

FORMAL AND INFORMAL SUPPORT FOR SINGLE MOTHERS: EXPLORING UNMET NEEDS AND CHALLENGES IN BRUNEI

Azizie Hilman Affandy
Faculty of Arts and Social Sciences
Universiti Brunei Darussalam
Email: ziziehilman1612@gmail.com

Norainie Ahmad
Institute of Policy Studies
Universiti Brunei Darussalam
Email: norainie.ahmad@ubd.edu.bn

ABSTRACT

Global data indicates that 101.3 million women are single mothers, facing financial hardships, care poverty, and stigma, thus requiring special attention to meet their specific needs. In the conservative and traditionally familial society of Brunei, divorce rates increased from 469 in 2013 to 593 in 2022, paralleling a rise in single motherhood. Yet, research on this demographic in Brunei is sparse, and the unique challenges, experiences and burdens confronting single mothers with dependents require closer inspection, in order for their needs to be adequately met. This study seeks to illuminate the unmet social support needs for childcare and related family challenges for a sample of single mothers with children in the country. Using semi-structured interviews with seven working single mothers, we highlight the lived experiences of single mothers and their unique vulnerabilities and challenges when compared to two-parent families, fostering the importance of understanding and addressing the specific unmet needs for social support for these women. While Brunei has strong informal familial support systems, our study reveals that exclusive reliance on them is problematic. Formal support refers to assistance provided by structured, official institutions and organisations, including government welfare services and professional services. Meanwhile, informal support refers to those provided by personal and community networks. Prevailing attitudes indicate a complex interplay of strength and shame, as women wish to be seen as independent without burdening or inconveniencing their families.

Keywords: *Single motherhood, childcare, unmet needs, social support, family, work*

INTRODUCTION

Single mothers refer to women who have children dependent on them, and are either unmarried, divorced or widowed. In recent times, there has been a global increase in single-parent households, with 84.3 per cent of them headed by women (United Nations Women, 2019). Various factors contribute to the high occurrence of single motherhood, such as the death of a spouse, divorce, adoption, and childbirth outside of wedlock (Coleman and Ganong, 2014). A flagship report based on data collected from 89 countries published by the UN Women in 2019 highlights that 101.3 million single mothers live alone with dependents (Bhatt, 2020). This indicates that many lone mothers worldwide are overburdened with raising their children alone and bear full accountability for their families' well-being. The unique positions of single mothers lead them to experience many vulnerabilities and challenges compared to two-parent families. Several studies on single motherhood have always identified economic challenges as the most significant issue single mothers face (Endut *et al.*, 2015; Glendinning *et al.*, 2015; Rahman *et al.*, 2022). This is due to supporting their children on a single income for their day-to-day expenses such as food, clothes, education materials, rent, and other necessities where current living costs are expensive. Furthermore, working single mothers also struggle to maintain work-life balance and childcare, thus required to spend more by sending their children to daycare institutions during working hours. This coupled with low education level, insufficient skills, and only being able to participate in low-income jobs, single mothers are highly susceptible to experiencing poverty than two-parent families (Nieuwenhuis and Maldonado, 2018).

There are also challenges of cultural stigma, where carrying the status of single motherhood is often viewed by society as a negative label. Raising children alone meant being unable to keep a spouse or being considered to be sexually promiscuous, or shaming mothers for raising a broken family for not being able to meet their specific needs (Simorangkir, 2015; Rahman *et al.*, 2022). Unfavourable attitudes from society would put them under significant mental strains and cause these mothers to want to be alone and are less likely to seek help or assistance due to perceiving single motherhood as a natural consequence, which indirectly worsens their burdens (Tomaro *et al.*, 2021). Dealing with the loss or absence of a partner while also managing the life challenges of parenthood alone causes significant emotional distress due to the pressure of meeting the needs of children and the expectations of relatives. There is also constant guilt about not being able to make adequate time with their children due to playing double roles as both mother and father (Simorangkir, 2015).

Because of the numerous challenges experienced by lone mothers, they require special attention to meet their specific needs to help minimize their overwhelming burdens (Glendinning *et al.*, 2015). Endut *et al.* (2015) argued that this specific group of women requires their own "specific studies and analyses" because if their needs are not met, both single mothers and their children will face many severe consequences. Hence, the need for social support from relevant institutions, families, and friends is pivotal to safeguarding single mothers' financial, physical, and emotional well-being. This paper thus focuses on single mothers because of the unique challenges and vulnerabilities that have been similarly argued by other authors, which are brought about by the

circumstances that these women find themselves in. Furthermore, there is a paucity in research and data on the lived experiences of such women in the context of Brunei Darussalam. This study therefore provides an exploration into this phenomenon and adds to the knowledge on alternative forms of family life and households in the country.

SOCIAL SUPPORT FOR SINGLE MOTHERS

Lin et al. (1979) defined the concept of social support as “support accessible to an individual through social ties to other individuals, groups, and the larger community” (p.109). Likewise, House (1981) also offers a similar definition but divides the form of social support into four different categories: (i) emotional (love, appreciation, and empathy); (ii) instrumental (providing aid and other physical assistance); (iii) informational (information on how to cope or to offer advice or suggestions for specific situations); and (iv) appraisal (offering feedback, giving affirmation and self-evaluation). Therefore, social support is an essential coping resource mainly utilized during stressful situations.

In the context of single motherhood, it is agreed that single-parent households experience many difficulties compared to two-parent families (Endut *et al.*, 2015; Simorangkir, 2015; Aw and Sabri, 2020; Harun *et al.*, 2020). Thus, single mothers are under significant stress of making ends meet and cannot function alone due to being overtasked by many responsibilities raising their family on their own and inevitably experience work-family conflict. Therefore, single mothers require emotional, instrumental, informational, and appraisal support as they generally experience many challenges. Because of this, solo mothers would adopt coping strategies by seeking various social support systems to minimize the burdens of single motherhood, as greater networks of social support were strongly correlated with better physical and mental health outcomes for single-parent families than those without (Hanson, 1986). In addition, solo mothers receiving social support are shown to have more direct control of their lives, handle their careers effectively, and be better parents raising their children.

In contrast, those without support experience long-term adverse effects on their wellbeing and health. These solo parents carry the total weight of parenthood without the assistance of a spouse, thus having no time for personal development such as improving their health, enhancing essential life skills, and lacking social life to relax (Jean Yeung and Park, 2016). A study in Malaysia by Endut *et al.* (2015) has shown that Malay single mothers utilize various social support systems, divided into formal and informal support systems.

FORMAL SUPPORT

Formal support systems are the existing support systems that involve support or assistance from governments, welfare services, expert individuals, NGOs, counselling services, and community networks such as religious organizations, community centres, and school systems. This definition is based on literature, where formal support systems are identified as critical for single mothers especially those with limited personal/informal support networks (Endut *et al.*, 2015; Glendinning *et al.*, 2015). Poorer and inexperienced single mothers with little to no social support network have no choice but to seek reasonable welfare assistance (UNDP, 2020). Although utilized for a short period, welfare support and counselling were identified to help achieve a form of stability by improving their living conditions by helping make ends meet, and offering self-improvement strategies that allow them to adapt to their new experiences (Richards and Schmiege, 1993; Nelson, 2000; Haleman, 2004).

For example, such government assistance includes monetary relief, housing assistance, or introducing programs that empower women in order for participants to become self-sufficient and improve their well-being. A study by Glendinning *et al.* (2015) conducted in Singapore showed that 40 out of 49 respondents received support from the Kindergarten Fee Assistance Scheme (KiFAS) by the Ministry of Education. The scheme helped pay school fees, purchase uniforms, books, and travel assistance to support children's education of those raised by single-parent families. Additionally, Singapore's single mothers with children below 18 years old are eligible for housing assistance under the Assistance Scheme for Second-Timers (ASSIST), where subsidized flats of 2 or 3-room apartments are in non-mature estates (Glendinning *et al.*, 2015).

Counselling help from professional workers proved to be an effective support method to help improve the mental well-being of these mothers and is considered to be one of the most utilized formal social support used by single parents in Malaysia (Abd Hamid and Salleh, 2013). The benefits of counselling services observed in Malaysia help deal with their emotional trauma and gain new skills in balancing work and family times and establishing financial management strategies.

The Persatuan Ibu Tunggal (Single Mothers Association) NGO in Malaysia offers emotional, informational, and instrumental help. This includes sharing contacts, expanding social networks, physical and emotional assistance, emotional encouragement, offering guidance and informational help regarding survival strategies, developing self-skill improvements, and training (Mulia, 2017). The participation of single mothers in some organizations offered them much informational support and assisted them in improving their lifestyle, and such social support has aided them significantly. Furthermore, guidance from the support systems was beneficial for working single mothers as proper consultations allowed them to become more knowledgeable, motivated, and well-informed, which helped better their lives (Abd Hamid and Salleh, 2013). In Brunei, financial aid, housing assistance, and vocational training programs are part of the formal support landscape offered to women in need, and are provided based on assessments and means testing. Although these services have been available for a while, the extent to which these programs are fully tailored and cater for the needs of single mothers under various circumstances (e.g. divorced versus widowed, different ages, varying number of dependents), as well as how these programs can be improved for greater accessibility and effectiveness are largely unknown.

While it is agreed that formal support has indeed helped reduce the burdens of single motherhood, results from Endut *et al.* (2015) have indicated that single mothers in their study were mostly dissatisfied with support from formal institutions. This is due to constraints such as tedious, bureaucratic procedures and taxing waiting periods before receiving welfare assistance. Thus, some of their children's needs were not met, which led to feelings of powerlessness and frustration. Furthermore, those who seek to extend the monetary assistance must regularly show proof of the details of their financial situations, which itself is a taxing procedure, especially when single mothers are constantly juggling childcare duties, employment, and self-development. There were also complaints of not having flexible timetable schedules to participate in community activities to be included in the social protection and welfare programs (an essential requisite) due to clashes with work hours and childcare duties.

While several legal options are available to assist single parents, Roddin *et al.* (2011) discovered that solo mothers with low education levels are unaware of or have poor knowledge of the available financial assistance channels. However, there are also instances where single mothers are aware of specific financial channels but choose not to seek help due to being able to manage without the additional financial support as they are employed. Some seek financial aid yet have rejected applications due to not meeting requirements. Their income levels were considered "feasible" for raising children, and they are still working, which prevents them from receiving or seeking monetary support (Glendinning *et al.*, 2015).

INFORMAL SUPPORT

Informal or internal support systems refer to the roles of families, relatives, friends, and neighbours. While Endut *et al.* (2015) observed that single mothers were disappointed with formal social support, the inverse can be said about informal support. Many were satisfied with family members and friends who supported them in many ways. Their findings showed that 40 percent of their respondents strongly agreed that they were pleased with their relationships with friends and family, and 88.7 percent of these single mothers also regularly share their thoughts and feelings to close friends and family members as a coping strategy. According to Abd Hamid and Salleh (2013), Malay mothers were more likely to confide with their friends and family instead of sharing their painful experiences with counselling or formal institutions due to close and mutual relationships and not requiring monetary costs. Furthermore, most single mothers (60%) also cope by spending time with their friends and family by joining activities unrelated to their daily problems (Endut *et al.*, 2015).

The positive role of families being an instrumental form of social support for single-parent families has been extensively researched by numerous scholars (Cohen and Wills, 1985; Richards and Schmiege, 1993; Nelson, 2000; Tran and McInnis-Dittrich, 2000; Lindwall, Bailor and Daly, 2011). The role of families, such as parents, children, siblings, or other relatives of single mothers, offer many forms of social support for their daily tasks, such as providing temporary financial assistance, childcare support, emotional support, offering a place to stay, and providing transportation services (Hao and Brinton, 1997; Nelson, 2000). Thus, family members are an essential resilient factor for low-income single-parent families to overcome many life challenges.

When discussing the role of families that are needed to support single parents, it is worth noting that the experiences of Asian solo mothers cannot be compared to those in western nations as many Asian features are unique in that region (Jean Yeung and Park, 2016). For instance, most countries in Asia are known for their higher percentage of extended families than Western nations, which would significantly alleviate the many burdens of solo mothers. Jean Yeung and Park (2016) assert, "the impact of one-parent family structure can be moderated by financial and psychological support from extended family members and the state to one-parent families" (p.3).

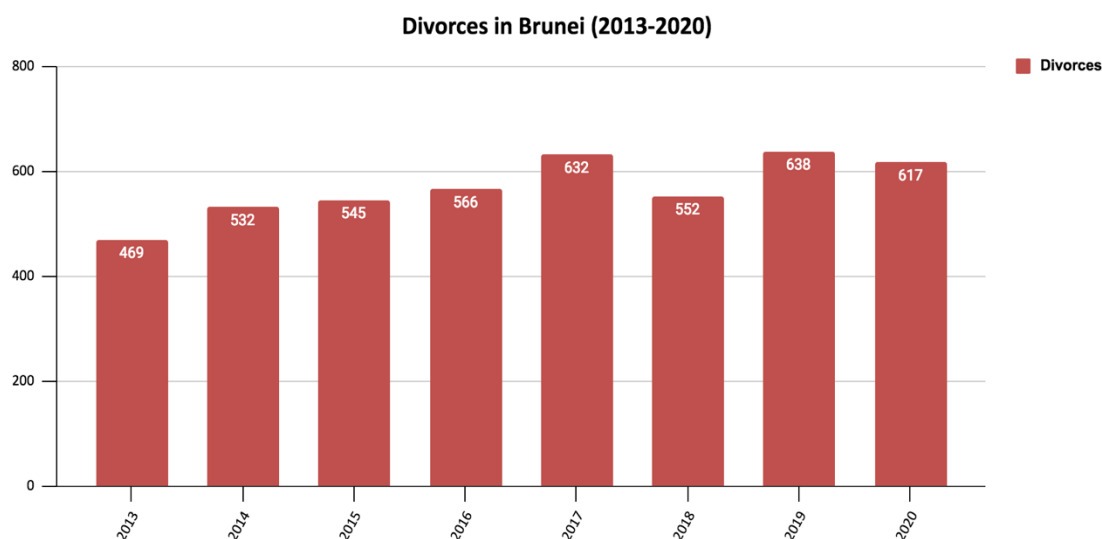
CONTEXTUALIZING SINGLE MOTHERHOOD AND SOCIAL SUPPORT IN BRUNEI DARUSSALAM

Brunei Darussalam is a small Islamic country situated on the north-western coast of Borneo in Southeast Asia. It has a total population of 445,400 persons in 2022, with an annual growth rate of 1.1%, and is constituted of 52.8% males and 47.2% females (DEPS, 2022). The country is divided into four main districts: Brunei-Muara, Tutong, Belait, and Temburong, in which Brunei-Muara is the most populated district with 322,400 persons (DEPS, 2022). As a small country, Brunei is characterized by having many extended households and is a close-knit society, where 'everyone knows everyone and looks out for each other' (Hassan, 2010). Brunei has often been characterized as a tiny Lilliputian country, a micro-state that has until now, remained below half a million persons, which comes with its unique sets of challenges for its evolving demographic profile - including that of women in the population, and their relationship to caregiving and work (Ahmad, 2023; Arifin and Ahmad, 2023).

Currently, not much is known about the prevalence and consequences of single motherhood in Brunei, as the topic itself is under-researched, with very few exceptions on the subject, notably: single motherhood and financial challenges (Affandy, 2023); single parenting and its effects on student academic performance in Brunei (Yaw, 2016), and single motherhood in relation to the practice of Muslim adoptions (Kamis and Ahmad, 2023). In addition, there are no official statistics readily available that can illustrate the total number or prevalence of single mothers currently living in the country. As a proxy, identifying the number of divorce cases in the last five years is a valuable indicator of the country's growing number of lone mothers. As shown in Figure 1, the Department of Economic Planning and Statistics (DEPS, 2020) highlights that Brunei Darussalam is experiencing a rising trend of divorces in recent years. This can be assumed as an important contributor to single motherhood, other than of course, widowhood and non-marriage. According to these statistics, a high number of divorces occurred in 2019, totalling 638 cases before decreasing to 617 in 2020. Based on the trend from previous years, it is assumed that divorce rates will still continually rise in the upcoming years. While data on widowed mothers are absent, it cannot be ruled out that these socially invisible women also require social support. Divorce in Brunei, particularly among Muslims, are enabled through the Islamic Family Law under the Laws of Brunei Cap 217. The number of divorce cases in 2021 seemed to fall however, to 409, but rose again in 2022 to 593 cases; which has led many to raise concerns about the 'collapse of the family institution' (Othman, 2023). Further, divorces in Brunei have been attributed to a

few commonly cited reasons, such as the 'lack of understanding between the couple, financial factors, husband failing to provide allowance, family interference, the wife refusing polygamy, and domestic violence' (*ibid.*).

Figure 1: Number of divorces in Brunei Darussalam from 2013 to 2020.



Source: Brunei Darussalam Vital Statistics 2020, Department of Economic Planning and Statistics (DEPS).

The figure above illustrates the number of divorces in Brunei from 2013 to 2020, which shows fluctuations in the number of divorces over the period, peaking in 2019 at 638 cases. The figure declined slightly in 2020, which could be reflective of the onset of the COVID-19 pandemic occurring in Brunei, as various changes in administrative services were disrupted during that time leading to more work-from-home situations, closures or reductions in operational activities such as court hearings, and overall delays in divorce proceedings. In an updated data set from the Brunei Darussalam Statistical Yearbook 2022, the number of divorces in 2021 further reduced to 433, but picked up again in 2022 to a total of 588 (DEPS 2023). Again, this could be explained by the shifting priorities during the height of the pandemic, as well as the severe reductions in services provided by the courts during that period of time. These figures however, have still raised concerns regarding the collapse of the family institution. With divorce being a significant contributor to the occurrence of single motherhood, such trends are very likely to correlate with the increase in number of single mothers in Brunei. This leads us to further probe into discussions surrounding the implications for social support systems from the potential increase in demands for such systems, whether it is in terms of formal support or informal support structures, their availability, accessibility, and their effectiveness. Based on the trend from previous years, it is assumed that divorce rates will still continually rise in the upcoming years. While data on widowed mothers are absent, it cannot be ruled out that these socially invisible women also require social support.

So far, it can be said that there is a limit to the kinds of formal social support tailored specifically for single mothers in Brunei. One notable exception is the childcare support policy for divorced mothers. The Islamic Family Law states that the obligatory provision of necessities such as food, shelter, and clothes must be given to the divorced wife and children by the previous husband (The Brunei Darussalam, 2012). Other forms of legal support include financial aid through micro-grants, housing assistance, and vocational training programs focused on building entrepreneurship capacity (Bashir *et al.*, 2012; Ministry of Finance, 2020; Tomaro *et al.*, 2021), which are provided by relevant agencies and departments in Brunei, such as:

- The Department of Community Development (JAPEM);
- The Brunei Religious Council (MUIB);
- Ministry of Development (MOD);
- Ministry of Youth, Culture, and Sports (MYCS);
- Society for Community Outreach and Training (SCOT);
- Brunei Council of Social Welfare (MKM) and;
- Bank Islam Brunei Darussalam (BIBD).

Table 1: Existing Government Support

Type of Government Social Support	Program/Policy & Supporting Body	Additional Notes
Child Care Support Policy	Islamic Family Law N. 217 13	As according to the Islamic Family Law in Brunei, the husband must provide <i>Nafkah</i> to his family. <i>Nafkah</i> – where the former husband must provide his wife and children basic necessities such as food, clothes and a place to stay
Financial Aid Support	<i>Kurnia Peribadi</i> by His Majesty, Sultan of Brunei Distribution of “ <i>Zakat</i> ” to the Poor and Destitute by the Zakat Collection and Disbursement Division or BAKAZ (Formerly Baitulmal) under MUIB (Brunei Islamic Religious Council), which has several financial aid programs: <ul style="list-style-type: none"> ● Monthly Financial Distribution Scheme ● Basic Needs Financial Allocation Scheme ● School Financial Distribution Scheme 	<i>Kurnia</i> – personal gifts by His Majesty, Sultan of Brunei given to those requiring financial assistance such as orphans, the less fortunate and those with special needs <i>Zakat</i> - One of the five pillars in Islam where Muslims who satisfy the criteria contribute a percentage of their wealth for charitable causes each year. MUIB is a department under the Ministry of Religious Affairs. The Zakat Distribution for the Poor and Destitute and Monthly Welfare Assistance can be registered under an online platform called Sistem Kebajikan Negara or SKN (National Welfare System). Currently, there are no specific programs/schemes for divorced parents. JAPEM – The Community Development Department under Ministry of Culture, Youth and Sports
	Monthly Welfare Assistance (Bantuan Kebajikan Bulanan, BKB) by JAPEM	Laws of Brunei – Chapter 185 Dana Pengiran Muda Mahkota Al-Muhtadee Billah for Orphans
	DANA (Pengiran Muda Mahkota Al-Muhtadee Billah’s Fund for Orphans Act)	
Housing Assistance	National Housing Programme under MOD and MCYS Skim Agihan Bayaran Rumah Sewa (House Rental Payment Distribution Scheme) under MUIB Projek Pembinaan Rumah Bantuan Golongan Daif, Fakir dan Miskin (Home Construction Project for the Poor and Destitute) under MUIB and collaboration with other ministries Yayasan Sultan Haji Hassanal Bolkiah Foundation Housing Scheme	About 30,044 houses were built from 1980 to 2019 Registered under the SKN (State Welfare System) platform in Brunei 28 additional houses are distributed in 2020 and 10 more are built in 2021
Vocational Training & Capacity Building	Community Empowerment Programme (PPK) under MCYS Microgrant for Empowerment by MCYS	Empowering recipients of BKB are given skills training that suited their current skills and interests to increase their employability or learn how to run a business without relying on government assistance. Offering small financial assistance to vulnerable groups of people to allow them to explore entrepreneurship or self-employment at the Youth Development Centre (YDC) or Darussalam Enterprise (DARe).

Sources: SKN (n.d); Bashir et al., (2012); The Brunei Darussalam (2012); Pelita Brunei (2017); Wardi Wasli (2019); Ministry of Finance (2020)

Out of the ten Southeast Asian countries, Tomaro *et al.* (2021) concluded in a study that Brunei has the most well-developed welfare programs and social protection mechanisms for single mothers. However, their conclusion exclusively relies on secondary data on the types of social welfare support available in Brunei. Hence, this is not reflective of the actual experiences of single mothers who seek formal support. Furthermore, this does not address the extent of such formal support available and the awareness of single mothers where such support channels exist that can help minimize their burdens and meet the needs of their families. This leaves a gap for further exploration, particularly in regards to the kinds of support that are needed by single mothers with dependents. On the other hand, there are a few notable programs provided by the private sectors and NGOs in Brunei, that are largely part of their corporate social responsibility initiatives, as seen in Table 2:

Table 2: Existing Private Sector and NGO Support and Programs

Type of Private Sector/NGO Support	Supporting Private Sector/NGO Body	Additional Notes
	BIBDSEED by Bank Islam Brunei (Private) and assisted by MoRA and MCYS	15-month programme that focuses on developing on accounting and entrepreneurship skills for underprivileged mothers – 10 percent of participants successfully established their own businesses
	Ummi Bags – Women in Power by SCOT (NGO)	Selling recycling bags to raise funds to assist single mothers to help start up their businesses and exposes them the necessary skills in entrepreneurship
Vocational Training & Capacity Building	Social Kitchen by SCOT (NGO)	In 2019, a project initiated during the month of Ramadan where single mothers are recruited to prepare food packets that are sold to mosques for ‘sungkai’ (breaking of fast). The programme empowered these single mothers with business, technical and marketing skills
	Economic Empowerment Programmes for Women by MKM (Brunei Council on Social Welfare)	Social enterprise initiatives for single mothers in Brunei

Source: SCOT (2018); Ministry of Finance (2020)

METHODOLOGY

This research sought to explore and understand the lived experiences of single mothers and the adequacy of social support that is available to them in Brunei Darussalam. We utilised a qualitative methodological approach and research design as this was deemed to be the best choice compared to quantitative approach, as we aimed to explore subjective meanings and perceptions of women experiencing single motherhood in the country. The criteria for participation in this research are working single mothers in Brunei, which means mothers who have been divorced, widowed, or separated while raising children, without the help of their former husbands, and are the primary breadwinners in their household. The present research was carried out in the Brunei-Muara district due to accessibility and is the most populated district in the country, as shown in Table 3 (DEPS, 2022).

Table 3: Total Population of Brunei based on each district

District	Total Population
Brunei-Muara	310,786
Belait	62,243
Tutong	47,601
Temburong	9,369
Total	429,999

Source: DEPS (2022)

The primary method of collecting data was in-depth, semi-structured interviews in person. It is the best-suited method to extract the narratives of the lived realities of single motherhood and understand their pathways of social support while also discovering if available support is adequate to help meet their needs. A total of seven single mothers were recruited for this study. The recruitment process utilized the snowball sampling technique, which enlists other participants to locate the primary targets for this research (Sadler *et al.*, 2010). The researchers in this study have many friends and familial connections with single mothers in Brunei and recruited five respondents. In addition, due to the small sample size and difficulty of finding participants, the researcher also sought assistance from SingleMamaSpeaks.Bn, an online social space on Facebook and Instagram where they offer support to single mothers in Brunei. The social space provided contacts of two other single mothers willing to be interviewed for this study.

The data collecting process took approximately four months to complete, from December 2021 to April 2022. Interviews took place in small, non-crowded public settings. Each interview session generally lasted about one to two hours. An audio recorder application from a mobile phone was used to record the women's interview sessions and the detailed responses were later transcribed. Prior consent was obtained in order to do this, and the data was later analysed. The chosen method of analysing the data was narrative analysis. The researchers attempted to interpret the data by comparing and contrasting each story of the seven single mothers by producing a new narrative based on consistent themes, codes, and patterns in their stories. The main findings are presented in the next section.

FINDINGS

To protect their anonymity, the names of single mothers who participated in this research are pseudonyms. Table 4 below provides the demographic profiles of the seven respondents who were interviewed in this study.

Table 4: Profile of respondents who participated in the study

Respondents	Age	Education	Status	Profession	Income	Number of Children
Aminah	35	Master Degree	Divorced	Education Officer	BND 3,500 – 4,000	3
Bazilah	43	Bachelor Degree	Divorced	Real Estate Agent	BND 1,000 – 2,000	4
Camilla	51	Diploma	Divorced	Fire Marshal	BND 1,000 – 2,000	1
Dayang	47	Secondary	Divorced	Office Clerk	BND 1,000 – 2,000	5
Ezzah	52	Secondary	Widowed	Beauty Shop Assistant	> BND 500	5
Fatin	39	Diploma	Widowed	Chef	Prefer not to say	2
Gina	44	Secondary	Divorced	Sales Assistant	> BND 500	5

Source: Authors/field data

Since the transition to single parenthood, these mothers have experienced many complex challenges. While each story told was unique, financial, emotional, and childcare-related challenges were the most consistent themes among all seven mothers. Aminah describes the biggest pressure of being a single mother:

"Both financial and emotional are big ones. I work on a day-to-day basis to earn money. After work, I generally get tired of earning money for the sake of my children and become emotionally drained when I reach home. You see, the word tired does not exist in a single mother's dictionary. Because I need to make sure my children's needs are met first, thus I am emotionally drained. It gets you after a long day of work."

Economic hardships were highlighted as the most pressing concern for single mothers in this study. The mothers cited several reasons, such as the high cost of living in Brunei, loss of resources since becoming divorced or widowed, and how they were not earning enough. Hence, they were forced to learn how to adapt by spending less, making compromises, and becoming creative in earning additional income, such as taking part-time jobs or setting up small businesses.

Interestingly, given the significant financial hardships these mothers have to endure, some mothers preferred seeking other coping methods than legal support, as Aminah, Bazilah, and Camilla mentioned. They were all aware of the financial channels available but chose not to apply for government support. There were various reasons, such as the long, tedious process, eligibility for such support, and wanting independence. For Bazilah's response, she reflected on her current situation and realized other people deserved it more:

"My lawyer told me that I should try to register for Baitul Mal (a welfare program), I considered it, but when I look at the people who need it more and I see my situation, I didn't want to take away more help from the government where it can be given to someone who's much needed. That's why I never needed help, even though I was still struggling financially. I always think that someone else needs it more. I always try to be independent with myself"

As for eligibility for receiving support, Aminah, a divorced mother, comments that her position as an officer earning BND 3,000 monthly will not be considered. She vented that despite her being a government officer earning BND3,000, they do not see the struggles with the money she uses, as more than half goes to her loans (BND1,800). Furthermore, she compares her situation to widowed mothers as unfair:

"The situation is not too different. Not talking bad about widowed mothers, but there are also many challenges associated with divorced mothers. Once widowed, they can always easily remarry. How about us? As for divorce mothers, we don't have any support like "kurnia." Financially, I feel like divorce mothers are much worse off. It's much harder for us to get financial support. Even my wage is still not enough."

This frustration mainly stemmed from the fact that her former husband stopped providing "Nafkah" (maintenance) despite being an obligation according to Islamic Family Law policy. In fact, all the divorced mothers (Aminah, Bazilah, Camilla, Dayang, and Gina) in this study complained that their former husbands made multiple excuses for not providing Nafkah or ghosting them entirely as they "got off easily" without any consequences.

The role of the family and community has been instrumental in helping cushion the consequences for these single mothers. Except for Dayang and Fatin, the five mothers mentioned that their family, particularly their parents and siblings, helped them a lot, especially during the early days of post-divorce and widowhood. Such support includes sharing resources such as providing a house to stay in, groceries for food, or cars for transportation, minimizing the burden of paying bills. Not only that, living with their family was considered a temporary haven for emotional support. Often, their parents and siblings treat their children with

pocket money (between BND1 to BND10) to buy lunch for school or ice cream at *Kedai Runcit* (a small grocery store). According to Ezzah:

"There are also moments where my parents provide "duit lanja" to my kids and some instances where my friends give money without asking my children. Sometimes they helped buy me school items as a form of support. They understand my situation. Sometimes money comes from Raya or "angpau" (envelope with money) whenever visiting my relatives and friends."

Camilla also shared a similar response:

"[...] Because I had to bear the struggle of carrying all of the financial expenses alone with little to no one to support me. Earlier times were the most difficult, but Alhamdulillah, I had a very good support system. My mother and my sisters were quite supportive (financially and emotionally) to help buy my son some toys, pampers, milk, and other things while he was young."

While the mothers did not mention using childcare institutions to drop off their children while at work, their families and friends helped take care of their children while their mothers were away. In Camilla's case, she would sometimes delay picking up her son from school due to how far the distance where she has to go to work and usually calls her sisters or friends to pick her son up from school:

"I also used to have close friends and my sisters who were very supportive of my condition, like picking up my son and sometimes bringing him somewhere or buying him something to eat."

For Dayang, during her earliest days of single parenthood, she would often drop her children at her parent's house and come back to pick them back home after work.

Some did not want to "menyusahkan" (be burdensome, or be an inconvenience) to their families too much and expressed their wishes to be independent women. This was shown when Aminah and Camilla were able to move out from their parents' home at one point in their lives and were responsible for their own bills. Another example was when Bazilah collected enough money to buy her own car:

"I had to use my brother's car until I had to rack up enough money to loan for a new car. I seriously didn't want to depend too much on my family."

Another prominent theme that always came up during the interviews was their children providing support. This comes in many ways. Financially, according to Camilla, Dayang, Ezzah, Fatin, and Gina, some of their children grew older and were able to work. They helped contribute, which provided financial support to their families. In other instances, as mentioned, Aminah said her young daughters were able to earn by performing in adverts:

"[...] A few film production companies have approached us and asked if the kids (aged 4 and 6 years) want to perform. So, it was paid work, and I was like, okay, so that was like a side income for us, so I guess, like the saying goes, children are rezeki (sustenance/provision from Allah), that helps you back. Currently, my daughters, are acting in a film production. The payment was \$85 dollars per talent casted in the 60-second advert. So they were really helping me cope with my finances as well."

Their children's role helps provide financial support, but it also includes emotional ones, trying to make their mothers happy due to love and affection. When the going gets tough, the single mothers use religion to cope and view their children as their source of strength, as said by Gina and Dayang, respectively:

"[...] But Alhamdulillah, I think God has blessed me with good health so that I'm able to take care of my daughters, and they are the ones who are my form of motivation."

"To provide for my children and myself no matter how hard it gets. I always tell my children, "You always see me fall down, but I will always keep getting back up. Trying and trying and not afraid of falling down again."

The children of single mothers have to learn how to become independent. The eldest child of the single mothers usually plays a significant role in caring for their younger siblings while the mothers are away. Camilla, the only lone mother with an only son, describes her situation:

"Sometimes I even have to leave him alone at home (for work). Normally, this would be okay back when I was living with my sisters and mother (extensive household), but now he has to learn how to be independent, alone whenever I have to go to work and when I have to do work abroad. I used to hire Amah (Domestic Maids) to help take care of him. But now that he's older, he can take care of himself, and we can cut costs of paying a maid."

However, not all family members were there to help these mothers, as Dayang and Fatin cut ties with their other family members due to toxic relationships. Fatin quotes:

"Both of my parents have already passed away years ago. They were the ones who accepted my status as a divorced mother and helped support me and my children. My siblings never once tried to help me and were "karit harta (stingy and ungenerous)." If anything, my friends and children were more supportive of my condition than my siblings ever did."

Dayang, Fatin, Ezzah, and Gina said they did not want assistance from the government but shamefully did so due to 'desperation' and wanting what was best for their children. Ezzah, Fatin, and Gina were the only successful applicants, while Dayang was still waiting for a response at the time of the research. According to Ezzah, Fatin, and Gina, they were only allowed to seek support from one government body. In this case, all the recipients applied through MUIB via Sistem Kebajikan Negara (National Welfare System) website and generally reapplied for two years for continued support until they can hold on their own. Recipients receiving assistance were given BND300 and an additional BND100 for each child under 18 years old. Furthermore, in Fatin's case, she also applied for housing assistance where she lives in a rented house paid for under the Baitul Mal programme. On the other hand, for the widowed women, Ezzah and Fatin mentioned that every year they are given "Kurnia" (gifts from His Majesty) or, more specifically, BND1,000 and additional Raya clothes during Ramadan to support the orphans and those in need.

DISCUSSION

The challenges faced by the single mothers in this study can be seen from three main lines of narratives, which will be discussed in this section. The first is concerning the **maintenance of a balancing act in attempts to achieve economic survival and emotional well-being**. In the literature, it is established that 'material hardship has detrimental effects on at least four measures of emotional well-being (namely stress, anxiety, depression, and physical symptoms); and while informal social support has positive effects on emotional well-being, it does not counter the negative effects of material hardship' (Lewin et al., 2023). Single mothers like Aminah portrayed the relentless and continuous nature of her daily struggles, that involved both material (financial) and emotional conflicts. Achieving a harmony in preservation of her well-being and that of her family requires constantly fighting a precarious battle on a day-to-day basis, dealing with the dual pressures of emotional turmoil from responsibilities of caregiving and work. The need to be economically stable is critical for single mothers with little or no support, especially when they prefer not to seek support from others. While their resilience and strength in the face of such challenges is commendable, there may also be a gap in the social system that contribute to a weakness in providing adequate support for these women in a holistic manner. Future research should look into the subject of quality of life of single mothers, and attempt to explain the factors that contribute to their well-being from a multidimensional perspective, including the complexities of financial burdens, emotional turmoil, and caregiving challenges; in relation to work and family life as a lone parent. Furthermore, previous research in other contexts have shown that single mothers have lower quality of life compared to married mothers, and that older age, high income and education level, and professional job status are positively correlated with the quality of life of single mothers (Kim and Kim, 2020). The implications for policy targeted for single mothers in the context of small communities like Brunei means taking a deeper look into the nuanced experiences, attitudes and perceptions of these women, in relation to their quality of life and striking a balance between the conflicts as discussed earlier.

Secondly, the narratives raise the **importance of being able to navigate existing support systems in a just and equitable way**. Whether or not the women were aware of the availability of aid and formal social support, and whether or not they felt they were eligible (or 'deserving') in receiving financial aid and social support through formal means, the findings from this research highlight the fact that single mothers like Bazilah feel a tremendous sense of solidarity and community by foregoing potential support that are actually available to them. The reasoning often cited by these women revolve around a belief that others may be in greater need of such aid and support, and the attitude shows more than just a desire to be independent - but rather, a self-sacrifice or even a form of 'martyrdom' by way of putting one's own needs on the side. Such a self-imposed behaviour of relegating oneself from receiving support is interesting: it reflects on an individual self-image and belief as independent, strong women, while on the other hand, the existence of societal expectations surrounding self-sufficiency and self-reliance, functioning to attenuate the potential effects of being a 'burden' to society. While there is some recent research on hyper-independence among women that may be rooted in trauma (Bannister Roby, 2023), we are yet to see how single mothers' experiences and preferences are shaped by their own trauma of divorce or loss. Meanwhile, this study sheds light on the gaps that may exist in the current welfare system in the country, that may deter single mothers from easily accessing and using aid and support that they need. For Aminah, the criteria for 'deserving' support does not seem to square with the realities of her regular expenditures, which in turn invalidates her struggles, and creates a sense of injustice between different categories of single mothers - those who are deserving of aid, and those who do not deserve aid. Although formal support mechanisms typically involve means-testing, there is a need to explore further into the possibility of enhancing policies that take into account varying lived realities of single mothers, so that such support can be disbursed in a more equitable manner.

The final narrative theme that was discerned from this research is **the role of family and community as cornerstones of informal support**. While the extended family structure in Brunei's community still largely plays a critical role in providing support for single mothers, it is not always available as it depends on the nature of the relationships. According to Nelson (2000), expectations of reciprocity are part and parcel of relationship dynamics where single mothers find comfort in equitable and balanced exchanges of material goods and services with other single mothers. However, not all relationships with people - especially those in privileged situations (economically and life circumstances - often family members), offer such reciprocity. The situation with Fatin's siblings for instance, who she deemed were ungenerous and stingy, could be a result of this lack of reciprocity whereby an unequal exchange of caregiving or babysitting her child while she works is not dispensed willingly without an expectation of some kind of reciprocal exchange of goods and services. In Malay culture, there is the notion of doing things willingly or being 'ikhlas' when it comes to family, where there is no expectation for a return of favour because one is doing things sincerely and out of the kindness of their hearts. Failure to reciprocate is not at all surprising - after all, single mothers 'do have acute needs and (for the most part) limited material resources with which to make exchanges' (Nelson, 2000: 304). Further research needs to address the idea of reciprocity in relationship exchanges involving single mothers in need of social support. In this study, single mothers like Ezzah and Camilla found solace in the generosity of their parents, siblings, and friends who were able to extend substantial support through financial assistance/gifts, childcare and emotional support. Whether or not this reliance on informal support means relinquishing their sense of self-image surrounding being self-sufficient and independent, is a question for future research; along with how such women

strategize themselves in 'paying back' the support they receive without feeling like they have lost their autonomy and risking becoming dependent on help from others. On the other hand, it is possible that reliance on informal support may reveal a need to strengthen institutional mechanisms that can give respite to families and release the pressure on them in bearing the burden of assistance. Moreover, this study also reveals a reversal in roles where children not only shoulder the burden of supporting their mother emotionally and financially, expected to contribute to the family's income, and even so far as being deemed as independent, able to look after themselves now that they are older (despite still being children), point to the necessity of providing the appropriate support system for the protection of children and their childhood, and not just the mother.

SUMMARY AND CONCLUSION

This exploratory study looked into the possibility of existing unmet needs for social support that may be left unaddressed and currently experienced by single mothers in Brunei. The limitations of the research include having a small sample size and limited to the experiences and life stories of only a handful of single mothers, which may not be representative of all single mothers in Brunei. This means that the study is exploratory at best and only scratches the surface of the needs required by single mothers. Furthermore, the need for social support may also differ between women depending on their circumstances, and this is reflective of the intersectional nature of single motherhood. We highlighted the challenges and difficulties of the seven single working mothers who participated in the study, who faced economic and financial challenges, stigma, and emotional distress. On top of that there is a lingering sense of shame and burden in asking for help and assistance from both formal and informal channels. This leaves these women with a feeling of burden and a sense of having to do things independently, bearing the hardships alone, in order to provide for their children. Indeed, social support comes in many forms, and both formal and informal support are crucial for single mothers to cope with their challenges. While existing formal support systems provided by the government through financial assistance and counselling can offer relief for these women, informal support through families, friends and relatives are often relied on, but have their limitations. By learning their lived experiences, it can be said that the current social support system is not totally adequate to address their needs, as part of the problem is hesitance to reach out through formal means, and fear of being an inconvenience to own relatives. The wish to remain independent and not relying on anyone else even extended to allowing their own young children to work and add on to their family funds, as can be seen from one of the participants' stories. There is thus little doubt that financial hardships became the most pressing concern for single mothers in the study, while some not keen to seek legal support due to various reasons.

While family and children play a significant role in providing support both financially and emotionally, religion also served as a coping mechanism for single mothers in the study. Reframing opportunities as 'rezeki' provide comfort and peace of mind for some, as they wade through the daily challenges of single parenting. We conclude by suggesting the need for more gender-intentional public policies that make use of evidence from narratives of lived experiences of these single mothers and their children. It is also recommended to improve on the processes that may enable an increased sense of dignity and lessen the stigma surrounding help-seeking for the women in need, by focusing on accessibility and effectiveness of programs and formal support mechanisms. The notion of 'remaining independent' - free from help - also need to be addressed, perhaps through awareness efforts aimed to destigmatize being in need and making help-seeking more acceptable. While the existing SKN website provides a more streamlined application process for financial assistance, it may still be unreachable for some. It remains to be seen if increased awareness of available support channels through outreach programs, and provision of flexible schedules for community services, would work better for single mothers, to address their unmet needs for social support. It warrants further investigation to determine whether increased awareness of social support through more varied outreach programs, coupled with more flexible schedules for community services, would more effectively address the unmet needs of single mothers.

Reflecting upon the struggles of these single mothers in the study, it becomes increasingly apparent that the autonomy and perception of dignity among women, especially those who are vulnerable positions in society, and their desire for self-reliance, need to be harmonized and protected. This is because such desires are rooted within women's perception of strength, identity and self-image. On the other hand, such desires may also act as a hindrance for these women to seek help and support, highlighting the fact that these are two sides of the same coin. Therefore, it should be noted that cultural and individual attitudes that put too much value on individualistic types of approaches that often creates a sense of isolation, masked under the veneer of the trope of a 'strong, independent woman; never a burden to anyone' (or any society) need to be carefully navigated through, because this can hinder the effectiveness of social support systems that are there to provide assistance in an equitable manner to those in need. Indeed, single motherhood is not an experience that can really be generalized and combined into one homogenous category - even though there are shared experiences and similar sentiments attached to being a single mother. Individual circumstances, such as having dependents, a stable source of income, being divorced or widowed, and to a large extent, one's socioeconomic background, affect the experiences of individuals that cannot be fully appreciated without due consideration of their lived experiences. It is therefore incumbent upon policymakers and community-based groups to foster environments where not only is help-seeking behavior is accepted, but destigmatised, and made easy to access, in order for single mothers to be able to secure their family's wellbeing. Efforts to empower women may need to expand to include mental health support, the integration of faith-based services, and community-building initiatives, given the intersectionality of women's experiences as single mothers.

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