

RESEARCH ARTICLE

Resilience in the midst of difficulties: the challenges of single mothers receiving zakat assistance in pahang

Nurshahira Ibrahim^{1,*}, Ramlan Mustapha², Rasyad Afif Ibrahim¹, Mohd Nasir Ayob², Mohammad Nasrul Hakim Roslan², Asmadi Abdul Rahman³

¹ *Academy of Contemporary Islamic Studies, Universiti Teknologi MARA Pahang, Jengka Campus, Pahang, 26400, Malaysia*

² *Academy of Contemporary Islamic Studies, Universiti Teknologi MARA Pahang, Raub Campus, Pahang, 27600, Malaysia*

³ *Majlis Ugama Islam dan Adat Resam Melayu Pahang, Pahang, 26600, Malaysia*

* **Corresponding author:** Nurshahira Ibrahim, shahiraibrahim@uitm.edu.my

ABSTRACT

This study explores the multifaceted challenges and coping strategies of single mothers who are recipients of zakat aid in Pahang. Utilising a qualitative research design, semi-structured interviews were conducted with ten participants, predominantly elderly women, to gain insights into their lived experiences as single mothers and recipients of zakat aid. The analysis identified key themes: financial instability, role strain and conflicting demands, childcare and parenting challenges, social stigma and isolation, and difficulties accessing resources. Despite these challenges, single mothers exhibit remarkable resilience and resourcefulness, drawing upon personal resilience, social support networks, formal aid systems, prioritisation and time management, spiritual and religious coping, and adaptation and resourcefulness. This study underscores the need for targeted interventions to support single mothers, addressing both their economic and emotional needs to enhance their well-being and societal integration. The findings highlight the importance of comprehensive support systems and the role of community and religious organisations in empowering single mothers to navigate their complex lives.

Keywords: single mothers; zakat; asnaf; poverty

1. Introduction

The phenomenon of single parenthood has witnessed a significant surge across the globe, with single mothers shouldering the lion's share of this responsibility. Statistics paint a sobering picture – approximately 85% of single-parent households are headed by women^[30]. This trend is not confined to any particular region; it has permeated societies worldwide, transcending cultural and socioeconomic boundaries. The reasons behind this escalation are multifaceted, ranging from the increasing acceptance of divorce within communities to the unfortunate demise of spouses^[23]. Irrespective of the cause, the consequences for single mothers are profound,

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as they grapple with the daunting task of nurturing their children alone while navigating the complexities of financial stability and social well-being^[10].

One of the most formidable challenges confronting single mothers is the financial strain they endure. Upon the dissolution of a marriage or the loss of a partner, these resilient women often find themselves transitioning from a dual-income household to a single-income reality^[6,26]. This abrupt shift can be overwhelming, as they bear the sole responsibility of providing for their families. The repercussions of this financial upheaval are far-reaching. Single mothers frequently struggle to maintain their previous standard of living, grappling with limited savings and the pressing need to secure additional employment to make ends meet^[45]. The burden of covering expenses such as food, clothing, utilities, and educational fees for their children can be daunting, particularly in regions where the cost of living is high.

Furthermore, the absence of child support from absent fathers exacerbates the financial strain experienced by many single mothers^[41,34]. While legal provisions exist to ensure the provision of child support, the complexities and bureaucratic hurdles involved in obtaining it can be daunting, deterring some mothers from pursuing this avenue^[13]. Faced with financial constraints, single mothers often find themselves compelled to make significant lifestyle adjustments. Their spending patterns undergo a profound transformation, as they prioritise necessities over discretionary expenses^[19]. Luxuries such as entertainment, social outings, and non-essential purchases are frequently sacrificed to allocate resources more judiciously. The impact of these lifestyle changes extends beyond the mothers themselves, affecting their children's lives as well. Single mothers may struggle to fulfill their children's materialistic desires, leading to feelings of guilt and inadequacy^[40,32]. Reusing old school uniforms, clothing, and shoes becomes a common practice, as the financial burden limits their ability to provide new items.

In some instances, the sacrifices made by single mothers extend to their own well-being. Skipping meals or compromising on essential needs to ensure their children's sustenance is not an uncommon occurrence^[2]. The concept of sacrifice permeates the fabric of their lives, as they prioritise their children's needs above their own, often at the expense of their physical and mental health. For many single mothers, the financial hardships they face are inextricably linked to the specter of poverty. Low educational attainment, limited employment opportunities, and inadequate policy support can create a vicious cycle that perpetuates the cycle of poverty across generations^[29]. In an effort to generate additional income and mitigate the financial strain, single mothers may resort to taking on multiple jobs or engaging in entrepreneurial endeavours^[25]. However, these efforts are often hampered by the dual responsibilities of childcare and domestic duties, creating a constant tug-of-war between their roles as breadwinners and caregivers.

The impact of poverty on single-mother households extends beyond the realm of finances. It can have profound implications for the well-being and development of their children, potentially perpetuating intergenerational cycles of disadvantage^[21]. Breaking this cycle requires a multifaceted approach that addresses the root causes of poverty and empowers single mothers with the necessary resources and support systems. In the midst of these formidable challenges, the Islamic practice of zakat emerges as a potential source of relief and support for single mothers. Zakat, one of the five pillars of Islam, is a form of obligatory almsgiving that aims to foster social solidarity and alleviate poverty within Muslim communities. Through the distribution of zakat funds, single mothers can access financial assistance to help alleviate their economic burdens. This aid can be used to cover essential expenses such as food, housing, and education, providing a much-needed lifeline during times of hardship^[35].

However, the effectiveness of zakat distribution hinges on the efficiency and transparency of the systems in place. In some regions, the implementation of e-zakat systems has streamlined the process, making it more

accessible and reducing the risk of human error^[22,3]. Additionally, periodic evaluations and assessments are crucial to ensure that the aid reaches its intended recipients and has a tangible impact on their lives. While financial hardship is a predominant concern for single mothers, their challenges extend beyond the realm of economics. The social and emotional toll of single parenthood can be equally daunting, as they navigate the complexities of raising children without a partner's support. Single mothers often find themselves juggling multiple roles simultaneously, acting as both breadwinners and caregivers^[14,36]. This dual responsibility can be physically and emotionally taxing, leaving little room for self-care or personal pursuits.

Moreover, the absence of a co-parent can create a sense of isolation and loneliness, as single mothers bear the weight of decision-making and childrearing responsibilities alone. This emotional burden can manifest in various forms, including heightened stress levels, anxiety, and depression^[45]. In the face of these multifaceted challenges, the presence of robust support systems can be a lifeline for single mothers. Family, friends, and community organisations play a crucial role in providing emotional and practical assistance, helping to alleviate the burdens they shoulder. The role of extended family members, such as parents and siblings, cannot be overstated. They often serve as a source of financial support, offering monetary aid or contributing to household expenses^[12,8]. Additionally, their presence can provide emotional solace and a much-needed respite from the demands of single parenthood. Beyond familial support, single mothers may seek assistance from various community organisations and non-governmental organisations (NGOs)^[25]. These entities can offer a range of services, including counselling, legal aid, and access to resources that can help alleviate financial and emotional burdens.

Despite the myriad challenges they face, single mothers possess an inherent resilience that enables them to adapt and cope with their circumstances. Their coping mechanisms are as diverse as their experiences, reflecting their resourcefulness and determination to provide the best possible lives for their children. One common coping strategy employed by single mothers is the generation of supplementary income streams. This may involve engaging in entrepreneurial ventures, such as starting small businesses or selling homemade products^[25]. Others may seek part-time employment or leverage their skills and talents to generate additional revenue.

Interestingly, some single mothers find solace and support in their children, who often play unique roles in alleviating the financial burden^[39,7]. From contributing their allowances to participating in income-generating activities alongside their mothers, these children demonstrate an understanding of the family's circumstances and a willingness to contribute. Education and empowerment emerge as critical components in addressing the challenges faced by single mothers. By equipping them with knowledge and skills, they can enhance their employability and earning potential, thereby improving their financial stability. Financial literacy programmes tailored specifically for single mothers can provide invaluable guidance on budgeting, debt management, and long-term planning^[24,16]. These initiatives can empower single mothers to make informed decisions and develop strategies to navigate their financial landscapes more effectively.

Moreover, access to educational and vocational training opportunities can open doors to better employment prospects, enabling single mothers to secure well-paying jobs and achieve greater financial independence^[4]. This, in turn, can have a ripple effect on their children's futures, breaking the cycle of intergenerational poverty and disadvantage. While single mothers demonstrate remarkable resilience in the face of adversity, their struggles should not be borne alone. Policymakers and society at large have a responsibility to create an environment that supports and empowers these individuals, ensuring their well-being and that of their children^[5]. Comprehensive policies that address the root causes of poverty and provide

targeted assistance to single-mother households are crucial. This may include initiatives such as affordable childcare, flexible work arrangements, and access to affordable housing^[15,9].

Furthermore, societal attitudes and perceptions play a significant role in shaping the experiences of single mothers. Combating stigma and promoting inclusivity can foster a more supportive environment, enabling single mothers to thrive without the burden of societal judgments or biases. Addressing the multifaceted challenges faced by single mothers requires a collaborative effort involving various stakeholders – policymakers, religious institutions, community organisations, and society as a whole^[37]. By working together, we can create a comprehensive support system that addresses the economic, social, and emotional needs of these resilient individuals. Religious institutions, such as mosques and zakat organisations, can play a pivotal role in ensuring the efficient distribution of zakat funds and providing additional support services tailored to the unique needs of single mothers^[34]. Additionally, these institutions can serve as platforms for raising awareness and fostering a more inclusive and understanding community. Community-based initiatives, such as support groups and mentorship programmes, can offer single mothers a safe space to share their experiences, seek guidance, and build a network of solidarity^[27]. These platforms can provide invaluable emotional support and practical advice, helping single mothers navigate the complexities of their lives.

Ultimately, the path forward lies in recognising the inherent strength and resilience of single mothers while acknowledging the systemic barriers and challenges they face. By fostering a society that values inclusivity, empowerment, and equal opportunities, we can create an environment where single mothers can thrive and provide their children with the best possible future. The challenges faced by single mothers are multifaceted and complex, intertwining economic hardships with social and emotional burdens. Their resilience in the face of adversity is truly remarkable, yet their struggles should not be borne alone. By embracing compassion and empowering change, we can create a society that supports and uplifts these individuals, recognising their immense contributions and the sacrifices they make for their families. By exploring their specific struggles and coping strategies, this study aims to provide insights that can inform targeted interventions and policy recommendations. The ultimate goal is to enhance the well-being and societal integration of single mothers, ensuring that zakat aid and other support mechanisms are effectively meeting their needs. This research is driven by the broader objective of promoting economic independence, emotional well-being, and social acceptance for single mothers in Pahang.

2. Literature Review

The socioeconomic landscape of Malaysia has undergone significant transformations, propelled by the New Economic Policy introduced in 1971^[44]. While this policy has catalysed progress across various sectors, it has also unveiled unintended consequences, particularly in the realm of marital stability. The single parent phenomenon, which is caused by factors such as divorce and death, has emerged as a growing concern, with the average divorce rate increasing from 51570 couples up to 62,890 over the years 2016-2022^[17]. This critical issue necessitates a comprehensive examination of the challenges faced by single mothers, who often bear the brunt of financial hardships, societal stigma, and emotional turmoil^[2].

2.1. Socioeconomic Landscape of Single Motherhood

The transition to single parenthood, predominantly driven by divorce or widowhood, can have profound implications on an individual's socioeconomic standing. As the sole breadwinner and caregiver, single mothers often find themselves grappling with financial constraints, limited employment opportunities, and the overwhelming responsibility of juggling multiple roles. According to Malaysian statistics, the prevalence of single mothers is alarming, with approximately 2,040 individuals falling into this category from 2016-2018^[18].

This demographic faces a higher risk of poverty, as their sources of income are often limited, and the burden of supporting the household rests on their shoulders.

The financial hardships experienced by single mothers can be attributed to a multitude of factors. Firstly, limited educational attainment^[40]. Many single mothers may have sacrificed their educational pursuits to prioritise familial responsibilities, thereby restricting their access to higher-paying career opportunities. Secondly, occupational segregation^[20]. Single mothers are often overrepresented in low-wage sectors, such as service industries, retail, and informal employment, where job security and benefits are minimal. Thirdly, childcare costs^[43]. The expenses associated with childcare can be a significant financial burden, particularly for single mothers who lack a supportive network or access to affordable childcare services. Fourthly, housing and transportation challenges^[10]. Securing affordable housing and reliable transportation can pose significant obstacles, further compounding the economic strain on single-mother households.

Beyond finances, single mothers also struggle with societal perceptions and stigma, which can manifest in many forms, including societal judgement. Prevailing cultural norms and traditional gender roles may perpetuate negative attitudes towards single mothers, leading to discrimination and marginalisation. For example, there is a lack of social support where without a partner or extended family network, single mothers may experience isolation and a lack of emotional and practical support, exacerbating their vulnerability^[47]. In addition, single mothers experience psychological stress. The convergence of financial stress, societal stigma and the demands of single parenthood can affect mental well-being, potentially leading to increased levels of stress, anxiety and depression^[31]. To address these various challenges, government and non-government organisations (NGOs) in Malaysia have implemented various initiatives under the 11th Malaysia Plan^[1]. These efforts aim to reduce poverty among women, especially single mothers and female-headed families, through economic empowerment, social support, and training programmes.

2.2. Zakat Aid and Its Role in Alleviating Poverty

In the Islamic faith, the concept of zakat, or obligatory almsgiving, holds significant importance as a means of redistributing wealth and alleviating poverty within the community. Zakat institutions in Malaysia play a pivotal role in channeling financial assistance and support to those in need, including single mothers. The distribution of zakat funds is guided by specific criteria, with the aim of ensuring that the aid reaches the rightful beneficiaries. However, despite the well-intentioned efforts of these institutions, challenges and inefficiencies may arise, hindering the effective allocation of resources to the most vulnerable segments of society.

Some of the main challenges faced by zakat institutions in Malaysia^[34,38,28] include, firstly, the identification and outreach of which to ensure that zakat aid reaches the targeted beneficiaries. This can be a difficult task, as some individuals or families may not be aware of the available aid or hesitate to seek support due to societal stigma or lack of information. Secondly, transparency and accountability. Maintaining transparency and accountability in the collection and distribution of zakat funds is essential to foster trust and ensure that resources are used effectively and equitably. Thirdly, administrative inefficiency. Bureaucratic obstacles, lack of streamlined processes, and limited human resources can prevent the timely and efficient distribution of zakat aid, potentially leaving those in need without the necessary support. Fourthly, coordination and cooperation. Effective collaboration and coordination among various zakat institutions, government agencies, and NGOs can be challenging, leading to duplication of efforts or gaps in service provision. To address these challenges, zakat institutions in Malaysia have undertaken initiatives to enhance their infrastructure, human capital, delivery systems, and governance transparency. However, ongoing efforts are

required to ensure that the zakat administration remains aligned with the evolving needs of the community, particularly those of single mothers and other vulnerable groups.

Despite the significant role of zakat aid in alleviating poverty, there is a paucity of research focusing specifically on the lived experiences of single mothers who are recipients of this aid. Existing studies often generalise the impact of zakat on various demographics without delving into the unique challenges faced by single mothers^[30]. Furthermore, while there is substantial literature on the socio-economic struggles of single mothers globally, there is limited research that contextualises these challenges within the framework of zakat aid in Malaysia, particularly in Pahang^[34,28]. This study aims to fill this gap by providing a nuanced understanding of the specific difficulties and coping mechanisms of single mothers receiving zakat aid.

This study makes several key contributions to the existing body of knowledge. Firstly, context-specific insights. By focusing on single mothers in Pahang, this research provides context-specific insights that are often overlooked in broader studies. This localised focus allows for a deeper understanding of the unique socio-cultural and economic factors influencing the experiences of single mothers in this region^[38]. Secondly, empowerment and resilience. The study sheds light on the resilience and resourcefulness of single mothers, emphasising their coping strategies and strengths. This positive framing can inform future research and interventions aimed at empowering single mothers and promoting their economic independence and social integration^[24,16]. Thirdly, intersectional analysis. By considering factors such as socioeconomic status, ethnicity, age, and educational background, the study employs an intersectional analysis that acknowledges the diverse experiences within the single mother demographic. This approach ensures that support systems are inclusive and responsive to the varied needs of single mothers^[5]. In conclusion, this study addresses a critical research gap by exploring the specific challenges faced by single mothers receiving zakat aid in Pahang and contributes to the literature.

2.3. Theoretical Frameworks

2.3.1. Social Support Theory

Social Support Theory^[48] posits that social networks and relationships provide emotional, informational, and practical assistance, which can significantly impact an individual's well-being. For single mothers, social support can come from family, friends, community organisations, and zakat institutions. By strengthening social support networks and community-based resources, single mothers can receive the emotional and practical assistance they need. Community-based initiatives, such as support groups and mentoring programmes, can provide a safe space for single mothers to share their experiences and receive guidance. Research has shown that social support can buffer the negative effects of stress and improve mental health outcomes. For instance, a study by Kotwal and Prabhakar^[25] found that community support significantly alleviated the financial and emotional burdens of single mothers.

2.3.2. Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs^[49] is a psychological theory that categorises human needs into five levels: physiological, safety, love/belonging, esteem, and self-actualisation. According to Maslow, individuals must satisfy lower-level needs before they can address higher-level needs. Zakat aid can be structured to address the various levels of needs for single mothers. Initially, it can provide basic necessities such as food, shelter, and healthcare. Subsequently, it can support safety needs through stable housing and financial security, and further address social and esteem needs through community integration and vocational training. Studies have shown that meeting basic needs is crucial for psychological well-being. For example, research by Kim et al.^[24] highlights the importance of financial stability in reducing stress and improving the quality of life for single mothers.

2.3.3. Intersectionality Theory

Intersectionality (or intersectional theory) is a term first coined in 1989 by American civil rights advocate and leading scholar of Critical Race Theory, Kimberlé Williams Crenshaw. This theory focuses on how various social identities (e.g., race, gender, class) intersect to create unique experiences of oppression and privilege. This theory is important to understand the various challenges faced by single mothers. Support systems should be tailored to the diverse experiences and identities of single mothers. This involves recognising and addressing the unique challenges faced by subgroups, such as single mothers with disabilities, refugees, or those living in rural areas. Intersectional approaches have been shown to be effective in addressing the complex needs of marginalised groups. For instance, a study by Zhou and Taylor^[47] found that intersectional strategies improved the inclusivity and effectiveness of support programmes for single mothers.

3. Methodology

This study employs a qualitative research design utilising the case method, with semi-structured interviews conducted with ten participants. The saturated technique is used to ascertain the required sample size, ensuring data collection continues until no new information is discovered. Participants are required to indicate the challenges and problems that have arisen since receiving zakat from Zakat Pahang. Data collection reaches its saturation point when no new insights are being reported, indicating that the inclusion of additional individuals does not uncover new incentives.

Data is acquired through the process of conducting semi-structured interviews with individuals. Researchers employ a tape recorder and notepad to capture and document the interviewees' responses. Participants have the freedom to comment and offer additional points, allowing researchers to acquire more comprehensive information than alternative data collection methods might provide. When appropriate, researchers pose a few impromptu inquiries based on the provided answers to elicit further relevant information and determine if it reaches the point of saturation.

3.1. Subject

Participants in the current study were recruited using a purposive sampling method. Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP) assisted the researcher in screening the potential participants for interviews by the researcher. The inclusion criteria for study participants are as follows: recipients of zakat, permanent residents in Pahang, Muslims, and adults aged 40 to 60 years.

The researcher created a pseudonym for the participants after their interviews to ensure confidentiality. Participant codes represent age and gender. For example, the code R1-P means that the first participant interviewed is a woman who is a single mother.

3.2. Interview Protocol

An extensive evaluation of the study's methods and justification is crucial for establishing ethical guidelines for the project. Respondents were briefed on the study's details before the interview. This is to provide them with background knowledge to help answer the questions. They were informed about ethical standards, including the assurance of confidentiality, their right to privacy, and their ability to choose not to answer questions they found uncomfortable. To ensure objectivity and maintain an accurate record of the interviews, all sessions were recorded on tape and transcribed verbatim. Notes were also taken during the interviews. Consent was obtained from all respondents before the interviews commenced.

3.3. Data Analysis

This study adheres six-step approach for thematic analysis. The first step, familiarisation, involves the researcher reading and re-reading the data to gain a deep understanding. In the second step, initial codes are generated by creating labels to highlight essential features of the data. The third step involves searching for themes by identifying interesting patterns in the data and selecting quotes that align with central themes through both inductive and deductive analysis. In the fourth step, the researcher reviews codes and aggregated data to reveal broader patterns, evaluates potential themes, and refines them by splitting, merging, or discarding them as necessary. The fifth step is defining and naming themes, which requires a thorough examination of each theme's scope, focus, and narrative, and selecting an appropriate title. Finally, the sixth step is writing, where the researcher combines the analytic narrative with data extracts and situates the analysis within the existing body of knowledge.

4. Findings

The data shows that the majority of zakat recipients are elderly. Of those willing to be interviewed, ten participants were women.

After the interviews were conducted, the findings were categorised into several main themes. These themes are as follows:

4.1. Recurring Challenges

a) Financial Instability. Financial constraints and the inability to generate a stable income stream are among the most prominent challenges faced by single mothers. Limited employment opportunities, low-wage jobs, and the burden of supporting a household as the sole breadwinner contribute to this financial instability.

As described by the respondents:

“.....If I come along, I guess I can't afford it, it seems like it's too rude, doesn't it. I guess if this month's salary is only for the house. You have to be smart about eating.” (PR-P)

“.....Usually we use it for school shopping or because I use it to go to school for the children, what the children need for school, everything is there.” (R1-P)

“.....I want to say that now the rent has gone up by RM200, before the old house was only RM500. That's what the boys said, let's leave our things in the box and don't open it again. We want to find a more suitable house and cheap.” (R1-P)

“Renting a house for RM850, he said it's really hard for you? How can you rent a house for RM850? I said there are no cheap houses, there are 200 more but they are in flood areas.” (R2-P)

“If I don't have this help, I don't know where I can get child support, thank God for my sustenance, God will make things easier.” (R2-P)

“.....I'll be honest, it's not enough because there are two children in school, her monthly expenses are already RM150, and car fuel costs RM30 a day.” (R3-P)

“The MUIP money is usually RM400 a month with welfare money of RM350 so this RM750 is special for the house rent... but my journey is going back to fare, then I want to eat and drink, from here to the hospital taxi RM10, going back is RM20 so that's the money will come out like that, I want to say that it's really a problem. It's like now with my house rent 3 months in arrears, if I have it I'll pay a little.” (R4-P)

“.....Because this is not my own house. It's a rented house. I rent it with Chinese, six hundred and a half rent.” (R5-P)

“.....The money to pay the bills. The 100 is really for the bills. The 200 will be used until the end of the month.” (R6-P)

“.....it’s only RM430 from before.” (R7-P)

“.....I sell sweets... gross income... about RM70 to RM90 more, if it’s Sunday sometimes it can be a little more, RM100 more, but after deducting the capital to buy the goods in the evening, you can save it in. I think that RM20 is net of trading capital since things are going up every month so it’s more or less like that.” (R8-P)

“.....The monthly rent of my sister’s house is RM1150... if there is more than the savings, maybe I can help with RM200 to RM300 if there is... the commitment in terms of utilities is also heavy, which is why the house bill can bear so much, RM200 to RM300 only fire does not include water anymore.” (R8-P)

“.....The goods near the supermarket are very expensive. The prices are too high. The prices of the goods are expensive now, aren’t they?” (R8-P)

“.....It’s RM200 if you follow it right now. It’s an expensive item. We buy cheap rice once and then cook the rice once. For example, it’s already stale in the morning.” (R9-P)

“.....At first I got RM200 a month, then during the PKP I had trouble getting someone to enter my name in the NGO, then a lot of people were looking for me at that time.” (R10-P)

“His stuff, at first we could find what we wanted near there, but now it’s getting more and more unsatisfactory.” (R10-P)

“The voucher is indeed for kitchen items, but the things we buy are not all available, sometimes the vegetables are not good, the fish is not good.” (R10-P)

b) Role Strain and Conflicting Demands. Juggling multiple roles as the primary caregiver, breadwinner, and household manager can lead to significant role strain and conflicting demands on single mothers’ time and energy. This can exacerbate stress levels and impact their overall well-being.

As described by the respondents:

“.....Then I told him because I really don’t have any support from my husband or anything. Then I told him that I need to work to support myself and the children. It’s like I don’t have a husband.” (R1-P)

“.....But I’m thinking about my daughter. She’s afraid to sit at home because she’s the only girl. So, I’m not working for the night, I think now I’ll work in the morning.” (R1-P)

“.....So I moved here, since I’m also not well because I have SLE like now I have nervous spasms so it’s the children who help a lot.” (R2-P)

“.....It means that what he is asking for doesn’t need to go through the green form, he wrote the green form but he got the approval quickly, it means that paying the water bill is easy, I said I tried to ask, it’s not possible, how can you do it?.” (R3-P)

“.....Even with my ex-husband, he’s the lazy type, so he doesn’t work, he doesn’t have any religious beliefs, so when we speak up, we get beaten...” (R4-P)

“.....So when I sit with him, there is no shortage of food and drink, everyone takes care of the grandchildren, “Does Nanny want water?”...but I feel like I am burdening him so I don’t want it because I have seen the children I also had a hard time during the PKP, sometimes people don’t have money and have to borrow from others.” (R4-P)

“.....We need to update once every year or the ustaz comes to call us. After that, because we are running the asnaf business. So we have to take a course.” (R6-P)

“.....I’m staying at my sister’s house, so I’m the only dependent child who does the tahfiz with me... if there’s more, help my sister, that’s why I’m staying with her... help pay the house rent, help pay the electricity bill, but if it’s not more, it’s quiet, but in terms of the child’s needs, there are a lot of them in terms of his daily needs, even though he’s in tahfiz, but I’m the one who has to channel his needs.” (R8-P)

“.....I am a child of 8 people with 4 grandchildren, my other child is also there, let’s just do it.” (R9-P)

c) Childcare and Parenting Challenges. Raising children as a single parent can be a daunting task, with challenges ranging from disciplinary issues to ensuring their educational and emotional well-being. Without a supportive partner or extended family network, single mothers often shoulder these responsibilities alone.

As described by the respondents:

“.....I pay the bill as well, let’s estimate, I think I have to budget, it’s really an estimate,” (R1-P)

“.....I told him (the children) if we can use it, he will use it first while the child gets the other money, who knows there is sustenance. But the child doesn’t care because he knows and is used to it.” (R1-P)

“.....I have 6 children but there are 4 who are studying, the other 2 don’t even work but are married, their husbands help a lot.” (R2-P)

“.....If it’s Eid we say we don’t have money right, if we ask it’s easy to get it.” (R2-P)

“.....I have a child with disability, he is autistic. Since I got divorced, I continued to do that. We did it at that time. The letter didn’t arrive anymore, but we had the court letter that helped first, then the ustaz in that also helped.” (R3-P)

“.....So because of the help of this friend, they found this religious official, they came to see me...at that time I was in a bad state because I was sick, and people said I was too weak...” (R4-P)

“.....When I ran back here even in the middle of the night, he took me running back here and my mother didn’t let me in the house...” (R4-P)

“.....It’s been more than 10 years. Because at that time the children were still small. After that, When I was sick, my child was sick, so, Zakat continued to be given.” (R6-P)

“.....My younger brother goes to tahfiz’s school, so he can’t wear all those things... For tahfiz’s boy, it’s not very practical, because he is only subject to the national school uniform.” (R8-P)

“.....I sent my son to Raub Tahfiz Lilbanat... my son is 11 years old, I enrolled him from last year while this 7-year-old tahfiz can already enter tahfiz, so if you can ask MUIP to relax the age requirement, because tahfiz children from the age of 7 can enter until what age I don’t know, but the logic is that from the age of 7 they can enter so if MUIP provides assistance for tahfiz schools, I hope that all tahfiz children are eligible to apply.” (R8-P)

“.....My son is also sick with haemorrhoids and blood spurts. Once in a while take milo for these boys.” (R9-P)

“.....I have my children, right, so he will help me if he can so that the children succeed, but my children push me out a lot.” (R1-P0)

d) Social Stigma and Isolation. Societal perceptions and stigma surrounding single motherhood can lead to feelings of isolation and marginalisation. Single mothers may face judgements, discrimination, and a lack of social support, further compounding their challenges.

As described by the respondents:

“.....But I don’t know what they are looking at...” (R4-P)

“.....When there is any zakat, they call to give help, they are like surprised that I got help ‘eh, you got help...” (R4-P)

“.....Don’t think it’s cheap, if it’s a woman it’s okay, but if it’s a man why does it have to be like this.” (R3-P)

“.....For example, when we ask for help from people who don’t believe you, you know, renting a house for RM850, they say you’re really struggling?.” (R2-P)

“.....After that I made a letter of appeal to the MUIP with a letter of support from the village head because he knew my problem at that time.” (R1-P)

“.....But my late husband’s half family is not okay with me, so they are arguing about this money.” (R1-P)

“.....He has a lot of people.. When it comes to this community department, he has a lot of people. He has questions for him. I can’t beg you.. There are a lot of people, like us. It feels like he needs a lot...” (R5-P)

e) Access to Resources and Services. Navigating the complex landscape of available resources and services can be overwhelming for single mothers. Limited awareness, bureaucratic hurdles, and eligibility criteria can hinder their ability to access the support they need.

As described by the respondents:

“.....First they send their food for money, then if there is anything I tell them, especially the school children’s needs, I usually ask because I really can’t afford to buy them at that time because I work at a hotel, work washing the dishes doesn’t pay much...” (R4-P)

“.....Sometimes he has a phone once a year fill in the green zakat form...” (R4-P)

“.....If given the chance, sometimes these orphans want to go far but there is no help, sometimes basic things like laptops are hard to get.” (R2-P)

“.....I think MUIP should give us the shops that take like if possible a shop like Mazno’s. I mean for cheap places only.” (R1-P)

“.....I once begged and I didn’t think I could get the one for the kitchen items. The two hundred. I can only get the one for RM200, that’s RM200, then the money is RM300, I think I’ll get RM500.” (R1-P)

“.....Alhamdulillah because I sit under the asnaf entrepreneur, they will come every 6 months or he will call.” (R6-P)

“.....The clothing voucher is a school voucher for him to give RM200 in ic but his problem is that he can only buy it near one store, which is the school, then he can only buy school stuff, so near that school there are school clothes, school bags, school shoes and socks school.” (R8-P)

“.....‘Training’ is indeed MUIP always provides ‘training’ for these asnaf traders, but the ‘training’ is very far for us who are near Cameron because he always has to be near Kuantan, usually it has to be in Kuantan so we are near Cameron and there are many asnaf like me I don’t have a vehicle. If I want to go, of course I

have to take the bus. If I take the bus, I have to do it a day early, so if I go by car, I have to rent a car for RM150 a day, no fuel, no tolls. It's impossible for me to go there." (R8-P)

".....I don't think there is a problem with that, okay, but in terms of what I said earlier, the voucher, I once voiced the matter to the MUIP officer and then he said that this may be true, it is divided according to the category, but I don't know what he brought to the center or not." (R10-P)

4.2. Coping Strategies

a) Personal Resilience and Self-Reliance. Many single mothers exhibit remarkable resilience and a strong sense of self-reliance, drawing upon their inner strength and determination to overcome adversities. They often seek out alternative income sources, such as odd jobs or small-scale entrepreneurial ventures, to make ends meet.

As described by the respondents:

".....I'm used to living alone, even when I was with my ex-husband, he's a lazy type, so he doesn't work, he doesn't have any religious beliefs, so when we speak up, we get beaten..." (R4-P)

".....Before this I was interested in knitting, changing flowers, reading novels I like. After surgery I can't do much because my veins hurt..." (R4-P)

".....Nope, we're just happy like that, because mom once said 'this is a human when it gets big, it eats big', we have to take what our parents say." (R3-P)

".....Alhamdulillah, the children help and give support." (R2-)

".....I think that this month's salary is for the house. You have to be smart about eating." (R1-P)

".....My daughter has finished her studies, so it's ok to help out." (R1-P)

".....Because I'm good at thrift. If it's like the beginning of the month. It's like the goods have run out. Just take it for the side dishes." (R6-P)

".....It's not that we want to depend on all that. Be smart too. We're looking for more money." (R6-P)

".....I actually hope that the clothing voucher can be used for school children but not limited to national schools only and not limited to one store only, if possible let it be used for other stores that provide suitable clothes for him, there may be a little relaxation for tahfiz students." (R8-P)

".....It's like me, I used to sit behind the giant and move to the countryside all the time, so we don't have our own house because we don't have money, right? We also asked for MUIP help to pay for the truck fare, but it was a little slow to get it, instead of getting it straight away." (R9-P)

b) Reliance on Social Support Networks. Informal support networks, including immediate family members, friends, neighbours, and community organisations, play a crucial role in providing emotional, practical, and financial assistance to single mothers. These networks serve as a safety net and a source of encouragement.

As described by the respondents:

".....Because of the help of this friend to meet this religious official, they came to see me..." (R4-P)

".....I have a friend near the school friend center, there is a neighbor here who also took me to take a taxi to get a letter for eye surgery because we had to go out..." (R4-P)

".....NGO he didn't give money but he sent the RM300 as if he had food for a month, that's enough." (R3-P)

“.....Because many of my children teach near here, one of them teaches at MRSM Kuantan, another one is near Muadzam, so the distance is not too far. I invite my children to move here.” (R2-P)

“.....Her husband helps a lot.” (R2-P)

“.....But when some friends tell. Haa. After that, I beg you.” (R1-P)

“.....I want to plan what to do. I don't want to do business. We really want more.. we can't if we have more capital. This is really subsistence. It's enough, it's not enough. It's just for subsistence.” (R5-P)

“.....Alhamdulillah. The youngest has only been working for 2 months. He just finished studying.” (R6-P)

“.....It's a little easier because there are also children helping.” (R6-P)

“.....I stay at my sister's house, so I'm the only dependent child who does the tahfiz with me, if it's in my sister's house, if there's more, I'll help my sister, that's why I also stay with her if there's less. Help pay the house rent, help pay the electricity bill but if you don't have more then just shut up.” (R8-P)

“.....I feel the satisfaction that after my name was included in the NGO, various charities came, there was the Pahang Foundation, then MUIP, JKM.” (R10-P)

c) Utilisation of Formal Support Systems. Single mothers may seek assistance from formal support systems, such as government agencies, zakat institutions, and NGOs, to access financial aid, counseling services, and other forms of support. However, navigating these systems can be challenging due to bureaucratic complexities and eligibility criteria.

As described by the respondents:

“.....MUIP money is usually RM400 per month with welfare money of RM350, so this RM750 is really special for renting a house...” (R4-P)

“.....So far, thank God, it's not, because I do have complete documents. I have bone pain, eye surgery, the latest asthma is gallstone disease, so I have the doctor's letters and I'll keep them.” (R4-P)

“.....I tried to ask UMNO that there is no money, but he didn't expect me to say that.” (R3-P)

“.....I'm grateful because I got RM600 MUIP from the mosque and then JKM also gave RM400 so it's enough for the children right.” (R2-P)

“.....MUIP does take care of single mothers, once in a while he calls if there is any event and tells them to come in right.” (R2-P)

“.....Oh, have you thought about asking for zakat? Haah, when I asked for zakat, I was divorced from my husband, I was in eddah.” (R1-P)

“.....I asked for zakat for schooling, but there is no more information.” (R1-P)

“.....Alhamdulillah because I sit under the asnaf entrepreneur. He will come. Every 6 months. Or he will call.” (R6-P)

“.....MUIP for house payment only, RM125.” (R7-P)

“.....I asked at MUIP, they said there was an opening for tahfiz schooling but when I opened it I entered the website there were conditions issued, the conditions are for students aged 15 to 25 years only.” (R8-P)

d) Prioritisation and Time Management. To cope with the multiple demands on their time and energy, single mothers often prioritise tasks and responsibilities, employing effective time management strategies to balance work, childcare, and household duties.

As described by the respondents:

“.....Before this I was interested in knitting, changing flowers, reading novels I like. After surgery I can’t do much because my veins hurt...” (R4-P)

“.....When I work, I get RM600, RM700 sometimes I make more if I’m healthy, but my journey goes back to fare, then I want to eat and drink, from here to the hospital a taxi RM10, going back is RM20 so The money will come out that way, if I say it’s a scam, it’s a scam.” (R4-P)

“.....Buy things like rice, take basic necessities like sugar, you can take 2, you can’t take 2 bottles of packet oil, it’s not that you can’t take it, but people say you want to budget, then you have to take sauce, soy sauce, basic things like that.” (R3-P)

“.....So these boys pay electricity bills, water bills like that.” (R3-P)

“.....I already know that the aid is indeed for the children of asnaf, so I already know how much he has a monthly limit for school expenses.” (R2-P)

“.....I pay the bill too, let’s go let’s go, let’s think about it, think about the budget, really think about it,” (R1-P)

“.....After that I told him because I really don’t get alimony from my husband. What’s the matter? Then I told him that I need to work to provide for myself and my children. It’s like I don’t have a husband.” (R1-P)

“.....If it’s like the beginning of the month. It’s like the goods have run out. Just take it for the side dishes. The 100 is for the bill. For the 200, we’ll have enough for the month.” (R6-P)

“.....What do you mean you want to pay for car fuel? But I take it to pay for the house, it’s easy.” (R7-P)

e) Spiritual and Religious Coping. For some single mothers, their spiritual or religious beliefs serve as a source of strength and resilience, providing a sense of purpose and a means of coping with the challenges they face.

As described by the respondents:

“.....God bless me as long as I have help, it’s a little light, if not for that, I don’t know how to use verbs, I don’t know where to get it, I want to pay rent, I want to make food, medicine again, so sometimes-sometimes when I go to the hospital, I can’t go to the clinic either...” (P4)

“.....I am grateful, until now I am grateful to God for giving me enough to eat...” (R4-P)

“.....Always stick to the heart God’s promise is sure.” (R3-P)

“.....I’m so thankful. It’s because before this, I really didn’t get any help, right. That’s why I didn’t get help at that time. I hope it’s enough” (R1-P)

“.....Alhamdulillah, I hope this job is halal. We can accommodate our needs. People are all like that” (R1-P)

“.....Yes laa,, If the language is simple.. If with budu, with soy sauce with how many households. So It’s not enough, but indeed this MUIP, he gave to support us. Thank God.” (R5-P)

“.....Alhamdulillah because I sit under an asnaf entrepreneur.” (R6-P)

f) Adaptation and Resourcefulness. Single mothers often exhibit remarkable adaptability and resourcefulness, finding creative solutions to overcome obstacles and make the most of limited resources. This may involve seeking out affordable housing, transportation alternatives, or community-based support systems.

As described by the respondents:

“.....Before this I was interested in knitting, changing flowers, reading novels I like. After surgery I can’t do much because my veins hurt...” (R4-P)

“.....During the PKP I don’t know what to do after praying, after zikr there is not much that goes into my head when we start all kinds of things...” (R4-P)

“.....Sometimes it gets to the point where the kids get so angry that they have to push it aside, that’s it, we don’t want to have sex, it’s for the kitchen, the stuff is for a month, sometimes I say near the children, what does ‘we have to ration’ mean we can’t eat 3 cups of rice, we can only have 2 because we have to.” (R3-P)

“.....I took something from PDM, thank God.” (R2-P)

“.....But alhamdulillah the MRSM got the full kind help from MARA so I don’t have to think about anything, alhamdulillah.” (R2-P)

“.....I first see if the shop is expensive. Sometimes it’s RM200. It’s like I can’t get anything, right? I’m looking for a cheap shop” (R1-P)

“.....I told him that if we can use it, he will use it first while the child gets money. Where else does he know there is sustenance. But the child doesn’t care because he knows and is used to it” (R1-P)

“.....Eat, buy food, right. Let’s do it together. Yes., Agree together. We want to hope that we can work on our own, bro.. help from MUIP, that’s welfare. Children work a little- a little.” (R5-P)

“.....Because I’m good at thrifting. If it’s like the beginning of the month. It’s like the goods are gone. Just take it for side dishes. Sometimes that. Make cakes too.” (R6-P)

“.....If there is a suggestion for MUIP in terms of clothing vouchers, do you have anything to suggest?... I actually hope that clothing vouchers can be used for school children but not limited to national schools only and not limited to one store only, if possible let it be used for other shops that provide suitable clothes for him, maybe there is a little flexibility for tahfiz students.” (R8-P)

“.....If you say you can make a MUIP branch near here or make it near Cameron sometimes for courses that are suitable for us to upgrade our income or maybe courses that are suitable for tradesmen near here, because there are many tradesmen near here it can also be for one class, right.” (R8-P)

“.....The voucher is specially for one supermarket which is Darul Makmur.” (R10-P)

Through this thematic analysis, it becomes evident that single mothers receiving zakat aid face a multitude of challenges that span economic, social, and emotional domains. However, their resilience, resourcefulness, and ability to leverage various coping strategies highlight their determination to provide a better life for themselves and their children.

5. Discussion

It is crucial to acknowledge that the challenges faced by single mothers are not experienced uniformly across this demographic. Intersecting factors such as socioeconomic status, ethnicity, age, and educational background can compound or alleviate the difficulties they encounter. For instance, single mothers from lower socioeconomic backgrounds may face greater financial hardships and limited access to resources, exacerbating their vulnerability. Similarly, those belonging to marginalised ethnic or religious groups may encounter additional barriers due to cultural norms, discrimination, or limited representation in support systems.

Age can also play a significant role, with younger single mothers potentially facing greater challenges in securing stable employment and navigating the demands of parenthood without the guidance and support of more experienced individuals. Conversely, older single mothers may face age-related barriers in the job market or experience heightened health concerns. Educational attainment is another critical factor, as single mothers with lower levels of education may have fewer opportunities for economic advancement and face greater difficulties in navigating complex bureaucratic systems or accessing information about available support services. By acknowledging these intersecting factors, policymakers, service providers, and support organisations can tailor their approaches and initiatives to address the unique needs and challenges faced by diverse subgroups within the single mother demographic. This intersectional lens is essential for ensuring that no one is left behind and that support systems are inclusive and responsive to the varied experiences of single mothers.

5.1. Policy Implications and Recommendations

Based on the thematic analysis and identified challenges, several policy implications and recommendations have emerged to support single mothers in receiving zakat assistance and promoting their overall well-being.

5.1.1. Streamlining the Zakat Distribution Process

It is crucial to improve the efficiency and transparency of the zakat distribution process to ensure that aid reaches the targeted beneficiaries in a timely and fair manner. This may involve simplifying application procedures, leveraging technology for better data management, and implementing robust monitoring and evaluation mechanisms.

5.1.2. Expanding Educational and Vocational Opportunities

Responsible parties need to invest in educational and vocational training programmes tailored to the needs of single mothers. These programmes can empower them with the skills and knowledge needed to secure sustainable employment and achieve economic independence. Initiatives such as scholarships, flexible learning options, and childcare support can facilitate their participation in these programmes.

5.1.3. Providing Affordable Housing and Childcare Solutions

Addressing the financial and logistical burden faced by single mothers is essential. Policies that incentivise the development of affordable housing options and subsidised childcare services can significantly improve their quality of life and enable them to pursue employment or educational opportunities.

5.1.4. Increasing the Social Support Network

Fostering a strong social support network is essential to combat the isolation and stigma experienced by single mothers. Community-based initiatives, support groups, and mentoring programmes can provide emotional and practical support while promoting community awareness and acceptance of single mothers.

5.1.5. Increasing Access to Mental Health Services

Recognising the psychological impact of single parenthood, it is important to prioritise access to affordable and culturally sensitive mental health services. Counseling, therapy, and support groups can equip single mothers with coping strategies and promote their overall well-being.

5.1.6. Fostering Cooperation and Coordination

Effective collaboration and coordination among zakat institutions, government agencies, NGOs, and community organisations are essential to maximise resources and avoid duplication of effort. Establishing robust communication channels, data-sharing protocols, and joint initiatives can streamline service delivery and increase the overall impact on the lives of single mothers.

5.1.7. Promoting Community Awareness and Destigmatisation

Addressing societal stigma and negative perceptions surrounding single mothers is a critical step towards creating an inclusive and supportive environment. Public awareness campaigns, educational initiatives, and media representation can play an important role in challenging stereotypes and promoting acceptance and understanding.

By implementing these policy recommendations and fostering a holistic approach that addresses the multiple challenges faced by single mothers who receive zakat assistance, Malaysia can take great strides towards empowering this demographic, promoting their economic independence, and ensuring their overall well-being.

5.2. Future Research Directions

Some potential areas for future research include: Firstly, conducting longitudinal studies that track the experiences and outcomes of single mothers over an extended period. This approach can provide valuable insights into the long-term effects of various interventions and support systems, as well as identify emerging trends or challenges. Secondly, conducting a comparative analysis. A comparative analysis is needed to compare the experiences of single mothers across different regions, ethnicities, or socioeconomic backgrounds. Such analysis can shed light on the unique challenges faced by various subgroups and inform tailored support strategies. Thirdly, conducting an evaluation of existing programmes and initiatives. A rigorous evaluation of existing empowerment programmes, zakat distribution mechanisms, and support services is essential to assess their effectiveness, identify areas for improvement, and ensure that resources are used efficiently and equitably. Fourthly, exploring intersections such as how single mothers are affected by factors such as disability, refugee status, or the rural/urban divide could reveal unique challenges and inform targeted support strategies. By fostering a robust research agenda that combines quantitative and qualitative methodologies, engages diverse stakeholders, and remains responsive to emerging trends and challenges, Malaysia can continue to refine and enhance its support system for single mothers. This will ensure their economic and social well-being while promoting inclusive and sustainable development.

6. Conclusion

The economic and social challenges faced by single mothers receiving zakat aid in Malaysia are multifaceted and deeply rooted in societal structures, cultural norms, and systemic barriers. This literature review and thematic analysis have shed light on the complex interplay of factors that shape the lived experiences of this demographic, including financial instability, role strain, childcare challenges, social stigma, and limited access to resources.

However, amidst these challenges, the resilience, adaptability, and determination of single mothers shine through, as they employ various coping strategies and leverage available support systems to navigate their circumstances and strive to provide a better life for themselves and their children. The thematic analysis has also highlighted the intersectional nature of the challenges faced by single mothers, underscoring the need for tailored and inclusive approaches that acknowledge the compounding effects of factors such as socioeconomic status, ethnicity, age, and educational background.

Through this comprehensive review, several policy implications and recommendations have emerged, emphasising the importance of streamlining zakat distribution processes, expanding educational and vocational opportunities, promoting affordable housing and childcare solutions, enhancing social support networks, improving access to mental health services, fostering intersectional approaches, promoting collaboration and coordination among stakeholders, and addressing societal stigma and negative perceptions surrounding single motherhood. Moving forward, continued research and a robust research agenda are crucial to deepen our understanding of the evolving needs and challenges faced by single mothers, evaluate the effectiveness of existing interventions, and explore innovative solutions. By fostering a collaborative and evidence-based approach, Malaysia can make significant strides towards empowering single mothers, promoting their economic independence, and ensuring their overall well-being, ultimately contributing to a more inclusive and equitable society. It is important to recognise that addressing the challenges faced by single mothers is not only a moral imperative but also a strategic investment in the nation's human capital and sustainable development. By supporting and empowering this demographic, Malaysia can unlock their full potential, foster intergenerational progress, and create a ripple effect that benefits families, communities, and the nation as a whole.

In conclusion, this literature review and thematic analysis serve as a call to action, urging policymakers, service providers, and society at large to prioritise the well-being of single mothers receiving zakat aid. Through a coordinated and multifaceted approach that addresses their economic, social, and emotional needs, Malaysia can pave the way for a future where no single mother is left behind, and where their resilience and determination are met with equal measures of support, empowerment, and opportunity.

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Conflict of interest

The authors declare no conflict of interest.

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