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An Exploratory Study of the Socio-Economic Challenges and Coping Mechanisms of Single Mothers in Dar es Salaam, Tanzania

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Abstract

Single mothers in rapidly urbanising settings often combine primary caregiving with sole or substantial responsibility for household income, exposing them to interconnected economic, social and psychological pressures. This study explored the socio-economic challenges experienced by single mothers in Temeke Municipality and the coping mechanisms they use to sustain household well-being. The study employed a qualitative descriptive case-study design. Thirty participants were purposively selected: 26 single mothers and four Social Welfare Officers. Data were generated through focus group discussions, semi-structured interviews and document review and analysed thematically with the support of ATLAS.ti 8.1. Findings indicate that single mothers experienced persistent financial insecurity, precarious informal employment, transport and childcare constraints, time scarcity, house instability, social stigma and emotional strain. Coping mechanisms included petty trading and other informal livelihood activities, support from relatives and friends, childcare and domestic assistance where affordable and trusted, and participation in community savings arrangements such as Village Community Bank (VICOBA) and Savings and Credit Cooperative Societies (SACCOs). These mechanisms provided important short-term support but were constrained by low and irregular earnings, unreliable social support, concerns about childcare quality, mistrust and restrictive lending practices. The study concludes that socio-economic challenges and coping mechanisms are closely interconnected and shaped by the urban livelihood context. It recommends targeted economic empowerment, affordable quality childcare, psychosocial and referral services, community sensitisation and stronger gender-responsive social protection for single-parent households.

1.0 Introduction

Single motherhood is a significant family and social reality in many parts of the world. In this study, the term refers to a woman who is never married, separated, divorced or widowed and who has primary day-to-day responsibility for at least one dependent child. This definition recognises that marital status, household headship and caregiving responsibilities are related but not identical concepts (Carbonari, 2013; Rahman et al., 2017). The circumstances leading to single motherhood

are diverse and include death, separation or divorce, childbearing outside marriage and adolescent pregnancy (Mwaikwila, 2012).
Global and regional evidence indicates that single mothers are more likely than partnered mothers to combine intensive caregiving with sole or primary breadwinning responsibilities. This dual responsibility can produce income instability, work-family strain and limited access to dependable social support (Ntoimo & Mutanda, 2020; Halwiindi, 2024; Berghammer et al., 2024). Psychosocial research similarly shows that financial strain and weak support networks can undermine emotional well-being and increase stress among single mothers (Dharani & Balamurugan, 2024; Jose, 2025). These disadvantages are not experienced uniformly; their severity varies according to education, employment status, residence, access to childcare, household resources and the availability of extended-family support.

In Tanzania, female-headed households are an important component of the national household structure, with a stronger presence in urban areas (Ministry of Health et al., 2023). Evidence from household surveys further indicates persistent gendered poverty and livelihood inequalities in urban settings (National Bureau of Statistics, 2019). Dar es Salaam is especially relevant because rapid urbanisation, high living costs, congestion, informal employment and pressure on affordable housing and public services shape the daily lives of low-income households. Temeke Municipality provides a useful case because it combines high residential density, large informal settlements and relatively affordable housing that attracts lower-income families (United Republic of Tanzania, 2022; Mkumbwa, 2023).

Urban single mothers in such contexts may face overlapping challenges involving insecure livelihoods, food and housing pressures, limited assets, restricted access to formal finance, childcare constraints and inconsistent access to quality public services (Mkumbwa, 2023). These pressures can also interact with social stigma and time poverty. Importantly, the present study does not assume that children in single-mother households inevitably experience negative outcomes; rather, it focuses on mothers' own accounts of the conditions under which they care for children and maintain household livelihoods.

International, regional and national frameworks provide a policy basis for addressing these inequalities. CEDAW, the Sustainable Development Goals, the Maputo Protocol, Tanzania's National Social Protection Framework and the National Gender and Women Development Policy emphasise gender equality, social protection and the protection of women and children (African Union, 2003; United Nations, 2015; United Republic of Tanzania, 2018, 2023). Nevertheless, the persistence of economic insecurity and uneven access to social services suggests a gap between policy aspirations and everyday experience.

Existing scholarship has documented important dimensions of single motherhood. Ntoimo and Mutanda (2020) provide a demographic account of single parenthood in Africa and show that vulnerability is differentiated by socio-economic characteristics. Matsau and Raniga (2021) focus

on economic stress and coping among low-income single mothers in Zimbabwe, highlighting the role of family, faith-based organisations and state support, but giving less attention to broader socio-cultural constraints. Dankyi et al. (2019) examine student-mothers in Ghana and demonstrate how caregiving responsibilities conflict with educational participation. In Tanzania, Luyungu (2025) focuses on work-life balance, while Mkumbwa (2023) and Shitindi and Lubawa (2022) examine educational and family-management challenges. Taken together, these studies show that single mothers face multidimensional constraints, yet there remains limited qualitative evidence on how low-income urban single mothers in Tanzania combine social and economic coping strategies while navigating structural barriers.

Against this background, the present study examines the socio-economic challenges and coping mechanisms used by single mothers in Temeke Municipality, Dar es Salaam. Its contribution lies in linking single mothers' lived experiences of economic insecurity, stigma, caregiving and emotional strain with the practical strategies they use to sustain household well-being. The study sought to explore the socio-economic challenges experienced by single mothers in Dar es Salaam, with empirical focus on Temeke Municipality and explore the coping mechanisms used by single mothers to sustain household well-being in the face of socio-economic challenges.

2.0 Theoretical and Conceptual Framework

2.1 Theoretical Framework

This study is anchored principally in the Sustainable Livelihoods Framework (SLF), developed from the work of Chambers and Conway (1992), Scoones (1998) and the livelihood guidance subsequently advanced by DFID (1999). The framework is appropriate because the study examines both the socio-economic pressures experienced by single mothers and the practical mechanisms they mobilise to sustain their households. Rather than treating poverty as a single measure of low income, the SLF views livelihood security as the outcome of interactions among vulnerability, access to assets, institutions and processes, livelihood strategies and livelihood outcomes.

The first element of the SLF is the vulnerability context. Vulnerability refers to shocks, trends and pressures that affect people's ability to sustain a livelihood. In the present study, the vulnerability context includes low and irregular income, precarious employment, high household expenses, transport difficulties, childcare responsibilities, social stigma, emotional strain, illness and loss of business capital. These pressures are particularly significant for single mothers because one person may carry primary responsibility for both income generation and caregiving.

The second element is livelihood assets. The SLF commonly groups assets into human, social, financial, physical and natural capital. Human capital includes health, knowledge, skills and the capacity to work. Social capital includes relatives, friends, neighbours, community groups and other networks from which assistance may be obtained. Financial capital includes earnings, savings, loans and access to credit. Physical capital includes housing, transport, business equipment, trading spaces and access to services. Natural capital is less prominent in this urban

study, although it remains part of the wider framework. The findings show that single mothers combine these assets in different ways when responding to socio-economic pressures.

The third element concerns transforming structures and processes. Government agencies, municipal authorities, social welfare offices, markets, financial institutions, VICOBA and SACCO arrangements, childcare services and community norms can either strengthen or constrain livelihood opportunities. This component is important because coping is not determined only by individual effort. For example, a mother may be willing to work but still face expensive transport, unreliable childcare, limited access to capital or restrictive lending conditions.

The fourth element is livelihood strategies. These are the activities and choices through which individuals and households attempt to maintain or improve their well-being. In this study, coping mechanisms are interpreted as livelihood strategies and include petty trade and other informal income-generating activities, support from relatives and friends, childcare arrangements, domestic assistance, participation in community savings groups and the prioritisation of household expenditures. These strategies reflect both agency and necessity.

The final element is livelihood outcomes. Relevant outcomes in this study include the ability to meet food, education, housing and healthcare needs; continuity of income-generating activity; reduced exposure to immediate shocks; improved caregiving capacity; and broader household well-being. The framework therefore provides a logical connection between the challenges experienced by single mothers, the assets and institutions available to them, the coping mechanisms they adopt and the outcomes of those mechanisms.

To strengthen the interpretation of social and psychological coping, the study also draws selectively on the Transactional Model of Stress and Coping developed by Lazarus and Folkman (1984). This perspective proposes that people respond to stressful conditions through appraisal and coping. Problem-focused coping seeks to change or manage the source of difficulty, whereas emotion-focused coping seeks to regulate the emotional consequences of the difficulty. In the present study, informal businesses, savings groups, childcare arrangements and mobilisation of social support can be understood largely as problem-focused responses, while seeking emotional support and managing the psychological effects of stigma or uncertainty reflect emotion-focused coping.

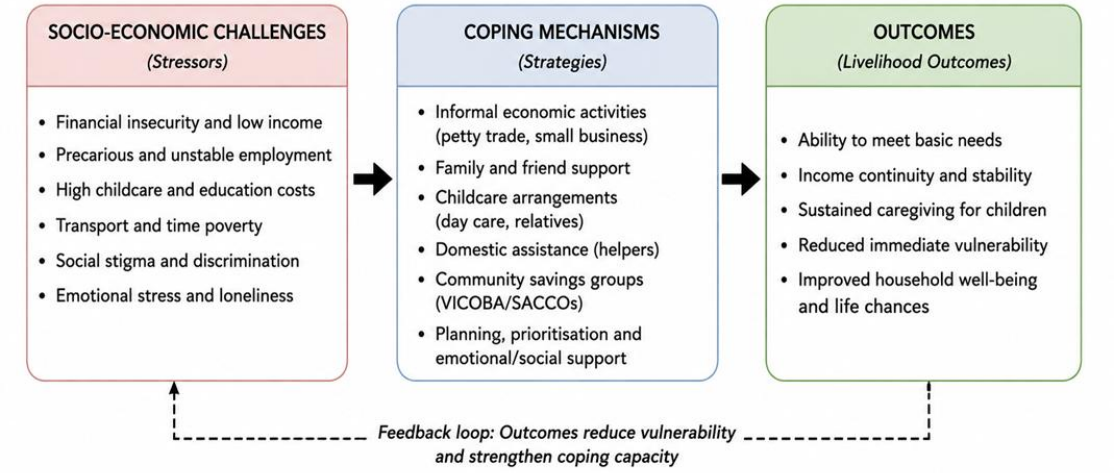
The two perspectives are complementary. The Sustainable Livelihoods Framework explains the structural, economic and institutional environment within which single mothers pursue household survival, whereas the Transactional Model helps explain how mothers interpret and respond to pressures at the individual and interpersonal level. Together, they prevent the analysis from reducing coping either to personal resilience alone or to structural disadvantage alone. The theoretical position of the study is therefore that coping mechanisms emerge from the interaction between individual agency, available livelihood assets, social relationships and the wider institutional environment.

2.2 Application of the Theoretical Framework to the Study

2.3 Conceptual Framework

Figure 1 translates the theoretical framework into the specific analytical relationships examined in this study. The framework does not assume a simple causal relationship. Instead, it proposes that socio-economic challenges create a vulnerability context; single mothers mobilise available livelihood assets and coping mechanisms; and the effectiveness of those mechanisms is conditioned by household, community and institutional factors. The resulting outcomes may range from short-term survival to improved household well-being and reduced vulnerability.

Figure 1: Conceptual Framework of Socio-economic Challenges, Coping Mechanisms and Outcomes among Single Mothers in Dar es Salaam, Tanzania



Source: Developed by the author based on Chambers and Conway (1992); Scoones (1998); DFID (1999); Lazarus and Folkman (1984).

3.0 Methodology

3.1 Study Design and Setting

This study used a qualitative descriptive case-study design to understand how single mothers interpret and respond to socio-economic pressures in everyday life. A case study was appropriate because it preserves the social and institutional context of lived experience (Yin, 2018). Temeke Municipality was purposively selected because its dense population, extensive informal settlements and concentration of lower-income households. These characteristics make it a relevant setting for examining the interaction between caregiving, informal livelihoods, transport constraints, childcare and social protection (United Republic of Tanzania, 2022; Mkumbwa, 2023).

3.2 Population and Sampling

The study involved 30 participants in total: 26 single mothers and four Social Welfare Officers. Purposive sampling was used to identify participants able to provide information-rich accounts relevant to the study objectives (Patton, 2015). Eligible single mothers were aged 18 years or

above, had lived in Temeke Municipality for at least one year, were never married, separated, divorced or widowed, and had at least one child under 18 years living in their household. The four Social Welfare Officers were included as key informants to provide institutional perspectives on support services and policy implementation. Two were linked to the selected wards of Mbagala Kuu and Charambe, while two were based at the Temeke Municipal Social Welfare Office. Sampling continued until the researchers judged that the main themes were recurring and no substantively new categories were emerging, consistent with the principle of data saturation (Guest et al., 2006).

3.3 Data Collection

Data were collected through focus group discussions (FGDs), semi-structured interviews and document review. Two FGDs were conducted, one in Mbagala Kuu and one in Charambe, with seven single mothers in each group, giving a total of 14 FGD participants. The remaining 12 single mothers and all four Social Welfare Officers participated in semi-structured interviews. FGDs explored shared experiences of socio-economic challenges and collective coping practices, while interviews generated more detailed individual and institutional accounts. Discussions and interviews were conducted in Kiswahili to support free expression, audio-recorded with consent and supplemented by field notes. Document review covered relevant scholarly literature, policy documents and reports and was used to contextualise the primary data and support triangulation.

3.4 Data Analysis and Trustworthiness

Qualitative data were analysed thematically using the six-phase process described by Braun and Clarke (2021), with ATLAS.ti 8.1 used to support systematic data management. First, recordings and transcripts were repeatedly reviewed to achieve familiarity with the data. Second, initial codes were generated across the dataset. Coding combined deductive codes derived from the study objectives and literature with inductive codes emerging from participants' accounts. Examples included transport barriers to work, childcare trust, community stigma, emotional strain and VICOBA-related conflict. Third, related codes were grouped into candidate themes. Fourth, themes were reviewed against the coded extracts and the full dataset. Fifth, themes were refined and named. Finally, the findings were organised around the two study objectives: socio-economic challenges and coping mechanisms.

Trustworthiness was strengthened through methodological and source triangulation, peer debriefing and an audit trail. Accounts from single mothers were compared with Social Welfare Officers' perspectives and documentary evidence. Two experienced qualitative researchers reviewed the coding framework and theme development, while coding decisions and thematic revisions were documented to improve transparency and dependability. Because the study was interpretive, collaborative review was used instead of statistical inter-coder reliability (Lincoln & Guba, 1985; Denzin & Lincoln, 2018).

3.5 Ethical Considerations

Permission to conduct the research was obtained from the Dar es Salaam Institute of Technology and the relevant Temeke Municipal authorities. Participants received information about the purpose of the study, procedures, potential risks and voluntary nature of participation. Written informed consent was obtained before participation; where literacy was limited, the information was read aloud and consent documented in the presence of a witness. Participants were informed that they could decline any question or withdraw without penalty. Personal identifiers were removed from transcripts, pseudonyms were used in reporting, and electronic data were stored on password-protected devices accessible only to the research team. These procedures were intended to protect privacy, confidentiality and participant well-being (Israel & Hay, 2006).

4.0 Findings and Discussion

In this study, the findings are presented according to the two broad dimensions of the study: socio-economic challenges and coping mechanisms. Verbatim quotations from the original interviews and focus group discussions are used to preserve participants' voices and to demonstrate how the themes were grounded in the data. Where the source material identifies an officer rather than a single mother, that role is stated explicitly.

4.1 Socio-Economic Challenges

4.1.1 Financial insecurity and barriers to income generation

Financial insecurity emerged as a central challenge. Participants described not only insufficient income but also the cost and time required to reach casual work and combine employment with school and caregiving responsibilities. One participant explained:

> *"The distance and cost of transport to places where we can easily get casual jobs is a huge challenge. The ongoing construction of rapid bus roads to Mbagala has created traffic jams, affecting transport services. This disproportionately affects us from engaging in income-generating activities as we take much time along the way taking our kids to school."*

The participant's account shows how urban transport conditions interact with caregiving to reduce the time and resources available for income generation. The finding is consistent with recent literature showing that single mothers' socio-economic insecurity is shaped not only by low income but also by the institutional and practical conditions that affect their capacity to combine caregiving and paid work. Sukamdi et al. (2024), in an exploratory study of women single parents, found that economic and social vulnerability led mothers to rely on a combination of market, state and informal support systems. In Tanzania, Bhojani et al. (2024) similarly found that women's participation in income-generating work is closely intertwined with family caregiving responsibilities and gendered expectations. From a sustainable livelihoods' perspective, transport and infrastructure therefore form part of the physical and institutional environment that determines whether mothers can convert their labour and skills into sustainable livelihood outcomes.

The fragility of small informal businesses was also evident. A participant stated:

> *"Every small business you start, thieves come and steal your entire capital."*

For women operating with limited working capital, theft can remove both current income and the resources required to restart the business. A Social Welfare Officer further described the consequences of persistent financial hardship:

> *"Single mothers from Temeke face various financial challenges such as bad living conditions. Some of these women do not have proper meals to feed themselves together with their kids; they cannot afford to pay school fees and health care services for their kids."*

These accounts show that financial insecurity affects food, education, healthcare and the continuity of income-generating activities. The pattern is consistent with evidence that financial stress among low-income single mothers is multidimensional and includes difficulties meeting food, housing and children's educational needs (Che Rasli et al., 2025; Matewe, 2025). Taken together, the evidence supports the theoretical view that livelihood vulnerability is multidimensional rather than reducible to income alone

4.1.2 Social stigma and marginalization

Participants also reported social judgement and exclusion associated with their status as single mothers. One participant described the experience as follows:

> *"Married women judge you and treat you differently; they are very discriminatory. Even your own family lacks empathy and respect for you. Men think you are easy and just want transactional relationships. Your family sees you as a burden, and the community believes you know nothing about marriage or living with a partner."*

The quotation indicates that stigma can arise from married women, relatives, men and the wider community. It may therefore affect both emotional well-being and the social capital on which mothers depend for practical assistance. A Community Development Officer similarly observed:

> *"The stigma and negative perceptions that society holds about single mothers hinder them from playing an active and valuable role in society. It is high time for social workers and the government to educate and sensitise our communities so that such behaviours come to an end."*

These accounts show that social norms form part of the institutional and relational context within which coping takes place. Recent evidence similarly identifies stigma and social isolation as important dimensions of single motherhood. Matewe (2025) found that single mothers experienced social labelling, emotional isolation and psychological stress alongside financial strain, while Emmanuel (2025) identified stigmatization among the major stressors reported by single mothers. Research on peer support also suggests that interaction with other single mothers can help counter

feelings of stigma and isolation by creating shared identity and social connection (Yamashita et al., 2024). When family and community relationships become judgmental or exclusionary, the social capital on which mothers depend may therefore be weakened.

4.1.3 Time poverty and competing caregiving responsibilities

The findings further show that single mothers experience difficulty balancing productive work with parenting. During a focus group discussion, one participant stated:

> *"It is hard for me to maintain the petty businesses I used to run on weekends, because I now spend those days on parenting. I also constantly face the challenge of depending on unpredictable care and support from my family, close friends, and my ex-partner, which creates so much tension and mental strain."*

The participant's response illustrates the direct trade-off between time devoted to caregiving and time available for livelihood activities. This pattern is especially relevant in Tanzania. Bhojani et al. (2024) found that women's economic empowerment and participation in paid work are closely connected to caregiving dynamics and prevailing gender norms. More recently, Mligo (2026) found that Tanzanian mothers experience difficulty balancing work outside the home with family responsibilities and that accessible, affordable and good-quality childcare remains a significant concern. The finding also shows that informal social support is not necessarily predictable. From a livelihood perspective, time and reliable care arrangements are therefore important resources, while from the stress-and-coping perspective, uncertainty surrounding support can itself become an additional stressor.

4.1.4 Emotional and psychological strain

Economic and social pressures were accompanied by loneliness and psychological strain. One participant explained:

> *"I am the one raising all the children alone. They are all in school now, but the burden is still heavy. I feel lonely because there is no one to help me meet their needs as they grow. I really wish their father was here."*

Another participant connected inability to provide materially with emotional distress and parenting reactions:

> *"I feel so lonely and depressed, especially when I fail to provide for my children. When my child asks for something and I have nothing to give, anger just rises in me. I end up beating him, insulting him, saying hurtful things I do not even mean."*

These accounts suggest that socio-economic hardship has emotional consequences. Recent studies reinforce this relationship. Matewe (2025) reported emotional isolation and psychological stress among single mothers facing difficult socio-economic conditions, while Emmanuel (2025) found that financial constraints and stigmatization were important stressors affecting single mothers'

well-being. Che Rasli et al. (2025) similarly linked persistent financial stress among low-income single mothers with threats to personal well-being and family stability. The second quotation in the present study should nevertheless be interpreted cautiously: the study did not directly assess child outcomes, but the participant's account demonstrates how financial pressure can be experienced as stress within the parent-child relationship. Lazarus and Folkman's stress-and-coping perspective therefore helps explain why material pressures and emotional responses should be analysed together.

4.2 Coping Mechanisms

4.2.1 Family and social support

Participants sought emotional and practical assistance from relatives and close friends. Informal networks remain central to coping, although support was sometimes unpredictable. Social capital can therefore be a valuable livelihood asset without being consistently reliable (Sukamdi et al., 2024; Che Rasli et al., 2025; Yamashita et al., 2024). In the present study, however, shows that relying on relatives and friends was sometimes unpredictable, indicating that social capital can be a valuable livelihood asset without being consistently reliable.

4.2.2 Childcare support

Day-care services provided one potential means of reconciling income generation with childcare, but participants expressed concerns about quality. One mother reported:

> *"I took my child to a day-care centre and one day she was complaining of stomach pains. I am not sure if the food was good because this issue has been repeated twice."*

This account shows that childcare is useful only when it is trusted, safe, affordable and of adequate quality. Accessible childcare can enable women's labour-force participation, whereas poor quality or uncertainty may prevent its use (Mligo, 2026; Bhojani et al., 2024). Childcare therefore operates as an important intervening factor between caregiving responsibility and participation in livelihood activities.

4.2.3 Employing domestic assistance

Some mothers considered domestic assistance as another strategy for creating time for paid work, but trust was again important. One participant explained:

> *"I could not hire a domestic helper because back then, one girl stole my radio, clothes, and my shoes. At first she seemed very polite, but in the end, she was not trustworthy as I thought."*

This account illustrates why an apparently available coping mechanism may be rejected after a negative experience. For a household with limited resources, loss of possessions can impose a substantial economic cost, while mistrust can reduce future willingness to delegate care or domestic work.

4.2.4 Informal economic activities

Informal livelihood activities were among the most visible economic coping mechanisms. Participants reported petty trading and street vending involving vegetables, clothing, fruit, shoes, bags, food and fish. One participant directly connected financial hardship with diversification of small businesses:

> *"Due to financial hardship, I ventured into small businesses. In the morning, I used to sell snacks like mandazi and breads, and in the evening, I sell fish."*

The participant's response illustrates problem-focused coping: the participant actively attempted to change her financial circumstances through multiple income-generating activities. Recent studies report comparable self-directed strategies. Che Rasli et al. (2025) found that low-income single mothers used supplementary work, budgeting and other self-driven efforts alongside formal and informal support to manage financial stress. Sukamdi et al. (2024) likewise show that women single parents actively combine different institutional and informal resources in response to socio-economic insecurity. The finding also illustrates the Sustainable Livelihoods Framework, because labour, skills and small amounts of financial capital are converted into livelihood strategies. However, the earlier quotation about theft of business capital shows why informal enterprise may support day-to-day survival without necessarily guaranteeing long-term financial security.

4.2.5 VICOBA and SACCOs

Community savings and credit groups were another coping mechanism employed by single mothers to cope with financial harship. They potentially offered access to finance and mutual support, but respondents described governance and trust problems. One participant stated:

> *"Such groups aimed to help women both financially and morally, but they are led by illiterate leaders lacking financial management skills. As a result, we end up losing our money."*

Another participant emphasised mistrust among members:

> *"There is mistrust among group members. Some members, after obtaining borrowed money, deliberately quit, creating chaos and conflicts."*

A further participant described the consequences of restrictive repayment conditions:

> *"Some single mothers do not join VICOBA and SACCOs because these groups have harsh conditions. If someone fails to contribute monthly fees or repay loans on time, leaders go to their home and take away household facilities like TVs, salon equipment, and other valuables."*

These quotations show that community finance can function as both a livelihood asset and a source of risk. Savings groups may provide working capital, but weak governance, mistrust and punitive

recovery practices can discourage participation or erode household assets. Their effectiveness therefore depends on the institutional processes surrounding them (Che Rasli et al., 2025).

4.3 Theoretical Interpretation of the Findings

The respondent quotations reinforce the study's theoretical argument. Under the Sustainable Livelihoods Framework, financial insecurity, stigma, transport constraints, childcare pressure and emotional strain constitute interconnected elements of the vulnerability context. Mothers respond by mobilising human, social and financial assets through petty trade, social networks, childcare, domestic assistance and savings groups. Yet the outcomes of these strategies depend on market conditions, trust, infrastructure, access to capital and institutional support.

The Transactional Model of Stress and Coping further clarify the distinction between practical and emotional responses. Petty trading, seeking childcare and joining savings groups are predominantly problem-focused strategies because they attempt to alter material conditions. Seeking support from relatives and friends can serve both problem-focused and emotion-focused functions. The accounts of loneliness, tension and depression demonstrate why emotional coping must be considered alongside livelihood strategies. The findings therefore suggest that effective support for single mothers should address economic resources, care arrangements, social relationships and psychosocial well-being together.

5.0. Conclusion and Recommendations

5.1 Conclusion

This exploratory study examined the socio-economic challenges experienced by single mothers in Dar es Salaam, Tanzania, with empirical focus on Temeke Municipality, and the coping mechanisms they use to sustain themselves and their children. The findings show that the challenges are interconnected rather than isolated. Financial insecurity, low and irregular earnings, precarious informal employment, transport difficulties, childcare responsibilities, time poverty, social stigma and emotional strain combine to shape the everyday experiences of single mothers.

The findings further demonstrate that single mothers are active agents who mobilise a range of coping mechanisms. These include petty trading and other informal economic activities, assistance from relatives and friends, childcare arrangements, domestic assistance where affordable and trusted, and participation in VICOBA and SACCOs. Informal livelihoods provide immediate income and flexibility, while social networks and childcare support can create time and practical space for mothers to engage in economic activities.

However, the coping mechanisms themselves are not always reliable or sufficient. Informal businesses are vulnerable to low capital, theft and unstable earnings; family and friendship support can be unpredictable; childcare and domestic assistance raise concerns about affordability, quality and trust; and community savings groups may be weakened by poor financial management,

mistrust and restrictive recovery practices. Coping therefore often reduces immediate pressure without eliminating the underlying socio-economic vulnerability.

The Sustainable Livelihoods Framework helps explain these findings by showing that livelihood outcomes depend on the interaction between vulnerability, livelihood assets, institutions and the strategies available to households. Lazarus and Folkman's Transactional Model of Stress and Coping further demonstrates that single mothers combine problem-focused responses to material hardship with responses aimed at managing emotional strain. The study therefore concludes that improving the well-being of single mothers requires interventions that strengthen both economic resources and the social and institutional environment within which coping takes place.

5.2 Recommendations

- Local government authorities and relevant ministries should strengthen targeted economic-empowerment programmes for low-income single mothers, including accessible start-up and working capital, practical entrepreneurship training, financial literacy and business-management support.
- Temeke Municipal authorities should improve the security, accessibility and organisation of trading spaces used by women in petty trade and other informal livelihoods. Transport and market-access constraints should be considered in urban planning because they directly affect the time and cost of earning income.
- Affordable, safe and quality childcare services should be expanded in communities with large numbers of low-income working mothers. Childcare support should be treated as part of economic empowerment because reliable care enables mothers to participate more consistently in livelihood activities.
- Social Welfare and Community Development Officers should strengthen referral systems linking single mothers to economic support, childcare, healthcare, counselling and psychosocial services. Support should address both material hardship and the emotional consequences of prolonged socio-economic pressure.
- Community sensitisation should be strengthened to challenge stigma and discriminatory attitudes towards single mothers. Local leaders, social workers, faith-based organisations and community organisations can contribute to promoting dignity, inclusion and supportive social relationships.
- VICOBA and SACCOs should strengthen governance, record keeping, financial-management skills and accountability. Loan-recovery procedures should protect members from disproportionate loss of essential household or productive assets, particularly where borrowers have irregular informal-sector incomes.
- Social-protection programmes should become more responsive to women in informal employment and single-parent households. Measures that reduce vulnerability to illness,

temporary income loss and caregiving interruptions can prevent short-term shocks from becoming long-term livelihood crises.

- Future research should compare the experiences of single mothers across municipalities in Dar es Salaam and use mixed or longitudinal methods to examine how different coping mechanisms affect income stability, household well-being and livelihood sustainability over time.

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