

Original Article

Between Career and Care: Understanding the Hidden Costs of Motherhood in Contemporary Urban India

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Abstract - This study seeks to examine the socioeconomic, psychological, and cultural aspects of motherhood among urban Indian working women, emphasising the “shadow cost of motherhood.” This pertains to the frequently imperceptible economic and professional sacrifices linked to parenthood. It looks at how career goals, workplace rules, and support systems have changed how mothers think about motherhood and are still changing how they think about it. A qualitative research design was utilised. Demographic data were collected through an online survey (76 respondents), and on the basis of interest and availability, follow-up interviews with 12 participants were scheduled. The participants were equally divided between women who have children ($n = 6$) and those who do not ($n = 6$). The responses collected through interviews were analysed using thematic analysis to identify recurring patterns and codes. Findings revealed six themes among women without children: Family Type and Impact on Motherhood; Desire for Motherhood as Dynamic and Conditional; Career–Motherhood Tension; Economic Rationality of Motherhood; Motherhood and Identity Negotiation; and Redefining Motherhood in Contemporary Contexts. Among women with children, eight themes emerged: Early Socialisation and Parenting Values; Desire for Children; Career–Motherhood Trade-offs; Economic Planning and Financial Consciousness; Agency vs Structural Constraints; Support Systems as Enablers of Motherhood; Redefining Motherhood in Contemporary Contexts; and Stability and Resistance to Change in Motherhood Views. Across both groups, concerns included career disruption, financial burden, identity shifts, and the importance of family support. The study focuses on the need for more supportive workplace policies and social systems to reduce the burden associated with motherhood.

Keywords - Motherhood, Shadow Cost, Financial Burden, Identity Crisis, Maternity Policies.

1. Introduction

1.1. Concept of Motherhood

The most important time for an individual’s job and education often coincides with the time of having children. Therefore, when individuals are young, they face a trade-off between getting educated and having children. Amato (2005) asserted that individuals in our society, whether consciously or unconsciously, perceive mothers as “less competent, capable, and committed than women without children.” The fact that mothers who have just returned to work after maternity leave face the highest wage penalties shows this. Also, these penalties are higher for jobs that don’t pay well, which makes the situation even harder for mothers. (Anderson, Binder, & Krause, 2004).

The “shadow cost of motherhood,” often referred to as the “motherhood penalty,” refers to the massive, often invisible, economic and professional sacrifices women make after having children. Bhambhani and Inbanathan (2018) stated that when a woman is not a mother, either by circumstance or choice, she is deemed “incomplete” with a

“deviant” identity. This shows how being a mother is seen as a central part of being a woman, and not following this role leads to social judgement instead of being seen as a valid life choice.

People might think that this only happens in traditional societies, but these kinds of attitudes still exist in cities and other modern settings. Even though most women have a lot of education and are aware of social issues, they are often questioned if they do not want to be mothers. This shows that society still sees women as “child-bearers” in some ways.

Mendonca (2023) points out that society often expects an ideal mother not to let her job or career get in the way of her duties as a mother. This expectation puts women in a tough spot because they have to balance work with the strong pressure to put motherhood first. These social norms are also upheld in professional environments. Mehta (2025) in her research found that the ideal worker is envisioned as someone without child-rearing responsibilities or with an invisible support system at home to manage domestic duties.



Globally, women workers shoulder more childcare responsibilities than men due to persistent gender norms across all countries. Women all around the world were subjected to triple roles: domestic worker, income earner outside household chores, and caregivers for family members (Deandra et al., 2024). Due to the multiple roles that women carry, they may not always perform each role to the best of their abilities, and therefore, especially during pregnancy, maternity leave, and workplace policies play an immense role in supporting women.

Pregnancy discrimination is when women are treated unfairly at work because they are pregnant, giving birth, or asking for or taking leave to care for a child or family member. This can happen to mothers who are working and not protected by policy at their job. Pregnancy discrimination may result in maternal postpartum depression, hindered mother-child bonding, infant mortality, and hospitalisation within the initial year of the child's life. (Deandra et al., 2024).

Taken together, these definitions leave very little space for women to exist as both workers and mothers on equal terms. Women are expected to be fully present at work while also being the main carers at home, which makes it hard to meet both standards. This contradiction normalises the idea that women must adjust or compromise one role for the other, whereas the same may not be the case for men.

1.2. Physical and Psychological Burden of Motherhood

Becoming a parent is an experience marked by hormonal changes and neuroplasticity as well as shifts in self-concept, social roles, and daily routines. Though the arrival of a newborn is a joyful event, the postpartum period can also be a time of heightened psychosocial stress and health behavior changes. Additionally, this may include significant sleep disruption and decreased physical activity. (Saxbe et al., 2018) Giving birth has both physical and psychological aspects for women. The transition to motherhood is marked by hormonal fluctuations, sleep deprivation, and adjustments to a new role. The arrival of a woman's baby is meant to be a joyous time; it can have a negative impact on women in the form of postpartum mood disorders, including Postpartum Depression (PPD), anxiety disorders, and even rare but severe cases of postpartum psychosis (Modak et al., 2023). Javadifar et al. (2016) state that the first year after childbirth not only has a physical and psychological impact on a mother, but it is also a particularly challenging period for first-time mothers as they learn to navigate and adjust to their new maternal roles. The road to motherhood involves many changes in a woman's lifestyle. A woman's mental adjustment after becoming a mother can depend on her personal situation, her beliefs, the support and resources around her, and how prepared she feels. When she is better prepared and supported, it becomes easier for her to take on her new role as a mother. This means that every first-time

mother's experience is shaped by the social environment and circumstances she belongs to.

Postpartum Depression (PPD) is a common and serious mental health problem that is associated with maternal suffering and numerous negative consequences for offspring. The first six months after delivery may represent a high-risk time for depression. (O'Hara & McCabe, 2013) Parents with children are generally more depressed than those without children, highlighting that the psychological burden of motherhood may extend beyond the immediate postpartum period (Spence, 2008).

1.3. Stigma of External Help

In some societies, external help - such as that provided by nannies or daycares - is often looked down upon. However, after giving birth, many working mothers need to rely on such support due to the lack of family assistance or various other reasons. As a result, external childcare becomes an essential resource that helps mothers juggle their professional, social, and personal responsibilities.

Gendered ideologies designate childcare as a female responsibility, specifically that of mothers (Rutman, 1996; Pinho et al., 2025). Mothers who opted not to engage in this work, due to their individual reasons, frequently experience intense guilt, often arising from societal perceptions of inadequacy as 'proper mothers,' alongside anxiety regarding the welfare of their children while in the care of others. - feelings that come from the idea that mothers are the best and safest carers, as well as the fact that some countries do not have strict rules for private childcare (Uttal, 2006), and the frustration of not being able to balance home and paid work both practically and emotionally (Cox, 2011).

1.4. Economic Cost of Motherhood

Alakeson and Resolution Foundation (2012) state that Parents in the UK spend 33% of their net household income on childcare compared to an OECD average of 13%. Expensive childcare leaves many low to middle-income women stuck working part-time when longer hours would help relieve the financial pressure they face in meeting rising living costs.

Research currently reveals major transformations in Indian families, together with shifting societal beliefs about motherhood. The process of urbanization, together with economic advancement, caused fundamental transformations in traditional support systems within families (Pradhan, 2011). Research indicates that female voluntary childlessness has risen because women prioritise their independence and work careers (Bhambhani & Inbanathan, 2018). Taking on the research gap that has been identified, the present research focuses on interviewing certain women who have and do not have children in order to understand the cost of motherhood as perceived by those who do not have children and experienced by those who have children.

1.5. Motherhood in India

In 2017, the Government of India introduced the “Maternity Benefit Amendment Act,” which increased the duration of paid maternity leave to 26 weeks and included a few non-cash benefits for child care. The Government announced the Act a day after International Women’s Day, calling it a ‘humble gift’ to women. (Maternity Benefit Amendment Act, 2022). Though this policy was to support women, some critics argued that this policy could potentially discourage private company owners from hiring women due to the financial burden that comes with the paid extended leave. This may have also increased the number of women being laid off.

Saroja et al. (2008) found that among 482 rural Hindu women in Uttar Pradesh, upper-caste women were nearly 3 times more likely to use antenatal care and almost 5 times more likely to have trained birth attendants compared to lower-caste women. However, Singh et al. (2015) demonstrated that rural-urban location itself is a stronger determinant than caste alone, with urban mothers receiving significantly more antenatal care visits than rural counterparts across all groups. Although significant caste-related inequalities still exist, these findings indicate that geographic access, together with healthcare infrastructure, has a commensurate impact on maternal healthcare utilization in India.

1.6. Research Gap

Existing literature on motherhood has largely focused on Western contexts, quantitative measurements of the motherhood penalty, or the experiences of women who are already mothers. Limited research has explored the multidimensional “shadow cost” of motherhood among urban Indian working women, particularly through a comparative lens involving both women with and without children. There is a lack of Indian urban qualitative perspectives on motherhood, along with a limited focus on examining motherhood as a changing social identity and on the role of support systems in modern motherhood decisions, including the role of extended family members. Existing studies also provide insufficient attention to motherhood as linked to urban economic anxiety, such as increased cost of living, and to the “shadow cost” beyond just economics. Furthermore, much of the existing literature on motherhood was conducted before the significant rise in urban work culture, changing gender roles, and increasing financial pressures experienced by modern working women. For example, studies by Zumbyte and Das (2017) and Goli et al. (2013). The present study addresses these contemporary realities.

2. Materials and Methods

2.1. Aim and Objectives of the Study

This study aims to examine the socioeconomic dimensions of motherhood among Indian urban working

women, including those who already have children and those who do not have children. It focuses on understanding the choices of women behind having children and how these are shaped by economic and social factors.

The study examines the perceived financial cost of raising children, covering increased household spending on education, healthcare, and housing. It also seeks to estimate the “shadow cost” of motherhood in terms of lost income and its effect on long-term family wealth. It also looks at how consumption and financial issues affect fertility decisions and feelings about motherhood.

The study also links these factors to macro trends like declining birth rates and shifts in urban demographics. Additionally, the study also seeks to examine the role of support systems such as grandparents, extended family members, and crèche or childcare facilities in influencing women’s decisions regarding motherhood and their ability to balance childcare with professional responsibilities.

2.2. Participants

The survey was filled out by 76 respondents. After asking questions based on demographics, the last question of the survey asked participants if they would be willing to participate in a short follow-up interview to provide more detailed insights for this study.

Contact details of those interested were gathered, and out of the 68 interested respondents, 12 participated due to their willingness to be included in the study. Out of these 12 respondents, 6 were “women who have children,” and 6 were “women who do not have children.”

After analyzing the responses, it was found that 34.2% of the respondents (25) were between the ages of 41-45, 28.8% of the respondents (21) were between the ages of 31-35, and 13.7% of the respondents (10) were between the ages of 25-30. This shows that the age gap was varied. All of the women were working, and 61.8% of them had completed their post-graduation, and the rest had done higher-level studies too.

39.5% of the respondents had 10+ years of work experience, followed by 22.4% with 7-10 years and 23.7% with 4-6 years. When it comes to family background, 59.2% grew up in nuclear families (45) and 40.8% grew up in joint families (31). 72 respondents, which is 94.7%, had siblings, and 4 respondents, who is 5.3%, did not have siblings.

2.3. Research Design and Analysis

The current study employed a qualitative research design. Interview responses were analysed using thematic analysis. For the present research, surveys were circulated via Google Forms online. 6 interviews were conducted in-person, and 6 were conducted telephonically.

2.4. Ethical Considerations

All participants provided informed consent prior to the interview. They were made aware of the purpose and nature of the study through a form shared before collecting their details. Only those who voluntarily agreed were included. Participants were informed that the interviews would be

audio recorded and had the right to withdraw from the study at any point without any consequences. The anonymity and confidentiality of all respondents have been strictly maintained. Additionally, the respondents were assured that the results of the study would be shared with them upon completion of the research.

3. Results and Discussion

Table 1. Thematic analysis of responses from women who do not have children

Themes	Codes	Description of theme
Family type and impact on motherhood	Generational gap	This theme looks at whether being a part of a joint or a nuclear family dynamic influences respondents' perception of motherhood.
	Nuclear Family	
	Joint Family	
	Exposure to working mothers	
	Sacrificial motherhood model	
	Productivity and hard work are values from my mother.	
	Matriarchal influence	
	Parental responsibility towards sibling	
	Independence in terms of finance or decisions	
Desire for Motherhood as Dynamic and Conditional	Affirmative desire	This theme shows that the desire for motherhood can change over time. It is often dependent on personal goals, timing, and openness to different ways of becoming a parent.
	Openness to non-biological motherhood	
	Conditional motherhood	
	Evolving perspectives over time	
	Rejection or ambivalence	
Career–Motherhood Tension	Fear of professional stagnation	This theme highlights the conflict between career and motherhood. Many women worry that having children may affect their career growth or opportunities.
	Structural constraints (corporate/work demands)	
Economic Rationality of Motherhood	Children as a financial investment	This theme focuses on financial factors. Costs of living, financial readiness, and career priorities influence decisions about having children.
	Rising cost of living	
	Financial preparedness as a prerequisite	
	Career focused	
	Sudden change of career/education path	
	Considering economic factors	
	Role of workplace policies	
	Importance of partner support	
Motherhood and Identity Negotiation	Fear of identity loss	This theme looks at how women think motherhood might affect who they are. Some fear losing independence or their sense of self.
	Motherhood is one role among many.	
	Desire for balanced identity	
Redefining Motherhood in Contemporary Contexts	Shared parenting roles	This theme reflects changing ideas of motherhood. Women are more open to different choices, including not having children or choosing alternative paths.
	Motherhood beyond sacrifice	
	Increased agency and choice	

Table 2. The analysis component for the thematic analysis of women who do not have children

Analysis Component	Count
Participants	6
Codes	30
Themes	6

In the thematic analysis conducted of interviews with women who do not have children, six key themes emerged, namely: Family Type and Impact on Motherhood; Desire for Motherhood as Dynamic and Conditional; Career–Motherhood Tension; Economic Rationality of Motherhood; Motherhood and Identity Negotiation; and Redefining Motherhood in Contemporary Contexts. A total of thirty codes were found, with the first theme having nine codes within it, followed by the second having five codes, the third having two codes, the fourth having five codes, the fifth having eight codes, the sixth having three codes, and the seventh having three codes as well.

The first theme that emerged is “Family type and impact on motherhood,” which explores how family structure shapes views on motherhood. Codes included “Generational gap,” “Nuclear family,” “Joint family,” “Working mom,” “Mother putting herself last,” “Productivity and hard work as a value from mother,” “Matriarchal influence,” “Parental responsibility towards sibling,” and “Independence in terms of finance or decisions.” Most respondents grew up in nuclear or mixed families. One respondent shared, *“Oh, so I was... I was brought up in a mix of the nuclear, because I was living with my grandparents, like, my parents, and they primarily... like, were running the house while my parents were young parents with me in there”*. Mothers, especially working mothers, shaped their views. As one respondent said, *“And my mum was always working, like, pretty much all the time.”* Generational differences were visible: *“During the day, like, I did not have the conventional, like, mom would pack lunch for you and stuff, that was mostly my grandma doing all of those things.”* Ideas of sacrifice were also highlighted:

“For women, one big part of what we have to be cognisant about is that having a kid does heavily impact your work life,” and another respondent stated, *“I have seen how firsthand it has affected a lot of people around me.”* Early caregiving also appeared, as one respondent talked about their sibling saying, *“And then I have a younger brother as well, so I feel like... I always tell people this, like, that is my first child.”* *“I know I have not had a kid yet, but I am sure this is what it looks like, except the physical feeling of it.”* *“He is 8 years younger. He is applying to colleges right now, and, like, yeah, it completely feels like I have my own kid.”*

The second theme that emerged is “Desire for Motherhood as Dynamic and Conditional,” which shows how women’s desire for motherhood changes over time and

depends on different factors. Codes included “Affirmative desire,” “Openness to non-biological motherhood,” “Conditional motherhood,” “Evolving perspectives over time,” and “Rejection or ambivalence.” Some respondents expressed a clear desire for children. One respondent stated, *“Oh, I have been married for 6 years, I am completing 6 years in 10 days, and... I definitely want to have children.”* Another said, *“Yes, I think in the future I do see myself having kids.”* Openness to alternatives was also seen: *“So my plan was... I was like, oh, I am gonna adopt, there are too many kids in the world who need a house, who need some safety.”* and *“But I am not someone who is completely sure whether I want biological kids.”* Motherhood was often conditional: *“During COVID, I desperately wanted to be a mom... but my husband simply refused because I was 25 years old and I did not have a job in hand.”* Perspectives evolved over time. One respondent shared, *“Earlier, I used to always think I am not gonna have kids,”* and *“I think as you mature, you get older, your perspectives change.”* Some also showed ambivalence: *“So for most part of it, I do not think I want to,”* and *“But I do not know, I feel like it might change as well.”*

The third theme that emerged is “Career–Motherhood Tension,” which highlights the conflict between professional aspirations and motherhood. Codes included “Fear of professional stagnation” and “Structural constraints (corporate/work demands).” Respondents expressed concerns about career disruption. One respondent stated, *“For me to even take, like, a break for 5 months or six months... yeah, this is a conversation.”* Another highlighted ambition and impact: *“There will be something that would become my priority, and my career might become my second priority.”* Workplace demands also appeared as a constraint: *“I am a workaholic, I work 24-7.”* Financial and career preparedness was also emphasised: *“From very early on, I knew that before I had kids or I even considered kids, I wanted to be financially independent.”*

The fourth theme that emerged is “Economic Rationality of Motherhood,” which highlights how financial and career considerations influence decisions around motherhood. Codes included “Children as financial investment,” “Rising cost of living,” “Financial preparedness as prerequisite,” “Career focused,” “Sudden change of career/education path,” “Considering economic factors,” “Role of workplace policies,” and “Importance of partner support.” Respondents viewed children as a financial responsibility. One stated, *“Kids are an investment.”* Rising costs were frequently mentioned: *“If your CTC package is less than 60 lakh per annum, you are officially... you cannot be living a comfortable life in Gurgaon.”* and *“Cost of living, all of those things matter a lot more.”* Financial preparedness was emphasised: *“From very early on, I knew that before I had kids or I even considered kids, I wanted to be financially independent.”* Career focus was evident: *“I have skipped*

every level of promotion, I get double promotion every year, and it is a corporate trap.” Economic reasoning appeared clearly: “Logically, it is better for them not to have kids as opposed to struggling.” Partner support was also important: “If they do not have a loving family, a supportive, modern husband... it totally depends on the type of person you are marrying.”

The fifth theme that emerged is “Motherhood and Identity Negotiation,” which reflects how women balance motherhood with their sense of self. Codes included “Fear of identity loss,” “Motherhood as one role among many,” and “Desire for balanced identity.” Some respondents expressed concern about identity loss. One stated, “I think a lot of people also spoke about how they saw their mothers’ only identity as being a mother, and they did not want to sacrifice all of that.” Others viewed motherhood as one role among many: “Motherhood to me would not be, like, constantly

focused on just your children.” The importance of maintaining individuality was also reflected in upbringing: “I had a lot of independence and freedom in doing what I wanted.”

The sixth theme that emerged is “Redefining Motherhood in Contemporary Contexts,” which reflects changing ideas of motherhood in modern times. Codes included “Shared parenting roles,” “Motherhood beyond sacrifice,” and “Increased agency and choice.” Shared parenting roles were highlighted as one respondent stated, “Partners cooking as much as females do.. It is no longer a female thing.” Motherhood beyond sacrifice was reflected in changing expectations: “They do not want that idea of oh put yourself last.” Increased agency and choice were also evident. One respondent said, “I think now people are a lot more open to choice,” and “There are a lot of ways kind of opened up now for support.”

Table 3. Thematic analysis of responses from women who have children

Themes	Codes	Description of theme
Early Socialization and Parenting Values	Nuclear Family	This theme looks at whether being a part of a joint or a nuclear family dynamic influences respondents’ perception of motherhood.
	Joint Family	
	Intergenerational parenting values	
	Adaptation of traditional practices	
	Grandparents acting as second parents	
Desire for Children	Always wanted children	This theme shows how women feel differently about having children. Some always wanted them, some did not earlier but had them later, and some do not want more. These decisions are deeply personal and vary from person to person.
	Did not want earlier, ended up having anyway.	
	Does not want to have more children	
	Would have wanted more children	
Career–Motherhood Trade-offs	Career interruption or exit	This theme focuses on how women balance work and motherhood. Many had to pause or change their careers, or consciously choose to prioritise parenting over work.
	Conscious prioritisation of motherhood	
	Delayed or altered career trajectories	
	Perceived opportunity cost	
	Variability in impact based on context	
Economic Planning and Financial Consciousness	Financial preparedness before childbirth	This theme highlights how financial planning and economic considerations play a central role in decisions around parenthood, including preparedness before having children, the high costs associated with raising them, and how these factors influence both the decision to have children and the number of children.
	High cost of raising children	
	Income allocation toward children	
	Advice: financial stability as a prerequisite	
	Limiting family size due to cost	
Agency vs Structural Constraints	Choice enabled by privilege	This theme highlights how women’s choices around work and motherhood are shaped by both personal preferences and external constraints, where financial security may allow reduced career involvement, but a lack of workplace flexibility can limit their options.
	Structural limitations on working mothers	
	Negotiation between personal desire and external realities	
	Family as primary support system	This theme highlights the importance of family support in enabling motherhood, where extended family (especially grandparents) play a key role in childcare,
	Grandparents as co-parents	
	Limited reliance on institutional	

Support Systems as Enablers of Motherhood	childcare	responsibilities are shared within the family, there is a preference for familial over formal care, and flexible work arrangements help women continue working.
	Workplace flexibility (where applicable)	
Redefining Motherhood in Contemporary Contexts	Motherhood beyond traditional roles	This theme highlights how women balance motherhood with their personal identity and aspirations, with parenting shaped by individual values, a focus on raising independent children, and growing acceptance of women taking on multiple roles.
	Emphasis on child independence	
	Changing gender roles	
	Individualised parenting philosophies	
Stability and Resistance to Change in Motherhood Views	Stable pro-motherhood beliefs	This theme highlights the stability of women's views on motherhood, where beliefs are largely formed through lived experience and remain resistant to change, with only occasional reflection or reconsideration of past decisions.
	Retrospective reflection	
	Low anticipated change in future views	

Table 4. The analysis component for the thematic analysis of women who have children

Analysis Component	Count
Participants	6
Codes	33
Themes	8

In the thematic analysis conducted of interviews from women who have children, eight themes emerged, namely: “Stability and Resistance to Change in Motherhood Views,” “Redefining Motherhood in Contemporary Contexts,” “Agency vs Structural Constraints,” “Support Systems as Enablers of Motherhood,” “Economic Planning and Financial Consciousness,” “Early Socialisation and Parenting Values,” “Desire for Children,” and “Career–Motherhood Trade-offs.” A total of thirty-three codes were found, with the first theme having five codes within it, followed by the second having four codes, the third having five codes, the fourth having five codes, the fifth having four codes, the sixth having three codes, the seventh having four codes, eighth having five codes and ninth having three codes.

The first theme that emerged is “Early Socialisation and Parenting Values,” which explores how family structures and upbringing shape parenting approaches. Codes included “Nuclear family” (1 out of 6 respondents), “Joint family” (5 out of 6 respondents), “Intergenerational parenting values,” “Adaptation of traditional practices,” and “Grandparents acting as second parents.” Respondents highlighted the role of family structures.

Intergenerational influence was also evident: *“The values, I learned a lot of things from my grandparents also.”* Grandparents played a caregiving role, as one respondent explained, *family has been a big help. Especially, grandparents really played the role of being second parents for my children.”*

The second theme that emerged is “Desire for Children,” which reflects women’s intentions and decisions regarding having children. Codes included “Always wanted children,” “Did not want earlier, ended up having anyway,” “Does not want to have more children,” and “Would have wanted more children.” Some respondents expressed a clear desire: *“No. Definitely no. I am happy with what I have.”* and *“I am very, very happy with my two.”* Some also expressed retrospective desire: *“If I could somehow go back in time, yes, definitely, I would have had one more.”*

The third theme that emerged is “Career–Motherhood Trade-offs,” which highlights how motherhood impacts women’s career trajectories and decisions. Codes included “Career interruption or exit,” “Conscious prioritisation of motherhood,” “Delayed or altered career trajectories,” “Perceived opportunity cost,” and “Variability in impact based on context.” Respondents highlighted the impact of children on careers.

One respondent stated, *“Having children affects your career, but that is also your personal choice. I did not want to work because I felt the quality of parenting would go down. Moreover, I cannot handle two things together. Moreover, that was my choice. But that does not mean that people who work are doing something wrong. That is absolutely, if they can manage it, great. However, I did take a sabbatical from work because I wanted to focus on my child.”* Another respondent reflected similar trade-offs: *“Definitely, it has affected. I left my work for them. I gave them more priority over my career. I did some designing work for one and a half years, but [child name] was too little, so I stopped. I will probably resume in another two years’ time.”*

The fourth theme that emerged is “Economic Planning and Financial Consciousness,” which highlights the role of financial planning in decisions around motherhood. Codes included “Financial preparedness before childbirth,” “High cost of raising children,” “Income allocation toward children,” “Advice: financial stability as prerequisite,” and “Limiting family size due to cost.” Respondents emphasised financial planning. One stated, *“We were financially pretty alright.”* The high cost of raising children was evident: *“It is going to cost a lot of money,”* and *“A major chunk of our savings or income would go towards education.”* Income allocation toward children was also highlighted: *“A big portion of our income does go for child-related expenses.”* Advice around financial readiness was clear: *“You must be financially settled,”* and *“Your finances should be in place.”* Cost also influenced family size: *“I cannot financially or physically support more children than I have.”*

The fifth theme that emerged is “Support Systems as Enablers of Motherhood,” which highlights the role of family and external support in enabling motherhood. Codes included “Family as primary support system,” “Grandparents as co-parents,” “Limited reliance on institutional childcare,” and “Workplace flexibility (where applicable).” Family support was central. One respondent stated, *“Family has been a big help.”* Grandparents played a key role: *“Especially grandparents really played the role of being second parents for my children.”* Preference for family care was evident: *“I did not obviously go for child care.”* Workplace flexibility also helped: *“Since I run my own place, I can make that decision.”*

The sixth theme that emerged is “Agency vs Structural Constraints,” which highlights how women’s choices around motherhood are shaped by both personal agency and external limitations. Codes included “Choice enabled by privilege,” “Structural limitations on working mothers,” and “Negotiation between personal desire and external realities.” Some respondents highlighted a choice shaped by personal circumstances: *“Because I was financially quite comfortable.”* Structural limitations were also evident: *“But this option is not given to everyone.”* *“Sometimes they need the money, and it is not really a choice to give equal time to motherhood and career.”*

The seventh theme that emerged is “Redefining Motherhood in Contemporary Contexts,” which reflects changing parenting practices and evolving roles of women. Codes included “Motherhood beyond traditional roles,” “Emphasis on child independence,” “Changing gender roles,” and “Individualised parenting philosophies.” Motherhood beyond traditional roles was highlighted as one respondent stated, *“A lot of factors make up a woman’s identity. No one factor is dominant, I feel.”* Emphasis on child independence was evident: *“You need to be able to voice your opinion. You should always have that thing in you*

to put your voice out.” Changing gender roles were also reflected: *“Children today know that a mother’s job is not only to be at home.”* Parenting philosophies were also spoken about: *“Each one to its own, no right or wrong there.”*

The eighth theme that emerged is “Stability and Resistance to Change in Motherhood Views,” which reflects how women’s views on motherhood remain consistent over time. Codes included “Firm motherhood beliefs” and “Resistance to change.” Respondents showed strong, fixed views. One stated, *“No, my view has never changed.”* Another shared, *“No, I do not think my views on motherhood are going to change in the next 5, 10, 20, or 100 years.”* These responses indicate that motherhood is seen as a stable and deeply rooted belief.

4. Discussion

Motherhood is a social reality and is the very social intuition that has existed in society since time immemorial. It is associated with women’s reproductive health and their socio-cultural life. (Biswas, 2022). The results of this qualitative study indicate that motherhood is evolving in contemporary society, shaped by social and economic influences. In the past, people thought that women could only have children. This is no longer the case. The study involving women without children indicated that motherhood is frequently perceived as a decision contingent upon career aspirations, financial security, familial support, and individual preparedness. Sevón (2005) corroborates this, indicating that motherhood is not merely a decision but a multifaceted process shaped by timing, relationships, and societal expectations.

Findings also showed that family type plays an important role in shaping women’s views on motherhood. When interviewing women who already have children, the support from grandparents, family, and extended family was emphasised over childcare services, as in this way, childcare responsibilities could be shared. This is supported by Moore (2013), wherein the researcher found that support from family members, especially women across generations, strongly affects the experience of motherhood.

Another major finding was the tension between career and motherhood. Many women without children felt that having a child could affect their career growth, work-life balance, and their personal and financial independence. This is supported by Graham et al. (2013), wherein the researchers found that career focus and not being in the right circumstances were common reasons for delaying or not choosing motherhood. Grewal and Urschel (1994) also stated that although women may want children for emotional reasons, motherhood also brings practical and financial responsibilities.

Additionally, findings revealed differing levels of stability in views on motherhood across the two groups. Among women who did not have children, participants reported that their views regarding motherhood may change over time, suggesting that their perceptions remain conditional and flexible. In contrast, among women who already had children, only one participant reported that her views might change, while the others stated that their views would remain stable. This indicates greater consistency in motherhood views among mothers, possibly due to their experiences. This is partially supported by Müller et al. (2022), wherein the researchers stated that “although desired fertility is quite unstable, most women perceive their desires to be stable.” This suggests that while women may believe their views remain consistent, preferences can still change over time.

This study also shows that the way women were raised affects how they think about being a mother and a parent. One person said that the way her mother treated her shaped the way she raised her own children. Another person said that values like honesty, respect, and self-expression were passed down and are now being taught to her kids as well. Madden et al. (2015) corroborate this assertion, indicating that “there is evidence of intergenerational transmission of parenting behaviour.”

In addition to this, interviews conducted suggest that workplace policies significantly influence motherhood. For women who do not have children, 5 out of 6 respondents spoke about how workplace policies such as paid maternity leave and flexible working hours affect women’s ability to balance work and childcare. This is further supported by IMPAQ International (2017), where the researchers stated that paid leave gives mothers “a greater ability to balance their career and caregiving responsibilities.”

5. Conclusion

The present research aimed to estimate the “shadow cost” of motherhood in terms of foregone income, increased household expenditure on education, healthcare, and housing, and its long-term implications for family wealth. It further sought to examine how urban families perceive the financial cost of raising children and how these economic considerations influence fertility choices and norms surrounding motherhood. For this purpose, qualitative research was conducted among 2 groups of women living in urban settings - “those who have children” and “those who do not have children”. The findings revealed that motherhood is closely linked with high economic, social, and psychological costs. Women without children frequently associated motherhood with fear of career stagnation, uncertainty, or environmental concerns, whereas women with children spoke about how they planned for their baby and the support they received.

This study also analysed the role of family structure in shaping motherhood by examining whether women belonged to joint or nuclear families and how the parenting styles of their own parents largely influenced their own approach to parenting. Also, for women who did not have kids, things like the rising cost of living and workplace policies were very important in making decisions. Women who already had kids also talked about taking time off work, quitting their jobs, or even taking a break from work altogether.

The role of mothers, as this study explores, goes way beyond the traditional thought of just childbearing. In today’s day and age, motherhood is shaped by various socioeconomic factors such as financial preparedness, career aspirations, family support, etc. This clearly shows that the definition of motherhood is changing as women have entered the workforce. Hence, all organisations must also adapt by implementing workplace policies for women who are expecting, such as flexible working hours, paid maternity leave, or even childcare support. Such measures would ensure the career interruption aspect of motherhood does not become a financial burden for women.

5.1. Limitations of the Study

1. Homogeneity of sample: The sample was homogenous in nature, as most of the respondents belonged to a similar kind of socioeconomic status group and lived in urban tier-1 cities. This may limit the generalisability of the findings to women from more diverse backgrounds.
2. Lack of quantitative assessment: This study relies only on interviews to understand the cost of motherhood, and as a result, the “shadow cost of motherhood” was not measured in statistical or numerical terms.
3. Variations in life stages or age gap: This study was conducted among women aged 25-50 years, including both women who had and did not have children. This may have influenced the findings as perceptions are often shaped by life stage, age, and generational context.
4. Social desirability bias: Since motherhood and fertility choices are sensitive topics, some respondents may have provided socially acceptable responses rather than expressing their completely honest views, which may have affected the authenticity of certain responses.
5. Limitations regarding research design: The present research utilised a qualitative approach, with semi-structured interviews being conducted. A mixed methods approach would have allowed the study to explore the interrelationships between different variables and compare differences in the two groups.

5.2. Future Recommendations

1. Cross-cultural comparison of motherhood experiences: Future research may take into account exploring the perception of motherhood among different women, ranging from diverse cultural and geographical

- backgrounds, to gain a better understanding of women's perceptions towards motherhood.
2. Experience of motherhood in matrilineal versus patrilineal societies within India can also be studied: Future research may compare experiences of motherhood in matrilineal societies of South India (where inheritance, residence, and family support may be centred around the maternal side) with the more strictly patrilineal family structures commonly observed in North India. Such a comparison can help understand how differing kinship systems shape women's experiences of motherhood.
3. Mixed methods approach: Future studies may adopt a mixed-methods research design by combining qualitative interviews with quantitative surveys to gain a deeper understanding of the economic aspect of motherhood.
4. Policy and workplace recommendations: Further research may expand on policy implications by providing recommendations for policymakers, organisations, and employers regarding maternity leave, flexible working arrangements, and childcare support based on the findings of the present study.
5. Societal pressure and age norms in India: Future research may explore the societal pressure faced by Indian women to get married and have children by a certain age, especially in traditional rural societies, and how this pressure influences decisions towards motherhood. A comparative analysis with Western societies, where such age-related pressures may be less pronounced, could further help in understanding the societal expectations regarding becoming a mother.

Conflict of Interest

The author declares that there is no conflict of interest regarding the publication of this paper.

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