

# COULD COOPERATIVES IMPROVE THE LIVELIHOOD OF SINGLE MOTHER HOUSEHOLDS IN ETHIOPIA?

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## Introduction

Single Mother Households are increasingly relevant within the context of Ethiopia's economic development. Despite Ethiopia's Demographic and Health Survey's finding that 17.2% of households in the lowest wealth quintile were female-headed with children, not enough attention is paid to the distinct experience of Single Mothers and their position within society. <sup>(1)</sup> The simultaneous weight Single Mothers carry between being a woman, primary provider, and caretaker introduces a difficult socioeconomic experience that promotes precarity and poverty. With more than one in every five (22%) of households in Ethiopia being female-headed, it is essential to better understand the factors contributing to the unique Single Mother experience, and the potential cooperatives hold to improve their livelihood. <sup>(2)</sup>

Single Mother Households in Ethiopia navigate a combination of micro and macro-level factors that contribute to their precarious position. On a micro-level, Single Mothers balance the disadvantages of gender inequality with their responsibilities as the primary caretakers and providers. Female-headed households "carry a higher dependency burden," are headed by women "who have lower average earnings than men, fewer assets, and less access to remunerative jobs," and struggle from a combination of "household structure factors" (Buvinić, 1997). <sup>(3)</sup> Therefore, maintaining a sustainable livelihood can be quite difficult. On a macro level, Ethiopia's informal markets further promote their precarious standing. Over 90% of workers in Ethiopia are said to work in the informal sector, characterized by its lack of social protections and legal regulations (Strollreiter, 2023). <sup>(4)</sup> Informal labor markets produce opportunities for employers to exploit desperate workers which subjects them to discrimination and violence. As a result, women experience high unemployment rates, are less likely to be paid for their work than men, and are concentrated at the lower ends of manufacturing, leading them to engage in remunerated economic sectors. <sup>(5)</sup> Single Mothers in Ethiopia, arguably the most desperate and vulnerable women workers, have testimonies of not being paid, getting abused, and being fired due to their desperation to provide for their children (Baynesagn & Tolla, 2022). <sup>(6)</sup>

Cooperatives offer an interesting intervention that could support Single Mothers in poverty to overcome these barriers. The ILO has recognized cooperatives as an effective tool for achieving Sustainable Development Goal 1: poverty alleviation. Their ability to identify economic opportunities for its members, empower the underprivileged, provide security to the poor through collective risk, and democratize access to assets otherwise unavailable has proven effective in improving livelihood. <sup>(7)</sup> Its unique member-controlled structure and collective bargaining bring social safety nets, education, vocational training, access to markets, and many

other benefits to its members. In Ethiopia, cooperatives have been successful, raising “a total of 22.9 billion Ethiopian birr” worth of capital and creating “1,495,391 permanent job opportunities” (Gobena, 2021). <sup>(8)</sup>

The objective of this paper is to understand the poverty of Single Mother households around the world and the factors contributing to their existence and struggles. Then, using the sustainable livelihood approach, the paper will analyze the benefits cooperatives can bring to Single Mothers in addressing their poverty. Finally, the paper will propose additional data collection and studies to determine the impact cooperatives have on poverty alleviation for women and Single Mothers in Ethiopia.

### **Desk Research**

#### Characteristics of Single Mother Households

Single Mother Households should be defined as households with a mother and one or more dependent children without an adult partner who is sharing provisional or caretaking responsibilities (Bailer). <sup>(9)</sup> Due to a lack of data on households that specifically fit this criteria, female-headed households will be used interchangeably. Although this label includes households where a partner who can share caretaking responsibilities is present, it represents households where the main income provider and decision maker is a female. Considering that only 10% of men reside in female-headed households and that 67% of female-headed households with a male present are sons over 18, this detail is negligible (Beegle & van de Walle, 2019) (Milazzo & van de Walle, 2015). <sup>(10) (11)</sup>

Before understanding the poverty of Single Mother Households, it is important to understand their characteristics and causes. Due to a lack of data on female-headed households in Ethiopia, we will broaden our scope to Africa and if need be, to the world. Female-headed households in Africa are caused mostly due to the death or absence of a husband. A study from the World Bank found that 40% are widows, 17% are divorced, and 34% are married but with a non-resident husband (Chizomam & Nyasha). <sup>(12)</sup> There are broader contexts that may explain the status of a husband’s absence causing single parenthood. Higher-income countries are found to reduce the population share of Female-Headed Households due to less need for men to migrate for work. In addition, an increase in the HIV prevalence rate increases the share of the population in Female-Headed Households. When men die due to HIV, women typically take over the household. The increase in educational attainment of males within a country leads to an increase in Female-Headed Households due to men becoming more likely to relocate/migrate for work. Another interesting independent variable is the Muslim population’s impact on female-headed households. A larger Muslim population reduces the share of female-headed households due to social pressure to quickly remarry after the death of a husband (Milazzo & van de Walle, 2015). <sup>(13)</sup>

The level of education a woman attains has a connection with their likelihood of being a Single Mother. Only 51.5% of Single Mothers have secondary education while 8.9% of Single Mothers have no education. Single Motherhood is significantly less likely among women who achieve tertiary education (Chizomam & Nyasha). <sup>(14)</sup> Coupled with the finding that “women who have children at a younger age are more likely to be Single Mothers,” it is reasonable to

assume that dropping out of school and not pursuing higher education increases the likelihood of Single Motherhood (Chadoka-Mutanda & Mbanefo). <sup>(15)</sup> Single Mother Households are also caused by low and inconsistent use of contraceptives and a high unmet need for family planning (Houvèssou, 2023). <sup>(16)</sup>

In comparison to Male-headed households, 38 of 61 studies conducted as of 1997 suggested female-headed households were overrepresented among the poor (Buvinić & Rao Gupta, 1997). <sup>(17)</sup> Within Female-headed households, those who are married are found to have lower poverty rates than those who are not married (Beegle & van de Walle, 2019) (Milazzo & van de Walle, 2015). <sup>(18) (19)</sup> And amongst Female-headed households, 84.2% of Single Mothers in Africa were found to be multi-dimensionally deprived (Chizomam & Nyasha). <sup>(20)</sup> Therefore, characteristics of Single Mother households are contributing to a higher poverty rate, and warrant discussion as to how their circumstances create poverty.

## Causes of Poverty

### Poor Employment Opportunities

Studies from around the world have shown that Single Mothers struggle to find stable employment opportunities. A study in Costa Rica found that poverty rates for Single Mothers were higher because they were “more likely to be unemployed, more likely to work part-time and more likely to work as self-employed workers.” Due to child-rearing, committing to standard working hours in the formal sector can be difficult (Gindling & Oviedo, 2008). <sup>(21)</sup> Another study in Switzerland found the same struggle for Single Mothers, stating that “the need to provide for their children may leave lone mothers little choice on whether and to what extent to be active on the labour market (Gingrich, 2008).” <sup>(22)</sup> A study in Sub Saharan Africa found that Single Mothers are more likely to be unemployed, and if employed, are most likely to be in low-paying jobs (Odimegwu et al., 2017). <sup>(23)</sup> Besides childrearing, Single Mothers struggle with employment because they tend to lack the required education and training (Dlamini, 2006). <sup>(24)</sup> The exception lies in Russia, where Single Mothers were found to have a higher labor force participation rate than married women with children. This is likely due to their increased need to provide for their children. However, households where the mother has poor educational attainment are also found to be disadvantaged in the labor market (Prokofieva, 1994). <sup>(25)</sup>

Single Mothers cope with poor labor market prospects by engaging in low-value petty trades and micro-entrepreneurship. In Sri Lanka, Single Mothers work low-paying jobs such as vegetable cultivation and pottery production (Jordal et al., 2013). <sup>(26)</sup> In Ethiopia, Single Mothers sell vegetables and fruits, bread, charcoal, drinks, second-hand clothing, and other items as their primary means of living (Gecho, 2014). <sup>(27)</sup> However, the returns on these trades can be so little that begging becomes more profitable (Baynesagn & Tolla, 2022). <sup>(28)</sup> Although micro-entrepreneurship offers the opportunity for Single Mothers to work on their own terms and cover basic needs, there are barriers for mothers in poverty to properly operate a business. Access to financing, marketplaces, reliable market outlets, and a lack of knowledge and skills in managing businesses are the main issues confronting women entrepreneurs. <sup>(29)</sup>

### Poor Education

The low educational level of Single Mothers is a cause of their poverty. As mentioned earlier, studies show that the relationship between age of first birth and Single Motherhood is

significant, and it can be attributable to Single Mothers in poverty having poorer educational outcomes. In Russia, the education of single parents (women 18-30) was consistently lower than the average of all young women (Lokshin et al., 2000). <sup>(30)</sup> Less than 1% of Single Mothers in Cameroon, DRC, and Nigeria have tertiary education (Ntoimo & Odimegwu, 2014). <sup>(31)</sup> Households in Russia were found to have significantly worse economic circumstances when the mother had a high school degree or less (Lokshin et al., 2000). <sup>(32)</sup> A study in Jimma City, Ethiopia found that the common low educational attainment of Single Mothers is due to being raised in a poor household with limited opportunities to attend school.

### Poor Health

The poor health of Single Mothers and their household is a cause and effect of poverty. Due to the stress of balancing caretaking and providing responsibilities, Single Mothers are more likely to have worse health outcomes (Burstrom et al., 2010). <sup>(33)</sup> In a study of single parents, 74.9% of whom are women, they “were more likely to smoke, have poor physical activity, and have high blood pressure than partnered parents” (Stokes et al, 2021) (Young et al., 2005). <sup>(34) (35)</sup> Single Mother Households and their poor economic prospects translate into a weak ability to provide proper nutrition for themselves and their kids. A study in Ethiopia found that due to Female-Headed Households’ tight budgets, they are restricted to cheap food for survival, leading to an inadequate provision of nutrition, medicine, and other goods and services (Wondimu et al., 2022). <sup>(36)</sup> Female-headed households in Ethiopia have 1.94 times the odds of food insecurity as compared with male-headed households (Negesse et al., 2020). <sup>(37)</sup> Single Mothers and their children are also at greater risk for malnutrition and child mortality, as children of Single Mothers in the DRC and Cameroon are 1.79 times more likely to have stunted growth, poor cognition, poor educational performance, and economic status (Ntoimo & Odimegwu, 2014). <sup>(38)</sup>

The impact of a Single Mother’s poor education is found to have an impact on the health of children. 41.7% of children whose mothers have no formal education experience stunting. In addition, only 33.8% of children with uneducated mothers receive their basic vaccinations. <sup>(39)</sup>

Another component of Single Mother health that should be discussed is mental health. Single Mothers often lack time to tend to their personal needs. A study found that 93% of Single Mothers had concerns about time in their daily lives (Quinn & Allen, 1989). <sup>(40)</sup> This is due to arranging work and family responsibilities. A lack of downtime contributes to a weak social network for them to rely on (Leslie & Grady, 1985). <sup>(41)</sup> Besides making friends, Single Mothers lack the emotional and psychological support married partners receive. Single Mothers in Ethiopia have expressed feelings of guilt, irritability, resentment, anger, and anxiety about their future, and 50% of them report dealing with loneliness (Birara, 2021). <sup>(42)</sup>

### Proposed Solutions for Single Mother Poverty

Besides government enacted policies that involve income transfers and food benefits, there haven’t been successful interventions which address all the struggles of a Single Mother (mental health, education, safe work, etc.)

The United States has been a good model for public policies aimed at supporting Single Mothers. Government-supported child care and paid leave have been instrumental in supporting

single parents to provide for their children. Income support has been proven to reduce poverty rates and have increased the likelihood of employment among Single Mothers (Gornick et al., 2022). <sup>(43)</sup> Still, gaps in wealth and homeownership are still prevalent, which are critical in Single Mothers being able to withstand shocks. In Ethiopia, welfare programs from the government such as the Productive Safety Net Program, have increased the frequency of children's meals but have not enhanced households' food security, children's nutritional intake, or dietary diversity (Bahru et al., 2020). <sup>(44)</sup> Women's nutritional status has remained poor, chronic energy deficiency remains high, and BMI has shown negligible change (Irenso & Atomsa, 2018). <sup>(45)</sup> The Women Entrepreneurship Development Project aimed at providing finance and business training for women was successful in improving profits and employment for women's businesses. However, requirements to be eligible included having a business license for at least one year. <sup>(46)</sup> For Single Mothers in poverty, having a business license is uncommon as they work in the informal sector and haven't accrued enough capital to become a formal business.

Microfinance Institutions have been a popular intervention for poverty alleviation, specifically for women. They aim to provide access to finance, savings, business support, and skill development training to empower women entrepreneurs. One study found that MFI had a positive and significant impact on improving access to finance and savings, while the skill development and business support of microfinance institutions were insignificant in improving women entrepreneurship (Abebe & Kegne, 2023). <sup>(47)</sup> A study in Assosa found that microfinancing services were insufficient in improving the ability of women to be effective entrepreneurs due to insufficient funding, strict conditions of repayment, poor training, and overall improving the livelihood of the poor (Abebe & Kegne, 2023). <sup>(48)</sup> In addition, not many studies have been done on the impact microfinancing has on Single Mother poverty.

### **Theory**

Single Mother Households experience poverty due to poor employment opportunities, education, and health. Cooperatives are a potential intervention that can address these struggles. As defined by the International Cooperative Alliance, a cooperative is "an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise." Their seven principles include voluntary and open membership; democratic member control; economic participation; autonomy and independence; education, training, and information; cooperation amongst cooperatives; and concern for community. <sup>(49)</sup> Based on the Sustainable Livelihood Approach, cooperatives could successfully alleviate poverty for Single Mothers through the development of their assets. These assets include human assets, social assets, physical assets, public assets, and financial assets. <sup>(50)</sup> The development of these assets is instrumental in alleviating poverty. For Single Mothers, cooperatives can provide access to a sustainable livelihood through providing improved employment and income-earning opportunities, healthcare, social support, and education.

### **Cooperatives**

Cooperatives are uniquely positioned to address the roots of poverty. To start, their bottom-up approach as a member-controlled organization means its outputs can be tailored to the needs of its members. In addition, cooperatives' ability to pool the risks of the poor in their



entrepreneurial and financial pursuits makes them effective. Due to their dynamic ability, they can develop the assets of the poor in ways other interventions cannot.

Cooperatives come in many forms. Wanyama et al. describe cooperatives as having a primary and secondary level. The primary level includes cooperative societies with individual persons as members, and the secondary level is comprised of cooperative societies that operate as a union (Wanyama et al., 2008). <sup>(51)</sup> They operate in different sectors. For example, agricultural cooperatives consist of farmers growing specific crops. They organize for bargaining for cheaper inputs, accessing markets, marketing, negotiating for better prices, and utilizing their funds for public assets. Savings and Credit Cooperatives (SACCOS) operate to democratize financial services for the poor. They hold the savings of members; provide loans for education, housing, and business capital; and facilitate financial literacy training. Worker cooperatives operate as a business that is controlled by the workers. The success of the business contributes to the well-being of its members and their community. In all their forms, cooperatives exhibit the potential to support Single Mother households and their struggles.

### Financial/Physical Assets

Cooperatives have been extremely effective in improving financial and physical assets for the poor. Financial assets include earned income, savings, and pensions, while physical assets include decent housing, affordable transport, clothing, and other goods. <sup>(52)</sup> Cooperatives develop these assets primarily through employment creation and income generation (Wanyama et al., 2008). <sup>(53)</sup> Cooperatives employ 1,987,379 people in Ethiopia, not including the indirect employment sustained thanks to cooperative transactions. <sup>(54)</sup> Above creating employment opportunities, cooperatives offer decent work benefits for the poor which is atypical in the informal sector. “They also create solidarity mechanisms to re-enforce the traditional social security system, which is largely undeveloped, by setting up schemes to cater for expenses related to education, illness, death, and other unexpected socio-economic problems.” In addition, cooperatives are instrumental in elevating self-employed workers through facilitating access to credit, business capital, marketing, and education. The outcome of employment creation and income generation is that members can use funds “to pay school fees, build houses, invest in business and farming, and meet other family expenses” (Develtere et al., 2008). <sup>(55)</sup>

As mentioned earlier, Single Mothers in Ethiopia commonly face barriers to the tools needed for entrepreneurship such as access to credit, markets, and marketing tools. Cooperatives are proven to address this through collective bargaining which reduces transaction costs for members who face incomplete markets, improves access to information, and overcomes physical infrastructure shortcomings (Staal et al., 1997). <sup>(56)</sup> Savings and Credit Cooperatives (SACCOS) are recognized by the ILO as advancing gender equality thanks to “facilitating women’s access to business capital and marketplaces.” <sup>(57)</sup> An example of this comes from an organization in Ethiopia operating as a SACCO for low-income women called Women in Self-Employment (WISE). A widowed Single Mother of two, Tesfanesh Seyoum, discussed how before joining WISE, she earned a monthly income of 350 birr (6 USD). After receiving a loan of 700 birr and training, she procured sewing machines to produce gowns, bed linens, and uniforms. She said her business now employs 18 workers, and she is looking to expand her business into a factory. Another mother, Zenash Alemu, discussed using loans and training to expand her vegetable

business by purchasing two pick-up vehicles. She used the business' profits to build a house for her family. <sup>(58)</sup> Cooperatives' ability to improve the financial and physical assets of their members could alleviate poverty for Single Mother households.

## Human Assets

Cooperatives aid in the development of human assets that many underprivileged people lack. Human Assets are defined as skills, knowledge, physical strength, and mental strength needed to work and take up employment. <sup>(59)</sup> Cooperatives can be mobilized for the development of human assets through healthcare and education.

The worker-owned nature of cooperatives allows members to utilize the pooled resources of cooperatives toward healthcare services. The ILO discusses how the cooperative model is positioned to respond to market failures in the provision of healthcare. They do this in different ways. Health cooperatives exist in which they respond to the inefficiencies of the healthcare market, providing products and services to people otherwise inaccessible. <sup>(60)</sup> In addition, existing worker, agricultural, and SACCOs provide healthcare through using fair trade rebates to provide public health and healthcare services (Wanyama, 2014). <sup>(61)</sup> Cooperatives consisting of informal workers in Namibia, Tanzania, and Eswatini have been utilized to combat public health crises like HIV. <sup>(62)</sup> The Self Employed Women Association (SEWA) Cooperative Federation utilizes an integrated cooperative approach which allows members to join various cooperatives which support different livelihood activities, including the provision of healthcare services. Existing SACCOs also build secondary structures for their members to provide access to healthcare (Develtere et al., 2008). <sup>(63)</sup> For Single Mothers in poverty, joining a cooperative could provide access to healthcare services for themselves and their children, empowering them to better pursue economic opportunity.

Another benefit cooperatives provide for their members includes investment in their education and vocational training. <sup>(64)</sup> SACCOs are commonly found to provide loans used to pay school fees (Ghana, Nigeria, Cape Verde, and Uganda) (Wanyama, 2014). <sup>(65)</sup> In addition, women cooperatives often provide training, skills, and employment experience to improve their economic prospects. WISE Ethiopia provides a good example of cooperatives supporting the education of Single Mothers. Enani Engida, the widowed Single Mother of two, reported having no education before joining WISE. The cooperative supported her in receiving Grade 8 education, financial literacy training, and consumer education training. Now, she's running her own business and is saving for the education of her children. <sup>(66)</sup> The entrepreneurial training given to its members enables mothers to elevate their ability to manage a business. This is an example of cooperatives developing the human assets of their members, further enabling them to overcome poverty.

Cooperatives have also been found to provide education for the children of its members. For Single Mothers, this is pivotal considering they're the sole provider of their children's education. The Jinja Teachers Savings and Credit Society in Uganda presents an example of giving loans to its members for the payment of their children's school fees. Children were able to graduate as a result, and now provide financial assistance to their relatives and parents. In

Ethiopia, “cooperatives are required to allocate 1 to 5% of their profit to a social fund.” An Ethiopian coffee farmers’ cooperative union provided financial support for 21 students to undergo higher education (Develtere et al., 2008). <sup>(67)</sup> Cooperative and their support of the children of its members further makes the case that it could successfully improve the livelihood of Single Mother households.

## Public Assets

Cooperatives utilize their resources to provide public assets for women which are lacking in developing countries. Public Assets should be defined as “local public services, facilities and amenities such as resource and community centres, libraries, local organisations and various projects.” <sup>(68)</sup> Childcare centers, hospitals, and recreational services are all services Single Mothers depend on to provide for their children. The ILO found that cooperatives provide women with affordable and accessible services in housing, childcare, and healthcare. <sup>(69)</sup> Moreover, cooperatives use their funds to establish daycare centers, after-school care centers, housing, recreational centers, and rehabilitation centers. <sup>(70)</sup> In Brazil, the Asmare Cooperative politically mobilized to raise funding for a childcare center where members could leave their children while working. This enabled members to work while their children received early education. Unidas para Vivir Mejor (UPAVIM) in Guatemala used profits from its handicraft trade to establish a children’s centre programme. Lastly, the SEWA cooperative set up the Sangini Child Care Workers’ Cooperative so members could increase their working hours and thus their income. <sup>(71)</sup> For Single Mothers in Ethiopia, childcare centers would be pivotal to freeing up their time spent on caretaking responsibilities, enabling them to use their time on work and personal care. Beyond childcare centers, cooperatives build pivotal public assets for the livelihood of communities. Lume Adama, an agricultural cooperative in Ethiopia, has completed projects ranging from a rural gravel road to a health veterinary clinic for the livestock of cooperative members to production centers. The capital raised from the union’s cooperatives has been used to facilitate these projects (Karthikeyan, 2013). <sup>(72)</sup> In Ghana and Ethiopia, rebates from fair trade have been used by multi-purpose cooperatives to finance social projects including classrooms and boreholes for access to clean water (Wanyama, 2014). <sup>(73)</sup> Therefore, cooperatives establish public assets that could benefit Single Mothers and their communities, improving the livelihood of Single Mother households.

## Social Assets

Cooperatives have also been proven to improve the social assets of the poor. Since Single Mothers are too busy balancing their caretaking and providing responsibilities, their support system is typically weak. Social assets, in this context, should be defined as “the social resources which people can draw upon, for instance: formal and informal relationships with family, friends and neighbours as well as networks such as forums, clubs and groups within the wider community.” <sup>(74)</sup> It should be noted that a key point of impact cooperatives have on women is their confidence. An ILO survey found that cooperatives lend women “respect and recognition while developing their confidence to take on leadership roles within the workplace, family, and community at-large.” <sup>(75)</sup> SEWA cooperative members report a sense of self-worth, confidence, and identity in their trade because of their activities. <sup>(76)</sup> This is pivotal for Single Mothers who commonly report psychological and emotional struggles. The support system provided by other



members in cooperatives, particularly if the cooperative consists of other Single Mothers, can be significant in improving their livelihood.

Cooperatives also support the poor by improving their network. Social capital literature suggests that cooperatives help the poor gain returns through mitigating risks and vulnerability thanks to mutually beneficial exchanges (Develtere et al., 2008).<sup>(77)</sup> Cooperatives also act as a meeting ground for people of different socioeconomic backgrounds. Wanyama's study of cooperatives in Kenya found that cooperatives attract people from diverse ethnic backgrounds. In addition, SACCOs have been found to attract the new lower-middle class in African countries, generating relationships across social strata (Develtere et al., 2008).<sup>(78)</sup> The diverse nature of cooperative membership strengthens their ability to be successful, providing access to additional resources and information. For Single Mothers who tend to lack networks due to their busy schedules, their involvement in cooperatives could bring them information and resources which can support their livelihood.

### Weaknesses

For cooperatives to effectively develop the previously mentioned assets, they must be very successful. In practice, it can be hard for cooperatives to raise the necessary capital to fully support their members.

For example, a Single Mother cooperative attempted in Peninsular Malaysia was mostly unsuccessful. Due to its homogenous membership, the cooperative had "limited resources, [excessive] reliance on subsidies and sponsors, administrative incompetence, and [poor] member involvement" (Jelani et al., 2021).<sup>(79)</sup> The ILO discusses the barriers poor-only cooperatives have as they typically do not result in members breaking out of subsistence. This is due to limited capital formation, leadership ability, and social capital among poor members (Develtere et al., 2008).<sup>(80)</sup> A potential solution to this would be involving members or donors of more affluent backgrounds to support the development of the cooperative. However, concerns about the incentive donors may have to support a cooperative, and the impact this would have on the autonomy poor members have on the cooperative remain to be answered. In addition, organizations focused on the development of cooperatives (ILO Cooperatives Unit, ICA, etc) could facilitate the training of trainers (ToT) model for cooperative leaders to be better equipped when training their members.

Another issue cooperatives have is the level of commitment they demand. The ILO stated that many cooperatives in Africa are not poor-friendly due to the high shares of income they must commit to the cooperative. In addition, membership fees often prevent the poorest from participating.<sup>(80)</sup> For Single Mothers, this is a significant concern considering the immediate financial burden of providing for their children. A potential solution to this could be to reduce the contribution required from Single Mother members due to their circumstances. However, this could be difficult to implement if the cooperative doesn't have the financial flexibility to do this.

Cooperatives have also shown weakness in securing income generation for its members. The Rwandan Rice Grower Cooperatives took three years to triple their price for paddy rice. Yet, each member still only earned \$0.60 per day for their production, which isn't enough to live

on.<sup>(80)</sup> While this may be a broader economic issue that necessitates policy, it demonstrates that cooperatives alone may not be enough to alleviate poverty.

Most relevant to this paper is the level of women's involvement in cooperatives. The ILO found that many Ethiopian cooperatives have low levels of women leadership (10% as opposed to the standard being set at 30%).<sup>(81)</sup> Besides discrimination and cultural norms, a study in Cambodia found that many women members of cooperatives turn down decision-making roles due to caretaking duties and a lack of education (Huot et al., 2023).<sup>(82)</sup> Nonetheless, the participation of women in cooperatives can be improved through the establishment of more women's only cooperatives.

## **Conclusion**

Single Mother Households in Ethiopia have a unique set of challenges that contribute to their poverty. Besides the difficulty a mother faces in balancing caretaking and providing roles, Ethiopia's economy further promotes the precarious standing of Single Mother Households. A combination of these factors leads to poor employment opportunities, education, and health for the mother and her children which creates poverty.

Cooperatives are a potential solution to these issues. Their value proposition as a jointly owned, democratically controlled organization that transforms the institutional setting people operate into the advantage of those who have fewer resources makes them effective. In their various forms, cooperatives have the potential to uplift Single Mothers using the sustainable livelihood approach, improving their financial, physical, human, public, and social assets. Despite certain weaknesses, correctly managed cooperatives warrant further research and discussion on the impact they can have on the poverty of Single Mother households.

## Notes

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