

Financial, Legal and Psychosocial Challenges of Single Mothers: A Sociological Study

Dr.G.K. Venugopal

Associate Professor of Sociology, Government First Grade College, Nanjangud, Mysore District – 571301.

Abstract—Well-educated career women desire to be single, considering their desire for independence and career growth as well as the weakening psychosocial consequences of marriage, divorce, separation, and the death of a spouse. Actually a single working mother after a marriage ends due to a divorce or strained relationship can be emotionally and psychologically demoralizing, often requiring the added responsibility of childcare. Being single has gradually increased over the past few years for several reasons. Raising a child alone with persistent feelings of tension, guilt, and fear of being alone is overwhelming for a single career woman. Lack of a support system, legal matters, and financial hardships make it more difficult to invest in the quality rearing of children. Despite all these hardships being gracefully undertaken by single women, they often compromise their sense of self-esteem, self-respect, and self-confidence due to social dissatisfaction. Being stigmatized, defamed, and mistreated due to their single status, single women's journey is made more vulnerable due to stereotypical opinions and criticism. Research indicates that education, employment, and financial literacy have brought changes in the attitude and desire for women to stay happily single. Despite social pressures, women have developed better coping skills, and they have been able to create safe havens for themselves and their children. Women today have a broader perspective, and their focus is not on the pain of singlehood but instead on the opportunities and possibilities they have to develop their social identity, economic security, and freedom, with a motivation to pursue their lives independently with grace, dignity, and self-respect. This study includes an examination of the causes and sufferings of single mothers, especially in patriarchal Indian society. In an effort to develop constructive interventional approaches, it also identifies the financial, legal, and psychosocial challenges of single parents and their children due to discriminatory societal attitudes.

Index Terms—Single Mother, Financial Hardships, Discriminatory Societal Attitudes, Parenting, Nurturing Children

I. INTRODUCTION

Parenting is a skill where both father and mother work collectively to help their children for existence and independence. In the present scenario, the task of parenting is a problematic one. In order to provide a quality life to children, both parents devote their maximum time, effort, and resources into the task of parenting. Nevertheless, nurturing children single-handedly is a difficult process both financially and psychologically. Single mothers often found themselves in pain and sorrow due to a lack of support from family and society. The status of women in ancient India was quite high esteemed; however, it gets deteriorate with the time and the mentality of people towards women. The status of women in the Vedic period was good. The place of women was higher than men, and they have respect and honor. They were completely free to decide their path in life. However, later to the Vedic period, the condition of women started declining, and many evils emerged in Indian society, e.g. Sati system, child marriage, restrictions on widow remarriage, etc. This declined women's status. From Manu Smriti, women are considered lower than men and an object of house. There was no improvement in the status of women till the Mughal period, but as the British period started, minute improvement brought in the status of women upward. In the modern period, women have all rights related to all spheres of life. However, due to wide corruption, traditional and social norms and weak implementation of the laws and schemes, many of these rights remain only on the papers, especially for

poor and illiterate people. It seems that despite having rights. Single parenthood is a phenomenon that has always been in existence and is as old as mankind.

There has been an extreme increase in the number of single-parent families in the recent past following medical advancement such as Artificial Reproductive Technologies, in vitro fertilization IVF and surrogacy, as well as lifestyle choices to remain single or unmarried, and other reasons such as divorce, widowhood, and flexible single parent adoption regulations, among others. Historically, the death of a partner was a common cause of single parenting. At certain times wars might also deprive significant numbers of families of a parent. Improvements in sanitation and maternal care have decreased mortality for those of reproductive age, making death a less common cause of single parenting.

II. DEFINITION OF SINGLE PARENT

According to Dowd Nancy (1997), a single parent is a parent, not living with a spouse or partner, who has most of the day-to-day responsibilities in raising the child or children.

Single-parent families may be defined as —A family comprising of a single mother or father having their dependent children. The single-parent family is created in several ways, the death of one parent, divorce, separation, and neglect.

Who is a Single Mother/?

Women who are parenting in the absence of a biological father in the home may be doing consequently because of divorce, marital separation, widowhood, termination of a sharing relationship, the breakup of a short-term or long-term non cohabiting relationship, or from sperm donation to a heterosexual woman or a woman in a two-parent lesbian relationship.

Significance of Single Parenting

The role of a single parent is not an easy subject, especially when women head the family. The difficulty of a single mother is related to the upbringing of children, their future, and setting down in life. Till the time children get married and or get jobs, they are dependent on the single parent. A single mother is, who has a dependent child or dependent children and who is widowed, divorced, or unmarried. As a single mother, she has sacrificed her social and financial independence. Even a single mother feels

bitter about her marital loss. They carry many responsibilities on their shoulders as mothers. They faced problems like social, emotional, and economic difficulties. The financial problem was the main hurdle for the majority of single mothers will feel lonely, helpless, hopeless, lack of identity, and lack of confidence. These stresses lead to different mental health problems like depression among single mothers. The study of single mothers is important because it will focus on the challenges and issues faced by single mothers and their socio-economic status. The present study is meant to provide meaningful importance for policymakers and other stakeholders who are involved in areas of improvement of socio-economic livelihood of single mothers and their children in particular. Above all, it will provide a noble road in attracting many resources and intervention ventures which is supported by organizational responses that are guided and shaped by international, regional, and national standards. It will have an area in igniting further researches and mobilizing resources which brings practical utility by ultimately answering questions that are related the two main values of humanity that is; considering socio economic needs as a universal human need which in turn helps to promote socio-economic justice.

III. REVIEW OF LITERATURE

To convey out an in-depth study of the problem of single mothers, we need to study the prior researches that have been done in this area.

Jayakody, R., & Stauffer, D. (2000), in their study suggest that mental health problems among single mothers deserve greater attention as a barrier to self-sufficiency and highlight the need for more effective intervention and treatment efforts to improve economic and social outcomes

Biblarz, T. J., & Gottainer, G. (2000), in his study on the Family structure and children's success: A comparison of widowed and divorced single-mother families. Compared with children raised in single-mother families created by the death of the father, children raised in divorced single-mother families have significantly lower levels of education, occupational status, and happiness in adulthood.

Keating, R. et al. (2004) attempted to describe the Needs, concerns, and social support of single, low-income mothers and to evaluate social support

mechanisms these mothers valued during the transition to parenthood. The qualitative analysis consisted of word and context interpretation from focus group data.

MacCallum, F., & Golombok, S. (2004), in their Data were obtained from mothers and their young adult children through standardized interviews and questionnaires. The findings of this study showed that children raised by solo heterosexual mothers or lesbian mothers from infancy continue to function well as they enter adulthood

Swain, P., & Pillai. V. (2005), in their study showed that being a widow increases the likelihood of being a household head compared to the likelihood of household headship among the divorced and the separated in India. This study provided some evidence on the continuing social discrimination against widows in India.

Campbell, C. et al. (2005) studied to focus group questions were organized around social support theory to gather information. The following themes evolved from focus group discussions: (a) social support, (b) personal barriers to success, and (c) system barriers. As a result, Community, health nursing strategies were identified that include assessme

Ciabattari, T. (2007) examined that social capital reduces unmarried mothers' reports of work-family conflict, especially for low-income women. Also, mothers who report high levels of work-family conflict are less likely to be employed. However, even at high levels of conflict, low-income women are more likely to be employed.

Legal Acts of Single Mother

1. Article 21 The wife has a fundamental right under the Constitution of India Right to Life, to use any name including her married one.
2. The Guardian and Ward Act. 1890: This act specifically serves to define guardianship relationships between adults and minors, as well as between people of all ages and their respective property.
3. Hindu law 1956: Under this law, a mother, is also a deemed natural guardian in the absence of the father.
4. Special rights to single mother: Honorable Supreme court of India held some rights specially to single mother, which are as follows:
 - a. Right to privacy of the mother.

- b. Right to the child to know the identity of his/her parents
- c. The SC, in a landmark 1999 judgment, spelled out a situation where a mother, too, would be a natural guardian: if the father is indifferent to the child.
- d. An independent mother can raise her child, and the legal recognition of a deserting father is not required.

7. Application for issuance of a birth certificate by an unwed mother. As per the judgment, the mother is the sole legal guardian of the child without the permission of the father (unwed mother).

IV. THEORETICAL FRAMEWORK OF SINGLE PARENTING

Psychoanalytical Theory: Sigmund Freud (1890) for his significant contribution to the field of psychology Freud is considered as the father of psychoanalysis. His theory explains human behavior he has implies that the human psyche is by nature pleasure-seeking. in his theory he has described that certain aspects of your personality are more primal and might pressure you to act upon your most basic urge. Other parts of personality work to counteract these urges and strive to make you conform to the demands of reality.

.Statement of the Problem

Parenthood is a tougher task, even under the best of conditions. So, being a single mother especially in our society is tough tasking. This is because, with one parent, the challenges are manifold. The negative effects of single parenting are far-reaching consequences, because it does not only affect the parents; it also affects the children predominantly. The effects are more distressing on the part of the children because single parenthood leaves them with deep scars and wounds. Being a single mother is a very hard and challenging task in Indian society. The major problem in this research is to study the challenges of single mothers parenting child upbringing in Mysore city. Over the past few years, researchers have observed that the number of current social problems in India has increased, with the most prevalent area being the presence of single-parent families. Many of these families in the community struggle to make ends meet and are unable to provide stable support in their households. As a result of this, their homes become broken, confusion and being a single mother; they are

unable to function properly as they are left alone to raise their child/children.

V. RESEARCH METHODOLOGY OF THE STUDY

The research paper is rallied on Primary and Secondary data. The research study is undertaken in Mysore city, Karnataka in the month of April 2026. Primary data is collected after speaking with 30 Single Mothers who faced hardship in their life. Interview scheduled method is used to collect data from the Single Mothers. The secondary data is also used in the research paper. The Secondary data collected from the books, magazines and journals. The research paper is a descriptive one.

Issues and Challenges of Single Mothers faced in the Society

1. Societal Stigma faced by the mothers: Traditional Indian family structures is male oriented society. Out of 30 women respondents 25 of them consisting of 83% lamented that being Divorced, separated, or unmarried single parents often face harsh social denial, isolation during community events. Even during family festival period also these single mothers are not entertained and allowed to participated in the Pooja and sacred programs
2. Legal and Bureaucratic Hurdles: Steering the legal system is notoriously difficult task. Out of 30 single mothers, 20 of them consisting of 66 per cent viewed that they are facing bitter battles in securing the custody right of their kids. Matters related to sole guardianship, property rights or to get passports they are facing extreme difficult conditions. The women replied that questions posed by the officials, in-laws, school principals are squeezing their hearts.
3. Economic Strain: Households headed by single mothers, in particular, are highly vulnerable to economic hardship. Out of 30 single parents, 28 of them consisting of 93% opined that after separating or losing their husbands they are facing acute problem of money. The women grieved that their children are growing fast due to the problem replied that Balancing the demands of a full-time career with sole childcare responsibilities often means having to pass up career growth, and accessing reliable, affordable childcare in cities

like Bengaluru, Mumbai, or Delhi remains a major hurdle.

4. Emotional and Psychological Stress: Juggling the competing responsibilities leads to severe burnout, guilt, and social isolation. Out of 30 respondents 27 of them consisting of 90% per cent replied that they are facing psychological distress and anxiety. The single mother replied that after the death of their husband they feel lonely and the close relatives are not supporting them during their difficult days.
5. Impact on Children: Single mothers are feeling the pinch of bitterness in the behavioral problems in the children attitude. Out of 30 women respondents 25 of them consisting of 83% per cent complained that their kinds are facing difficulty in emotional regulation, accompanying with that of lower academic performance. The single mothers criticize that due to the emotional stress within the household they have developed the habit of negligent, anger and frustration at home. The absence of an extended support system can lead to a reduced sense of belonging and difficulties navigating peer relationships.
6. Problem cash shortage: Single parents, especially mothers find a sudden drop in their lifestyle. The single mothers say money seems to play hide and seek. Out of 30 single mothers 28 of them consisting of 93% per cent replied that surviving on a single income and bearing all the expenses and saving some for a rainy day will put full stops to most mediocre and bigger expenses and make them seem as extravagant and unnecessary. A decent house and a maid/nanny, field trips, catching a movie with friends, expensive clothes are a thing of the past. Often, you will find yourself counting pennies by the mid-month and some of the jobs still pending. Such families find it challenging to build moveable and immovable property or save enough for the future. Sometimes, the children find it challenging to cope with sudden lifestyle changes and could resent the parents for it.
7. Decreased quality time: Out of 30 single mothers 15 of them consisting of 50% per cent **replied that** due to the lack of time, the mothers find lesser time to play with their kids. The mother also responded that they also find very lesser time to answer the kinds questions like friends, safe

touch, bullying etc. The single mothers lamented that daydreaming, relaxing, watching movies, television operas, could be a far cry from the reality. The stress could leave you feeling tired and in dire need of extra sleep. Often, health suffers as physical fitness, nutritional needs and timely medical interventions – especially for yourself, get less priority.

VI. SUGGESTIONS TO IMPROVE THE LIFE OF SINGLE MOTHERS

1. Provide Direct Cash Benefits to single mothers: Register for the Griha Lakshmi Scheme for a guaranteed monthly financial aid of ₹2,000 as the head of the household
2. Entrepreneurship & Skill Loans to single mothers: The Udyogini Scheme provides subsidized, collateral-free loans up to ₹3 lakhs for income-generating activities to help you start your own business.
3. Maternal & Child Health: For pregnant or lactating mothers, apply for the Pradhan Matru Vandana Yojana (PMMVY) to receive direct cash incentives for your first living child.
4. Build a Co-op Network: Connect with local family members, neighbors, or other single parents to establish a childcare rotation. Sharing school drop-offs or after-school care provides built-in rest periods for you.
5. Seek Local Support: Reach out to the Mysore Child Development Project Officer to connect with local women's self-help groups under the DAY-NRLM mission for peer support and micro-credit opportunities.
6. Consistent Routines: Set fixed times for meals, homework, and bedtimes. This gives your children security and prevents you from feeling overwhelmed by endless daily tasks
7. Teach Life Skills: Focus on teaching fundamental self-government skills—such as accepting "no," following instructions, and disagreeing appropriately. This reduces behavioral conflict and builds resilient, independent children
8. Free Legal Aid: Free and fair legal must be provided to the Single Mothers. Utilize the free legal aid clinics run in association with the Karnataka State Legal Services

Authority located at the Child Development Project Officer (CDPO) offices.

9. Helplines: Remember that single mothers can immediately dial the Universal Women's Helpline at 181 for emergency assistance or domestic violence support.

VII. CONCLUSION

Single mothers are women who raise children without a spouse. There can be different reasons for the mother to be single. The most common are being divorced, widowed, or separated. There are some who opt not to get married but to adopt a child. The mother has to provide for the child emotionally and financially, which can cause a lot of stress for her. According to the 2011 Census of India, there were 13.7 million single mothers in the country. This figure may be under-reported, as there is a stigma attached to being a single mother. About 42% are widowed, 39% are divorced, and 19% are separated. Single mothers are reported to be more prevalent in urban areas than in rural areas. 60% of single mothers live below the poverty line. Most of the single mothers have lower levels of education, with about 30% not even completing school. The average number of children is 1.6 per mother. With the social stigma attached to being a single mother in India, it could be extremely stressful for her. Many women face judgement and discrimination from society. This is even more true in rural India. Single mothers may be blamed for their situation and shamed for not being able to keep their families together. They may be seen as immoral or promiscuous. Widowed women are seen in bad light for no fault of theirs. Without a partner or family support, single mothers may feel isolated and alone. They may not have anyone to turn to for emotional or practical support, which can be challenging.

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