

CHALLENGERS FACED BY SINGLE MOTHERS IN EDUCATING THEIR CHILDREN

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AUTHOR DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the work in this academic project is my own except for quotation and summaries which have been duly acknowledged.

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Finally, researcher hopes that, whatever is stated in this research can be of benefit to all and for Academic references to those who are interested in furthering the understanding upon this challenge.

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ABSTRAK

Projek Akademik ini membincangkan berkenaan tajuk “Cabaran Ibu Tunggal Dalam Mendidik Anak-Anak”. Objektif utama kajian ini adalah untuk mengenalpasti apakah cabaran utama yang dihadapi ibu tunggal dalam mendidik anak-anak. Kajian ini dijalankan di Kota Bharu Kelantan yang mana 100 orang ibu tunggal telah diambil untuk dijadikan sampel kajian. Setelah melakukan kajian pengkaji mendapati bahawa cabaran utama yang dihadapi oleh ibu tunggal adalah cabaran kewangan kemudian diikuti dengan cabaran emosi, hubungan dengan anak-anak, dan sokongan yang diperlukan untuk meneruskan kehidupannya.

ABSTRACT

This research project discussed about "Challengers Faced by Single Mothers in Educating Their Children". The objective of this research is to identify the challengers faced by single mothers in educating their children. The research had been held at Kota Bharu Kelantan, where 100 of single mothers had been taken as the samples. After do the research, the researcher got to know that single mother has facing a main challenge in financial, then followed by emotional, the relation with their children and support form for continue their life.

ملخص البحث

يهدف هذا البحث الى بيان الموضوع "تحديات أمهات المنفصلة عن زوجها في تربية الأولاد". والهدف من اختيار هذا الموضوع هو معرفة التحديات التي تواجه أمهات المنفصلة في تربية أولادها. مكان البحث هو في كوتا بارو بكننتن. أخذت الباحثة .. من الأمهات المنفصلة للبحث. لا حظت الباحثة ان التحدى الأساسى التي يواجهه على الأمهات المنفصلة عن زوجها هو التحديات الإقتصادية والشعورية وعلاقتها مع أولادها والدعم الذي تحتاج إليها الأمهات المنفصلة عند زوجها لمواصلة حياتها.

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LIST OF SYMBOLS

n	- Jumlah Bilangan Subjek
%	- Percent
>	- Bigger than
<	- Smaller than
&	- And
RM	- Ringgit Malaysia
PP	- Page

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Appendix A: Questionnaire Form

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GLOSSARY

Al-Quran	The Holy Book Revealed By Allah S.W.T
Akhlak	Moral Values
Syariah	Judge Prosiding in Syariah court
Hadith	The Tradition Of Prophet Muhammad S.A.W
Islam	Muslim Religion
Imam	A Person Who Lead a Congregational Prayer Reform
Fasakh	Nulity of Marriage
Khulu'	Divorce Expiate (Divorce where the wife won't ask for the marriage payment that have took before).
Ta'liq	Is not an agreement in marriage
Mahram	Muhrim

ARABIC WORDS TRANSLITERATION SYSTEM

TRANSLITERATION TABLE

1. ALPHABET

<u>Arabic</u>	<u>Latin</u>	<u>Example</u>	<u>Transliteration</u>
أ	,	فأر	fa'r
ب	b	برد	burd
ت	t	تال	tall
ث	t	تعليق	ta'liq
ج	th	ثوب	thawb
ح	j	جدار	jidar
خ	h	حليب	halib
د	kh	خادم	khadim
ذ	kh	خلع	khulu'
ر	d	ديك	dik
ز	dh	ذهب	dhahab
س	r	رفيق	rafiq
ش	z	زميل	zamil
ص	s	سلام	salam
ض	sh	شعب	sha'ab
ط	sy	شريعة	syariah
ظ	s	صخر	sakhr
ع	d	ضيق	dayq
غ	t	طالب	talib
ف	t	طلاق	talaq
ق	z	ظالم	zalim
ك	c	عقل	'aql
ل	gh	غلام	ghulam
م	f	فيل	fil
ن	f	فسخ	fasakh
هـ	q	قلب	qalb
و	k	كلام	kalam
ي	l	لب	lubb
	m	مال	mal
	m	مسلم	muslim
	m	محرم	mahram
	n	نجم	najm
	h	هول	hawl
	w	ورق	waraq
	y	يم	yam

2. Short Vowel

<u>Arabic</u>	<u>Latin</u>	<u>Example</u>	<u>Transliteration</u>
_____	a	كتب	kataba
_____	i	علم	‘alima
_____	u	غلب	ghuliba

3. Long Vowel

<u>Arabic</u>	<u>Latin</u>	<u>Example</u>	<u>Transliteration</u>
ا , ي	a	عالم , فتى	‘alim, fata
ي	i	عليم , داعي	‘alim, da‘i
و	u	علوم , أدعو	‘ulum, ad‘u

4. Diphthong

<u>Arabic</u>	<u>Latin</u>	<u>Example</u>	<u>Transliteration</u>
و	aw	نوم	nawm
ي	ay	ليل	layl
ي	iy	شافعي	shafi‘iy (ending)
و	uww	علو	‘uluww (ending)

5. Exemptions

- 5.1 Arabic letter ء (hamzah) found at the beginning of a word is transliterated to the letter “a” and not to ‘.

Example: أكبر transliterated to: akbar (not ‘akbar)

- 5.2 Arabic letter ة (ta’ marbutah) found in a word without ال (al), which is coupled with another word that contains ال (al) at the beginning of it is transliterated to the letter “t”.

Example: مكتبة الإمام transliterated to: maktabat al-imam

However if the Arabic letter ة (ta’ marbutah) found in a word with ال (al), in a single word or in the last word in a sentence, it is transliterated to the letter “h”.

Example: المكتبة الأهلية transliterated to: al-maktabah al-ahliyyah

قلعة
دار وهبة

qal'ah
dar wahbah

ABBREVIATION

SWT	Subhanahu Wataala
SAW	Salla Allāh ^c Alayh Wa Sallam
AIM	Amanah Ikhtiar Malaysia
PINTAS	Plan Induk Tindakan Sosial
TEKUN	Tabung Ekonomi Kumpulan Usahawan Niaga
HAWA	Hal Ehwal Wanita
IBU	Ikatan Ibu Tunggal Islam
SPSS	Statistical Package for Social Sciences
SOHO	Small Office Home Office
NGO	Non Government Organization
RM	Ringgit Malaysia
UMNO	United Malays National Organization
PPRT	Projek Perumahan Rakyat Termiskin
PROTEM	Persatuan Ibu-Ibu Tunggal Spring Malaysia

CHAPTER I

INTRODUCTION

1.1 The Research Background

It has become a universal tradition all things created by Allah comes in pairs. Days will become nights, left and right. It is always so there creatures need to be together, each complements the others to enlighten life, But on the other hand, if this tradition does not happen, it is considered out of the norm of human life, at odd, strange, and grotesque and alien in the eyes of the society. The same they will happen to husband-wife relationship if they are divorced and they cannot any more like together and to live in harmony. What the interesting and attract our attention is the burden and pressure that will be faced by the mother on her own or to be exact the single mother to let a long live through their end thick of her life.

Rohaty Mohd Majzub and Muhammad Rais Abdul Karim (1999), described single mother as a woman who;

- her husband died, and she had to continue to him of to bring up her children
- has been divorce by her husband and was if the right of custody or her children
- free for all because she was not given food and clothing by the husband
- In the process of being divorced (it will probably take a by liner) and the children at that time one under her custody.

According to him, a person can be considered as single mother if

- her husband live separately and because of that he cannot play a active role as father in the family
- the husband is ill and not only cannot help to bring up the children but also he needs intensive care
- she was given the task of bringing up the children of other people.

According to Hj. Mohamad Sharif (2003), divorce, widow, mother to the children of illegal status or the wife who was forced to take responsibility as the prime person who had to take prime role to look after the children, is inclusive in the single mother category. Here single means the stump that gives roots to the family, taking the role of mother and father to the children, in addition facing additional problems like emotional stress and psychological harassment of the children and her due to the loss of the father and the loved one in the family.

Mohd Jamil Yaakob (1998), described (interpreted) single mother as a woman who is alone without a husband and taking responsibility to bring up the children by carrying out dual-function as managing the family. It includes these who have children without a legal marriage and bringing her up by herself alone, the divorced wife who looks after the children. After being left, and the divorced wife dead or allies, and live with the children by herself.

The definition of single mother that applied in Malaysia and mostly involving married women. However, there a group of single mother whose members are on the rise, especially in some western countries which one not included in the above definition. This group include woman who have illegal children outside marriage who later choose to keep custody of the children mentioned above.

In Malaysia, women who have illegal children and choose to keep custody of their children is less heard because Malay son's view this group (as perverted) negatively. However, in western countries it is clear that women there are not interested to tie the legal marriage. They purposely carry children that are not legally married, and after that they carried and take care the children of single mother. It has become a common thing that they are not looked upon negatively in the western world.

According to Rohaty Mohd Majzub and Mohamad Rais Abdul Karim (1999), normally women who become single mother (husband dead) will get full support by the society, while those who are left asunder by the husband will keep their

emotion. While burdening themselves of the challenges in helping the children without any help from their husbands.

Here we can conclude that the atmosphere of divorcing and disharmony will certainly harass the bad feelings continued over time. It will give a bad or negative impact on the children especially those who are still small. They will be sunk by feeling of anger and loss. If the divorce proceeding took place in a calm atmosphere or peaceful atmosphere the stress and pressure that they are in will possibly be less in intensity.

1.2 Problem Statement

Single mother phenomena are not new in our society, but lately it has been a topic or issue when we talk about women and families. This is probably because the association of single mother that exist today does not help this hardship this group. They hope that they are looking forward to better things or find other means or platform that are more effective. In addition to that, present-day challengers are too strong that their problem will be worse (ever increasing).

According to Mohamad Jamil Yaakob (1998), even though the statistics now is a fact is that the no. of single mother on the rise daily. The Phenomena is not confined only to this group, but also to the offspring under them. For this reason, it is rise that this family should be helped to order to avoid ship wreck.

For Rohaty Mohd Majzub and Mohd Rais Abdul Karim (1999), the problem faced by single mother is far and wide. This is because of the differences in their background. As an example single mother who lose their husband as a result of death or being divorced possibly face emotional or psychological stress. The loss of spouse will certainly invite sufferings and psychological stress. In psychological term, this is not similar to those single mothers who husband is far away when he is still alive. However the situation is still similar such a mother is still pressure besides looking after the children well. They are of the opinion that in the economic and home aspect, their problem right is the same, through the state of

psychological and emotions are dissimilar. Although, the government should create a policy that encompasses and address their economic problem or emotion to lend an ear to their predicament.

According to him the study on their background is especially important. Though without any exact statistics on the no of single mother, it was estimated that their no is 630,000 such as single mother and single father. Then is roughly 18.5% in family terms. The figure is only an estimate and the no might be different from time to time. But in view of their no is big an addition to the fact that they have at least one child to feed and for this reason the government should create a policy to help improve their economic or others social problems.

During to this, a study will be carried out to research and identify the challengers faced by them and to educate the children. The focus of the study is about those related to single mother who are trying to ford their fortune in Kota Bharu Kelantan.

1.3 Aim of the Research

The main objective of the study is to research and identify the challengers they faced in educating the children.

1.4 Objective of the Research

1. To see their emotional state in facing the problem of single mother
2. To know and understand the problem they faced in financial management for the children
3. To research the actual relationship with the children
4. To study the form of aid that they need is the per suit of life challengers.

1.5 Questions of the Research

1. What is the emotional situation of single mother is facing the challengers?
2. What the problem faced by single mother in managing their own finance and the children?
3. What the actual relationship with the children?
4. What is the form of support that they need in facing this challengers?

1.6 Importance of the Research

The research is made in order to get a clear and exact picture on the challengers they face in educating the children. Here, the researcher want to ensure that the present notion that this group is a weak statement or otherwise. The result of this research will be seen and to be announced to the public. The truth which is being questioned on single mother.

Then, research is also to making the public realize its phenomena and they should also fight toward giving them the status they deserve and they should be brave enough to face the challengers and strive to ensure that they live a harmony life.

1.7 The Definition Concept and Operational

Definition Concept

From Dewan dictionary 1994, challengers here means unsure, factor and any others which it is challengers or test of ability or courageous from some of organizational.

Definition Operational

By what I mean in this study in single mother is those who are divorced as well as those whose husband has diseased such as them had to be responsible in educating aid managing their children alone. This is because the life of single mother is not an easy thing for them to life out by a woman who has always been shadowed by

the husband. Also to nurture the children a mother will have to step out slowly to sacrifice to feed without any help from even their close relatives. They should apply wisdom in their undertakings. The interest also a bigger problem will arise.

CHAPTER II

LITERATURE REVIEW

2.0 Introduction

The single mother phenomena are not something new in our society, but it has become a topic that attracts heated discussions when we talk about women and family. This is probably the single mother association that exist today gives rise to confusion faced by this group. There should be other means of highlighting their predicament which is more effective. In addition we present strong challenges that make their problem more acute. (Mohd Jamil Yaakob (1998).

This chapter will discuss the terminology and prime concept and the above information. The division of the topic for discussion is as follows;

1. The important concept of single mother and children education.
2. Describe on the issue and problems of single mother
3. Single mother caused by death of husband
4. Single mother caused by divorce
5. Challenges faced by single mother in educating their children

2.1 The Definition Of Single Mother

Taiyibah (2002), think that a person who becomes single mother is due to four things;

1. The death of the husband
2. Divorce
3. Live in separation
4. Cannot play active role as husband or sick father

The PROTEM committee 2002 classified four types of single mother such as;

1. Widow (deceased husband)
2. Divorce
3. Unwed mothers
4. Divorce single mother like there not being divorced yet but forced to live out alone with the children left by husband or not being given alimony by the husband.

Rohaty Mohd Majzub and Muhamad Rais Abdul Karim (1999), thinks usually a single mother can be defined s a person who;

1. Husband deceased and she has the role of bringing up the children
2. Divorced by husband and was given the rights of custody on the children
3. Suspended because not given food or shelter by husband role other the children
4. In the process of being divorced (possibly takes a long time), and the children are still under her custody at that time.

They are also of the opinion that person can be regarded a single mother if;

1. The husband life separately and because of their he cannot play an active role as father in the family.
2. Sick husband that not only cannot help out to bring up the children, but need intensive care
3. She was given the task of bringing up others people's children without help of husband.

A mother is a woman who has children without taking into account the children are born by her or taking adopting other people's children (adopted). Single means one not two, three or four. When we combined mother and single, it becomes single mother meaning that a women who his lost her husband without taking into account that he has died or divorced. So the word single mother means women who has lost her husband and is forced to bring up the family alone without the help

from their husband. Nobody wants to live without husband divorce or death usually invites sadness that takes a long time to end. But there is other who will claim that, direct divorce is worse if we compare to a death divorce. Not only it brings sadness but it carries with it hatred and bitterness which depends on the process of divorce. Divorce by a certain death, the love is permanent because the loved one will not come back forever.

Whatever the source of divorce or the death of the husband will certainly leave them with divorcee status, widow or more popularly known as single mother to the wife and this status is not easy to carry around or about by the wife. But the unwillingness to live out alone is the complaint of the majority of them. They try to avoid this status because it carries with it stress. The thick of life for them to face vis-à-vis to bring up the children, is only themselves are can feel it.

There are bound to be cynical neighbors or society they will face if they close to continue this life and be successful. (Fadzilah Saiman 2003)

Mohd Jamil Yaakob (1998), described that single mother as women who live alone without a husband and responsible educating the children in doing dysfunctional duty such as manager of the family. It includes those that got unwed children without legal marriage and bringing them up alone. The wife has been divorced by the husband and looked after the children after being left, the divorcee who look after the children and the wife who was already divorced dead or alive end live with the children alone.

2.1.1 Educating the Children

The children are God-given creature along with their fortune to the spouses and will continuously here, with it end hope for blessings. Thus blessing is the Islamic system as well as non Muslims. However Muslim parents are obligation to know and understand it value or the blessings ignorance in the matter will cause unable to carry out.

According Fatima Umar Nasif (2000), educating the children it focuses on the overall education of the child during which her or she should be physically, intellectual and spiritually prepared.

Physical education

The objective of this is to keep the child health and strong and to protect him or her from various disease and ailments.

Intellectual education

The mother should communicate correct, useful and diverse knowledge to her child so that he or she may develop a sharp mind and keen observation that will allow him to interact with society, attain self-confidence and become an active member of the nation.

Spiritual education

This involves teaching the child the correct religious ideology and principles. The child should become used to the different acts of worship, acquire the virtues of Islam and adopt the excellent manners of true believers, so that he or she may grow up as a righteous Muslim who will enjoin well and forbid evil.

In his book "Ihya' Uloom ad-Deen". Imam Al- Ghazali says: 'Note that the spiritual education of children is one of the most important duties of the parent. The child has been entrusted to this parent; at this stage the child will receive whatever the parents dictate and will follow whatever he or she is taught to follow. If the child is directed to the right path, he or she will continue in it and win the good of this

world and the hereafter. The parents, teacher or educator will share the reward with the child. If on the other hand, the child is ignored or taught that which is evil, he or she will be ruined indeed, and his educator or his guardian will also be held responsible for the offence, which has been done to the child. According to surah Al-Tahrim verses 6:

يأياها الذين امنوا قوا انفسكم واهليكم نارا

that means: *“O you believe! Save yourselves and your families from a fire”*

It matters not how much the father protects his child from the fire of this world is he does not protect him from the fire of the hereafter. In order to do so, he should refined and educate his child by teaching him good morals and by keeping him or her away from bad company.

According to Asmawati Baharuddin and Norhalim B. Ibrahim (1996), the responsibility of the mother is most important because;

1. To give birth to a family member who faith because this is a heavy task to mother but can be carried out successfully if the mother is committed and achieve a happy family. As a fulltime housewife, a mother has all the opportunity to average all programmers picnicking, visiting family members to foster strong family ties.
2. As n educator and caring servant, the mother is the person who as a moral teacher, influence for the children, besides showing affective and good example that will influence the children. Through good example it will give rise to generation have good characteristic traits.
3. The mother in the giver of knowledge when the mother who entertain them 24 hours a day will surely impart religious knowledge, moral, culture, and tradition as well asocial skills.

According to Dr. Muhammad Ali Al-Hashimi 1998, the wise and smart Muslim woman will strive to identify the children and anises the emotional differences and their inclination. With that, she will win over their minds and get into her purity

world to inculcate good moral values, characteristic traits and good moral value based on the best way in educating their minds and soul. He said also, the mother by nature is close to the children, the love to them, arouse their interest, their hearts and feeling are open to them, they will let the mother decide what is in their hearts and emotions. So, the mother will strive foreword to educate them, sharpen their personality taking into account their mental age well as their age.

2.2 The Issue of Single Mother

The issue of single mother is the rise everyday. It was happen because of death or divorce, the following separation left with emotion and the feeling of insecurity, feeling of loss and lonely as well as feeling relieved. (Kavanaugh, 1972)

Many women's and single mother association discover that single mothers usually face the poverty problem. It's because most of them have no academic qualification to fin a job, have a low source of income and also do not get any maintenance from their ex-husband leaving them or deceased. This condition puts them in a serious economic crisis. In Malaysia, poverty among single mothers has been identified and has a great solution, which they can make a loan under Baktidesa's Program. According to Former-Minister of Development of Rural, Datuk Anuar Musa: "We didn't declared that single mothers group in a poverty level, but a women that have been left by their husband will face a poverty problem. Just imagine that when they are still married, a woman has RM200 as an income, but when they divorced, RM200 will be allocated to give their children education and so on". (Zainab Mohd Ali, 1997)

The single mother factor happened due to divorce whether it is caused by death, left by husband without anything or because the wife request a divorce because she cannot tolerate living together with the husband who is cruel and give birth to unwed children as the husband has refused to take responsibility or the wife who is abandoned by the husband. If we focus on all these it will result serious acute in social problems. According the reports by various sources there are 10,000 of

single mother in Federal Territory. If a single mother has two children, we get 20,000 must educate by themselves. (Sabri Hj. Mohd Sharif, 2002)

The population survey 1991 shows single mother lead 18.6% and the number is increasing from year to year. Statistics show that this figure increase from 444,000 (1990) to 653, 5000 in year 1991. The total has increase further where in year 2000, there are 895,000 women that lead family number.

This is clearly shows more and more women are forced to take bigger responsibility in bringing up and educate the children as well as managing the household without help of the a man called husband or father to the children. (Taiyibah Bt. Hj. Rusly, 2002)

According to Mohd Jamil Yaakob 1998, the single mother groups are facing some problems. It includes stigma, emotional conflict, and economy, relationship with the children, the court and with ex-husband.

Stigma or had thinking of society to those who are termed widow is like a mental push which is damn big to them to move about in society. Taking our role of husband besides burdening her present duty usually brings emotional conflict to this group. As we know, the support for them in financial or emotional terms is too little.

The economic problem is the primary challengers for them. For a wife who is always a housewife, it is not easy for them to enter into the labor market. The situation will become worse if they don't have the right qualifications. As the only bread winner, the majority of them got a little income. The measure financial constraint means that they have limited choice. This reflects their home which is small and a comfortable. This does not take who account their food and clothe. This give rise to them living a low quality life.

In emotional term, for those whose husband have died, they have to adjust their lives as they have lost their loved one, a place of support and partner in good an

bad time. For these who are divorced where both of them are still active, they have to accept the loss. In facing this loss they have to play the role of the husband that does not exist. The stigma imposed on them will worsen the situation.

If the parents in a normal marriage face a problem vis-à-vis children, the single mother will face more problems. The single mothers who feel guilty because of divorce will cause the children not getting the love from their father, possibly giving them too much love that finally they cannot be controlled anymore.

There are single mothers who over control the children or give them unsuitable responsibility that are not to their age because they want to give birth to more perfect children. There are cases of single mothers who abuse the children because of the pressure. All this gives a negative effect to the children and their relationship. The children also face their own kind of problem. They are feeling guilty because they feel that because they are the factor in their parents' divorce. Quite a number of these children have emotional problems due to little affection they get. There are also those who face personality problems because of no role model from the sexes, usually the male gets the problem in carrying his role of a male because no father to be taken as an example.

According to him, single mothers caused by divorce a lot of them face court, Syariah court problems. The acknowledgement of always being toughed at, not treated fairly, forced to shuttle from courts to settle cases and so on. The court decreed that those women do not know court procedure and their rights. The majority also face a problem with former husbands who refuse to cooperate especially in feeding them which is actually their responsibility.

According to Dudley (1991), they also feel pressured in the need to find jobs and parented responsibility like educating and guiding them. Wolf (1996) claimed that single mothers need to maintain harmony of the family like giving enough love. Not only that a father cannot play the role of a mother, and vice-versa but of time constraint to enable them the single family to be in operation. The one-sided responsibility can result the children being left out.

They will initially feel pressured on the divorce but as time goes, the separation will give a new breath to them to be patient through the twist of life which is full of challengers. (Julie Roshana Akma Syafiee, 2002)

Separation died or alive with the loved one will certainly leave a dark spot in one life; it will be more so if the divorce cause them to lose their main support. However, divorce from the husband is not a full stop in a women's life. (Ariffin Yassin, 2003)

A social aid takes place in many ways. One of term is giving information or knowledge, training and other skills, to enable the single mother to start a business and later be independent. The business knowledge for example can exist them. Skill like tailoring, cooking weaving and others can be asset for them to start a business. To solve the problem of looking after the children if the mother is out working or deny business. The single mother will be given exposure, knowledge and skill in computering so that they can initiate own business or worth with the concept of Small Office Home Office (SOHO) thee ever popular concept, will enable them to carry out their business from home giving away services like typing, serving food, distributing confectionery and so on.

Inclusive in this social aid the exposure and legal awareness so as to get their rights especially in delayed divorce cases or to get ford for the children. Other then that, parental skills and moral support is also given to gather strength or enthusiasm in order to stave of all future challenge. Several or many aid bodies that gives focus to social aid Women Service centers (WSC), PINTAS, Secretariat, Single Mother Association and others. Many of single mother have got the benefits from such aids. (Mohd Jamil Yaakob, 1998)

Various initiatives that have been carried out by the Malaysian Government to encourage women to involved them in business, among them is giving them credit, business guides, and the incentives help to advance themselves in business. It is obvious, women today are not ignored however, the government give support to

women in business to get involves in business to improve their incomes to family expenditure. Loan from Tabung Ekonomi Kumpulan Usahawan Niaga (TEKUN) is one of form of aid that was given to our business people an article in the UMNO website, Kelantan with the topic "Pusat Tidak Abai Kelantan". The Federal government does not overlook Kelantan. Kelantan is the earliest state that benefited from TEKUN after they launched in Jengka, Pahang on 25 Mei 1999. This statement was made by the Minister of Entrepreneurship Dato' Seri Nazri Aziz at the presentation ceremony of the loans (TEKUN) to 191 all over Kelantan at Gelanggang Seni, Kota Bharu.

According to him also, up to now, more than 3,973 businessmen in state have got the loans to tolling RM12.4 million. The no two the state after Kedah. The total loan of 11.3% from overall the total of RM109.319 million that was issued on 32,132 loaners all over the country. This loan is for the purpose conducting business to get additional capital, realizing that they found it difficult to get loan from financial institution because they need grant and other tight conditions. The Minister made a statement that TEKUN gives primary attention to single mother to get capital from the fund. This is because most single mother face problem to continuous this lives after being left by their husbands. (Lokman Ismail, 2003)

Aimaswa Hj. Che' Ros 2003, made it clear that it doesn't matter whether single mother or still by married, all women need skills for themselves. This is because as a human beings, we cannot forces their future or what will happen to them whether they are divorce death or live, at the least, a women will get to line out with her children.

A large no of single mother got involved in less skill jobs or internal occupations. Among them is working in factories, self employed, salesgirls or small time business. If they work, most of single mother get around RM500 and an average income of RM283.00. This total is small and is not enough to feed school going children including daily expenses. Even though forced to find additional incomes, only a small number that receive maintenance from ex-husband after divorce. (Taiyibah Bt. Hj. Rusly, 2002)

2.3 Single Mother Caused By Death of Husband

As we know, *Jodoh, rezeki*, fate and death are all in the hands of God Almighty. All that will plan all living are not like what we plan. Nobody knows what will happen in future moments, but only God, all knowing. It is tough to imagine a woman who has lost a husband, only themselves know. (Fadzilah Saiman, 2003)

According to Nurazmah (1996), the women who face death of husband can be divided into two matters is those who are ready and otherwise. For those who are ready, they consist of people who have been facing sick husband or bedridden. They have been experiencing sadness. Feeling sad when they look other side husband. In that period, they more or less are ready to face all possibilities that the husband rescuer or die. For this group, they will experience some feeling. Compared to those who are not prepared or received deaths new of husbands or in critical illness. He goes in further that sudden death will create trauma where they will find it tough to accept reality on the death. Always, sudden death news is death at young age. There are those who can accept the above reality and vice-versa. Usually those that cannot face reality are those newly-weds.

According to Aziz (1996), they are forced to absorb all responsibility as mother vis-à-vis is father in addition to them not feeling satisfied of all the blessings in a marriage and suddenly lost all support system. For this reason, they face emotional problem like stress, sadness. Clearly the wife had to play the role as the lead in the family besides thinking hard a feeling them, income, economy, and education, to bring up the children what the community thinks. The effect of death of husband, more or less give rise to changes in life of women that we call the wife.

2.4 Single Mother Caused By Divorce

When we mention divorce we must know the sources that have caused divorce. This is also another reason why women become single mother. There are several reasons why divorces take place in husband or wife relationship. There are two factors that cause divorce such as inside and outside factors. Among the inside

factors is that the couple have high egoist, weakness in sex not enough to feed, attracts and counter attacks, run away marriage, cruelty and not conforming to Islamic tracts. The outside factors is that the husband had sexual relationship with maid-servant, polygamy, family intervention, third party, with active outside, and outside free social activity.

Normally, divorce give raise to problem inside the women self but, this depends on the some of divorce. Divorce is usually followed by billerness in some of the couples. For this reason the women have to patience or hear with it on the things that be fall her. Separation or divorce means the separate couple or cut-off couple, not staying in the same roof where they share all problems. Life divorce gives the couples deep effect compared to death divorce. However, as Muslims we must accept thins that happened, which women likes' wants divorce taking place. (Nurazmah, 1997)

There are cases where love and romance that has long been there, will finally end. There are times we cannot help it or beyond are control. Possibly, between them there is not much to keep them too long. There are times where which cannot find ways and means, and the only way is divorce. There on times, the price we have to pay to continue in two big compared to the advantages of staying married or what we get in remaining married. So, we don't have the motivation to keep the marriage going.

Whatever else is the source of divorce, all divorce is certainly painful to these who carry it. There are no easy divorces. There are no divorce then do not bring complaint to us. The injury and agony when this far the marriage benefits him as we have been with her and when we think that the chance of getting replacement is slim. All marriage bring with it benefits and goodies. When divorce happens we will lose all benefits and all the good things that we enjoy all the while without taking into account how bad the matrimony or marriage. It certainly contains benefits. Although divorce can cause a lot of negative effect on us, but there are times to continue the relationship is not a wise more. Not all divorce is bad and there is no divorce that has totally no benefits. If nothing else at stake, there are

lesson to be learnt to be a guide for our fortune. (Abdullah Hassan and Ainon Mohd, 1999)

A certain relationship might break away slowly with both parties realizing it or it might break away 'abruptly'. Usually the abrupt break away happen when a stable relationship that looks good and in harmony. Suddenly came to a disturbance like the husbands quietly remarry. With this condition, the other party (the wife) will feel hurt and deep sadness prevail. When all along the way the wife feel that the marriage have filled her as she feel hurt as well as appointed from their to her.

Confidence and irrational thoughts that they have with them as a result of the husband fell in love with other women. Firstly, she did not believe that the husband can fall in love again with other women. She thought because haywire. She cannot understand what had happened on her own self. She is many scared thinking what had happened to her later. She does not understand where things had gone wrong that the tragedy had been fallen on her. But we must remember as the wife was being left. Or the husband took another wife; it is certainly a frightful thing to happen.

Certainly the experience is not totally welcomed. It is surely very sad and a great disappointment to us. When divorcing all the benefits will end. In short, we will have to fine the negative effects or our esteem when out esteem is deep down, we feel our worth is down and out. There are times when we feel guilty. We might secret because we did wrong or we are disappointed because we do not do what in right. We might think that all things will face no. in our own stupidity. To add salt to injury, there are colleagues or family members will part fine on things that occur.

Secondly, husband-wife due might receive negative effect in financial terms or aspect. As ex-husband, feeding ex-wife is compulsory. We must hear all cost previously as one, now two. if they have children, the situation is worse because the ex-husband poison the children to smear hatred where it will result in the wife being disaffected.

She cannot accept such reality that the husband fall in love again. At a time where herself was satisfied with her marriage. Such thought is not logical and not rational. The harassed wife will obvious. Be stunned and having the thoughts of why such thing had be fallen on her. She will be in deep thoughts and will try to find solution on the issue and what happened to both of the. The deep thought attitude and trying to find two solutions are not rational attitude. But there are strong emotions. It is overdoing and not realistic at all. In the confidence, there are claim to be made that does not make sense. As an example when a wife cannot believe what had be fallen on her, her thoughts contains claims so that this world will be made in her whims and fancy. The wife is confident that things she doesn't like won't happen on her.

In deep thoughts a feeling sad she will not be able to find the right answers why such tragedy had be fallen her. In the same time when she feels sad, disappointment a user and feeling milliners, she might not be able to think. Objectively, will be able to differentiate among important factor vis-à-vis the unimportant own. She will regard unimportant factors as the reason why the husband had left her, in actual fact it is not so. She cannot simplify and analyses correctly and what is important. She might pay attention to factors that have no connection.

Islamic law and divorce is legal but much hated by Allah Taala. In Islamic perspective divorce proceedings are divided into three matter like *Talaq*, *Khulu'*, and *Fasakh*. *Khulu'* means the husband doesn't agree to drop *talaq* on her own free will but agree in the way of divorce expiate or with a payment agreed upon together. The court will order the husband to say divorce of *khulu'*. (Aziz, 1998)

Ta'liq divorce or promise made is that a women that has been left by the husband. For a period of three months, without giving ford by the husband. For this reason the wife can request divorce in court. As married women they should know these rights. However, for those who were already divorced them must know divorce procedure and terms the rights after the divorce. When the husbands who tries to run away from their responsibility after divorce especially on the children, the wife can report to *Syariah* Court to make claims on he rights. In such a case the women

should not be reluctant to make such claim. This is because there are women who look down in this issue and let the husband to carry out the responsibility. (Nor Alina Kamaruddin, 1999)

2.5 Challengers Faced By Single Mothers in Educating Their Children

Life as single mother is not an easy task for a women who has been overshadowed by him. However order to bring up the children, the mother is must take the initiative and sacrifice to feed the children without any aid close family members. They must be wise in living out then bias in choosing their career and attention to their children. Who need a sort of balance? They have to work by day and at night giving them attention as well as love. Through the task is too much but it must be carried out without any with between them. It is feared that bigger problem will arise. (Muhd Ismail Ahmad & Zawiyah, 2000)

According to Taiyibah Bt Hj. Rusly 2002, the single parent had to take responsibility as head of the family who must hear all challengers. Among the challengers are;

1. Not getting their rightful
2. Less fully prepared for self reliance
3. Not getting family support and getting wrong image from society
4. Less knowledge and skills from the authorities and other aids provided by the government. Aware of their problem and in 1998 HAWA and the Welfare Ministry where the minister at that time, Datin Paduka Hajjah Zaleha Ismail had started a special programmer called "*Program Ibu Tunggal Waja*".

This program is of the aim of helping single mother and their children. This program that will be carried out by four support panel. Our of them is Panel *Sokongan Kelompok Dan Pembimbing Ibu tunggal* chairman by Prof. Dato' Wan Halim Bin Othman. These will co-ordinate training, motivation, self confidence, and self-image so that single and their children will have resolve and confidence to take challengers. This group certainly needs the support of society as well as the

community leaders. However there are leaders that put a side the role of NGOs especially the single mother association. The support co-coordinator comprises those leaders who have been given 11 days training. It is acknowledged that the training was not adequate to be high-caliber councilors.

Most councilors or leaders work voluntarily and there are also those who not only give assistance but also go beyond to alleviate their social problem. This is getting worse. A new case that involved social elements is '*sumbang mahram*'. As an example of successful support group is *Kelompok Sokongan Wanita Ikram, Ikatan Ibu Tunggal Islam (IBU)* in Sepang and '*Sayangku*' in Sepang also. The organization have coordinated many cases amongst them are cases involving single mother, home violence, juvenile delinquents, youth problem, misdemeanors students, run away from home, polygamy, mental patients, victims of rape and the last one is incense '*sumbang mahram*'.

This issue is clearly connected with divorced single mother, widow as well as a single mother who has not been divorced where before divorcing. Their lives depend on the large part or fully on the husband's income. When death or family breakdown that cannot be avoided happened because most of them is because the husband had outside relationship, family violence, and incompatibility of the couple, income as the main issue, because the single mother now has lost financial support and was forced to face the reality to shoulder life own cost and the children.

Example of case 1: Single Mother Widow Situation

A single mother is a member of an association has lost a shelter (home). Has been harassed after the husband's death. She live a squallier house but how facing the problem that the home will be demolished. The associations certain that there are many more unreported cases that do not reach them in the same situation. To live in squallier house will expose them the dangers like fine and accidents. Albeit, social thereat like rape, molesting, and disease so in the problem they have to rent a small room is exposed to all sorts of threat mentioned. Including incense '*sumbang*

mahram' because the brother or system line in one room. Most of the single mothers face the problem of accommodations or house. Attention must also be given to single mother who are not suitable to live the children or being left by the children.

One the challengers facing the single mother in financial problem. Single mother left by the husband is usually lack of money to feed the children. For this reason, they must think hard how to feed her well. Economic strength and financial freedom are the two things that need attention by single mother. (Rohaty Mohd Majzub & Muhamad Rais Abdul Karim, 1999)

One other crystal-clear problem is emotional disturbances such as the pressure received by them death of husband, divorce, illegal mangle or not yet being divorced. Among the pressure are;

1. Husband Pressure

Pressure due to misunderstanding from husband and divorce that can result in more serious problem to those when face household terrorism.

2. Family Pressure

Not accepted by family members.

Example of case 1

A single mother lost her husband cursed by the in-laws family, whereas properties like furniture, electrical equipments was taken by them who claim is theirs.

Example of case 2

A divorced woman in most Chinese families is not a good issue. However, there are parents who cannot accept reality that their daughter in divorce and will always blame the daughter. Besides that, most of them cannot announce the divorce for fear of helping the good name of the family.

3. Economic Pressure

As mentioned above, the single mother whose deceased husband or divorcee had to feed her and children. Alone where try having to be forced to find jobs to get suitable jobs, work pressure and work competitiveness as well as skills.

4. Children's Pressure

Single mother also face 'self depressed' situation where they regrettable because they cannot give or serve the family or children well. Stress will become worst when involving conflicts of custody. Those single mothers who are not a capable are forced to let custody as the children to the husband. (Ahli Jawatankuasa Persatuan Ibu Tunggal Spring Malaysia, 2002)

Mohd Jamil Yaakob 1998 said that economic problem is the main challenge for them. For the wives who has always a housewife is not solve thing, easy for them to enter the labor market as the solo feuded, the majority of them get small income.

According to Rohaty and Muhammad Rais 1999, claim that emotion is the second challenge for single mother. When a person is divorced and following that as single mother, she will certainly be emotionally over stressed-out. Emotion is part of human and humans not only using intellect but need emotional fitness. We also said, single mother will certainly and need to have control her stress in her life.

Stress is a psychological and psychological reaction, if taking place it in balances that arise between nature of claim in her and the ability to fulfill the above claim. Stress cannot be avoided in our life. Stress is adaptive response. Stress in our body reaction and happening that come emotional disturbances. They also think stress can exist in many form such as expectation stress, situation, chronic stress and existed stress. For single mother facing expectation stress means stress because thinking of her future and also unforeseen thoughts. They are worried about their future and the children. Chronic stress is that happen in the long future and continuous. It happens of not being able to take control. The single mother will still feel the lost of the husband. '*silam stress*' is the built up tension because we refuse

to forget all memory. Stress can be divided in two categories. Firstly, good stress or positive, secondly, negative or bad. Good stress will motivate us, will stimulate you to achieve life's dreams and doing for our well-being or comfort. Single mother who are always aware by it, her profession and happiness will strive to bring up her children feel the positive stress.

Example of case

Aminah regards the happiness she has build with Azman in sold. They have all the physical wealth, finance, beautiful home, posh car and able to travel around the world. Aminah who because has been a nurse, stopped work after having a first child, Rusni. Aminah has become an attentive a mother to the cute child when she ignored the husband. In the same time, the husband has started having relationship with her private secretary. One day, Aminah came home earlier after visiting the grandmother from his village. She was shocked when she found the husband with the secretary together in her bedroom. Long argument prevailed and finally ended in divorce. Now, Aminah is worried, sad disappointed. She feels worried on her future and the child and having no money.

The single mother association of Malaysia 2002 said that many single mothers in the association are also saying that because they cannot solve their emotional problems, so, they can give enough attention to the children when there are send their children to be adopted by others or orphan ate. The effect is that this gives rise to deep effect not only to the society, forming a problem juvenile group in society as well as mother-child problems. Most of association members face misunderstanding especially with their children approaching teenagers.

The most vital challenge, of single mother is to be sure of their children's smooth development. If father and mother has been cooperating to bring up the children after divorce, the mother life is tested in their approach to manage their children without support that they usually had by father. (Rohaty & Muhamad Rais, 1999) When the wife is aware that the husband had left her and was having intimate relationship, so it is normal for the wife to feel sad. The disappointment can