

Organization for Women in Self-Employment



Action Research

on

Women Economic Empowerment and Childcare within Low-income Saving and Credit Cooperative (SACCO) Members

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Accronomy

ABCD- asset-based citizen-led development

FGD- focus group discussion

IDC- Italian development cooperation

ILO- International Labour Organization

MoE- ministry of education

MoH- ministry of health

MoLSA- ministry of labor and social affairs

MoWA – ministry of women affairs

SACCO- saving and credit cooperative

WISE- women in self-employment

Executive Summary

This action research investigated the challenges faced by low-income, self-employed women in accessing affordable and reliable childcare services within the context of Saving and Credit Cooperative Organizations (SACCO) in Addis Ababa, Ethiopia. The study aimed to understand the challenges faced by women in balancing childcare responsibilities with their economic activities, identify the specific childcare needs of Sacco members, and develop a sustainable childcare service model for low-income SACCO members.

Through a combination of qualitative research methods, including focus group discussions, in-depth interviews, and case studies, the research identified significant barriers to accessing affordable and reliable childcare. Key findings include:

- *Limited Access to Affordable Childcare:* Many women struggle to find accessible, affordable, and good-quality childcare options.
- *Traditional Gender Roles:* Societal norms often place the primary responsibility for childcare on women, limiting their economic participation.
- *Financial Constraints:* The high cost of childcare is a significant burden for low-income families, including SACCO members.
- *Lack of Quality Care:* Many childcare providers lack the necessary training and resources to provide high-quality care.

The research highlighted the potential of community-based approaches to address these challenges. By leveraging existing community assets, such as schools and community centers, and the expertise of local residents, it would be possible to develop sustainable and affordable childcare solutions.

Recommendations: To address these challenges, the research recommends a multi-pronged approach:

- *Leveraging Community Assets:* Utilize existing infrastructure like schools and community centers through collaboration with local governments.
- *Community-Based Initiatives:* Establish community-run childcare centers and support parent cooperatives.
- *Innovative Financing Mechanisms:* Explore options like crowdfunding, and microfinance loans.
- *Capacity Building:* Provide training to childcare providers and support childcare entrepreneurs.
- *Policy Advocacy:* Advocate for increased government funding and support for the establishment and operation of childcare centers, particularly for low-income communities.

By implementing the specific recommendations set forth for WISE, including leveraging community assets, fostering partnerships, implementing innovative financing mechanisms, and providing capacity building support, WISE and communities can play a crucial role in developing model childcare centers, improving access to affordable and quality childcare, thereby enhancing their economic independence and contributing to the overall well-being of their families and communities.

Overall, this action research provides valuable insights for government, community organizations, and development agencies in developing and implementing effective childcare interventions that address the specific needs of low-income women in Ethiopia.

1. Introduction

Women's economic empowerment is critical to poverty reduction and community development. When women are supported in this way, it benefits everyone and leads to a more prosperous and fair future. However, women in developing countries, such as Ethiopia, encounter challenges when trying to balance work and family responsibilities. As reported by Karimli, L., Samman, E., Rost, L., & Kidder, T. (2016), globally women spend large amounts of time on care. Compared with men, they spend more hours on care as a primary activity, as a primary or secondary activity, and on any care responsibility. Women also spend much more time multitasking. There are root causes of the heavy burden and unequal distribution of unpaid care work, from those, social norm is the one. Domestic and care activities are viewed as women's work, generating expectations and social pressure for women to carry out a disproportionate amount of unpaid care work.

Alfred (2016), states that cross-country analyses of time-use surveys consistently show that women rather than men shoulder the main responsibility for childcare and that they are likely to earn less than men when participating in income-earning work. Although this is not solely related to care work but also a result of the gender-segregated labour markets. This means women in care professions are likely to be paid less. Often women are doing “double shifts” by earning income and taking on care work resulting in “time poverty”.

Women in Ethiopia encountered various challenges balancing household responsibilities and economic activities, particularly due to limited access to affordable and reliable childcare services. They also struggle with financial barriers like lack of access to loans and business training, which make it harder to start businesses (Bahiru& Mengistu, 2018; Chant & Pedwell, 2008). Traditional gender roles and limited property rights hold them back socially and economically (Kinyanjui, 2014). Many women work in informal markets with lower incomes and struggle to compete in the formal sector. Despite these challenges, Ethiopian women exhibit strength and resilience by running small-scale businesses while handling household responsibilities.

1.1. The Organization for Women in Self-Employment (WISE)

The Organization for Women in Self-Employment (WISE), was established in 1997. Since its establishment, WISE has worked mainly with underprivileged, low-income self-employed, underemployed, and unemployed women to help support their efforts to improve the quality of their lives through economic and social empowerment interventions. WISE operates in all sub-cities of Addis Ababa, Arsi Robe zone in Oromia Regional State, Sheger City (legatofa legedadi), and Wolaita Sodo town. Since the beginning of its operation, WISE reached over 58,000 women directly through organizing 110 SACCOs. The organization now has 23000 active members of SACCOs who receive support. SACCO members participate in trainings, receive loans, and receive technical support. The training is given on entrepreneurship or business management, life/soft skills, marketable technical skills, leadership and management skills, literacy and numeracy skills, employment and job readiness skills, and asset -based citizen-led development. The SACCO members also receive counseling services on business development and psycho-

social support services as well as health and legal services. Women are mentored and linked to competitions.

1.2. Engage Project and the Research Focus

WISE is currently working with the Coady Institute to carry out the Engage Project in Ethiopia. This project aims to enhance women's economic empowerment and active citizenship. In addition, the project advances gender equality and poverty reduction by enhancing women's capacity to participate in the social and financial aspects of their communities.

The Engage Project utilizes WISE's SACCOs as a platform for program delivery. In addition, engage organized 5 SACCOS in Arada Sub-city, Addis Ababa, namely Fiker be hibret, Hiwot, Lucy, Enat, and Addis Tesfa. As part of the project deliverables, these women participated in training sessions on basic business skills, life skills, and basic health, after that, they participated in training that enhanced their economic empowerment and their involvement in social, community, and political affairs. Some of the trainings are: start your business, improve your business, reproductive health for youth members, basic gender concepts, women's empowerment, gender-based violence and legal rights, parenting, numeracy and literacy, and a transformative household model. During these sessions, WISE noticed that some women brought their children to these sessions, highlighting the significant challenge of managing childcare responsibilities while engaging in economic development activities.

Therefore, this action research study investigated the challenges faced by low-income self-employed women within SACCOs on access to affordable and reliable childcare services. Furthermore, the study aimed to explore the specific needs of childcare services that can be effectively implemented within these low-income communities. This contributes to minimizing the childcare challenges and supporting the economic development of women SACCO members.

2. Problem Statement

In Ethiopia, childcare coverage for low-income community members is very limited. The majority of childcare services are concentrated in major cities, leaving rural areas underserved. Consequently, many community members cannot access or afford these services due to various factors, including unaffordability and a lack of information. While some government organizations in Addis Ababa have established childcare services for their employees' children, these services are not widespread across all sectors and are insufficient in many areas. Furthermore, existing facilities often lack essential resources and amenities necessary to provide quality childcare. This highlights a critical need for the improvement and expansion of these services to better support children and families. However, government initiatives, such as the creation of childcare facilities at ministerial offices, including the Addis Ababa Mayor's Office, demonstrate positive progress. To significantly improve the availability and accessibility of childcare for low-income women, a collaborative effort is required, involving the government, private sector, non-governmental organizations, communities, and religious organizations.

The Organization for Women in Self-Employment (WISE) has a proven record of accomplishment with respect to empowering low-income and self-employed women through its SACCO programs. Currently, WISE is implementing the ENGAGE Project funded by Global Affairs Canada, in Ethiopia. The project offers training sessions on basic business skills, life skills, and basic health, just to mention a few. During these sessions, WISE staff observed women often who brought their children, highlighting the challenges that these women face in taking care of their children while working in their businesses. Through ABCD training sessions involving community members, the issue of child care at the community level was identified as a significant challenge. During practical sessions focused on developing community-based project ideas, childcare services' accessibility and affordability were repeatedly mentioned as critical barriers, particularly for low-income women. We came to understand that childcare services had been a critical barrier to our community especially for low-income women.

Therefore, providing childcare support would enable mothers to work or be fully engaged in economic activities, and leading to improved family lives. Furthermore, improved access to childcare services for low-income and self-employed women would reduce vulnerabilities for children by enhancing their safety, supporting early childhood development, ensuring timely feedings, and minimizing exposure to harmful environments—all of which contribute to increased child well-being. Unlike government-led childcare services, which are often limited to urban areas and formal sector employees, or private sector services, which are unaffordable for low-income families, this initiative integrates childcare with economic empowerment programs within community-based SACCOs. This unique approach ensures that childcare is both affordable and accessible to marginalized women. By creating a nurturing environment for children and enabling mothers to participate fully in economic activities, this dual focus ensures immediate and long-term benefits for child well-being, setting it apart from interventions that may focus solely on either childcare or economic development. This holistic model paves the way for a more equitable and prosperous future for families, communities, and the country.

Recognizing this challenge, WISE initiated this action research. This action research study aimed to investigate affordability and reliability childcare challenges faced by low-income and self-employed women participating in SACCOs. By exploring their needs and developing a sustainable childcare service model within SACCOs, WISE hoped to address this childcare challenge and support the economic development of these women.

3. Research Questions

1. What are the challenges faced by low-income and self-employed SACCO women in accessing childcare services?
2. What are the preferred childcare options among SACCO women members?
3. What kinds of childcare services can be effectively implemented with low-income SACCO members?

4. Objectives of the Study

The study had the following general and specific objectives to address the challenges and needs of low-income women SACCO members in balancing household responsibilities and business activities.

4.1. General Objective:

The general objective of the study was to assess the childcare challenges faced by SACCO members and identify affordable and reliable childcare solutions to support their economic participation.

4.2. Specific Objectives:

- To explore the challenges faced by SACCO members in balancing childcare responsibilities with their economic development and business activities.
- To understand the specific childcare needs of SACCO members.
- To identify a sustainable childcare service that can be effectively implemented with low-income members of SACCOs.

5. Significance of the Study:

This action research directly benefits low-income and self-employed women in SACCOs by:

- Identifying strategies to reduce the burden of unpaid childcare, allowing them to dedicate more time and energy to their businesses.
- Identifying opportunities to increase their income and improve their economic well-being.
- Identifying ways to protect children from distinct types of violence
- Expanding on practices that contribute to their overall empowerment and participation in the workforce.

The findings of this research could also be used to:

- Inform future initiatives by WISE and other organizations that support women's economic development.
- Serve as a model for implementing and replicating childcare services within other organizations.

By identifying ways to address the childcare challenge, this research potentially creates a significant positive impact on the lives of low-income women entrepreneurs in Ethiopia.

6. Risk and Risk Management

To ensure the successful implementation of the childcare services initiative, potential risks and mitigation strategies have been identified. The following table outlines these risks and their corresponding

management strategies, aiming to minimize disruptions and ensure project sustainability and effectiveness.

Risk	Description	Risk Management Strategy
Space	Availability of space might be a critical for implementing childcare initiative. Since land is a government owned in Ethiopia, and unavailability may hinder the project implementation.	Explore alternative government-owned spaces allocated for public services or community use.
Timing	Economic challenges (e.g., inflation) and city development projects (e.g., corridor development) may delay implementation.	Extend the discussion and implementation timeline to a period of greater stability.
Unwillingness	Providing free services may lead to reluctance among community or SACCO members to commit time to the project.	Compensation for the time and effort of committee members involved in resource the implementation and mobilization will be incorporated into the budget.

7. Expected outcomes

To estimate expected outcomes in line with the objectives of our action research, some outcomes were expected at the project's conclusion. In the end, they expected that the majority of low-income SACCO members would have more financial security. The goal of our project is to design and run a model daycare center that will act as an example for others and contribute to women's economic empowerment. Specifically, the following expected outcome were forecasted:

A. Expected Outcomes of the Action Research on Program and Policy:

- **Enhanced Understanding of Childcare Needs:** The research provided a comprehensive understanding of the childcare challenges low-income women faced, informing the development of effective programming and policy solutions.
- **Policy Recommendations:** The research informed policy recommendations aimed at developing a supportive environment for women's economic empowerment through accessible childcare options.
- **Evidence-Based Interventions:** The findings contributed to the development of data-driven interventions that address specific childcare barriers for SACCO members.

B. Potential Longer-Term Outcomes of the action research:

- **Increased Access to Affordable and Quality Childcare Services:** The research informed the development of programs and policies that increased access to affordable and quality childcare services for low-income women including SACCO members.

- **Improved Household Financial Security:** By addressing childcare challenges, the research contributed to improved household financial security for women in SACCOs.
- **Increased Participation in Formal Employment:** The research informed interventions that lead to increased participation in formal employment for women in SACCOs.
- **Improved Child Development Outcomes:** Access to quality childcare can positively impact children's development and educational outcomes.
- **Empowered Women:** The actions resulting from the research, such as the establishment of childcare center(s), contributed to increased self-confidence, decision-making power, and overall well-being for women in SACCOs.

8. Literature review

Childcare refers to the intensive care of a child or children, typically from birth to age thirteen (Kate and Aatif, 2022). The ILO (2018) emphasizes that childcare encompasses both paid and unpaid care. The current global care deficit has resulted in severe and unsustainable global care challenges, exacerbating gender disparities in the workplace. While formal childcare options include government institutions, private care centers, or school-based programs, informal care provided by grandparents or other relatives remains prevalent.

Daycare encompasses resources that families and children receive from various sources. Childcare has become an essential component of life in our society. Food and diet, sleep, hygiene, and dressing are crucial facets of childcare and care practices (Kate and Aatif, 2022).

8.1. The challenges of low-income women in childcare services

Taking care of children can bring happiness and fulfillment. However, the decisions mothers, make about whether to work, what kind of jobs to perform, and how to balance this paid labour with their unpaid care obligations are also influenced by the lack of or prohibitive cost of childcare (ILO, 2018). It might be difficult for low-income women to balance work and childcare.

The decision-making process for mothers regarding employment and work-life balance is significantly influenced by the availability and cost of childcare (ILO, 2018). Low-income women face challenges in balancing work and childcare responsibilities.

According to the ILO (2019), report, unpaid care work is the primary factor keeping women out of the labour force. Globally, 606 million women of working age (21.7%) engage in full-time unpaid care work, in contrast to 41 million men (1.5%). Between 1997 and 2012, the time that women devoted to housework and caregiving decreased by only 15 minutes per day. The division of unpaid care responsibilities within households significantly influences women's participation in the labour market. When women bear most of the childcare duties, they are less likely to engage in paid work or work for profit.

As per the World Bank's (2020), report, more than 40% of children under the age of five need organized childcare but do not have access to it. This shortage of childcare services disproportionately affects low- and lower-middle-income nations, impacting families across all income levels and geographical areas. However, women's employment and economic opportunities are particularly affected by the lack of childcare services. Low-income parents may experience different challenges including loss of wages, promotion rejections, reprimands for absenteeism, or even job termination due to childcare issues.

The ability for women to work and engage in income-generating activities often depends on the availability of affordable childcare services for those with young children. A significant barrier that limits women's work opportunities is the lack of accessible childcare options, which restricts the type and amount of work they can undertake outside the home. This challenge is particularly true for many low-income Ethiopian mothers (World Bank, 2020). Childcare not only enables women to work but also increases family income by relieving workers of their full-time childcare duties and ensuring their children receive quality care outside the home (Belay and Hawaz, 2015).

Lack of childcare limits the productivity and the types of employment opportunities available to women, preventing them from accessing more stable and lucrative options. There is compelling evidence highlighting the positive impact of childcare availability on women's employment, particularly in low- and middle-income countries. This impact is primarily observed in women's participation in the labour force, with emerging evidence indicating that childcare facilitates longer working hours, increased productivity and income, and formal sector employment over informal sector engagement (World Bank, 2020). Generally, more affordable childcare leads to higher female labour force participation. Reliable and stable childcare programs, along with assistance for low-income parents to afford childcare, empower parents to work and achieve financial stability for their families (NWLC, 2008).

8.2. Types of childcare(models)

8.2.1. Community-based childcare

Community-based childcare services are those operated by the community and, if formally organized, have legal responsibilities under the government (Community Child Care, 2024). The management of community-based childcare differs from that of privately-owned facilities or those managed by corporate childcare chains, as decision-making and control are vested in community members. These characteristics are typically found in community-based daycare centers. Firstly, the community-based organization is parent-led and consists of community members as its members. Secondly, the management committee is elected by the membership, which also holds the committee accountable. Thirdly, there is a constitution outlining rules and objectives. Subsequently, the management committee appoints a director or coordinator to oversee daily operations, including staff management. The management committee does not aim for profit; instead, any surplus funds are reinvested back into the service (MOE, MOH, MOWA, 2010).

Community-based childcare is an alternative that provides care and support to the children in a state of condition that is familiar to the children. The Community-based Childcare Service seeks to address the needs and rights of orphans and other vulnerable children in a sustainable way by bringing the community, its resources, and traditional knowledge together. In practical terms, community-based childcare is thought to be a superior option due to its significantly lower costs and larger benefit of serving a large number of children in a particular neighborhood (Alfers, 2016).

8.2.2. Home-based care

Home-based care refers to childcare provided in a home setting. Home-based care can consist of care that someone provides in the child's own home—such as a nanny, au pair, or domestic worker—or care provided for a group of children in a caregiver's home. Home-based services may be preferred because of the lack of supply or limited affordability of centers as well as individual preferences and cultural norms. Vulnerable workers with low, irregular earnings may not be able to afford to hire a nanny or a domestic worker to care for their children. In some cases, families may use a relative or someone close to the family in exchange for low wages or room and board. Low-income families often receive childcare services from a neighbor or community member in the neighbor's or community member's home (Alfers, 2016).

8.2.3. Privately owned

Low-cost, for-profit providers are one of the greatest nonstate sources of childcare and preschool, especially in low-income urban areas. They typically consist of single providers and operate like small businesses or chains, charging varying fees to parents. They can be formally registered within a public-private partnership or legal but not formally registered with the government. When not registered, they are less accountable to national regulations and quality standards, which can affect quality. Informal centers also have more agency in the programs they follow, giving them, for instance, the freedom to use a language of instruction different from that of formal public providers, sometimes making them more attractive to targeted pools of families (Currimjee. A, Troiano.s, and Lima. A, 2022).

8.2.4. Employer-provided childcare

A growing body of research shows that investing in childcare services for employees reduces absenteeism, decreases turnover, and increases employee productivity, which is good for business. Employer-supported childcare complements parental leaves and benefits and supports workers with young children. Employers and businesses directly support and fund this type of childcare, which offers practical childcare solutions to workers, allowing mothers to continue breastfeeding while at work, and ensures a safe, nurturing environment for children. Examples of this type of childcare are more commonly found in the formal economy and high-income countries. The reach of employer-provided childcare is limited in low-income countries, where women's paid work opportunities are predominantly informal (Currimjee. A, Troiano.s, and Lima. A, 2022).

8.3.Ethiopian Trends to Childcare Services

Early childhood education programs in Ethiopia were long neglected until the current administration became aware of their significance in achieving the Millennium Development Goal of "Education for All" in the late 1990s (MOE, MOH, MOWA, 2010). Ethiopia, like many other nations in recent years, has accepted many declarations and agreements that acknowledge the importance of early childcare for children's development and has made an effort to take action to meet the requirements of young children. However, the expansion is quite minimal due to the government's minimal budgetary allocation, administration, direction, coordination, and general outlay. Thus, this demonstrates that the government is not significantly involved in the care and education of children under the age of three. Thus, given the knowledge that addressing children's holistic development in early childhood care necessitates a multi-sectoral response (Belay and Hawaz, 2015).

Ethiopia has a deeply rooted culture of caring for orphans and other vulnerable members of the communities, both within and beyond the family unit. In many ethnic groups across the country, the care of orphans, abandoned children, and vulnerable youth has traditionally been seen as the duty of the extended family system, guided by cultural and religious values and beliefs. Consequently, customs among the different ethnic groups in Ethiopia led to the development of childcare services (FHI, 2010).

Although the tradition of providing childcare services for unaccompanied children has a longstanding history in the country, it wasn't until 2001 that standardized regulatory mechanisms, known as the Alternative Childcare Guidelines, were developed. This achievement resulted from a collaborative effort between the Ministry of Labor and Social Affairs (MoLSA) and the Italian Development Cooperation (IDC), aimed at addressing the challenges faced by children in difficult circumstances in the country. Consequently, the national guidelines, covering services such as institutional care, community-based child support programs, adoption, foster care, and child-family reunification, were developed in 2001 (Belay and Hawaz, 2015).

As per the document from MOE, MOH, and MOWA (2010), increased investment programs for infant and childcare in Ethiopia would result in several benefits, including:

1. **Increased productivity:** Support provided to parents enables them to raise healthy and well-nourished children, leading to enhanced productivity.
2. **Reduced Social Cost:** Investing in quality care results in healthier children with improved academic performance, leading to reduced school dropouts, benefiting both families and the nation.
3. **Poverty reduction:** Quality early childhood development experiences lead to better academic performance, better job opportunities, and higher living standards, contributing to poverty reduction.
4. **Improved family well-being:** Parents and communities gain knowledge, skills, and positive attitudes related to community development through early childhood development programs.

5. **Increased opportunities for parental and community mobilization and empowerment:** early childhood development programs offer opportunities for parents and communities to mobilize and empower themselves.

9. Methodology

This action research employed a qualitative approach to understand the challenges faced by low-income, self-employed women members of SACCOs regarding access to affordable, reliable, and sustainable childcare services. By exploring the specific challenges these women faced and understanding their needs for childcare support, the research aimed to identify potential solutions related to childcare services within the SACCO context.

9.1. Study Participants

The target population for this action research study was 984 low-income, self-employed women organized into two SACCOs in Arada Sub-city, namely Fikir be hibret and Enat, and one SACCO from Yeka Sub-city, named TebabrenEnideg.

9.2. Participant Selection

This action research employed a qualitative research approach to gain a comprehensive understanding of the challenges faced by these women in accessing affordable and reliable childcare services. Participants were selected purposefully to obtain information essential for ensuring the study's goals. This allowed the researchers to capture a broader range of perspectives. We aimed to recruit 40-50 participants for the study. To achieve the maximum number, we purposely identified participants of reproductive age from each Sacco group.

9.3. Data Collection Methods

For this action research step, the following data collection techniques were employed to triangulate the data and confirm the validity of the process and provide a general conclusion.

- **Focus Group Discussions (FGDs):** FGDs provided rich data or collective views such as their experiences and beliefs about the problem under investigation. FGD offered a large amount of data within a limited time frame which helped to collect required information. Focus group discussions were conducted with a representative sample of women members within the SACCOs, community representatives from different social structures such as equb and edir, and respective government officials. The discussions delved (explored) into low-income women SACCO members' experiences, exploring the specific challenges they faced in accessing affordable and reliable childcare services, their preferred childcare arrangements, and any existing childcare practices within their households or communities. Asset mapping was undertaken with community members and stakeholders. Additionally, the role of WISE, SACCO members, the community and the government were identified during the discussions. Six (6) FGDs were arranged with all

participants (low income women from 4 woreda, community, stakeholder from government offices) and each featuring 8-10 participants who could provide a variety of perspectives on the issues.

- **In-depth Interviews:** In-depth interviews supplemented the focus group discussions. A representative sample of women members was selected to participate in these interviews, ensuring a variety of perspectives were captured. The interviews explored their in-depth perspectives on their challenges, existing childcare resources in the community, and potential solutions that could be implemented within the SACCO context. Six interviewees were interviewed and this number was sufficient for qualitative research to reach the data saturation level.
- **Case study:** A case study approach was employed to illustrate a community-based problem related to this research area. The case study helped explain the process and outcome of childcare challenges through complete observation, reconstruction, and analysis of the cases under investigation. In the case of childcare service, the case study provided real-life data or phenomenon, which were included to show the depth of the problem faced by low-income women in balancing their business and domestic work with children. Two case studies were arranged.

9.4. Data Analysis

Data from focus groups, in-depth interviews, and case studies was analyzed thematically. Thematic analysis allowed for the identification of recurring themes and patterns related to childcare challenges, needs, preferences, and potential sustainable interventions that could be implemented within the SACCO.

9.5. Ethical Consideration

This action research prioritized ethical conduct throughout the study. We obtained informed consent from all participants, ensuring confidentiality and anonymity of their responses. The research process was accessible and respectful. Participants did not feel pressured to participate or disclose information they were uncomfortable sharing. We acknowledged the potential benefits of the research, such as informing childcare solutions for SACCO members. Participation was entirely voluntary and we strived for objectivity in data collection and analysis.

10. Childcare Intervention Strategies

At WISE, we prioritize a community-driven approach, utilizing the ABCD framework for all our initiatives. To be successful in the study on enhancing women's economic empowerment through a childcare intervention for low-income SACCOs we proposed a three-phase action plan.

Phase I: Asset Mapping and Community Mobilization: Action Research

Phase I focused on conducting the action research using an ABCD approach, aimed at identifying and leveraging the strengths and resources within SACCO member communities to inform the development of sustainable childcare solutions that empowered women to participate fully in economic activities. The details of this phase are outlined as follows:

- **Community Meetings:** Organized consultative meetings with the target SACCO members and community members to identify potential solutions to their childcare problem. The community members included leaders of different community structures such as Idir, Iqub, resident forums, and development committee members.
- **Asset Identification:** Identified available assets such as:
 - **Available spaces:** community centers, condominium communal spaces, and other available potential spaces.
 - **Skilled personnel:** Caregiver professionals, nannies, etc
 - **Potential partnership:** Health centers, Schools, Condominium associations, and respective Local government officers.
- **Stakeholder meetings:** Held consultative sessions with government officials to discuss low-income women's childcare challenges and how childcare contributes to women's economic empowerment.
- **Formation of Childcare Committees:** Established a committee with select SACCO members to lead the childcare establishment initiative.

II. Data Analysis

Participants Demographic Characteristics

This section provides an overview of the demographic characteristics of the participants who participated in the study. The research aimed to investigate the challenges faced by low-income, self-employed women in accessing affordable and reliable childcare services within the context of Saving and Credit Cooperative Organizations (SACCOs) and to develop a sustainable childcare service model for low-income SACCO members in Addis Ababa, Ethiopia. The demographic information presented below provides a basic understanding of the participants involved in the focus group discussions (FGDs) and helps to ensure the representativeness of the data collected.

Table 1: Participants' Demographic Characteristics

No	Woreda	Number of FGD Participants	Number of Interviewees	Number of Case Stories	Group Composition
1.	Woreda 2	11	2		Women of Reproductive Age

2.	Woreda 5	9	2		Women of Reproductive Age
3.	Woreda 6	9	2		Women of Reproductive Age
4.	Woreda 10	10		2	Women of Reproductive Age
5.	From all woreda (community members)	9			Adult women and men
6.	From all woreda (Stakeholders)	9			Adult women and men

Overall: Consistent Group Composition:

- All FGDs in the SACCOs were comprised of women of reproductive age, ensuring that the perspectives and experiences of the target population were adequately represented.
- All interviews were with individuals from SACCOs living in the above woredas.
- Case study participants were from only woreda 10, Yeka sub city.

Group Size:

- The group sizes for SACCO members were relatively consistent across all the Woredas, ranging from 9 to 11 participants, allowing for sufficient representation and diverse perspectives within each group. The community and stakeholder FGD consist of representative from all the woreda.

11.1. Challenges in Balancing Childcare and Economic Activities

This section explores the multifaceted challenges faced by low-income, self-employed women in balancing childcare responsibilities with their economic activities. These challenges encompass a range of factors, including limited access to affordable childcare, the influence of traditional gender roles and societal expectations, and the significant impact on women's physical and mental health. By examining these challenges, this section aims to highlight the critical need for interventions to support women's economic empowerment and improve their overall well-being. The details are presented as follows.

11.1.1. Childcare Accessibility and Economic Barriers

FGD participants indicated that private daycare facilities are often financially out of reach for low-income women, forcing them to make difficult choices between employment and childcare

responsibilities. They argued that the lack of affordable and accessible childcare options presents a significant barrier to women's economic participation.

The lack of affordable childcare services poses a significant challenge for many families. Specifically, women, especially those involved in Savings and Credit Cooperative Organizations (SACCOs), often find private daycare facilities to be financially out of reach. This situation forces these women to make difficult choices between pursuing employment and fulfilling caregiving responsibilities. As a result, many may lose their jobs, leading to greater financial dependency on others. These economic constraints hinder their ability to achieve self-sufficiency and improve their overall quality of life.

There are broader societal and economic issues, including the need for systemic change in childcare policies. Addressing the lack of affordable childcare is crucial not only for empowering women but also for fostering a more equitable workforce. By improving accessibility to childcare services, it is possible to alleviate some of the pressure's women face, enabling them to balance work and family responsibilities more effectively. This, in turn, could enhance their economic independence and overall quality of life, contributing to greater social and economic stability within families and communities.

Case Story 1: Tsehaynesh Gosuro's Struggle for Survival

Tsehaynesh Gosuro is a mother of two and a self-employed food vendor at a local market. Her husband is a candle artisan. Despite having a husband, she bears the sole responsibility for her family's financial needs. Her eldest daughter attends school, while her younger son accompanies her to the market. Tsehaynesh emphasizes that she cannot survive without working, as her income is essential for her and her children. She sells food items, ensuring that any unsold goods can feed her family. She manages all household duties, including feeding, cleaning, clothing purchases, and rent, with little support from her husband.

In her own words, "When I lived alone, I took on various jobs, gathering wood, doing labor, and any type of work. Previously, I was free and had sufficient funds to manage my expenses. But now, with my children, I have to be selective about my work, which is why I involved in this market."

Tsehaynesh faces significant challenges with her younger son. She carries him on her back to the market late at night (9 or 10 PM local time) to purchase food items for sale, returning home by 5:00 AM. From 5:00 AM onwards, she sells these products at a small market near Danse School or Anchorcha Center.

Tsehaynesh understands the benefits of daycare but has never enrolled her children, citing unaffordability and unavailability in her village. She prefers to keep her children with her at work rather than leave them with neighbors, as they are unwilling to care for them, and her husband is unsupportive. Her child often wanders into the street while she works, leading to falls. Additionally, he has been rescued from potential dangers, including traffic accidents and incidents involving traditional transportation like horseback riding, by passersby.

She expressed her desire to utilize a daycare facility for her son, provided it is affordable and accessible in her village. A private daycare in the area charges 1500 birr, which she cannot afford. She believes daycare would allow her to work without constant childcare concerns and would provide her son with educational benefits, such as learning numbers, alphabets, vocabulary, and languages.



11.1.2. Gender Role and Family Dynamics

The FGD's surfaced findings on how traditional gender roles is a key challenge many women have been dealing with, with some expecting women to play dual roles - taking care of children and contributing to household income. For example, one participant shared her experiences as follows:

"Before having a child, I worked as a nighttime street vendor selling cooked potatoes. I was self-sufficient and could manage all household chores, including paying rent and sharing expenses with my spouse. However, after my child was born, things became more difficult. My son frequently got sick, especially with pneumonia, due to the chilly weather, forcing me to stay home. After losing my job due to childcare responsibilities, my husband abandoned me, leaving me unable to afford basic necessities like rent."

Traditional gender roles dictate that caregiving responsibilities are primarily assigned to women. In many families, husbands typically do not participate in these duties, which reinforces this cultural expectation. This dynamic places, considerable pressure on women, who must navigate the dual demands of work and childcare without adequate support from their partners. As a result, women often face significant pressure to balance both work and childcare independently. This imbalance can lead to increased stress and limited employment opportunities. Furthermore, the strain created by these dynamics may contribute to marital breakdown and exacerbate overall family hardships. This situation stresses the need for a reevaluation of gender roles and a more

equitable distribution of caregiving responsibilities to improve the well-being of both women and families.

11.1.3. Health and Well-being

Some FGD participants shared experiences of challenges related to the strain emerging from their dual responsibilities: care giving for children and engaging in economic activities. This dual burden has the potential to pose challenges to their health.

The strain of balancing work and caregiving is significantly detrimental to women's physical and mental health. The responsibilities associated with caregiving can lead to a range of health issues for mothers, which in turn can impede the healthy development of their children. This relationship indicates that the burdens placed on mothers not only harms their well-being but also negatively impacts their children's welfare. Consequently, this creates a cycle of disadvantages that threatens family stability and hinders overall growth and development.

The interplay between caregiving and health highlights issues affecting many families. As women juggle professional obligations with the demands of caregiving, their physical and mental health often suffers, leading to chronic stress, fatigue, and other health problems. This decline in health can impair mothers' ability to provide the nurturing and support necessary for their children's development, potentially resulting in long-term negative outcomes for the next generation. The cycle of disadvantages perpetuated by these dynamics emphasizes the urgent need for systemic changes that support both women's health and family well-being, such as accessible childcare services and community resources. Addressing these issues is essential for fostering healthier families and ensuring better outcomes for children.

Case story 2. The following is Sarante Gergisas story

She has three children, two of whom have started school while one stays with her. Since her marriage, she has faced numerous challenges, as her husband left her to care for three kids on her own. She sells food items in the area where she rents a home, which is located far from the center of Anchorcha. She sources her products from Merkato, Piassa, Sadist Kilo, and Arat Menta, and occasionally, she has to carry these items along with her children. Another option she uses is traditional transportation methods, as it can be difficult to carry everything while managing the kids. The food items she sells include onions, potatoes, tomatoes, and cabbage. While she is at the market starting at 9:00 am, the rest of her children will be with neighbors, while the two who are going to school will be there.

One of the difficulties she encountered with her youngest child was that he suffered from pneumonia for an extended period, requiring him to stay in the hospital. Sarante also experienced heart issues multiple times due to the long distances she traveled while caring for her child and selling her goods. She received help from her community to help pay for the hospital expenses for her and her son.

Sarante is a remarkably resilient woman who maintains hope despite the challenges she faces. She shared with us that she has gained valuable insights from a training program at WISE covering engagement in social life, economic activities, and political participation. She is confident that she will overcome all the obstacles she currently encounters with her children, and she envisions a bright future ahead.

She recognizes the advantages of daycare for both mothers and children. For kids, being in daycare means they will not have to endure sunny, windy, cold, or rainy weather with their mother. They will receive timely meals and proper care. Mothers also gain from daycare, as they can enjoy some free time for self-care and social activities. Furthermore, they will have the opportunity to engage in their business without the responsibility of caring for their child.





11.1.4. Social Support System

The majority of FGD participant groups highlighted the existence of social support systems, such as taking care of one another's children in emergencies or for participation in social affairs. However, they argued that while such support systems provide some temporary relief, they are primarily available only in emergency cases.

Informal community support systems, such as neighbors assisting with childcare, play a crucial role in many families' lives. However, these systems can be inconsistent and are often affected by larger societal challenges. While they can offer temporary relief, they do not replace the need for structured, formal childcare services.

The instability of informal arrangements can create additional difficulties for mothers, making it harder for them to balance work and family responsibilities. Without reliable support, the challenges of managing both roles effectively intensify, highlighting the importance of having dependable childcare options in place.

11.1.5. Economic Empowerment and Independence

Almost all FGD participant groups indicated that childcare services are scarce in their respective Woredas. Those that are privately operated are too expensive for SACCO members. However, even these private daycare facilities have several shortcomings, including delayed diaper changes, inconsistent feeding schedules, and inadequate staffing with only one assistant for over 20 children in a small house. The few government-owned daycare facilities found in the Woreda compounds are exclusively for the woreda's employees and are not accessible to the general

public. Findings from the FGDs from Woreda 6 indicated that informal daycare services, characterized by poor quality and low cost, are available in their Woreda.

This scarcity and inadequacy of childcare services emphasizes the importance of accessible and affordable childcare as a vital component of women's economic empowerment. These situations indicate that when childcare is both available and affordable, women are better positioned to regain their independence. Meeting their childcare needs allows them to seek employment opportunities, which not only helps them contribute economically but also aids in breaking the cycle of dependency and poverty.

Reliable childcare is not just a convenience; it is essential for enhancing women's lives. By providing the support they need, society can empower women to improve their circumstances, fostering greater economic participation and overall well-being.

11.1.6. Cultural Influences and Societal Norms

Cultural norms significantly dictate women's roles in caregiving and establish societal expectations regarding marriage and motherhood. These ingrained beliefs often restrict women's opportunities for personal and professional growth, reinforcing traditional gender roles within the community. As a result, women may face barriers to pursuing careers, education, and independence.

To create a supportive environment that promotes women's empowerment, it is essential to challenge and change these cultural norms. By confronting these societal expectations, we can open up new possibilities for women, allowing them greater freedom to define their roles and pursue their aspirations.

Overall, the analysis reveals a complex interplay of social, economic, and cultural factors that significantly impact women's ability to balance childcare responsibilities with their economic activities. Addressing these challenges requires a multi-pronged approach. This includes, but not limited to, increasing access to affordable and good-quality childcare services, promoting equitable gender roles within families, challenging deeply deep-rooted cultural norms, and strengthening social support systems for women. By addressing these critical issues, we can create a more enabling environment for women's economic empowerment, improve their overall well-being, and foster more equitable and sustainable development within communities.

11.2. Available Childcare in the Community

This section examines the availability and quality of existing childcare services within the communities where the FGDs were conducted. The findings reveal significant gaps in the availability of accessible, affordable, and reliable childcare options for low-income families, particularly members of the SACCOs. The details are presented below.

The majority of FGDs expressed a limited availability of childcare services in their respective Woredas. Many of the existing options have limited capacity, such as the daycare in Woreda 6 run by an elderly woman. Childcare services in Woreda 5 often face significant challenges, particularly for members of Enat SACCO. Years ago, one member established a daycare in her spacious compound to serve local families, but it was demolished for corridor development in Arada sub-city. Currently, there is a private daycare in Woreda 6, but it is located far from where most SACCO members reside. The elderly woman running this facility can only care for infants under 12 months due to her physical limitations.

The daycare at the Woreda office is exclusively for employees, excluding the wider community. While this daycare offers benefits like notifying families when children fall ill and maintaining organized age groupings, it lacks essential staff, such as a nurse and daycare assistant, to provide first aid.

Most SACCO members do not utilize daycare services due to limited availability and prohibitive costs, which are often unaffordable for low-income women. Childcare is new in Addis Ababa, Ethiopia, and there is a significant shortage of facilities compared to the demand. In Woreda 2, there are few private daycares, and the only government-run option is restricted to government employees, leaving the public without adequate choices.

Accessibility and cost are major barriers for SACCO members, many of whom struggle to provide basic necessities for children in daycare, such as food, blankets, and diapers. An unofficial daycare service in Woreda 6 offers low-cost care but is poorly managed by unqualified caregivers, often retired women with extra space in their homes.

While some daycare services provide timely meals, a clean environment, and structured schedules, many community members are unaware of their strengths and weaknesses. The daycare center in Woreda 6 operates from 1:30 AM to 11:00 PM, accommodating working mothers, but incurs additional fees for extended hours.

Working mothers prioritize accessibility, affordability, safety, and quality when choosing childcare providers, often covering a monthly fee of 300–500 birr. In Woreda 10, a privately-owned daycare charges 1500 ETB per month, which is too high for many WISE SACCO members. This district, newly established with residents displaced from central Addis Ababa due to rising costs, highlights the urgent need for improved childcare infrastructure.

The private daycare in Woreda 10 has serious shortcomings, including delayed diaper changes, inconsistent feeding schedules, and insufficient staff for the number of children. Focus group discussions revealed alarming incidents, such as a child suffering severe burns from boiling water, underscoring the dangers of inadequate staffing.

Additionally, informal daycare services provided by retired women often lack accountability and do not ensure children's safety, complicating the childcare landscape further. Despite the

challenges, childcare services remain crucial for the community, as they can foster children's social skills and development. Overall, the systemic failure to provide adequate, affordable, and safe childcare options poses significant challenges for families in Woreda.

While childcare services are essential for fostering children's development, social skills, and mother's economic independence, the systemic failures to provide safe, affordable, and adequate care pose significant challenges for families in Woreda. There is a critical need for improvements in childcare infrastructure to support the community effectively.

Overall, the findings underscore the critical need for increased access to affordable, accessible, and of good-quality childcare services in the communities studied. The current situation, characterized by limited availability, high costs, and concerns regarding quality and safety, significantly hinders the economic empowerment of low-income women.

11.3. Childcare Preferences

This section explores the preferences of FGDs and interviewees regarding the desired characteristics of accessible and effective childcare services. Understanding the priorities and preferences of parents is crucial for the successful design and implementation of childcare solutions. The details are presented as follows.

The initial childcare providers preferred working regular business hours, but additional hours can be provided for extra payment by those who require it. While they favor weekdays they can be open Saturday and Sunday.

It is more advantageous to have the childcare center located in a central hub known as Center Anchorcha, accessible to all. The FGDs prioritize quality and safety before cost and other factors.

The time range that is chosen for low-income women who work in many businesses and commute from one location town another for this purpose in the early morning is 12:30 AM to 11:00 PM. To help those women, the interviews recommends working by the shift.

FGD participant groups expressed a preference for childcare centers located close to their villages, *in a central location serving multiple nearby communities*. The job sectors in which SACCO members and communities work vary greatly, but they will arrange for anyone in need of additional services, regardless of the different sectors. The ideal hours are between 2:00 AM and 11:00 PM from Monday to Friday. Some propose offering services from 1:00 AM to 12:00 PM, with the option of flexibility for extra payment, on Saturdays a half-day service can be offered, as children also require time with their families.

Hence, in order to send their kids to daycare and pick them up on time, most women who work from home prefer those childcare facilities to be close to their residences and other business places. However, it would be preferable if it were constructed in the middle so that everyone could access it.

11.4. Sustainable Childcare Services

This section explores the strategies and approaches for ensuring the sustainability of childcare services. Key considerations include community ownership and participation, financial sustainability, and the importance of collaborative partnerships with government agencies, NGOs, and other stakeholders. The details are presented as follows.

The FGDs identified several strategies for ensuring the sustainability of childcare services, including collaborative partnerships, community ownership, community participation, and diverse resource mobilization strategies.

Collaboration is essential for the successful implementation of the planned childcare center. Key stakeholders including community members, local governments, and non-governmental organizations can join forces to support this initiative. As active members of SACCOs and the community who stand to benefit from the childcare center, they are committed to contributing financially, in kind, through their time, ideas, and labor.

To enhance sustainability, it is crucial to engage with government entities, local communities, NGOs, and investors in the woredas. The construction of a childcare requires assistance from organizations like Abebech Gobena for childcare training, and support from CCF (Christian children fund) for various needs, while also involving educated community members in the effort in Arada sub city.

As SACCO members, they are ready to extend financial support, services such as producing bed sheets, and labor, alongside advocating for the establishment of childcare centers in community and government spaces. One FGD comment highlighted the intention to offer childcare services at no cost initially, until they can generate funds as a cooperative. Therefore, resource mobilization efforts would be directed towards local investors and the wider woreda community.

The findings revealed that sustainability of childcare services depends on a multipronged approach that involves community ownership, strong partnerships, and effective resource mobilization. By leveraging community resources, fostering collaboration with government agencies and NGOs, and exploring innovative funding mechanisms, it could be possible to establish and maintain good-quality, affordable, and accessible childcare services that meet the needs of low-income women and contribute to their economic empowerment.

11.4.1. Childcare Ownership

This section explores the preferred models for childcare ownership and management as discussed during the Focus Group Discussions (FGDs) and interviews. Both FGD groups and interviewees emphasized the importance of community ownership and participatory decision-making in establishing and managing childcare facilities. The details are presented as follows.

After securing a location for the childcare establishment, it is essential to define ownership and administrative structure of the childcare. During an FGD, a community-owned childcare facility was proposed. This facility would be managed by a SACCO representative and operated on a cooperative ownership basis, benefiting all members.

To ensure effective oversight, a committee was formed following the FGD. This committee will monitor the project's progress at the woreda level and in collaboration with other stakeholders. Upon establishment, the childcare center's ownership will be assigned to SACCO members, with benefits distributed according to their cooperative ownership share—a form of ownership where the facility is jointly owned and democratically controlled by its members (SACCO members), to provide shared benefits and services to the community. Profits from the childcare services will be equitably distributed among SACCO members. Finally, the proposed childcare facility will be owned and operated by SACCO members, ensuring a community-driven approach to early childhood care and education.

11.5. Identified community asset

This section analyzes the community assets identified during Focus Group Discussions (FGDs) conducted in each Woreda to support the establishment of childcare services for low-income women. By identifying and assessing potential locations, the research aims to inform the development of feasible and sustainable childcare solutions that leverage existing community resources. The details are presented as follows.

From each woreda of Arada sub city and Yeka sub city woreda 10 community members identified community asset to support the realization of the childcare services for low-income women.

In Woreda 10, Yeka sub city, there are houses with informal ownership documentations, but as mentioned previously, there is no issue with land availability. Ownership has been granted to farmers in the area, so we can negotiate with them for land. Additionally, there are 88 plots of land that have recently come under government control, which means we can also approach the government to request access to this land.

Collaborating with the government on this project is beneficial. We can approach the sub-city office and explore a partnership with Danse School, which is also expanding. This way, we can build the childcare center together with the school, creating a supportive environment for both children and families.

In Woreda 5, they can utilize two youth center buildings, especially the Soramba Youth Center, which has been responsive to the community's needs, can be utilized. This location could be ideal for our initiatives. Additionally, the Women and Children Affairs office has plans related to childcare, so we may be able to collaborate with them on this project. In Woreda 5, there is no issue with finding a suitable location; the key is effective communication. As an option, we could

consider utilizing space in religious areas or the communal area of Soramba condominium and unity condominium. These locations could provide a good setting for our childcare initiatives.

In Woreda 2, there are several schools, such as the Africa No. 2 school located in the Abebech Gobena area, which has plenty of available land that we could potentially use. Additionally, there is Agaziyan school nearby, which has a garden area. We can negotiate with both schools since the locations are situated between seven kebeles, making them accessible for our childcare project.

Overall, the findings of the study reveal a diverse range of potential community assets across the different Woredas, including schools, community centers, and existing buildings. While significant challenges remain, such as land ownership issues, bureaucratic hurdles, and the potential impact of development projects, the findings highlight the importance of:

- **Leveraging Existing Infrastructure:** Exploring opportunities to utilize existing community assets, such as schools, community centers, communal condominium spaces and religious spaces.
- **Addressing Challenges Proactively:** Addressing potential challenges, such as land ownership issues and bureaucratic hurdles, through proactive engagement with local authorities, community-based organizations (CBOs), and community members.

By maximizing the potential of leveraging identified community assets through addressing the identified challenges, organizations focused on women's empowerment, including WISE, can contribute to the development of sustainable childcare solutions that meet the needs of low-income women in Addis Ababa.

11.6. Stakeholders Shared Lessons on Childcare Services

This section explores the shared lessons and challenges encountered by stakeholders in different Woredas regarding the development and implementation of community-based childcare services. By examining the experiences of different communities, we can identify common challenges, successful approaches, and best practices for establishing sustainable and effective childcare solutions. The details are presented below by Woredas.

11.6.1. Woreda 5

Woreda 5 presents a unique situation compared to the other three woredas. The government allocated nearly 3,000,000 ETB for the construction of a community childcare. However, during a consultative meeting, the condominium committee expressed a preference for a library instead, without consulting the community, which consists of approximately 5,000 household heads.

Hence, there is a clear gap between the government's allocation for daycare and the actual needs of the community. The preference for a library over a daycare suggests a lack of adequate community consultation or awareness regarding the importance of childcare services.

In contrast, Woreda 9 has a successful community service that attracts women from Woreda 5 and Woreda 6, who travel significant distances to access it. Woreda 9 serves as a potential model for other woredas to follow in terms of providing accessible community daycare services. This could inform best practices and be replicated in other areas facing similar challenges.

Many women in Woreda 5, particularly sex workers with unstable incomes, face challenges that negatively impact their children's health. In response, the government has organized young women to empower them by providing spaces for the construction of shop shades. This initiative aims to improve their economic stability.

Therefore, the need for women to travel long distances to access daycare services reflects the inadequacy of local childcare infrastructure. This is especially challenging for low-income women or those with unstable incomes.

11.6.2. Woreda 6

Woreda 6 currently lacks public or community daycare facilities. However, the woreda administration has planned to establish these services and has identified suitable locations. The most recently selected site for daycare construction is located in front of Janmeda (Degu Grocery). The government's standard for this facility is a G+2 building (a ground floor plus two additional floors). The estimated construction cost is 12,000,000 ETB. Due to insufficient government budget allocation, the woreda redirected the available funds to subsidize malnutrition services for children and pregnant women. Consequently, nutritional support was provided to pregnant women and children aged up to 15 months.

Woreda 6 faces significant challenges in daycare development due to a lack of funding, coordination, and administrative instability. This reflects broader systemic issues in policy implementation, including insufficient collaboration across different levels of government. The expected barriers to construction are the government's development plans. Such projects as the Addis Ababa corridor project have halted daycare construction. There is also no current funding available for the project.

11.6.3. Woreda 10

In Woreda 10, the government has begun constructing daycare spaces for public servants, benefiting 25 individuals. However, the service has not met expectations. In Addis Ababa, plans were made to establish daycare centers in designated areas, excluding those reserved for the

Chaka project and government tourism centers. Implementation has faced challenges due to budget constraints and inconsistencies in government policy.

Within this woreda, there is one daycare facility that operates on a fair-price basis, allowing 30 low-income women to access services free of charge. Yet, the number of women utilizing this service has declined each year because women consider the free service as it has no quality and unsafe for their children. The absence of community-based daycare services complicates efforts to reduce unemployment among women; even when job opportunities arise, women with young children struggle to take advantage of them due to insufficient childcare support.

From woreda 10 stakeholders identified the infrastructure requirement to construct the childcare such as the need for specific infrastructure standards (e.g., G+1 building, *a building with a ground floor (G) plus one additional floor (1)*) may limit flexibility in design and cost efficiency. Additionally, the requirement for separate partitions for different age groups adds complexity to the construction process.

Overall, the experiences of stakeholders in different Woredas highlight several key challenges in the development and implementation of community-based childcare services. These include:

- **Inadequate Funding and Resource Allocation:** Insufficient funding, lack of community resources, and competing development priorities pose significant challenges.
- **Lack of Community Participation and Ownership:** Inadequate community consultations and involvement can lead to misalignment between community needs and service provision, as observed in Woreda 5.
- **Bureaucratic Hurdles and Policy Inconsistencies:** Navigating bureaucratic procedures, obtaining necessary approvals, and dealing with inconsistencies in government policies can pose significant challenges to childcare development initiatives.
- **Limited Access to Qualified Personnel:** The availability of qualified childcare personnel with appropriate training and experience is crucial for the success of any childcare program.

Despite these challenges, the successful implementation of community-based childcare services in Woreda 9 demonstrates the potential for successful models. By learning from these successes and addressing the identified challenges, it is possible to develop and implement effective and sustainable childcare solutions that meet the needs of low-income women and their families in all Woredas.

12. Conclusion and Recommendations

12.1. Conclusion

This action research aimed to address the childcare challenges faced by low-income, self-employed women in SACCOs, with the specific objectives of:

- **Understanding the challenges** faced by women in balancing childcare and economic activities.
- **Identifying the specific childcare needs** of SACCO members.
- **Developing a sustainable childcare service model** for low-income SACCOs.

Through a combination of qualitative research methods, including focus group discussions, in-depth interviews, and case studies, the research identified significant barriers to accessing affordable and reliable childcare, as presented below.

- **Limited Access to Childcare:** Many women struggle to find accessible, affordable, and good-quality childcare options.
- **Traditional Gender Roles:** Societal norms often place the primary responsibility for childcare on women, limiting their participations in economic activities.
- **Financial Constraints:** The high cost of some childcare services is a significant burden for low-income families, including SACCO members.
- **Lack of Quality Care:** Many childcare providers lack the necessary training and resources to provide good-quality childcare services.

The research highlighted the potential of community-based approaches, leveraging existing assets like schools, community centers, and local expertise, to develop sustainable and affordable childcare solutions.

Overall, to address challenges, it is crucial to implement sustainable childcare solutions that are accessible, affordable, and of good quality. Community-based approaches, government support, and partnerships with NGOs can play a vital role in achieving this goal. By empowering women through access to quality childcare, we can contribute to their economic independence, improve family well-being, and strengthen communities.

12.2. Recommendations

Based on the findings of this action research, we have provided recommendations for both WISE and broader stakeholder involvement. 'Stakeholders' in this context refers to entities, including NGOs and government agencies, that wish to support or establish childcare initiatives in Addis Ababa and other urban areas in Ethiopia.

Recommendation Areas and Specific Actions		Recommended for
Leveraging Community Assets	<ol style="list-style-type: none"> School Partnerships: Collaborate with schools like <i>Africa No. 2 school and Agaziyan school</i> to utilize their available facilities for childcare centers. Community Centers and Youth Centers: Leverage existing community centers and youth centers, such as <i>Soramba Youth Center</i>, to establish a childcare service center. 	WISE
	<ol style="list-style-type: none"> Utilize Existing Infrastructure: Explore opportunities to use existing community assets, such as school facilities, community centers, and religious spaces to establish childcare centers. Partner with Local Organizations: Collaborate with local governments, community-based organizations, and NGOs to mobilize resources. Community Mobilization: Engage community members in the planning and implementation of childcare initiatives to foster ownership and sustainability. 	Stakeholders
Advocacy	<ol style="list-style-type: none"> Advocacy for Increased Government Funding: Advocate for increased government funding to support the expansion of accessible, affordable childcare, and of good quality, especially in low-income communities. Government Support: Advocate for government supports for the establishment and operation of childcare centers, particularly for low-income communities and community-based organizations. 	WISE & Stakeholders
Community Partnerships	<ol style="list-style-type: none"> Collaborate with Local Governments: Work closely with local government officials to leverage existing infrastructure for the establishment of childcare centers. Engage with Community Organizations: Partner with community-based organizations, such as women's groups, youth associations, and religious institutions, to mobilize resources and support for childcare initiatives. 	WISE
Community-Based Initiatives	<ol style="list-style-type: none"> Community-Run Childcare Centers: Encourage the establishment of community-based childcare centers, managed and operated by community members. Parent-Cooperative Childcare: Support the formation of parent cooperatives to provide affordable and good-quality childcare. Partnerships with NGOs and CBOs: Collaborate with NGOs and Community Based Organizations (CBOs) to provide technical assistance, resources and training to childcare providers. 	Stakeholders

Implementing Innovative Financing Mechanisms & Support	13. Crowdfunding Campaigns: Facilitate crowdfunding to raise funds from the community, SACCO members and other stakeholders for the establishment and operation of childcare centers. 14. Microfinance Loans: Facilitate the formation of a SACCOs union or support membership in existing unions. This will enable the provision of microfinance loans to individual SACCOs or their members who wish to establish childcare businesses, offering flexible repayment options.	WISE
	15. Seed Funding: Provide seed funding to support childcare center development initiatives in low-income communities and initiatives led by community-based organizations. This funding shall cover initial setup costs, including equipment, materials, and operational expenses. 16. Microfinance Loans for Childcare: Work with microfinance institutions to facilitate access to loans to community members who wish to start their own childcare businesses, offering flexible repayment options.	Stakeholders
Capacity Building and Training	17. Support Childcare Entrepreneurs: Provide training and mentorship to SACCO members and other interested community members who wish to start their own childcare businesses on early childhood development, child safety, nutrition, basic childcare practices, financial management, marketing, and customer service skills. 18. Develop Training Modules: Develop and disseminate education and training modules on best practices in childcare, age-appropriate activities, and child protection, ensuring alignment with national standards and best practices in early childhood development.	WISE & Stakeholders
Monitoring and Evaluation	19. Regular Monitoring: Conduct regular monitoring and evaluation of childcare services to assess their impact, identify areas for improvement, and ensure the sustainability of the initiative. 20. Data Collection: Collect data on key indicators, such as enrollment rates, attendance, and parent satisfaction. 21. Disseminate Findings: Share the findings of the monitoring and evaluation process with stakeholders, including community members, government officials, and other organizations.	WISE & Stakeholders

Note: By effectively utilizing identified potential community assets and fostering strong partnerships, WISE can establish a childcare center that serves as a model for future development and expansion of accessible, affordable, and good-quality childcare centers, addressing the childcare needs of low-income women and contributing to their economic empowerment.

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Enhancing Women's Economic Empowerment through Childcare Intervention in Low-Income SACCOs: A guiding questions and objective - An ABCD Approach

Part I: Asset Mapping with SACCOs and Community

Meeting Description:

This community meeting aims to foster collaboration and information sharing among SACCO members to identify potential solutions to childcare challenges. By assessing existing resources and infrastructure in the community, and exploring different childcare center ownership models, participants will contribute to developing a feasible and sustainable childcare initiative. The meeting will focus on generating ideas, building consensus, and laying the groundwork for the project's implementation.

Details:

1. Agendas/Objectives:

- i. To identify and assess the availability of resources, infrastructure, and potential partnerships suitable for establishing and operating a childcare center.
- ii. To understand the preferences and expectations of Fikir be hibret, Enat and Tebabren enideg SACCO group members regarding childcare center ownership and management.
- iii. To build consensus among the three SACCO group members on establishing and implementing the childcare initiative.

2. Meeting Participants: Tebabren Enideg, Fikir be hibret, Addis Tesfa, and Enat SACCO group members and representatives from the community.

3. Target Population: 39

Annex I

The Guiding Questions:

1. **Childcare Challenge and Its Impact:** Through the ABCD training sessions in SACCO members and other trainees traced the childcare problem at a community level. During the practical session on project ideas development on different community problems, they fostered the intervention to the challenges, and most trainees raised the daycare issue. Then, we came to understand that childcare services accessibility and affordability were a critical barrier to our community especially for low-income women (women's economic empowerment). So,
 - a. What are the primary childcare service challenges you currently face in balancing work and family responsibilities?
 - b. How do childcare challenges impact your economic activities/business and life (personal life and wellbeing)?
2. **Available Childcare in the Community:** What childcare arrangements are available in your community (e.g., informal care, family-based care, community-based centers)?
 - a. **Probe:** What are the strengths and weaknesses of these existing arrangements?
3. **Childcare Preferences:** What are your preferred childcare options regarding location, hours of operation, and type of care (e.g., full-time, part-time, drop-in)?
 - a. **Probe:** What factors are most important to you when choosing childcare (e.g., cost, quality, safety, accessibility)?
4. **Asset Identification:** What types of **assets** (resources and support systems) available for you to establish a childcare center within your community?

Probing:

- a. Are there any available spaces (e.g., community centers, communal spaces in condominiums, health centers, unoccupied buildings, lands, etc.) that could be utilized for a childcare center?
 - **Probe:** What are the potential barriers to accessing and utilizing these space services? How could these barriers be addressed?

- b. What skills and expertise related to childcare exist within the community (e.g., nurses, caregivers, kindergarten teachers, etc)?
- c. location preference? Where there are needy low-income women? Or
- d. financial issues

5. **Sustainability:**

- a. How can we collaborate (SACCO members, community, local government, etc.) to establish the planned childcare center?
- b. What contributions (role) would you make to establishing the planned childcare center?
- c. Can potential supporters (e.g., individuals, donors, NGOs, organizations) collaborate on the childcare initiative?

6. **Childcare Ownership:** Suppose we have secured space for the childcare center establishment initiative.

- a. What type of ownership structure would you prefer for the childcare center?
- b. Would you prefer a **community-owned center led by a committee** representing the community and SACCO members?
- c. How would you feel about some SACCO members organized as a Small and Micro Enterprise to own and operate the childcare center?

Annex II

Enhancing Women's Economic Empowerment through Childcare Intervention in Low-Income SACCOs: - A guiding questions and objectives- An ABCD Approach

Part II: Asset Mapping: Stakeholder Meetings (from government offices)

Meeting Description:

This stakeholder meeting aims to foster collaboration and cooperation among key stakeholders to establish a supportive environment for the childcare initiative. By discussing with local government officials, community leaders, and relevant partners, we will strive to identify potential resources, explore supportive opportunities, and secure necessary approvals.

Details:

1. Agenda/Objective:

- a. To identify potential resources, build strategic partnerships, and secure support for the planned childcare initiative.
- b. To build consensus among the stakeholders on establishing and implementing the childcare initiative.

2. Meeting Participants:

- a. Local government officials: District/Woreda and Sub-city levels,
- b. Community representatives: Including leaders of Idir, Iqub, resident, and development committees), and
- c. Other relevant stakeholders.

3. Target Population: 12 participants.

The Guiding Questions:

1. Government Priorities and Policies:

- a. What are the government's priorities for early childhood development, women's empowerment, and social services?

Probe: Does the government have experience in establishing childcare services for the community? was it successful or failed? If it fails? Why and how?

- b. Are there existing policies or programs that support childcare initiatives at the national, regional, or local level?

2. Resource Availability and Support:

- a. What support or resources (e.g., community centers, communal spaces in condominiums, health centers, vacant buildings, lands, funds, in-kind supports, etc.) can the government provide for the childcare center development initiative?
- b. What are the potential barriers to accessing and utilizing these spaces? How could these barriers be addressed?
- c. Are there opportunities for government funding or grants to support the development of the childcare center?

3. Partnerships and Collaboration:

- a. What other organizations or institutions work on early childhood development or women's empowerment in the area?
- b. How can we build partnerships with these organizations or institutions to leverage (use) available supports or opportunities?

4. Overcoming Challenges:

- a. What are the potential challenges or barriers to implementing the childcare center development initiative?
- b. How can we address these challenges through collaboration and resource sharing?
- c. What strategies can be implemented to mitigate risks and ensure the childcare center's sustainability?

