

Understanding the Livelihood Challenges and Community Support for Single Women in Rural Himachal Pradesh

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Abstract

The present study examines the livelihood challenges and community support of single women in rural Himachal Pradesh, with particular attention to their socio-economic conditions, multidimensional livelihood vulnerabilities, and psychological functioning. Single women constitute a heterogeneous group whose experiences are shaped by economic circumstances, social relationships, access to productive resources, and institutional support. A convergent mixed-methods research design, grounded in the pragmatic paradigm, was adopted. Using a multi-stage stratified random sampling design, 435 single women were selected from Kangra, Shimla, and Kinnaur districts, representing low-hill, mid-hill, and high-hill/tribal regions, respectively. Data were collected through a structured questionnaire and analysed using descriptive statistics, confirmatory factor analysis, ANOVA, Tukey HSD, Pearson correlation, and multiple regression.

The findings reveal considerable socio-economic vulnerability. Agriculture was the primary occupation of 72.2% of respondents, 61.6% of households had only one earning member, 23.2% had none, and 86.9% reported annual household incomes up to ₹3 lakh. Economic and financial challenges ranked first ($M = 2.932$), followed by physical, social, and psychological challenges; healthcare emerged as the most prominent individual challenge. Significant differences across singlehood categories were observed for social and economic-financial challenges, with separated women displaying comparatively greater vulnerability. Community support was significantly associated with psychological functioning, with friends and significant others demonstrating particularly important predictive contributions. The study concludes that interventions should move beyond relief-oriented assistance towards an integrated, livelihood-centred approach combining income security, livelihood diversification, healthcare, social protection, financial inclusion, property rights, psychosocial services, and strengthened community support networks..

Keywords: Single women, livelihood challenges, community support, psychological functioning, rural livelihoods, Himachal Pradesh...

INTRODUCTION

Women have historically experienced structural disadvantages in many societies, including India, where patriarchal social arrangements have shaped gender relations and constrained women's access to education, property, healthcare, productive resources, decision-making, and economic opportunities (Agarwal, 1994; Bhasin, 2004; Chakraborty, 2003; Nussbaum, 2000). Gender inequality is particularly significant in relation to the ownership and control of productive assets, as access to land and property can influence women's bargaining power, economic security, autonomy, and livelihood opportunities (Agarwal, 1994). Traditional practices and gender norms, including child marriage, dowry, restrictions on widow remarriage, unequal inheritance practices, purdah, and limited educational opportunities, have historically reinforced women's social and economic dependence on male family members. Within Himachal Pradesh, patriarchal beliefs and cultural expectations may similarly influence women's autonomy and social position, particularly in rural communities.

Within this broader context, single women including never-married, widowed, divorced, separated, deserted, and abandoned women constitute a diverse social group whose experiences cannot be understood solely through marital status. In societies where marriage continues to influence women's social identity and status, living outside a marital relationship may be associated with stigma, social exclusion, economic insecurity, and restricted access to productive resources and livelihood opportunities (Berry, 2014; Bhatt, 2020; Chandra, 2011). Studies of widowhood and women living without spousal support have similarly highlighted concerns relating to poverty, property rights, social isolation, access to resources, and economic dependence (Chen, 2000; Drèze & Srinivasan, 1997). These disadvantages extend beyond economic circumstances and may affect women's social participation, autonomy, dignity, psychological well-being, and overall quality of life. International evidence also emphasises

the importance of inheritance rights, productive resources, decent work, education, training, pensions, and social protection in strengthening women's livelihood security (UN Women, 2024).

The social and psychological dimensions of singlehood are equally important. Single women may experience loneliness, insecurity, social isolation, stigma, rejection, and psychological distress in social settings where women's identities remain closely associated with marriage and family life (Krishnakumari, 1987; Panshikar & Mendhapurkar, 2006). At the same time, these experiences may be moderated by the availability of supportive interpersonal relationships. Community support, particularly support received from family members, friends, and significant others, can therefore constitute an important social and psychological resource for single women. Such relationships may provide emotional assistance, companionship, opportunities for sharing problems, and support in coping with difficult life circumstances. This makes community support an important dimension alongside material livelihood resources when examining the experiences of single women.

The concept of livelihood provides an appropriate framework for understanding these multidimensional experiences. Livelihood extends beyond income generation and encompasses the capabilities, assets, resources, opportunities, and activities through which individuals and households sustain their lives (Chambers & Conway, 1992; Ellis, 2000). The sustainable livelihoods perspective further emphasises livelihood resources, institutional processes, vulnerability contexts, and the strategies adopted by individuals and households to achieve sustainable livelihood outcomes (Scoones, 1998). Scoones' framework demonstrates that access to different forms of livelihood resources, together with the formal and informal institutions surrounding them, can shape livelihood strategies and outcomes. Livelihood security is therefore influenced not only by income but also by access to productive resources, human capabilities, social networks, institutional support, livelihood diversification, and the capacity to respond and adapt to socio-economic vulnerabilities.

This perspective is particularly relevant to rural Himachal Pradesh, where agriculture, horticulture, livestock rearing, wage employment, and allied activities constitute important components of rural livelihoods. For rural women, access to credit, healthcare, education, productive assets, skills, markets, and institutional opportunities is important for achieving economic security and sustainable livelihoods. The mountainous geography of Himachal Pradesh, characterised in many areas by dispersed settlements and difficult terrain, can interact with limited livelihood diversification, market access, and access to institutional services. For single women, such circumstances may be compounded by inadequate financial resources, caregiving and household responsibilities, social stigma, and unequal control over productive assets. The burden of unpaid care and agricultural work may further constrain women's participation in remunerative livelihood activities (Food and Agriculture Organization of the United Nations, 2023).

Importantly, single women do not constitute a homogeneous category. Never-married, widowed, divorced, separated, deserted, and abandoned women may differ in their economic responsibilities, property rights, family relationships, social acceptance, livelihood opportunities, and access to institutional support. These differences make it necessary to examine livelihood challenges across different categories of singlehood rather than assuming that all single women experience similar forms or levels of vulnerability.

Alongside livelihood resources, community support systems are central to understanding how single women manage social and psychological challenges. Support from family, friends, and significant others may provide emotional security and assistance in coping with everyday difficulties. The relevance of these interpersonal networks is particularly important in rural settings, where social relationships can constitute an important resource when formal institutional support is limited. Examining community support together with psychological functioning therefore provides a broader understanding of how interpersonal relationships are associated with the ability of single women to manage difficult life circumstances.

Against this background, the present study, "Understanding the Livelihood Challenges and Community Support for Single Women in Rural Himachal Pradesh," examined the socio-economic circumstances and multidimensional livelihood challenges of single women and assesses the role of community support systems in relation to their psychological functioning. For the purpose of the study, single women aged 30 years and above include never-married, widowed, divorced, separated, deserted, and abandoned women, as operationally defined for the study. The age threshold of 30 years is a study-specific operational criterion rather than a universal definition of singlehood. By integrating livelihood challenges with community support, the study seeks to provide a more comprehensive understanding of the economic, physical, social, and psychological circumstances affecting single women in rural Himachal Pradesh.

1.2 Objectives of the Study:

To study socio-economic profile of the respondents under study.

To investigate the livelihood challenges faced by single women in rural Himachal Pradesh.

To assess the role of community support systems.

1.3 Method

The study adopted a convergent mixed-methods research design, grounded in the pragmatic paradigm, to examine livelihood challenges and welfare support among single women in rural Himachal Pradesh. Quantitative and

qualitative evidence was collected concurrently and integrated during interpretation to provide a comprehensive understanding of respondents' socio-economic conditions, livelihood challenges, psychological functioning and community support.

A multi-stage stratified random sampling design was employed to represent the geographical and socio-economic diversity of the state. Himachal Pradesh was stratified into high-hill/tribal, mid-hill, and low-hill zones, represented by Kinnaur, Shimla, and Kangra districts, respectively. The minimum sample size was estimated at 399 using Cochran's (1977) approach; however, the final sample comprised 435 single women.

Data were collected through a structured questionnaire covering socio-economic characteristics, singlehood, and physical, psychological, social, and economic-financial livelihood challenges. Psychological functioning was assessed using adapted dimensions of the Mental Health Inventory (Jagdish & Srivastava, 1983), while social support was assessed using the Multidimensional Scale of Perceived Social Support (Zimet et al., 1988). Welfare schemes were critically evaluated in terms of relevance, accessibility, inclusiveness, adequacy, effectiveness, sustainability, and livelihood contribution. Data were analysed using SPSS and AMOS through descriptive statistics, CFA, ANOVA, Tukey HSD, Pearson correlation, and multiple regression, with statistical significance set at $p < .05$.

1.4 Results

Objective 1: Socio-Economic Profile of the Respondents

As presented in Tables 1.1, 1.2, and 1.3, the socio-economic profile of the 435 single women indicates considerable livelihood vulnerability. Table 1.1 shows that 29.9% of respondents were aged 60 years and above, 42.5% had education below high school, 20.7% were illiterate, and 72.2% depended primarily on agriculture. Further, 58.4% lived with their families, while 18.9% lived alone.

Table 1.2 reveals that 43.7% of fathers and 60.5% of mothers were illiterate, while agriculture was the occupation of 66.9% of fathers. Most mothers (81.8%) were homemakers. Household earning capacity was limited: 61.6% had only one earning member, whereas 23.2% had none.

Table 1.3 further demonstrates economic vulnerability: 86.9% of households had annual incomes up to ₹3 lakh and 53.6% had monthly incomes up to ₹10,000. Although 70.6% of respondents reported land ownership, only 16.6% had sole ownership, while 47.8% reported joint family ownership. Overall, these findings indicate limited education, low household earning capacity, modest incomes, and dependence on agriculture, all of which constrain the livelihood security of single women in rural Himachal Pradesh.

Table 1.1: Demographic Profile of the Respondents

Variable	Category	Kangra		Kinnaur		Shimla		Overall	
		n	%	n	%	n	%	n	%
Social Category	General	46	16.1	0	0.0	95	69.9	141	32.4
	OBC	93	32.6	2	14.3	1	0.7	96	22.1
	SC	101	35.4	0	0.0	39	28.7	140	32.2
	ST	43	15.1	12	85.7	1	0.7	56	12.9
	Not Applicable	2	0.7	0	0.0	0	0.0	2	0.5
Age	30–35 Years	31	10.9	5	35.7	22	16.2	58	13.3
	36–40 Years	33	11.6	0	0.0	24	17.6	57	13.1
	41–45 Years	26	9.1	3	21.4	16	11.8	45	10.3
	46–50 Years	35	12.3	2	14.3	14	10.3	51	11.7
	51–55 Years	28	9.8	1	7.1	17	12.5	46	10.6
	56–60 Years	36	12.6	1	7.1	11	8.1	48	11.0
	60 Years and Above	96	33.7	2	14.3	32	23.5	130	29.9
Religion	Hindu	265	93.0	12	85.7	134	98.5	411	94.5
	Muslim	19	6.7	0	0.0	0	0.0	19	4.4
	Christian	0	0.0	0	0.0	1	0.7	1	0.2
	Sikh	1	0.4	0	0.0	1	0.7	2	0.5
	Buddhist	0	0.0	2	14.3	0	0.0	2	0.5
Living Arrangement	In Family Under Same Roof but Separately	55	19.3	2	14.3	42	30.9	99	22.8
	Staying Together with Family	171	60.0	7	50.0	76	55.9	254	58.4

	All Alone in Separate House	59	20.7	5	35.7	18	13.2	82	18.9
Educational Qualification	Illiterate	83	29.1	3	21.4	4	2.9	90	20.7
	Less Than High School	132	46.3	1	7.1	52	38.2	185	42.5
	High School	46	16.1	2	14.3	29	21.3	77	17.7
	Inter/Senior Secondary	16	5.6	2	14.3	10	7.4	28	6.4
	Graduate	6	2.1	3	21.4	27	19.9	36	8.3
	Post Graduate and Above	2	0.7	3	21.4	14	10.3	19	4.4
Primary Occupation	Agriculture	229	80.4	3	21.4	82	60.3	314	72.2
	Horticulture	7	2.5	3	21.4	7	5.1	17	3.9
	Employee	10	3.5	3	21.4	19	14.0	32	7.4
	Self-employed/Business	8	2.8	4	28.6	14	10.3	26	6.0
	Labourer	2	0.7	0	0.0	0	0.0	2	0.5
	Others	29	10.2	1	7.1	14	10.3	44	10.1

Source: Primary Data

Table 1.2: Family Composition and Household Characteristics of the Respondents

Variable	Category	Kangra		Kinnaur		Shimla		Overall	
		n	%	n	%	n	%	n	%
Father's Educational Qualification	Illiterate	154	54.0	2	14.3	34	25.0	190	43.7
	Less Than High School	99	34.7	8	57.1	61	44.9	168	38.6
	High School	28	9.8	4	28.6	32	23.5	64	14.7
	Inter/Senior Secondary	2	0.7	0	0.0	2	1.5	4	0.9
	Graduate	2	0.7	0	0.0	5	3.7	7	1.6
	Post Graduate and Above	0	0.0	0	0.0	2	1.5	2	0.5
Father's Occupation	Government Service	47	16.5	4	28.6	14	10.3	65	14.9
	Private Service	2	0.7	1	7.1	5	3.7	8	1.8
	Business	6	2.1	1	7.1	9	6.6	16	3.7
	Agriculture	183	64.2	6	42.9	102	75.0	291	66.9
	Technical/Professional	3	1.1	0	0.0	0	0.0	3	0.7
	Deceased	8	2.8	1	7.1	1	0.7	10	2.3
	Other	36	12.6	1	7.1	5	3.7	42	9.7
Mother's Educational Qualification	Illiterate	211	74.0	7	50.0	45	33.1	263	60.5
	Less Than High School	69	24.2	5	35.7	70	51.5	144	33.1
	High School	4	1.4	2	14.3	16	11.8	22	5.1
	Inter/Senior Secondary	0	0.0	0	0.0	2	1.5	2	0.5
	Graduate	1	0.4	0	0.0	2	1.5	3	0.7
	Post Graduate and Above	0	0.0	0	0.0	1	0.7	1	0.2
Mother's Occupation	Housewife	270	94.7	7	50.0	79	58.1	356	81.8
	Private Service	0	0.0	0	0.0	3	2.2	3	0.7
	Business	0	0.0	0	0.0	2	1.5	2	0.5
	Agriculture	4	1.4	5	35.7	47	34.6	56	12.9
	Government Job	1	0.4	1	7.1	4	2.9	6	1.4
	Pension	8	2.8	1	7.1	1	0.7	10	2.3
	Others	2	0.7	0	0.0	0	0.0	2	0.5
Members in Family	1-4	131	46.0	7	50.0	84	61.8	222	51.0

	4–6	113	39.6	6	42.9	37	27.2	156	35.9
	More Than 6	41	14.4	1	7.1	15	11.0	57	13.1
Number of Brothers	None	31	10.9	1	7.1	13	9.6	45	10.3
	One	96	33.7	5	35.7	90	66.2	191	43.9
	Two	97	34.0	6	42.9	23	16.9	126	29.0
	Three	36	12.6	2	14.3	5	3.7	43	9.9
	More Than 3	25	8.8	0	0.0	5	3.7	30	6.9
Number of Sisters	None	48	16.8	1	7.1	36	26.5	85	19.5
	One	86	30.2	6	42.9	57	41.9	149	34.3
	Two	68	23.9	5	35.7	17	12.5	90	20.7
	Three	42	14.7	2	14.3	16	11.8	60	13.8
	More Than 3	41	14.4	0	0.0	10	7.4	51	11.7
Number of Married Brothers	None	35	12.3	2	14.3	35	25.7	72	16.6
	One	96	33.7	5	35.7	72	52.9	173	39.8
	Two	94	33.0	5	35.7	22	16.2	121	27.8
	Three	35	12.3	2	14.3	3	2.2	40	9.2
	More Than 3	25	8.8	0	0.0	4	2.9	29	6.7
Number of Married Sisters	None	52	18.2	4	28.6	55	40.4	111	25.5
	One	84	29.5	5	35.7	42	30.9	131	30.1
	Two	70	24.6	3	21.4	17	12.5	90	20.7
	Three	39	13.7	2	14.3	13	9.6	54	12.4
	More Than 3	40	14.0	0	0.0	9	6.6	49	11.3
Earning Members in Family	None	77	27.0	2	14.3	22	16.2	101	23.2
	One	186	65.3	4	28.6	78	57.4	268	61.6
	Two	17	6.0	5	35.7	25	18.4	47	10.8
	Three	2	0.7	1	7.1	8	5.9	11	2.5
	More Than 3	3	1.1	2	14.3	3	2.2	8	1.8

Source: Primary Data

Table 1.3: Economic Status and Land Ownership Pattern of the Respondents

Variable	Category	Kangra		Kinnaur		Shimla		Overall	
		n	%	n	%	n	%	n	%
Primary Financial Support	Father	18	6.3	1	7.1	29	21.3	48	11.0
	Mother	2	0.7	0	0.0	3	2.2	5	1.1
	Brother	11	3.9	3	21.4	11	8.1	25	5.7
	Self	84	29.5	7	50.0	71	52.2	162	37.2
	Son	148	51.9	0	0.0	5	3.7	153	35.2
	More than One Family Member	20	7.0	3	21.4	15	11.0	38	8.7
	Husband	0	0.0	0	0.0	1	0.7	1	0.2
	Social Security Pension	1	0.4	0	0.0	1	0.7	2	0.5
	Father-in-law	1	0.4	0	0.0	0	0.0	1	0.2
Household Annual Income	Up to ₹3 Lakhs	252	88.4	7	50.0	119	87.5	378	86.9
	₹3–7 Lakhs	32	11.2	6	42.9	12	8.8	50	11.5
	₹7–10 Lakhs	1	0.4	1	7.1	2	1.5	4	0.9
	Above ₹10 Lakhs	0	0.0	0	0.0	3	2.2	3	0.7
Household Monthly Income	Up to ₹10,000	148	51.9	1	7.1	84	61.8	233	53.6
	₹10,001–15,000	77	27.0	4	28.6	19	14.0	100	23.0
	₹15,001–20,000	25	8.8	1	7.1	5	3.7	31	7.1
	Above ₹20,000	3	1.1	5	35.7	16	11.8	24	5.5
	No Personal Income	32	11.2	3	21.4	12	8.8	47	10.8

Main Source of Household Income	Salary/Wages	58	20.4	6	42.9	50	36.8	114	26.2
	Agriculture/Horticulture/Livestock	16	5.6	7	50.0	45	33.1	68	15.6
	Business	5	1.8	0	0.0	11	8.1	16	3.7
	Pension/Social Security	196	68.8	1	7.1	29	21.3	226	52.0
	Alimony	4	1.4	0	0.0	1	0.7	5	1.1
	Labour	3	1.1	0	0.0	0	0.0	3	0.7
	Job	1	0.4	0	0.0	0	0.0	1	0.2
	Pandit	2	0.7	0	0.0	0	0.0	2	0.5
Socio-Economic Status	High	6	2.1	0	0.0	5	3.7	11	2.5
	Middle	105	36.8	10	71.4	94	69.1	209	48.0
	Low	166	58.2	3	21.4	33	24.3	202	46.4
	Not Applicable	8	2.8	1	7.1	4	2.9	13	3.0
Land Ownership	No	78	27.4	9	64.3	41	30.1	128	29.4
	Yes	207	72.6	5	35.7	95	69.9	307	70.6
Ownership Status	Sole Ownership	51	17.9	1	7.1	20	14.7	72	16.6
	Joint Family Ownership	132	46.3	1	7.1	75	55.1	208	47.8
	Land Received Through Divorce Settlement	7	2.5	2	14.3	0	0.0	9	2.1
	Gifted/Inherited from Family	51	17.9	9	64.3	34	25.0	94	21.6
	No Land	44	15.4	1	7.1	7	5.1	52	12.0
Land Owned by Household	No	45	15.8	4	28.6	25	18.4	74	17.0
	Yes	240	84.2	10	71.4	111	81.6	361	83.0
Type of Land Held by Household	Agricultural Land	207	72.6	2	14.3	103	75.7	312	71.7
	Horticulture/Orchard Land	14	4.9	12	85.7	29	21.3	55	12.6
	Residential Land/Plot	34	11.9	0	0.0	2	1.5	36	8.3
	Barren/Waste Land	30	10.5	0	0.0	2	1.5	32	7.4

Source: Primary Data

Objective 2: Livelihood Challenges Faced by Single Women in Rural Himachal Pradesh**Table 1.4: Self-related Factors Contributing to Singlehood among the Respondents**

Rank	Self-related Factors	Mean	Standard Deviation
1	To study further	2.80	1.09
2	Do not want to remain secondary to husband	2.69	1.04
3	Not in favour of arranged marriage	2.63	0.97
4	Fear of not coping up with the opposite sex	2.63	0.98

Source: Primary Data

Table 1.4 presents the self-related factors contributing to singlehood among the respondents. "To study further" ranked first with the highest mean score ($M = 2.80$, $SD = 1.09$), indicating that educational aspirations were comparatively the most important personal factor influencing singlehood. The desire not to remain secondary to the husband ranked second ($M = 2.69$, $SD = 1.04$), reflecting concerns regarding autonomy and equality within marriage. Disapproval of arranged marriage ($M = 2.63$, $SD = 0.97$) and fear of not coping with the opposite sex ($M = 2.63$, $SD = 0.98$) ranked third and fourth, respectively. Overall, the mean scores remained below the midpoint of the five-point scale, suggesting relatively limited agreement with these factors. Thus, self-related factors contributed to singlehood but were not strongly endorsed, indicating that singlehood may also be shaped by broader familial, social, cultural, and economic circumstances.

Table 1.5: Family-related Factors Contributing to Singlehood among the Respondents

Rank	Family-related Factors	Mean	Standard Deviation
1	Absence of a suitable partner because of compatible ideas	2.77	1.04
2	Absence of a suitable partner because of economic status	2.72	1.04
3	Absence of a suitable partner because of caste/religion barriers	2.71	1.06
4	Unavailability of a desired partner due to horoscopes not matching	2.62	1.00
5	Inability of parents to provide heavy dowry	2.62	1.05

Source: Primary Data

Table 1.5 presents the family-related factors contributing to singlehood among the respondents. Absence of a suitable partner due to compatible ideas ranked first ($M = 2.77$, $SD = 1.04$), indicating that compatibility in values, attitudes, and expectations was comparatively the most influential family-related factor. Economic status ranked second ($M = 2.72$, $SD = 1.04$), followed by caste/religion barriers ($M = 2.71$, $SD = 1.06$), highlighting the continuing influence of socio-economic and socio-cultural considerations on marital opportunities. Horoscope mismatch ($M = 2.62$, $SD = 1.00$) and parents' inability to provide heavy dowry ($M = 2.62$, $SD = 1.05$) ranked fourth and fifth, respectively. Overall, all mean scores were below the midpoint of the five-point scale, suggesting relatively limited agreement. The findings indicate that family-related factors contribute to singlehood through an interplay of compatibility, economic circumstances, and socio-cultural constraints.

Table 1.6: Descriptive Statistics and Mean Ranking of Livelihood Challenges

Dimension of Livelihood Challenges	N	Mean	Standard Deviation	Rank
Economic and Financial Challenges	435	2.932	0.951	I
Physical Challenges	434	2.861	0.931	II
Social Challenges	435	2.786	0.902	III
Psychological Challenges	435	2.713	0.892	IV

Source: Primary Data

Table 1.6 presents the relative intensity of livelihood challenges experienced by single women in rural Himachal Pradesh. Economic and financial challenges ranked first ($M = 2.932$, $SD = 0.951$), indicating that economic insecurity constituted the most prominent livelihood concern. Physical challenges ranked second ($M = 2.861$, $SD = 0.931$), followed by social challenges ($M = 2.786$, $SD = 0.902$). Psychological challenges recorded the lowest mean ($M = 2.713$, $SD = 0.892$) and ranked fourth. Although all mean scores were below the midpoint of the five-point scale, their close values indicate that the respondents' livelihood difficulties were not confined to a single dimension. Overall, the findings demonstrate that livelihood challenges are multidimensional and interconnected, with economic and financial constraints being comparatively the most prominent, followed by physical, social, and psychological challenges.

Table 1.7: One-Way ANOVA of Livelihood Challenges across Different Singlehood Categories

Dimension of Livelihood Challenges	Unmarried		Widowed		Divorced		Separated		Deserted		F-value	p-value	Decision
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD			
Physical Challenges	2.88	1	2.87	0.88	2.63	1.13	3.22	1.02	2.5	0.5	1.42	0.23	Not Significant
Psychological Challenges	2.7	1.03	2.72	0.83	2.52	1.04	3.15	0.99	2.75	0.75	1.6	0.17	Not Significant
Social Challenges	2.79	1.07	2.79	0.82	2.43	1.06	3.61	0.83	2.92	0.95	5.64	0.00*	Significant

Economic & Financial Challenges	2.97	1.01	2.94	0.89	2.56	1.11	3.47	1.08	2.83	1.44	3.12	0.02*	Significant
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Source: Primary Data

Note: *Significant at the 5 per cent level ($p < 0.05$).

Table 1.7 presents the one-way ANOVA results for livelihood challenges across different singlehood categories. Significant differences were observed for social challenges ($F = 5.64$, $p < .001$) and economic and financial challenges ($F = 3.12$, $p = .02$), indicating that these challenges vary according to singlehood status. Separated women recorded the highest mean scores for both social ($M = 3.61$, $SD = 0.83$) and economic-financial challenges ($M = 3.47$, $SD = 1.08$), suggesting comparatively greater vulnerability. In contrast, differences in physical challenges ($F = 1.42$, $p = .23$) and psychological challenges ($F = 1.60$, $p = .17$) were not statistically significant. Overall, the findings demonstrate that singlehood categories differ particularly in their social and economic experiences. Therefore, post-hoc analysis is required to identify the specific groups responsible for these significant differences.

Objective 3: To assess the role of community support systems.

Table 1.8: Pearson's Correlation Matrix Showing the Relationship between Community Support Systems and Psychological Functioning (N = 435)

Variables	1	2	3	4	5
1. Perception of Reality	1				
2. Integration of Personality	.757**	1			
3. Significant Other Support	-.489**	-.400**	1		
4. Family Support	-.398**	-.349**	.421**	1	
5. Friends' Support	-.497**	-.458**	.397**	.563**	1

Source: Primary Data

Note: Correlation is significant at the 0.01 level (2-tailed).

Table 1.8 presents the relationship between community support systems and psychological functioning among single women. Perception of Reality was strongly and positively correlated with Integration of Personality ($r = .757$, $p < .01$), indicating a close relationship between the two dimensions of psychological functioning. Significant correlations were also observed between Perception of Reality and Significant Other Support ($r = -.489$), Family Support ($r = -.398$), and Friends' Support ($r = -.497$). Similarly, Integration of Personality was significantly associated with Significant Other Support ($r = -.400$), Family Support ($r = -.349$), and Friends' Support ($r = -.458$), all at the 1 per cent level. The negative coefficients should be interpreted in accordance with the scoring procedure adopted for the psychological functioning measures. Among the support dimensions, Family Support and Friends' Support showed the strongest intercorrelation ($r = .563$). Overall, the findings establish significant relationships between all dimensions of community support and psychological functioning; therefore, the null hypothesis of no significant relationship is rejected.

1.5 Discussion

The findings represent the livelihood situation of single women in rural Himachal Pradesh as a multidimensional issue shaped by the interaction of socio-economic disadvantage, marital status, social relationships, and access to supportive resources. The socio-economic profile provides an important context for interpreting these challenges. A substantial proportion of respondents had low educational attainment, agriculture was the principal occupation for 72.2 per cent, 61.6 per cent of households had only one earning member, and 23.2 per cent had no earning member. Furthermore, 86.9 per cent reported annual household income up to ₹3 lakh. Although land ownership was relatively common, sole ownership was considerably less prevalent than joint family ownership. These conditions suggest that livelihood vulnerability cannot be understood merely in terms of employment or income; it also reflects limited human capital, dependence on agriculture, restricted household earning resources, and constrained independent control over productive assets.

The analysis of factors contributing to singlehood further demonstrates that singlehood is not attributable to a single personal or familial circumstance. Among self-related factors, the aspiration to pursue further education recorded the highest mean ($M = 2.80$), followed by the desire not to occupy a secondary position to the husband ($M = 2.69$). However, all self-related means remained below the midpoint of the scale. Similarly, compatibility of ideas emerged as the leading family-related factor ($M = 2.77$), followed by economic status ($M = 2.72$) and caste/religion barriers ($M = 2.71$). These findings point towards an intersection between changing aspirations and

continuing socio-cultural constraints. Education and autonomy appear to have increased the importance of personal choice, while economic position, caste, religion, and family expectations continue to influence the availability and acceptability of marital relationships.

A particularly important finding is the multidimensional nature of livelihood challenges. Economic and financial challenges ranked first ($M = 2.932$), followed by physical ($M = 2.861$), social ($M = 2.786$), and psychological challenges ($M = 2.713$). The relatively narrow differences between these means indicate that economic hardship does not operate independently of physical, social, and psychological experiences. At the individual-item level, healthcare emerged as the most prominent challenge ($M = 3.10$), while inadequate income ($M = 2.96$) and economic insecurity ($M = 2.90$) were also important concerns. Thus, although economic and financial problems constitute the highest-ranked overall dimension, healthcare represents a particularly salient specific difficulty. This distinction is important for policy because it suggests that livelihood security requires simultaneous attention to income, social protection, healthcare access, personal safety, social inclusion, and psychological support.

The analysis also demonstrates that single women should not be treated as a homogeneous social category. Significant differences across singlehood categories were found for social challenges ($F = 5.64$, $p < .001$) and economic and financial challenges ($F = 3.12$, $p = .02$), whereas differences in physical and psychological challenges were not statistically significant. Separated women reported the highest social ($M = 3.61$) and economic-financial challenge scores ($M = 3.47$). The post-hoc findings further show that separated women experienced significantly greater social challenges than unmarried, widowed, and divorced women, while their economic and financial challenges were significantly greater than those of divorced women. This pattern suggests that the circumstances surrounding separation may create a distinctive form of vulnerability in which marital ties may remain unresolved while economic responsibilities and social expectations continue. The findings therefore support differentiated rather than uniform interventions for different categories of single women.

Community support emerges as another important dimension of the respondents' experiences. Perception of Reality was strongly associated with Integration of Personality ($r = .757$), while significant relationships were observed between both psychological functioning dimensions and support from significant others, family, and friends. The regression analysis adds an important qualification: although all three support sources were associated with psychological functioning at the bivariate level, they did not contribute equally when considered simultaneously. Friends' Support emerged as the strongest significant predictor of Integration of Personality, whereas Significant Other Support was the strongest predictor of Perception of Reality. Family Support did not make a statistically significant independent contribution in either regression model after the other support dimensions were controlled. This does not imply that family support is unimportant; rather, its unique statistical contribution appears to overlap with support available from other interpersonal relationships.

These findings have an important substantive implication. For single women, particularly those experiencing separation, widowhood, divorce, desertion, or prolonged unmarried status, supportive relationships beyond the immediate household may function as important psychosocial resources. Friends and significant others may provide emotional reassurance, companionship, opportunities to discuss problems, and assistance in decision-making. The results therefore broaden the understanding of livelihood beyond material resources. Livelihood security involves not only income and productive assets but also social connectedness and psychological resources that enable women to cope with uncertainty and sustain everyday functioning.

Taken together, the results suggest that the livelihood vulnerability of single women in rural Himachal Pradesh is produced by an interlocking set of economic, social, physical, and psychological conditions rather than by singlehood alone. The particularly disadvantaged position of separated women demonstrates the importance of recognising heterogeneity within the category of "single women," while the community-support findings show that interpersonal networks constitute an important resource alongside formal welfare provision. Consequently, policy responses should move beyond narrowly relief-oriented assistance towards an integrated, livelihood-centred approach combining income security, livelihood diversification, healthcare access, social protection, legal and property-rights support, financial inclusion, psychosocial services, and strengthened community and peer-support networks. Such an approach would respond more directly to the multidimensional character of disadvantage demonstrated by the empirical findings.

1.6 Conclusion

The study concludes that the livelihood conditions of single women in rural Himachal Pradesh are shaped by an interconnected set of economic, social, physical, and psychological challenges. The socio-economic profile reveals considerable vulnerability arising from low educational attainment, strong dependence on agriculture, limited numbers of earning members, modest household incomes, and restricted sole ownership of productive assets.

Economic and financial challenges emerged as the most prominent overall dimension, while healthcare represented an important specific concern. The findings further demonstrate that single women do not constitute

a homogeneous group. In particular, separated women exhibited comparatively greater social and economic-financial vulnerability, indicating that different categories of single women require differentiated forms of support. The study also establishes the importance of community support systems in the psychological functioning of single women. Support from friends and significant others showed particularly important associations, demonstrating that livelihood security extends beyond income and material resources to include supportive interpersonal relationships and social connectedness.

Overall, the findings indicate that improving the lives of single women requires moving beyond a predominantly relief-oriented approach towards a comprehensive, livelihood-centred and socially inclusive framework. Greater emphasis is required on sustainable income opportunities, skill development, financial inclusion, healthcare access, social security, property and resource rights, psychosocial support, and community networks. Policies and welfare interventions should also recognise differences among unmarried, widowed, divorced, separated, and deserted women rather than treating them as a uniform category. Such an integrated approach can strengthen the economic security, social inclusion, psychological well-being, autonomy, and long-term livelihood resilience of single women in rural Himachal Pradesh.

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