

SINGLE MOTHERS AND SOCIAL POLICY EXCLUSIONS: NAVIGATING WELFARE SCHEMES IN URBAN INDIA

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ABSTRACT

Single mothers — including divorced, widowed, deserted, and unmarried women — constitute one of India’s most economically vulnerable yet institutionally invisible populations. In urban contexts, their vulnerability is compounded by the absence of extended family support, high cost of living, precarious employment, and systemic exclusions from social protection schemes designed with the normative two-parent household in mind. This paper examines how single mothers in urban India experience structural exclusions from flagship welfare programmes including PM Awas Yojana (PMAY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), PM Jan Dhan Yojana, and the National Social Assistance Programme (NSAP). Drawing on secondary data, policy analysis, and relevant literature, it identifies documentation barriers, bureaucratic discretion, caste and marital-status stigma, and urban-rural policy design gaps as key mechanisms of exclusion. The paper further argues that social workers are uniquely positioned to function as policy mediators and advocates for single mothers, bridging the gap between entitlement and access. A Social Work Advocacy Model for single mothers is proposed, with implications for policy, practice, and professional education.

Keywords: *single mothers, urban poverty, social policy exclusion, PM Awas Yojana, MGNREGA, social work advocacy, welfare schemes India, women’s rights, policy mediation, structural exclusion*

1. INTRODUCTION

Single motherhood in India is not a monolithic experience. It encompasses the widowed woman in a peri-urban slum whose husband died of occupational illness; the woman deserted by her husband who retains no formal legal recognition of her marital status; the survivor of domestic violence who fled a marriage but has no divorce decree; and the unmarried mother who gave birth outside the sanction of legal matrimony. What these women share is a structural position of heightened vulnerability, compounded by the near-universal invisibility of their specific needs within India’s social policy architecture [1].

India’s flagship welfare schemes — PM Awas Yojana, MGNREGA, the Public Distribution System (PDS), PM Jan Dhan Yojana, and the National Social Assistance Programme — collectively represent the government’s most significant social protection commitments. Yet each was designed with implicit assumptions about household composition, documentation norms, and administrative procedures that systematically disadvantage single mothers, particularly in urban settings where informal living arrangements, absence of patta (land title), and migrant status create additional layers of exclusion [2].

Social workers — as practitioners occupying the interface between citizens and the state — are uniquely positioned to challenge these exclusions. As policy mediators, they can translate entitlements into access. As advocates, they can challenge discriminatory implementation practices and push for structural reform. This paper examines the mechanisms of exclusion facing single mothers in urban India, analyses the policy design gaps that produce them, and proposes a Social Work Advocacy Model for bridging the gap between formal entitlement and lived access.

2. SINGLE MOTHERS IN URBAN INDIA: DEFINING THE POPULATION

Census 2011 data indicates approximately 23 million single-parent households in India, with women heading the overwhelming majority. In urban areas, single-mother households have increased significantly, driven by male migration, rising divorce rates, domestic violence-driven separations, and decreasing stigma around unmarried motherhood in some urban communities [3]. However, these official figures significantly undercount the actual population, as many women in de facto single-mother situations — deserted women, women in abusive marriages who manage households alone, and women whose husbands are migrant workers with no meaningful household contribution — are not captured in formal single-parent household data.

Category	Defining Characteristics	Urban-Specific Vulnerability	Documentation Challenge
Widowed	Husband deceased; may have legal inheritance rights	Eviction by in-laws; loss of housing; single income burden	Death certificate required; succession disputes
Divorced	Legally dissolved marriage; may have custody and maintenance orders	Non-enforcement of maintenance; housing insecurity	Divorce decree needed; often delayed by court backlogs
Deserted	Husband absent without legal separation; marital status ambiguous	No maintenance; no legal recognition of single status	No document proves desertion; excluded from widow/divorced categories
Separated (Domestic Violence)	Fled abusive marriage; may lack PWDVA protection order	Shelter insecurity; fear of retaliation; no legal address	No official separation document; address proof lacking
Unmarried Mother	Child born outside legal marriage; social stigma highest	Employment discrimination; housing refusal; social ostracism	Father's name absent from documents; scheme eligibility questioned

Table 1: Typology of Single Mothers in Urban India — Characteristics, Vulnerabilities and Documentation Challenges

3. STRUCTURAL EXCLUSIONS FROM FLAGSHIP WELFARE SCHEMES

India's welfare architecture rests on a series of assumptions — about household structure, document availability, tenure security, and residential stability — that are systematically violated in the lives of urban single mothers. The result is a form of exclusion that is rarely explicit in policy text, but pervasive in policy implementation [4].

Scheme	Stated Eligibility	Exclusion Mechanism for Single Mothers	Impact
PM Awas Yojana – Urban (PMAY-U)	EWS/LIG households; preference to women co-owners	Requires land title or patta; urban single mothers in rented/informal housing lack tenure. Female ownership clause requires male co-applicant in many states' implementation	Exclusion from housing benefit; continued insecurity in rented slum housing

Scheme	Stated Eligibility	Exclusion Mechanism for Single Mothers	Impact
MGNREGA	Rural households; 100 days guaranteed wage employment	Scheme is rural-only; urban single mothers entirely excluded. Migrant women who move to cities lose entitlement in origin village	No employment guarantee for urban poor women; forced into informal, exploitative labour
National Social Assistance Programme (NSAP) – Widow Pension	Widows from BPL households; age 40+ in many states	Age thresholds exclude young widows; deserted and divorced women ineligible; BPL card requirement excludes many urban migrants without ration cards	Young widows and deserted women left without any income support
PM Jan Dhan Yojana (PMJDY)	All unbanked adults; zero-balance accounts	Requires Aadhaar with current address; single mothers in informal/rental housing lack stable address proof; migrant status complicates Aadhaar linkage	Inability to access DBT transfers; excluded from cash welfare delivery
Public Distribution System (PDS)	Households with ration card; BPL/Antyodaya categories	Ration cards often in husband’s or in-laws’ name; migrant women not transferred to urban ration shops; One Nation One Ration Card implementation incomplete	Food insecurity; inability to access subsidized grains
PM Matru Vandana Yojana (PMMVY)	Pregnant and lactating women; first child (revised to all children)	Requires husband’s Aadhaar in original implementation; unmarried mothers systematically excluded in several states’ implementation	Maternity benefit denial to most vulnerable mothers

Table 2: Flagship Welfare Schemes — Stated Eligibility, Exclusion Mechanisms and Impact on Urban Single Mothers

A single deserted mother in an urban slum may simultaneously be ineligible for housing support (no land title), income support (deserted, not widowed), food security (ration card in husband’s name), employment guarantee (urban resident), and maternity benefit (husband’s Aadhaar absent) — excluded from every major welfare pillar despite belonging to the most economically precarious households in urban India [5].

3.1 Cross-Cutting Mechanisms of Exclusion

Analysis of the scheme-wise exclusions above reveals four cross-cutting structural mechanisms that operate across multiple programmes simultaneously.

First, documentation barriers: India’s welfare architecture rests on a documentation infrastructure — Aadhaar, ration card, BPL certificate, land title — that presupposes household stability, legal marital status, and administrative legibility that many single mothers, particularly recent urban migrants and domestic violence survivors, simply do not possess [6].

Second, marital-status gatekeeping: Most income-support programmes differentiate between categories of single women — widows, divorcees, deserted women — but implement these distinctions inconsistently and punitively. Deserted women, who constitute a large portion of the single-mother population, fall into a legal no-

man’s-land: married in law but functionally single in practice, qualifying for neither widow pensions nor divorced women’s benefits [7].

Third, urban-rural policy design bias: Flagship livelihood programmes, most notably MGNREGA, are explicitly rural in design. Urban single mothers are left without equivalent employment guarantee provisions, despite facing higher costs of living and weaker informal safety nets than their rural counterparts [8].

Fourth, bureaucratic discretion and caste stigma: Implementation is mediated by frontline bureaucrats — ward officers, ration shop owners, ASHA workers, bank correspondents — whose discretionary decisions are shaped by gendered and caste-based assumptions about deserving and undeserving poor. Single mothers, particularly those perceived as having transgressed sexual norms (unmarried mothers, women who fled marriages), face documented discrimination in scheme access [9].

4. SOCIAL WORKERS AS POLICY MEDIATORS AND ADVOCATES

Social work’s dual mandate — to support individuals in navigating systems and to transform the systems themselves — positions the profession as uniquely suited to addressing the exclusions documented above. The social worker’s role with single mothers encompasses three overlapping functions: direct service and case advocacy at the individual level; community-level facilitation and collective advocacy; and macro-level policy advocacy and systemic reform engagement.

Level of Intervention	Social Worker Role	Key Activities	Expected Outcome
Micro Individual & Family	Case Advocate & Policy Mediator	Welfare rights assessment; documentation assistance (Aadhaar, ration card, BPL); legal aid referral for maintenance, custody, property; accompaniment to government offices; grievance filing at Jan Suvidha Kendras	Individual scheme access; legal entitlements enforced; reduced administrative burden on vulnerable women
Mezzo — Group & Community	Group Facilitator & Community Organizer	Single-mother support groups for peer learning and mutual aid; community-based welfare rights camps; linkage to SHGs and federations; collective documentation drives	Collective knowledge of entitlements; reduced isolation; SHG-linked economic support; community voice
Macro — Policy & Systemic	Policy Analyst, Lobbyist & Research Advocate	Evidence documentation of exclusion patterns; submission to Parliamentary Committees; engagement with National Commission for Women (NCW); advocacy for urban employment guarantee; IATSW position statements; media and public interest litigation support	Policy reform; scheme redesign; inclusion of deserted/unmarried mothers; urban livelihood guarantee; systemic accountability

Table 3: Social Work Advocacy Model for Single Mothers in Urban India — Three-Level Framework

4.1 Direct Practice Competencies Required

Effective social work practice with urban single mothers requires a distinctive competency set that bridges direct service, legal knowledge, and systems navigation. Social workers must be conversant with key welfare

scheme eligibility criteria and documentation requirements; familiar with PWDVA provisions and legal aid referral pathways; skilled in trauma-informed practice given high rates of domestic violence among the population; and capable of digital navigation support as government services increasingly shift to online portals. Critically, social workers must also recognize and actively counter their own potential to reproduce the judgmental attitudes toward single mothers that characterize much of the bureaucratic environment these women navigate.

4.2 Group Work as a Collective Advocacy Tool

Single-mother support groups, facilitated by social workers with a dual focus on psychosocial support and welfare rights education, represent a particularly effective intervention model. Groups serve both therapeutic functions — reducing isolation, building self-efficacy, providing peer validation — and practical functions — pooling knowledge of scheme access routes, collective accompaniment to government offices, and joint grievance redressal. The Majlis model in Mumbai, which organizes women experiencing marital breakdown into collective legal aid support groups, offers a relevant example of how community-level legal empowerment can be structured through group work principles [10].

5. POLICY GAP ANALYSIS AND RECOMMENDATIONS

Policy Gap	Affected Group	Current Situation	Recommended Reform
No urban employment guarantee equivalent to MGNREGA	All urban single mothers; ex-MGNREGA migrants	PM SVANidhi and Smart Cities programmes insufficient; no wage guarantee	Enact Urban Employment Guarantee Scheme; extend MGNREGA portability for migrant women
Deserted women excluded from all single-woman pension categories	Deserted women; women in informal separations	NSAP Widow Pension restricted to widows; no deserted women category	Create ‘Single Women’s Pension’ category in NSAP covering all categories; reduce minimum age to 18
PMAY-U excludes women without land title or patta	Urban renters; slum dwellers; migrants	Patta/land title required; single mothers in informal housing systematically excluded	Rental housing subsidy for single mothers; relax land title requirement; in-situ slum rehabilitation with single-mother priority
Documentation barriers block DBT and scheme access	DV survivors; migrants; informally separated women	Aadhaar address rigidity; husband’s name requirements in several schemes	Self-declaration as eligible single mother; mobile Aadhaar enrolment; document support centres at One-Stop Centres
PMMVY excludes unmarried mothers in practice	Unmarried mothers; most marginalized category	Husband’s Aadhaar requirement; implementation bias against unmarried women	Amend PMMVY guidelines to explicitly include single mothers; remove husband’s Aadhaar requirement nationwide
No dedicated urban welfare case management for single mothers	All urban single mothers	ULBs have no dedicated single-mother welfare officers; fragmented service delivery	Appoint Social Work Officers with single-mother caseload at Urban Local Bodies; integrate with One-Stop Centres

Table 4: Policy Gap Analysis and Recommendations for Single Mothers in Urban India

6. DISCUSSION

The analysis reveals that the exclusion of urban single mothers from India's flagship welfare schemes is not accidental or incidental but structural — embedded in the design, documentation requirements, and implementation cultures of programmes that were built around the normative assumption of the male-headed, two-parent household. Addressing these exclusions therefore requires interventions at multiple levels simultaneously: individual scheme access supported by social work advocacy; collective empowerment through group work; and macro-level policy reform that redesigns schemes to be inclusive by default rather than exclusive by assumption.

The social work profession's contribution is not limited to service brokerage. Social workers who document patterns of exclusion systematically, publish findings, engage with National Commission for Women consultations, and support public interest litigation on behalf of excluded single mothers are performing a form of professional advocacy that is both ethically mandated and practically indispensable. The absence of an urban employment guarantee equivalent to MGNREGA represents perhaps the most glaring structural gap — one that disproportionately affects women who have migrated from rural areas following marital breakdown and who find themselves in urban spaces without the kinship networks, documentation, and informal safety nets that characterized their rural lives [11].

Intersectionality must be centred in any analysis and response. Dalit single mothers face compounding discrimination in scheme access, housing markets, and employment. Muslim single mothers encounter additional challenges related to personal law ambiguities and divorce recognition. Women with disabilities who are single mothers represent an almost entirely invisible group within policy frameworks. Social work practice and advocacy with single mothers must be grounded in these intersectional realities rather than treating single motherhood as a homogeneous category.

7. CONCLUSION

Single mothers in urban India inhabit an intersection of gender, poverty, and legal ambiguity that renders them among the most structurally marginalized yet institutionally invisible of all urban populations. This paper has demonstrated that their exclusion from flagship welfare schemes is systemic, multi-dimensional, and reproduced across the full spectrum of India's social protection architecture — from housing and employment to food security, maternity benefit, and financial inclusion.

Social workers, equipped with the dual mandate of direct practice and structural transformation, are essential agents in both bridging these gaps for individual women and dismantling the policy assumptions that produce them. The Social Work Advocacy Model proposed in this paper — operating simultaneously at micro, mezzo, and macro levels — offers a structured framework for this integrated engagement. Its realization requires investment in social work education that prepares graduates to navigate welfare bureaucracies confidently, professional bodies that take policy advocacy seriously, and a policy environment that treats social workers as legitimate partners in welfare system reform.

The constitutional guarantee of the right to life with dignity under Article 21, and the directive principles of gender equality and social justice under Articles 38, 39, and 42, demand that India's welfare state be redesigned

to see and serve single mothers in all their diversity. Social work has both the ethical obligation and the practical capacity to insist that it does.

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