | |
| Farming, forestry, hunting, fishing | 3 | 2.9 | 0 | 0.0 | 3 | 10.3 | 1 | 3.3 | 1 | 4.5 | 0 | 0.0 | 1 | 3.1 |
| Mining | 1 | 1.0 | 1 | 1.4 | 0 | 0.0 | 1 | 3.3 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Manufacturing | 1 | 1.0 | 0 | 0.0 | 1 | 3.4 | 0 | 0.0 | 1 | 4.5 | 0 | 0.0 | 0 | 0.0 |
| Crafts, cottage industry | 16 | 15.5 | 10 | 13.5 | 6 | 20.7 | 9 | 30.0 | 4 | 18.2 | 0 | 0.0 | 3 | 9.4 |
| Electricity, water, gas | 2 | 1.9 | 2 | 2.7 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2 | 6.3 |
| Transportation | 4 | 3.9 | 2 | 2.7 | 2 | 6.9 | 2 | 6.7 | 0 | 0.0 | 1 | 5.3 | 1 | 3.1 |
| Communication | 1 | 1.0 | 0 | 0.0 | 1 | 3.4 | 0 | 0.0 | 1 | 4.5 | 0 | 0.0 | 0 | 0.0 |
| Personal services | 20 | 19.4 | 14 | 18.9 | 6 | 20.7 | 2 | 6.7 | 4 | 18.2 | 6 | 31.6 | 8 | 25.0 |
| Repair and maintenance services | 3 | 2.9 | 1 | 1.4 | 2 | 6.9 | 1 | 3.3 | 0 | 0.0 | 1 | 5.3 | 1 | 3.1 |
| Wholesales and retail trade | 46 | 44.7 | 38 | 51.4 | 8 | 27.6 | 13 | 43.3 | 9 | 40.9 | 10 | 52.6 | 14 | 43.8 |
| Other | 6 | 5.8 | 6 | 8.1 | 0 | 0.0 | 1 | 3.3 | 2 | 9.1 | 1 | 5.3 | 2 | 6.3 |

Table 16.2
Number and Percentage Distribution of communities for persons leaving the community to look for work in Amhara region by location and type of work

| Location and Type of work | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **Location of move** | | | | | | | | | | | | | | |
| **Most important** | | | | | | | | | | | | | | |
| Addis Ababa | 34 | 19.8 | 31 | 22.3 | 3 | 9.1 | 1 | 2.4 | 8 | 19.5 | 19 | 43.2 | 6 | 13.0 |
| Bahirdar | 5 | 2.9 | 4 | 2.9 | 1 | 3.0 | | | 2 | 4.9 | | | 3 | 6.5 |
| Gonder | 32 | 18.6 | 27 | 19.4 | 5 | 15.2 | 7 | 17.1 | 9 | 22.0 | 7 | 15.9 | 9 | 19.6 |
| Dessie | 1 | 0.6 | 1 | 0.7 | | | | | | | 1 | 2.3 | | |
| Other urban area | 43 | 25.0 | 31 | 22.3 | 12 | 36.4 | 11 | 26.8 | 6 | 14.6 | 12 | 27.3 | 14 | 30.4 |
| Rural area | 53 | 30.8 | 42 | 30.2 | 11 | 33.3 | 22 | 53.7 | 16 | 39.0 | 1 | 2.3 | 14 | 30.4 |
| Abroad | 4 | 2.3 | 3 | 2.2 | 1 | 3.0 | | | | | 4 | 9.1 | | |
| **Second Most important** | | | | | | | | | | | | | | |
| Addis Ababa | 22 | 15.0 | 20 | 16.8 | 2 | 7.1 | 2 | 5.9 | 8 | 22.9 | 6 | 15.4 | 6 | 15.4 |
| Bahirdar | 17 | 11.6 | 13 | 10.9 | 4 | 14.3 | 2 | 5.9 | 5 | 14.3 | 1 | 2.6 | 9 | 23.1 |
| Gonder | 16 | 10.9 | 14 | 11.8 | 2 | 7.1 | 4 | 11.8 | 4 | 11.4 | 6 | 15.4 | 2 | 5.1 |
| Dessie | 6 | 4.1 | 4 | 3.4 | 2 | 7.1 | | | | | 6 | 15.4 | | |
| Other urban area | 54 | 36.7 | 44 | 37.0 | 10 | 35.7 | 16 | 47.1 | 10 | 28.6 | 13 | 33.3 | 15 | 38.5 |
| Rural area | 30 | 20.4 | 23 | 19.3 | 7 | 25.0 | 10 | 29.4 | 8 | 22.9 | 5 | 12.8 | 7 | 17.9 |
| Abroad | 2 | 1.4 | 1 | 0.8 | 1 | 3.6 | | | | | 2 | 5.1 | | |
| **Third Most important** | | | | | | | | | | | | | | |
| Addis Ababa | 12 | 12.0 | 11 | 13.1 | 1 | 6.3 | 1 | 4.8 | 3 | 13.6 | 5 | 15.2 | 3 | 12.5 |
| Bahirdar | 18 | 18.0 | 12 | 14.3 | 6 | 37.5 | 4 | 19.0 | 8 | 36.4 | 1 | 3.0 | 5 | 20.8 |
| Gonder | 17 | 17.0 | 15 | 17.9 | 2 | 12.5 | 10 | 47.6 | 3 | 13.6 | 1 | 3.0 | 3 | 12.5 |
| Dessie | 9 | 9.0 | 8 | 9.5 | 1 | 6.3 | | | | | 9 | 27.3 | | |
| Other urban area | 17 | 17.0 | 16 | 19.0 | 1 | 6.3 | 4 | 19.0 | 1 | 4.5 | 7 | 21.2 | 5 | 20.8 |
| Rural area | 22 | 22.0 | 19 | 22.6 | 3 | 18.8 | 2 | 9.5 | 6 | 27.3 | 6 | 18.2 | 8 | 33.3 |
| Abroad | 5 | 5.0 | 3 | 3.6 | 2 | 12.5 | | | 1 | 4.5 | 4 | 12.1 | | |
| **Type of work** | | | | | | | | | | | | | | |
| Professional | 2 | 1.2 | 1 | 0.7 | 1 | 3.0 | 1 | 2.4 | | | | | 1 | 2.2 |
| Clerical | 1 | 0.6 | | | 1 | 3.0 | | | | | | | 1 | 2.2 |
| Sales | 2 | 1.2 | 1 | 0.7 | 1 | 3.0 | | | 1 | 2.4 | | | 1 | 2.2 |
| Service | 2 | 1.2 | 1 | 0.7 | 1 | 3.0 | | | | | 1 | 2.3 | 1 | 2.2 |
| Farm, forestry, fishing, hunting | 26 | 15.1 | 22 | 15.8 | 4 | 12.1 | 8 | 19.5 | 8 | 19.5 | 1 | 2.3 | 9 | 19.6 |
| Factory | 2 | 1.2 | 1 | 0.7 | 1 | 3.0 | 1 | 2.4 | | | | | 1 | 2.2 |
| Construction | 3 | 1.7 | 2 | 1.4 | 1 | 3.0 | | | | | 2 | 4.5 | 1 | 2.2 |
| Daily labor | 130 | 75.6 | 109 | 78.4 | 21 | 63.6 | 31 | 75.6 | 32 | 78.0 | 36 | 81.8 | 31 | 67.4 |
| House maid | 4 | 2.3 | 2 | 1.4 | 2 | 6.1 | | | | | 4 | 9.1 | | |

Table 16.3
Number and Percentage Distribution of communities for persons coming in to look for work in Amhara region by location and type of work

| Location and Type of work | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **Location from** | | | | | | | | | | | | | | |
| **Most important** | | | | | | | | | | | | | | |
| Bahirdar | 3 | 5.5 | 1 | 3.2 | 2 | 8.3 | 2 | 10.5 | | | | | 1 | 6.3 |
| Gonder | 2 | 3.6 | 1 | 3.2 | 1 | 4.2 | 2 | 10.5 | | | | | | |
| Dessie | 1 | 1.8 | | | 1 | 4.2 | | | | | 1 | 7.7 | | |
| Other urban area | 7 | 12.7 | 6 | 19.4 | 1 | 4.2 | 3 | 15.8 | 2 | 28.6 | 2 | 15.4 | | |
| Rural area | 41 | 74.5 | 22 | 71.0 | 19 | 79.2 | 12 | 63.2 | 5 | 71.4 | 10 | 76.9 | 14 | 87.5 |
| Abroad | 1 | 1.8 | 1 | 3.2 | | | | | | | | | 1 | 6.3 |
| **Second Most important** | | | | | | | | | | | | | | |
| Gonder | 3 | 15.0 | | | 3 | 30.0 | 3 | 37.5 | | | | | | |
| Dessie | 1 | 5.0 | 1 | 10.0 | | | 1 | 12.5 | | | | | | |
| Other urban area | 13 | 65.0 | 6 | 60.0 | 7 | 70.0 | 3 | 37.5 | 1 | 50.0 | 3 | 75.0 | 6 | 100.0 |
| Rural area | 3 | 15.0 | 3 | 30.0 | | | 1 | 12.5 | 1 | 50.0 | 1 | 25.0 | | |
| **Third Most important** | | | | | | | | | | | | | | |
| Addis Ababa | 1 | 14.3 | 1 | 50.0 | | | 1 | 25.0 | | | | | | |
| Bahirdar | 2 | 28.6 | 1 | 50.0 | 1 | 20.0 | | | | | | | 2 | 100.0 |
| Other urban area | 3 | 42.9 | | | 3 | 60.0 | 2 | 50.0 | | | 1 | 100.0 | | |
| Rural area | 1 | 14.3 | | | 1 | 20.0 | 1 | 25.0 | | | | | | |
| **Type of work** | | | | | | | | | | | | | | |
| Professional | | | | | | | | | | | | | | |
| Clerical | 3 | 5.5 | 1 | 3.2 | 2 | 8.3 | 1 | 5.3 | 1 | 14.3 | 1 | 7.7 | | |
| Sales | 3 | 5.5 | 1 | 3.2 | 2 | 8.3 | | | 1 | 14.3 | 1 | 7.7 | 1 | 6.3 |
| Service | 1 | 1.8 | | | 1 | 4.2 | 1 | 5.3 | | | | | | |
| Farm, forestry, fishing & hunting | 10 | 18.2 | 10 | 32.3 | | | 3 | 15.8 | 1 | 14.3 | 1 | 7.7 | 5 | 31.3 |
| Construction | 2 | 3.6 | 2 | 6.5 | | | | | | | 1 | 7.7 | 1 | 6.3 |
| Daily labor | 34 | 61.8 | 16 | 51.6 | 18 | 75.0 | 13 | 68.4 | 4 | 57.1 | 8 | 61.5 | 9 | 56.3 |
| House maid/servant | 1 | 1.8 | | | 1 | 4.2 | | | | | 1 | 7.7 | | |
| Other | 1 | 1.8 | 1 | 3.2 | | | 1 | 5.3 | | | | | | |

**Table 17.1**

**Number and Percentage Distribution of Financial institutions in Amhara Region**

| Item | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **Bank** | | | | | | | | | | | | | | |
| Less than 2 km | 1 | 0.6 | 1 | 0.8 | | | 1 | 2.6 | | | | | | |
| 2 - 4 km | | | | | | | | | | | | | | |
| 5 - 9 km | 11 | 7.1 | 7 | 5.7 | 4 | 12.1 | 3 | 7.7 | 1 | 2.6 | 5 | 11.9 | 2 | 5.4 |
| $10^{+}$ | 144 | 92.3 | 115 | 93.5 | 29 | 87.9 | 35 | 89.7 | 37 | 97.4 | 37 | 88.1 | 35 | 94.6 |
| **Micro Finance** | | | | | | | | | | | | | | |
| Less than 2 km | 23 | 13.6 | 5 | 3.5 | 18 | 64.3 | 8 | 19.5 | | | 8 | 17.8 | 7 | 15.2 |
| 2 - 4 km | 6 | 3.6 | 6 | 4.3 | | | 1 | 2.4 | 3 | 8.1 | 2 | 4.4 | | |
| 5 - 9 km | 25 | 14.8 | 20 | 14.2 | 5 | 17.9 | 6 | 14.6 | 6 | 16.2 | 8 | 17.8 | 5 | 10.9 |
| $10^{+}$ | 115 | 68.0 | 110 | 78.0 | 5 | 17.9 | 26 | 63.4 | 28 | 75.7 | 27 | 60.0 | 34 | 73.9 |
| **Community Group** | | | | | | | | | | | | | | |
| Less than 2 km | 49 | 41.2 | 37 | 38.1 | 12 | 54.5 | 19 | 57.6 | 9 | 52.9 | 3 | 9.4 | 18 | 48.6 |
| 2 - 4 km | 19 | 16.0 | 13 | 13.4 | 6 | 27.3 | 7 | 21.2 | 4 | 23.5 | 4 | 12.5 | 4 | 10.8 |
| 5 - 9 km | 20 | 16.8 | 19 | 19.6 | 1 | 4.5 | 3 | 9.1 | 2 | 11.8 | 11 | 34.4 | 4 | 10.8 |
| $10^{+}$ | 31 | 26.1 | 28 | 28.9 | 3 | 13.6 | 4 | 12.1 | 2 | 11.8 | 14 | 43.8 | 11 | 29.7 |
| **Access to Saving Services** | | | | | | | | | | | | | | |
| Bank | 7 | 100.0 | 4 | 57.1 | 3 | 42.9 | 4 | 57.1 | 2 | 28.6 | | | 1 | 14.3 |
| Micro-finance | 48 | 100.0 | 22 | 45.8 | 26 | 54.2 | 15 | 31.3 | 10 | 20.8 | 8 | 16.7 | 15 | 31.3 |
| Community group | 26 | 100.0 | 20 | 76.9 | 6 | 23.1 | 5 | 19.2 | 8 | 30.8 | 6 | 23.1 | 7 | 26.9 |
| Other | | | | | | | | | | | | | | |

**Table 17.2**
**Number and Percentage Distribution of Community Access to Credit Facilities for Various Activities in Amhara Region**

| Access to Various Loans | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **House hold Consumption** | | | | | | | | | | | | | | |
| Bank | 5 | 21.7 | 4 | 21.1 | 1 | 25.0 | 1 | 20.0 | 2 | 66.7 | 1 | 20.0 | 1 | 10.0 |
| Micro-finance | 27 | 35.5 | 18 | 38.3 | 9 | 31.0 | 6 | 40.0 | 3 | 27.3 | 9 | 37.5 | 9 | 34.6 |
| Community group | 40 | 51.9 | 33 | 55.9 | 7 | 38.9 | 12 | 63.2 | 6 | 42.9 | 10 | 58.8 | 12 | 44.4 |
| **Agricultural Inputs** | | | | | | | | | | | | | | |
| Bank | 7 | 30.4 | 6 | 31.6 | 1 | 25.0 | 2 | 40.0 | 2 | 66.7 | 1 | 20.0 | 2 | 20.0 |
| Micro-finance | 53 | 68.8 | 34 | 70.8 | 19 | 65.5 | 12 | 80.0 | 8 | 72.7 | 17 | 68.0 | 16 | 61.5 |
| Community group | 53 | 68.8 | 43 | 72.9 | 10 | 55.6 | 13 | 68.4 | 10 | 71.4 | 12 | 70.6 | 18 | 66.7 |
| **Non-farm Investment** | | | | | | | | | | | | | | |
| Bank | 7 | 30.4 | 5 | 26.3 | 2 | 50.0 | 2 | 40.0 | 1 | 33.3 | 2 | 40.0 | 2 | 20.0 |
| Micro-finance | 60 | 77.9 | 33 | 68.8 | 27 | 93.1 | 13 | 86.7 | 9 | 81.8 | 21 | 84.0 | 17 | 65.4 |
| Community group | 42 | 54.5 | 33 | 55.9 | 9 | 50.0 | 7 | 36.8 | 7 | 50.0 | 14 | 82.4 | 14 | 51.9 |
| **Non-farm working capital** | | | | | | | | | | | | | | |
| Bank | 7 | 30.4 | 5 | 26.3 | 2 | 50.0 | 2 | 40.0 | 1 | 33.3 | 2 | 40.0 | 2 | 20.0 |
| Micro-finance | 58 | 75.3 | 29 | 60.4 | 29 | 100.0 | 13 | 86.7 | 8 | 72.7 | 18 | 72.0 | 19 | 73.1 |
| Community group | 38 | 49.4 | 29 | 49.2 | 9 | 50.0 | 7 | 36.8 | 6 | 42.9 | 13 | 76.5 | 12 | 44.4 |
| Other | | | | | | | | | | | | | | |
| **Co-signer required to get loan** | | | | | | | | | | | | | | |
| Bank | 11 | 47.8 | 10 | 52.6 | 1 | 25.0 | 4 | 80.0 | 1 | 33.3 | 2 | 40.0 | 4 | 40.0 |
| Micro-finance | 58 | 75.3 | 32 | 66.7 | 26 | 89.7 | 9 | 60.0 | 8 | 72.7 | 20 | 80.0 | 21 | 80.8 |
| Community group | 52 | 66.7 | 41 | 68.3 | 11 | 61.1 | 9 | 47.4 | 8 | 57.1 | 10 | 58.8 | 25 | 89.3 |
| **Collateral required to get loan** | | | | | | | | | | | | | | |
| Bank | 9 | 39.1 | 8 | 42.1 | 1 | 25.0 | 3 | 60.0 | 1 | 33.3 | 2 | 40.0 | 3 | 30.0 |
| Micro-finance | 40 | 51.9 | 24 | 50.0 | 16 | 55.2 | 3 | 20.0 | 5 | 45.5 | 19 | 76.0 | 13 | 50.0 |
| Community group | 33 | 42.3 | 28 | 46.7 | 5 | 27.8 | 2 | 10.5 | 6 | 42.9 | 10 | 58.8 | 15 | 53.6 |
| Other | | | | | | | | | | | | | | |
| **Use of land as Collateral** | | | | | | | | | | | | | | |
| Bank | 1 | 4.3 | 1 | 5.3 | | | | | 1 | 33.3 | | | | |
| Micro-finance | 19 | 24.7 | 16 | 33.3 | 3 | 10.3 | 1 | 6.7 | 3 | 27.3 | 7 | 28.0 | 8 | 30.8 |
| Community group | 18 | 23.7 | 16 | 27.6 | 2 | 11.1 | | | 3 | 21.4 | 7 | 43.8 | 8 | 29.6 |

Table 17.3
Number and Percentage Distribution of Communities for Access to Agricultural Extension and Co-operative Services in Amhara Region

| Access to Agricultural Extension And Co-operative Services | Total | | Rural | | Urban | | Zones | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | North Gonder | | South Gonder | | North Wollo | | West Gojam | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| **Visits** | | | | | | | | | | | | | | |
| Weekly | 48 | 31.2 | 45 | 32.6 | 3 | 18.8 | 9 | 26.5 | 11 | 29.7 | 14 | 33.3 | 14 | 34.1 |
| Every two weeks | 26 | 16.9 | 22 | 15.9 | 4 | 25.0 | 7 | 20.6 | 6 | 16.2 | 7 | 16.7 | 6 | 14.6 |
| Monthly | 12 | 7.8 | 12 | 8.7 | | | 3 | 8.8 | 4 | 10.8 | 4 | 9.5 | 1 | 2.4 |
| Rarely | 55 | 35.7 | 48 | 34.8 | 7 | 43.8 | 12 | 35.3 | 11 | 29.7 | 15 | 35.7 | 17 | 41.5 |
| Other | 13 | 8.4 | 11 | 8.0 | 2 | 12.5 | 3 | 8.8 | 5 | 13.5 | 2 | 4.8 | 3 | 7.3 |
| **Services Offered** | | | | | | | | | | | | | | |
| General crop production | 124 | 75.2 | 111 | 77.1 | 13 | 61.9 | 23 | 59.0 | 29 | 70.7 | 36 | 85.7 | 36 | 83.7 |
| New seed varieties | 4 | 2.4 | 2 | 1.4 | 2 | 9.5 | 2 | 5.1 | 2 | 4.9 | | | | |
| Use of fertilizer | 20 | 12.1 | 18 | 12.5 | 2 | 9.5 | 8 | 20.5 | 4 | 9.8 | 2 | 4.8 | 6 | 14.0 |
| Pest control | 3 | 1.8 | 3 | 2.1 | | | | | | | 3 | 7.1 | | |
| Irrigation | 1 | 0.6 | 1 | 0.7 | | | | | 1 | 2.4 | | | | |
| General animal care | 4 | 2.4 | 3 | 2.1 | 1 | 4.8 | 2 | 5.1 | 2 | 4.9 | | | | |
| Animal disease/vaccination | 2 | 1.2 | 2 | 1.4 | | | 1 | 2.6 | | | 1 | 2.4 | | |
| Marketing crop/sales | | | | | | | | | | | | | | |
| Access to agricultural co-operatives | 1 | 0.6 | 1 | 0.7 | | | | | 1 | 2.4 | | | | |

Table 18.1
Average Prices for different Commodities and Services in Amhara Region, 2005/06(1998 E.C)

| Types of Commodities and Services | Average price in Birr | | | | | | |
|---|---|---|---|---|---|---|---|
| | Amhara | Rural | Urban | North Gonder | South Gonder | North Wollo | West Gojam |
| **Agricultural commodities** | | | | | | | |
| Teff per quintal | 322 | 319 | 336 | 311 | 310 | 371 | 297 |
| Maize " | 154 | 154 | 155 | 153 | 158 | 181 | 127 |
| Wheat " | 237 | 238 | 231 | 242 | 230 | 264 | 209 |
| Sorghum " | 185 | 184 | 189 | 171 | 166 | 215 | 132 |
| **General inputs** | | | | | | | |
| Diesel per litre | 5 | 5 | 5 | 6 | 5 | 5 | 5 |
| Fertilizer (urea) per 100kg bag | 337 | 338 | 332 | 326 | 346 | 335 | 341 |
| Fertilizer (dap) per 100kg bag | 334 | 331 | 351 | 312 | 352 | 318 | 344 |
| Improved maize seed per kg | 24 | 28 | 10 | 7 | 50 | 3 | 29 |
| Improved wheat seed per kg | 60 | 60 | 61 | 56 | 70 | 52 | 56 |
| Cement per 100kg bag | 201 | 192 | 226 | 202 | 223 | 176 | 211 |
| Galvanized sheet 2m (gauge 35) | 44 | 44 | 43 | 45 | 45 | 44 | 42 |
| Galvanized sheet 2m (gauge 32) | 45 | 45 | 46 | 44 | 50 | 44 | 43 |
| **Other inputs (price paid by producers)** | | | | | | | |
| **Daily wage rate for adult male** | | | | | | | |
| Agriculture per day | 9 | 8 | 11 | 11 | 8 | 8 | 9 |
| Construction per day | 16 | 16 | 17 | 17 | 19 | 12 | 16 |
| Rural public works per month | 105 | 105 | 108 | 116 | 64 | 124 | 103 |
| **Daily wage rate for adult female** | | | | | | | |
| Agriculture per day | 7 | 7 | 9 | 9 | 7 | 7 | 7 |
| Construction per day | 11 | 12 | 11 | 11 | 16 | 10 | 8 |
| Rural public works per month | 86 | 85 | 94 | 89 | 42 | 110 | 82 |
| Daily rental for a 40HP tractor per hour | 164 | 53 | 275 | 400 | 25 | | 53 |
| One quintal Freight price of transport | 41 | 43 | 39 | 52 | 47 | 38 | 26 |
| **Infrastructure and Financial Services** | | | | | | | |
| One kilowatt of electricity | 2.1 | 1.8 | 2.1 | 0.3 | 5.6 | 0.6 | 0.5 |
| Telephone call per/3min to Addis Ababa | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Cell phone call per/min to Addis Ababa | 3 | 3 | 3 | 4 | 3 | 2 | 3 |
| Ambo water (500cc) | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| **Consumer Goods** | | | | | | | |
| Tomatoes per kilogram | 2 | 2 | 2 | 3 | 3 | 2 | 2 |
| Chicken eggs per dozen | 4 | 4 | 5 | 5 | 4 | 4 | 4 |
| Soft drink per can (300cc) | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Kerosene per liter | 5 | 5 | 4 | 5 | 5 | 5 | 4 |
| Adult t-shirt (long sleeves) | 22 | 21 | 25 | 24 | 18 | 25 | 21 |
| Adult shoes per pair (leather) | 89 | 86 | 101 | 85 | 94 | 83 | 94 |
| Adult shoes per pair (non-leather) | 22 | 21 | 25 | 21 | 15 | 20 | 32 |
| Medium size sheep | 202 | 199 | 216 | 209 | 175 | 208 | 214 |
| Light bulb (60w) | 2 | 2 | 3 | 3 | 3 | 2 | 2 |
| 21 inch TV set | 2,496 | 3,000 | 2,351 | 2,736 | 3,250 | 2,500 | 1,962 |

Table 18.2

Average Prices for different Commodities and Services in Amhara Region, 2002/03(1995E.C)

| Types of Commodities and Services | Average price in Birr | | | | | | |
|---|---|---|---|---|---|---|---|
| | Amhara | Rural | Urban | North | South | North | West |
| **Agricultural commodities** | | | | | | | |
| Teff per quintal | 217 | 214 | 231 | 215 | 215 | 250 | 190 |
| Maize | 110 | 110 | 112 | 111 | 112 | 131 | 90 |
| Wheat | 169 | 172 | 158 | 180 | 168 | 184 | 146 |
| Sorghum | 135 | 135 | 135 | 135 | 121 | 153 | 70 |
| **General inputs** | | | | | | | |
| Diesel per litre | 4 | 3 | 4 | 4 | 4 | 3 | 3 |
| Fertilizer (urea) per 100kg bag | 232 | 231 | 235 | 231 | 244 | 216 | 231 |
| Fertilizer (dap) per 100kg bag | 268 | 267 | 273 | 254 | 276 | 250 | 280 |
| Improved maize seed per kg | 27 | 26 | 31 | 27 | 46 | 2 | 26 |
| Improved wheat seed per kg | 46 | 50 | 21 | 45 | 47 | 52 | 25 |
| Cement per 100kg bag | 106 | 104 | 111 | 122 | 121 | 85 | 103 |
| Galvanized sheet 2m (gauge 35) | 32 | 32 | 31 | 35 | 33 | 31 | 30 |
| Galvanized sheet 2m (gauge 32) | 34 | 34 | 35 | 34 | 38 | 31 | 31 |
| **Other inputs (price paid by producers)** | | | | | | | |
| **Daily wage rate for adult male** | | | | | | | |
| Agriculture per day | 6 | 5 | 7 | 7 | 5 | 5 | 5 |
| Construction per day | 11 | 11 | 10 | 12 | 14 | 8 | 11 |
| Rural public works per month | 83 | 82 | 87 | 90 | 55 | 100 | 70 |
| **Daily wage rate for adult female** | | | | | | | |
| Agriculture per day | 5 | 5 | 6 | 6 | 4 | 5 | 4 |
| Construction per day | 8 | 9 | 7 | 8 | 13 | 7 | 6 |
| Rural public works per month | 73 | 72 | 79 | 85 | 34 | 89 | 64 |
| Daily rental for a 40HP tractor per hour | 128 | 33 | 222 | 325 | 15 | | 33 |
| One quintal Freight price of transport | 36 | 40 | 31 | 49 | 44 | 28 | 21 |
| **Infrastructure and Financial Services** | | | | | | | |
| One kilowatt of electricity | 2.1 | 0.2 | 2.4 | 0.3 | 7.0 | 0.6 | 0.2 |
| Telephone call per/3min to Addis Ababa | 4 | 4 | 3 | 5 | 3 | 4 | 3 |
| Cell phone call per/min to Addis Ababa | 3 | 3 | 3 | 3 | 4 | 4 | 2 |
| Ambo water (500cc) | 2 | 2 | 3 | 3 | 2 | 2 | 2 |
| **Consumer Goods** | | | | | | | |
| Tomatoes per kilogram | 2 | 2 | 1 | 2 | 1 | 1 | 1 |
| Chicken eggs per dozen | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Soft drink per can (300cc) | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Kerosene per liter | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Adult t-shirt (long sleeves) | 17 | 16 | 20 | 18 | 15 | 17 | 16 |
| Adult shoes per pair (leather) | 72 | 69 | 81 | 72 | 79 | 62 | 75 |
| Adult shoes per pair (non-leather) | 18 | 17 | 23 | 18 | 13 | 16 | 25 |
| Medium size sheep | 130 | 128 | 141 | 145 | 111 | 124 | 141 |
| Light bulb (60w) | 2 | 2 | 2 | 3 | 3 | 2 | 2 |
| 21 inch TV set | 3,020 | 3,333 | 2,942 | 2,620 | 3,500 | 3,833 | 2,740 |