

**CREDIT DEMAND AND SUPPLY FOR SINGLE MOTHERS. A CASE OF
CARITAS DEVELOPMENT OFFICE IN MBEYA REGION, TANZANIA.**

BY

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ABSTRACT

Phenomenon of single mothers has not been perceived by the society for a long time, although many people are confronted with it in their neighbourhood and families. Single mothers are given full responsibility and guilty of their own situation and position in the society. Many of them, especially young girls become outcasts of the society. Recently it has become very difficult to ignore the fact that the increase of single mothers is more obvious in urban area due to increase of cases of divorce, lack of responsible fatherhood, death of husbands, early unprotected sexual practices among adolescents, unprotected sexual practices in general and increased migration from rural to urban. Even though the economic situation and life standards of single mothers as the most vulnerable group among the single parents is worse, there is no micro finance organization which deals explicitly with single mothers as such, despite the fact that there is very strong demand of credit for them. In that sense there is a need to carry out a case study on credit demand and supply for single mothers to support the observations stated in this study.

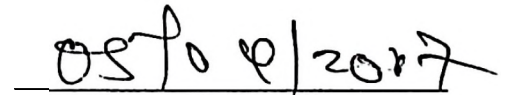
DECLARATION

I, Mabula Mduba David, do hereby declare to the Senate of Sokoine University of Agriculture that this research paper is my own original work and it has never been submitted for any degree award in any other University



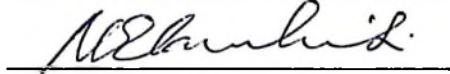
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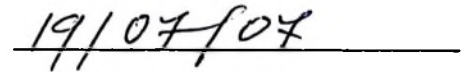
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DEDICATION

This work is Dedicated to my parents Edward Mabula and Ezereda Mabula who laid the foundation of Education and so many scarifices for upbringing and educating me

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1.0 BACKGROUND INFORMATION

1.1 Mbeya Municipality

Mbeya Town is located south-west of Tanzania, close to the borders of Malawi and Zambia (109 km and 115 km respectively). The Town is situated at the foot of Mount Loleza, the second prominent peak in Mbeya district. Poroto Mountains stretch in east-west direction in the south. The Town lies 1700 metres above sea level. It is one of the towns which experience most of the urban problems like poor sanitation, unplanned construction, single motherhood, prostitution, alcoholism, crime, drug abuse, HIV/AIDS and many others. (TRACE consult, 1999)

1.2 Caritas Development Office

In 1999 Mbeya Diocese through the Caritas Development Office in Collaboration with Misericord of German contacted TRACE to carry out survey with objective of looking at a situation of single mothers in Mbeya Municipality. The survey classified identified single parents as follows;

- Single mothers; the target group of Mbeya Diocese and Caritas Development Office.
- Single fathers; these have less burden as compared to the single mothers most of them do not stay with their children and they are very few.
- Single grand mothers and fathers; these are relatively few and they automatically share the burden with single fathers and mothers.

A single parent is the parent with one or more children, who is not living with the child or children's other parent. Single parenthood may occur as a result of loss (death, separation, divorce, abandonment by one parent), or by choice though is not common in Africa. The

welfare of children in single parent families varies according to parent's age, education level, occupation, family income and family's support network from friends and extended family members.

1.3 The characteristics of single parents and their children as observed by the survey

- Single parents are very likely to include their children in day to day running of the family. The children may have to share more responsibility of doing chores and looking after themselves than other children.
- Many parents have to adjust to children between the households of both parents. They can stay with their mothers up to school age and go to their fathers at the start of schooling.
- Supervision and instruction of adolescents is often dramatically reduced in homes with only one adult. The adolescents may experience many adult responsibilities far earlier. There are many examples on how this results in much higher rates of drug addicts, alcoholism and teen pregnancy.
- Often single parent families have less income than two parent homes.

Parenting a baby alone can be very stressful for any single parent. Babies need 24 hours rest care, and parents need rest, time off, help, support and some one to talk to.

2.0 CURRENT SITUATION WITH REGARD TO FINANCIAL ORGANISATIONS IN ISSUING LOANS

Micro finance is 'the provision of financial services to low-income households, smallholder farmers and small and micro enterprises. The main products are savings and credit but could also include payment transfers, leasing and insurance.'*(Mr. Wallace L. Tawe, Directorate of Micro finance).*

There are various ways of providing credit facilities to a society. These depend on mission, vision and goals of micro finance organizations. Differences in policies and methodologies among organizations make them to disburse loans in different ways. There are various types of financial products as explained here bellow;

2.1 Common financial products

2.1.1 Savings products

These encourage entrepreneurs and merchants to create their own financial resources, which will give them greater financial independence with regard to the enterprises financial needs. These savings products can be divided into four categories, which are:

2.1.2 Voluntary savings

These correspond to the personal mandatory contribution required for the granting of loan. The contribution differs from one micro finance organization to another as well as on the size of loan

LIST OF ABBREVIATIONS

PRIDE	Promotion of Rural and Development Enterprise groups
FINCA	Foundation for International Community Assistance
US	United States
STD's	Sexual Transmitted Diseases
STI's	Sexual Transmitted infections
AIDS	Acquired Immunodeficiency Syndrome
SACCOS	Savings and Credit Cooperative Society
UMATI	Chama cha Uzazi na Malezi Bora Tanzania
NGO's	Non Governmental Organizations

3.1 Promotion of Rural Initiatives and Development Enterprises (PRIDE)

3.1.1 Mission and background

PRIDE's mission is `to create a sustainable financial and information services network for micro and small entrepreneurs to increase ~~to increase~~ income and employment and stimulate business growth. It began its operations in Tanzania in January 1994. PRIDE has been receiving fund from NORAD, but currently is being funded by SIDA. PRIDE's Mbcya Office is located on Karume Avenue in NBC Building.

3.1.2 methodology

PRIDE uses modified Grameen model based among others

- Solidarity group should comprise of self-selecting members of five called an Enterprise Group (EG).
- Combined ten (10) solidarity groups into one larger group of fifty (50) called Market Foe. This is easy for administration and enhancement of group guarantee mechanism.
- Members have to meet once per week. A meeting should take a maximum of one hour.
- Currently weekly forced saving of 1500Tshs is paid as part of loan insurance scheme. However clients are allowed to save more than the forced saving. Total saving of the concerned client is refunded upon the exit of the client from the group.
- With exception of the first loan, the criterion for loan amount is the subject of minimum loan insurance balance of 25% of loan amount.

2.1.3 Entrepreneurs' savings

This is another condition for granting loans. A contract binds borrower to deposit certain percentage of the amount borrowed during repayment period. Also this differs in accordance to micro finance organization.

2.1.4 Voluntarily savings for investment fund

This is offered to clients who wish to borrow money in the future. The money deposited gains interest during the waiting period and serves as security fund when the loan is applied for.

2.1.5 Interest earning savings with increasing yields

This is savings deposited at certain rate of interest for certain period depending on the terms and amount deposited.

2.2 Credit products

This is the product that offers financial resources to entrepreneurs and merchants to encourage the development and growth of their enterprises. The mentioned financial products are mostly practiced and common in cooperatives and financial organizations.

3.0 SELECTED MICROFINANCE INSTITUTIONS IN MBEYA MUNICIPALITY.

The selected Micro finance organizations for this case of study are PRIDE (Promotion of Rural Initiatives and Development Enterprises) and FINCA (Foundation for International Community Assistance). The criterion for selecting these NGOs is based on the capacity to provide their services in wide area to small business people. More over, they have more or less common system of providing credit facilities as well as similar typical clients.

- Group members have to elect their leaders who are responsible to maintain group discipline, loan appraisal and ensuring loan repayment.
- Twice (half yearly) bonus is paid out on forced savings balance calculated using market rate of interest.

3.1.2 Loan menu

- Four weeks training is conducted for the newly formed groups, then one week of evaluation prior first loan disbursement.
- Eight loan cycles with loan amount Tshs 100 000.00 to 15 000 000.00
- Graduation from lower to higher loan cycles.
- Interest rate is charged above market rates and the loan terms ranges from 40 to 100 weeks for the clients who take loan up to Tshs 1 000 000.00, who make weekly collection with interest rate of 25%. For the clients who have been granted loan more than Tshs 1 000 000.00, it takes more than 100 weeks depending on the loan amount, and collection is in monthly basis.

3.2 FINCA INTERNATIONAL (Foundation for International Community Assistance)

3.2.1 Mission and background

Finca International started operating in 1984 in Washington with its founder Mr. John Hatch. It provides financial services to world's poorest families, Tanzania being one of the poorest countries in the world. In Tanzania it was officially inaugurated in 1997 in lake zone and Mwanza as headquarter. Currently the headquarter is Dar es Salaam with its office being located in Upanga area, Plot 303, Ali Hassan Mwinyi Road. It started its

operations in Mbeya region in 2005. Its office is located town center behind NMB mbarizi Road. Finca provides group loan to more than 37000 people by using village bank model, where by business women have to group themselves into 30 up to 45 members. However they developed another system of disbursing loan, called progressive group system. This system involves businesswomen with relatively higher capital who group themselves into twelve (12) people.

3.2.2 Methodology

- Village bank comprises of 30-45 clients, of which within each village bank there six to nine small groups of five individuals known as speed groups.
- Each village group meets once per week
- Each client saves 10% of the amount of the first loan (first loan amount is 80,000/=)
- After disbursing loan, the minimum weekly saving for each client is TSHS 1,500. However client may save more than the set amount. The amount that exceeds is known as voluntary saving.
- Members of the group elect among themselves executives who are chairperson, treasurer and secretary of the group. These are responsible for maintaining discipline of the group, repayment collection and banking.
- Credit officer is not responsible for banking village bank money

4.0 QUALIFICATION FOR LOAN ELIGIBILITY FOR FINCA AND PRIDE

Although there are slight differences in conditions for one to get loan, it has been observed that, there are common qualifications amongst micro finance organizations for some one to

get loan. The conversation made between various loan officers (FINCA and PRIDE) and myself came up with the following loan conditions.

4.1 Being in business

FINCA and PRIDE are reluctant to disburse loan to some one who is not in business or to the one who is about to start a business, fearing that the loan may not be recovered. Breaking the viscous cycle becomes much easier when these organizations inject loan to the already existing working capital. Most loan officers interviewed said that, they expect repayment from their clients to come from the profit earned from their businesses. They also said that some clients may cheat and claim to have business, but they experience difficulty during repayment and most defaulters are those clients who do not posses any activities. Therefore one of the loan officers' duties is to make sure that their clients have active business before disbursing loan, whose amount varies according to the size of their businesses.

Most single mothers do not posses any kind of business resulting to have little or completely no access to loan facilities. The reason behind this circumstance is, most of single mothers are less educated; who before becoming single mothers were housewives. After the death of their parterners and denied or divorced by their parterners, they were left with low or completely no working capital with no entrepreneurial and production skills. Such people are in difficult situation in starting business because they do not have initial capital.

Collaterals (material property) is the one of the qualifications to guarantee loan, especially for those clients who request large step credit loans, for instance more than Tshs 500 000/=. Clients who request loans but their saving amounts do not guarantee them to get loans, they have to submit material properties as collateral to guarantee for a loan. The material properties are submitted in terms of certificates of ownership such as land ownership certificate, vehicle registration card etc. The material properties submitted as collateral should have value more than the actual loan taken by client. Organizations will confiscate the property plus interest defaulted, fine and all expenses in order to recover the loan. Possession of material property is not common for single mothers, which actually

4.3 Possession of the collaterals

FINCA and PRIDE offer group loan, therefore they have to encourage saving before disbursing loan. This is because the group loans target small business people who most of them have low working capital and do not possess material collaterals. The system that is used to guarantee members of the group is group guarantee system, where by members themselves guarantee each other. Sometimes clients may report to the repayment venue with fixed amount, here loan officer has to deduct from savings of guarantors to pay for the amount not paid. They further explained that savings act as one of the tools to break the vicious cycle including increasing production, income and working capital. In interviewing single mothers, they said that they are willing to save if they are promised to get loan. Caritas through its project of single mothers, encourage single mothers to save and form Saccos. On the other hand for FINCA and PRIDE as micro finance organizations, savings alone is not a criterion for granting loan. They also consider other factors, which they get by making business evaluation prior to loan disbursement.

4.2 Savings commitment

acts as one of stumbling blocks for most of single mothers to have an access to loan facilities. The poor national policy and law about the right of property contribute this situation.

4.4 Forming groups

This is one of ^{the} requirements of getting loan. But low-income business people, who most of them are women, suffer from possession of land and other valuable properties due to poor inheritance procedures, which do not favor women. Micro finance organizations in Tanzania have copied the system where they can disburse loan to poor families if they can form groups. Group loan guarantee is the system originated from Bangladeshi, hence the name Bangladeshi guarantorship system. The system allows members of the one big group to form small groups, which guarantee each other. If one member misses repayment, members within the group have to contribute for him or her before members of other group to contribute for her or him. That means members within the group have to guarantee themselves and small groups have to guarantee themselves under the group system.. Caritas development office as non-profit organization, has managed to organize single mothers to form groups. The groups are Iyunga, Uyole, Ituha, Nsalaga, Isanga, and Kagera, which perform their activities individually and as a group. These activities are like selling fresh fruits, cereals and mushroom production.

5.0 LOAN DISBURSEMENT PROCESS

Loan disbursement process involves; identification of potential areas, sensitization of potential clients, training, election of group executives and making group by laws, processing of loan application forms, granting the loan and monitoring loan repayment scheme.

5.1 Identification of potential areas

FINCA and PRIDE as Micro finance organizations believe that granting loans to people, who can pay back within repayment period, provide room for other people to apply for loan. Thus loan officers survey various areas (urban and rural) to look for potential areas, using the criteria of population and active production areas (business activities). The logic behind using these criteria is to disburse loan to businessmen/women and in doing so they will be in position to pay loan.

5.2 Sensitization of potential clients

Loan officers sensitize people to join to their organizations by selling their policies to potential clients and they explain to them the organization services and procedures for joining and applying for loan from the respective organization. Also the organizations brochures are supplied to clients through village and ward executive officers.

5.3 Training, election of executives and making group by-laws

FINCA and PRIDE loan officers train their clients prior to grant loan. This is to give them the basic knowledge and procedures to repay loan. Training also includes simple basic accounting, bookkeeping, simple business planning and evaluation. Group executives are important for group loans and not individual loans. Members of the groups have to elect

chairperson, secretary and treasurer in the second week of the training, before making the group by-laws. The executives are there to make sure that every member in the group follows the by-laws and attends weekly meetings. Also at this stage group members have to open savings account where by they select signatories prior to submit their application to bank manager of the selected bank branch, and most of the time chairman, secretary and treasurer become group signatories. The members of the group accompanied by the loan officer take this opportunity to visit each member's business center for confirmation of on going business activities. Training period differs from one organization to another; it ranges from two to five weeks and done before loan disbursement.

5.4 Processing of loan application

Credit officer has to make sure that training has been completed, saving account has been opened, business evaluation has been done and collateral documents have been submitted prior to processing loan application. Loan officer has to submit loan application forms to examination committee for further approval and eventually allowing credit officer to disburse loan to her or his clients.

5.5 Granting the loan

The legal and accounting department prepare loan contract, security related documents and savings contract. Then the loan is disbursed after both group executives and loan officers sign the contract. It is the duty of the loan officer to calculate loan interest from the principal loan. Most micro finance organizations set their repayment interval on weekly basis although the repayment cycle may differ. During disbursement, clients are reminded of the group by-laws, which have to be read by chairperson or secretary of the group.

5.6 Monitoring and loan repayment period

Depending on the micro finance organization, some organizations provide grace period of one or two weeks before starting repaying the loan. But after loan disbursement, it is a duty of the loan officer to visit and supervise the repayment till the completion of the loan. The loan officer might have already calculated the minimum weekly collection and each client has to know his or her minimum weekly repayment on the disbursement day.

For the group loan system, loan officer has to make sure that the weekly collection is achieved or else members have to contribute for the deficit. If the client fails completely to pay loan, the loan officer has to write a warning letter to the defaulter prior to requesting the members to confiscate her or his properties. Confiscation of properties for the defaulters is a most common system of compensation of the loan not paid. Micro finance organizations become reluctant to follow legal procedures for defaulters since it is time consuming and has a lot of legal complications. For group meeting usually secretary of the group has to monitor the attendance of the members, and in case of absentees without genuine reasons, the members are penalized and penalty imposed depends upon the members themselves.

According to organization, minimum saving is set where by each client must save. however client is not limited to save the set amount, he/she may save more and they are actually advised to save more. Voluntary savings help the client when he or she misses the repayment where by loan of officer has to deduct from his or her saving to pay for loan. Also voluntary saving helps the client to solve emergence financial problems. Voluntary saving acts like saving account where client can save and withdrawal cash during weekly or monthly meeting.

Sometimes the group may be in arrear, where by there is a deficit in total loan plus interest. In this situation the group has to withdraw cash from their saving account and deposits it to organization account. The group also may have prepaid loan amount to the respective organization, this will help the group to be in situation where it may not necessarily deposit cash to the organization account. Members themselves do banking but it's the duty of the loan officer to make sure that the pay in slip tallies with the actual amount required to be banked.

5.7 Completion of loan repayment

Members of the group have to complete repayment within the duration set by organization. The repayment periods differ according to organizations and loan amount taken by a client. For the organization visited, most repayment period differs from four to eighteen months.

During last week/month of repayment loan officers have to make sure that they have prepared the last loan repayment form, which indicates the remained amount of loan to be paid by each client. However clients are free to complete the loan repayment prior to set period . But no new disbursement is done before completion of the loan repayment.

6.0 PROBLEM STATEMENT

Among the single parents mentioned above the most vulnerable group is single mothers group where by various categories of single mothers were observed, these are unmarried single mothers, divorced single mothers and widowed single mothers. This is because most single mothers have lower paying jobs, low working capital though other studies show that the wage gap or income disparity is largely due to choice and not discrimination. This can be observed in US and western countries where by painful stigmas related to single mother

disappeared in 1990s by ongoing cultural changes to accept single motherhood as a life style choice, despite the conservatism brought by liberalism or over moral and religious objections (U.S. Bureau of Census, 1990). But in Tanzania single motherhood as life style is rarely practiced. In that context, children from single mothers become depressed and psychologically affected, not like those from US and Europe who become psychologically unaffected by their circumstances than once thought (TRACE consult, 1999).

7.0 JUSTIFICATION OF PROBLEMS FACING SINGLE MOTHERS

When the groups of single mothers were visited in Isanga, Ihunga, Uyole and Nsalaga, a total number of sixty five (65) single mothers attended. The discussion of whom twenty (20) are unmarried single mothers, twenty two (22) divorce single mothers and twenty three widowed single mothers attended the discussion. After a long discussion with them about demand and accessibility from financial organizations, only two (2) out of twenty two (22) divorced single mothers took loan from FINCA, one (1) out of twenty unmarried single mothers took loan from PRIDE and five (5) out of twenty three (23) widowed single mothers took loan from PRIDE. The remaining fifty seven (57) single mothers did not take loan, when I asked them as to why they did not take loan, 40 of them said that they did not have business, five of them said they did not need loan and the remaining twelve (12) they did not have collaterals. The discussion above is summarized here on the table below:

Table 1: The types of single mothers and their accessibility to loan facilities

Types of single mothers	No. Of single mothers	No. Of single mothers who received loan.	No. of single mothers who did not receive loan.		
			Who did not have business.	Who did not have collaterals.	Who did not need loan.
Widowed	23	5	9	6	3
Unmarried	20	1	14	4	1
Divorced	22	2	17	2	1

After the general discussion with all, there was a group discussion by types of single mothers followed by a case study where by one (1) single mother from each category was selected to explain her real life history and experience as a single mother. Given below is the discussion with selected single mothers from the three types.

7.1 The general discussion with unmarried single mothers

Among the twenty (20) unmarried single mothers in that discussion, ten (10) of them were not employed, four (4) did not have sufficient reproductive health knowledge about preventive measures and remaining six (6) they became single mothers after being denied by their husbands. This can be summarized in the following frequency distribution and percentage statistical table below.

Table 2: Frequency distribution and percentages of causes of becoming unmarried single mothers

Causes of becoming unmarried single mothers	Frequency	Percentage (%)
Not employed	10	50
Denied by their partners	6	30
Lack of reproductive health knowledge	4	20

7.1.1 The causes of becoming unmarried single mothers

From the discussion it has been realized that most serious reason for some one to become single mother at low age is the general economic situation. The rate of unemployment is high and low income of the households, which leads to large number of children not proceeding with their secondary education after completion of primary school. Therefore many adolescents, especially girls stay at home without any specific task other than helping in the household. These girls are more prone in getting involved with sexual practices than those ~~were being~~ engaged in educational activities or those being employed. It is also common that the family background of the teenage single mother has been problematic. This may either be violence at home; single parenthood combined with step parenthood, death of both parents and general economic hardship. The ignorance about reproductive health education among young girls is also a major cause of teenage pregnancies in general. Many adolescents have insufficient knowledge about potential risks and preventive measures when having sexual contacts, such as STDs, STIs, HIV/AIDS and pregnancy. Another common cause of unmarried single mothers is increased denial of male partners of teenage mothers.

para heading

7.1.2 a revealing life history of unmarried single mother and perception by a community

The patterns of becoming teenage single mother, the major problems of single motherhood, as well as social perception can be well illustrated by following case study, which contains most of issues.

Case study no. 1: Life history of zainabu (not a real name)

Zainabu is a girl aged 22 years old. Her father is from Iringa and her mother is from Rungwe in Mbeya region. She was born in 1984 in Mbeya region and she is still living in Mbeya. Her parents built house in Isanga Street, the place where they live up to the moment. She accomplished her primary education in 1998 and next year she started Form I at Sangu Private Secondary School. The first two years went smoothly.

Things started changing when she was ¹⁰ Form III. It was this time, when she used to meet with certain man when she was on her way to or back to school. She didn't like to mention man's name, but the man was a businessman.

The man used to give her money whenever they met. "Really giving is receiving". Since he used to give her several things, so time came when he asked her to have sex, so that he can give more.

It was one day she cannot forget, when at last several times of hesitation she offered herself to him. It is true fact that "if you happen to test honey, you can't stop it till you finish the whole stuff. And this is what happened to Zainabu.

They continued having sex whenever they met. At last she was pregnant. Because pregnancy was a new thing to her, she couldn't discover it till it was too late. After discovering that she was pregnant, she went to inform the man, but the man refused to know any thing about pregnancy and he said that he would never want to see her again.

It did not take long before every body at home noticed that she was pregnant. Lastly her father got the information and chased her off from home. After being chased out, she went to see the aunt of the man who after long explanation, she accepted to stay with her.

The aunt stayed with her the whole period till she delivered a baby boy. The man was away for business issues. After he came back, he was very furious as to why Zainabu went to his aunt. She chased her. So she had to go back to apologize to her father. Unfortunately her father ^{had} ~~was~~ already died of throat cancer by then. She met her mother who was taking care of five children. She felt so much pain in her heart. This brought challenge in her life and she started thinking of her life. She said "had it been possible to have capital she would have started doing business. She has joined single mothers groups under Caritas. Sadly enough, Caritas provide training about entrepreneurial skills and capacity building, but does not provide credit facilities. She tried to go to FINCA and PRIDE but she could qualify because she did not posses business. People around her looked at her as a stranger, especially when she was pregnant. They considered person like her as a prostitute with no future vision.

However other people sympathize with her as they see is the common problem.

7.1.3 Problems facing unmarried single mothers

As explained in the previous case study by miss Zainabu, single mothers are the one who face more problems compared to other single parents. The following list gives an overview of situations faced by young single mothers:

- The society perceives the situation of being single mothers as being promiscuous and burden to the society, this leads single mothers to be rejected and harassed by community, their families and even by their friends.
- They have very low income and little working capital; hence they depend on the mercy of others and operate their businesses under very difficult conditions due to lack of support services.
- By having children, it becomes difficult for them to get married, because men have negative feeling about them by considering them as prostitutes and there fore may be HIV positive.
- Generally, the teenage single mothers do not get any / little support from the fathers of the children, as a consequence, taking care of children becomes difficult.

7.2 The general discussion with widowed single mothers

These are women of all ages who got married under legal formalities and whose husbands diseased. The discussion results showed that twelve (12) widowed single mothers became so due ^{to} deaths of their husbands resulted by AIDS cases, three (3) of them said that their husbands died of accidents and the eight (8) single mothers husbands died of other diseases.

Table 3: Frequency distribution and percentages of the causes of becoming widowed single mothers

Causes of becoming a widow	Frequency	Percentage (%)
HIV/AIDS	12	52
Accidents	3	14
Other diseases	8	34

7.2.1 The causes of becoming widowed single mother.

The direct cause of single motherhood in case of widows is of course the death of their husbands. The current statistical data show that Mbeya is leading region in terms of number of people affected by AIDS/HIV. The most obvious assumption is that many of these husbands died of AIDS, though it is beyond the scope of this case study to really investigate about the reasons behind frequent deaths of spouses, and one should be warned against declaring each widow, is due to AIDS. This tendency has been detrimental to the social situation of widows, especially the younger ones.

7.2.2 Self-image of widowed single mothers, perception and history of single mothers

Widows are very aware of the fact that the society labels them as being infected with HIV/AIDS. They consequently feel the avoidance and harassment by society. This is more serious for young widows. In some cases women are even made responsible for the deaths of their husbands. The following case study done to one of the widowed single mother in groups joined under Caritas in Mbeya Municipality shows the vivid hardship of widowed

Case study no. 2: Life story of Matutina (not a real name)-a widow

Matutina was married in 1993 after staying at home with her parents for three years after completion of standard VII. She was 18, she got married and got the first child a year later. By then they were living at poroto as farmers. After realizing that life was difficult, her husband decided to go to Chunya, a gold mining village while she stayed at home proceeding with the farming activities. With that type of life, they managed to get three children plus one miscarriage.

The husband decided to marry another woman after realizing that Matutina can no longer get kids.

Matutina moved with her kids to her parents.

Later on her husband divorced the second wife and Matutina moved into the house, which was built by her husband for second wife. In that house, he had furniture like sofa set, dining table and chairs, bed and mattresses.

After two months her husband fell sick. She took care of him alone for four months. When life started to be difficult, she decided to call her husband's relatives and they decided to move with their patient to poroto, where they stayed three weeks before he died.

While she was taking care of the sick, one of her brothers in law went and collected all the furniture from their house. When she asked him why, he said that it was because his brother died of AIDS, so she would also die soon. So they were waiting for her death.

Taking care of children alone for her is a heavy load, which is impossible to unload.

7.2.3 Major problems of widowed single mothers

Generally widows suffer from the triple jeopardy of household work, taking care of children (many biological descendants and foster children) and to make money for the living. Most widows complain that tax collectors and other officials harassment. Therefore, their income is often low, which makes it difficult to properly take care of their children. The social position of young widows has deteriorated due to the high incidence of HIV/AIDS in the area. It has become a common feeling that any widow must be a widow due to AIDS, and it is therefore probable to be infected by disease as well. This social perception makes it difficult for young widows to get an advice or social contact especially with male members of the neighbourhood, as no one wants to become the next in the death row. However; the older widows still enjoy a good amount of respect from the community.



The most common and serious problem that has been observed concerning discrimination against widows is that associated with matrimonial assets. It is not uncommon for various properties of a widow including furniture; household items and even house are at risk to be taken away by relatives of the late husband.

7.3 The general discussion with single divorced mothers

Single divorced mothers are all women who consider them selves having been married (regardless of legal setting) and subsequently became divorced/abandoned by their husbands. They included types of marriages are: marriage based under customary law, marriage after cohabitation under statutory law, civic marriage, as well as marriage carried out by acknowledged religious institutions. For convenience, the term divorced also included the abandoned women.

7.3.1 The causes of becoming divorced single mother

The survey showed that among twenty two (22) divorced single mothers; five (5) of them reported the cause of divorce was due the accusation of their infertility, eight (8) of them claimed that the main source for being divorced was low income of their husbands hence they fail to support the family while the other nine (9) became divorced after job termination of their husbands.

Table 4: Frequency distribution and Percentages of the causes of becoming divorced single mothers

Causes of becoming divorced single mothers	Frequency	Percentage (%)
Accusation of infertility	5	23
Low income level	8	36
Job termination	9	41

Causes of the divorced single mothers are many. One basic reason is incompatibility of the spouses, a phenomenon that cannot be avoided. However, often the decision-making has not been mature but rather pragmatic and marriages tend to be more and more of experimental character. The related fact, that women are not even introduced to their in-laws, the situation that make men to disappear easily. In some cases divorces are caused by life standards in terms of income level. According to the difficult situation of life, sometimes-poor families are forced to accept rich spouses as one way to solve their day-to-day needs. A very common mistake, which most women do, is to be attracted by material things and financial status of the men as the first and necessary criterion for accepting or not accepting spouses. Marriage is historically a natural thing, which should be only motivated by true love from both spouses and not other external desires. The ultimate reason for marriage is love and not money or any other thing. Most women get married for the essence of acquiring good life. Unfortunately financial status of their husbands may change due to either job termination or product marketing trends for the case of the businessmen. As a result women will be tempted to start love relationship outside married couples to fulfill their desires. Because of being misbehaving, which is against marriage morality, daily conflicts start that end up with divorce. Further reason for men to get divorced or to abandon their wives is accusation of infertility against wife or men's desire for sequential monogamy.

7.3.2 Self –image of divorced single mothers and perception by community

Divorcees often realize that other members of society do not take them seriously; they feel laughed at and ridiculed. Divorcees also understand that the community perceives them as sexually deprived and there fore as a potential danger for married couples. As divorced

single mothers self esteem is low, they often lack strength for their right in disputes over matrimonial assets. Disdain disrespect towards divorcees are rooted in the prevailing perception, that the women were the wrongdoers who created the difficulties in the relationship

The revealed life history of divorced single mothers is illustrated by the following case study.

Case study no. 3: Life story of Tumpale (a divorcee)

Tumpale started schooling and completed standard VII with difficulty. After she completed school she started selling banana while staying with her parents. This was a time when she got a boyfriend who gave her a capital for business of used clothes at Mwanjelwa. When her mother saw that she has accumulated capital, she asked her where did she get it, she said that her boyfriend gave her. Later on she got pregnant, her boyfriend supported her until she gave birth to a baby girl.

After three years her boyfriend put up a proposal for marriage, which was opposed by her parents, because the boyfriend was a Christian and her family was Muslim. That was the end of the idea of marriage. She got another boyfriend who was a fellow Muslim. He married her and they stayed four years without getting a baby. After noticing that his wife was no longer able to conceive, he started relationship with another girl who was her friend. Her husband at last divorced Tumpale after he succeeded to have a baby with a woman outside the marriage. After the divorce, she went back to stay with her parents. While she was at home, she kept her child alone with little assistance from their parents. She tried to seek legal advice through social welfare department, which did not help her because she got divorced under accepted Islamic formalities while her first boyfriend (child's father) disappeared. Tumpale decided to join Caritas single mother groups, thinking that she can get money to start business.

Caritas is non-profit kind of development organization, providing training entrepreneurial skills, capacity building etc but not credit facilities. After asking why she did not go to FINCA or PRIDE, she said that she does not qualify because she does not have business.

7.3.3 Major problems of divorced single mothers

The survey observed that one of the major problems of the divorced single mothers is discrimination over matrimonial assets. This is because most of them have little or no knowledge of legal rights plus bureaucratic procedures of filling a case over matrimonial assets. In many cases, divorcees are left behind empty handed after the separation from their husbands. Their economic position is very weak. Divorcees get very little support

from their husbands even though they are legally entitled to it. However there are too many loopholes for men to avoid their responsibilities. In that contest, taking care for children becomes difficult for divorced single mothers as they lack financial resources.

Their former husbands expose many divorcees to character assassination. In order to restore their standing, men tend to destroy their wives' reputation in community. Men get support from the common understanding that in case of divorce, it was a wife who created difficulties and not the husband.

Another serious problem is the exclusion from social activities. They are in most cases excommunicated from churches, as it is perceived that they have broken the law of the church. Excommunication from church leads to serious lack of spiritual and moral support to single mothers. However this is not in the case of Muslims where divorce is accepted provided one ^{follows} ~~falls~~ the procedures. Due to above described problems of single mothers; a case study was also done to selected micro finance organizations, which were PRIDE and FINCA

8.0 ALTERNATIVE SOLUTIONS FOR SOLVING THE PROBLEM

According to the case study, there are various possible alternatives suggested for solving the problems which face single mothers. These are:

- Single mothers should create groups of savings and form their own SACCOS. Since single mothers have got common life difficulties it is therefore easier for them to solve their problem explicitly.

- Caritas development office has got special project for single mothers but does not offer credit facilities. To my suggestion the organization should initiate another project, which deals with loan facilities for single mothers.
- Single mothers should join other non governmental organizations which offer other loan product that do not require collaterals e.g. Heifer Project International which offer dairy cattle to farmers as a loan an repayment used to be done in form of heifer which is effected after calving
- Government should create policies, which protect matrimonial properties of single mothers after death of their husbands or being divorced by their husband.
- Other organizations which deal with women and children matters e.g. UMATI should have special projects for single mothers especially in loan issuing.
- Financial organizations should provide soft loans that even single mothers could have access it.

9.0 BEST ALTERNATIVE AND ITS IMPLEMENTATION

Caritas development office and other Non Governmental Organization should guarantee single mothers to get first loan (soft loan) from Financial organizations. After getting first loan single Mothers should form their own SACCOS and plan for any business activity. The guarantors (Caritas and other NGO's) should impart with entrepreneurial and production skills to single mothers prior starting process of guarantorship. After several trainings while single mothers have identified which business activities they are intending to do, by assistance of expert from the concerned organization single mothers should prepare simple business plans and select group executives. After thoroughly evaluation of their planned business activities, Officers from the organizations, (Guarantors) will have to

process the guarantorship after being satisfied with their business plans. Single mothers will apply loans from financial organization after completion of the whole process of guarantorship and being given go ahead by the organizations. After loan disbursement, single mother will inject it (initial capital) to their businesses and start repaying the loan. Upon completion of the first loan, single mothers (SACCOS) will apply for a second loan and guarantee themselves through their savings.

After accumulating a lot of savings, single mothers will start obtaining loans from their own savings.

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