

Precarious Employment amongst Low Income Single Mothers in Malaysia: The Implications on Family Wellbeing

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Abstract. Single motherhood has been well documented to have adverse impacts on financial wellbeing and they are prone to fall into poverty trap. In Malaysia, the term single mother generally refers to widowed and divorced mothers. Income earned from employment is one of the main sources of livelihood for single mothers, which is sometimes supplemented by child support and other transfers such as pension, welfare assistance, tithe (zakat) and hands out. The types of employment held by low income single mothers are rather limited due to their level of educational attainment, locality, mobility and childcare responsibility. These barriers seem to restrict their work choices and they have to find ways around it, usually by entering informal employment or self-employment sectors. This study discusses employment characteristics of single mothers from the lowest quantile of the society. It is important to explore this issue as these mothers are likely raising their children in constant hardship. This study employs a qualitative quest to gain a deeper understanding of this issue. The respondents of this study come from different states in Peninsular Malaysia. Upon completion of this study, we could suggest that precarious employment of single mothers posed a real threat for the wellbeing of their family. Those involved in informal sectors are the most vulnerable. Without a proper employment contract as in formal sectors, they have no work benefits or protection against unforeseen circumstances. Insufficient and irregular income worry them endlessly as the survival of their family is at stake. Moreover, worries about financial situations could also lead to other health concerns. The findings of this study emphasize the urgency of government intervention that is well planned and targeted. The society at large should also be more sensitive and empathetic towards single mothers and their children. Indeed, children living in poverty should not be tolerated at all.

1 Introduction

Employment is one of the most important sources of livelihood for single mothers in Malaysia. As the number of single mothers and female headed households is increasing in Malaysia, their employment issues need to be highlighted and thoroughly studied because the wellbeing of their families rely on it. The trend of increasing number of female headed households seems to be consistent with many countries in the world [1, 2, 3]. The difference may come from the type of single mothers because in Malaysia pre-marital birth is not socially and religiously acceptable though its occurrence is undeniable. Therefore, single motherhood is mostly the result of the death of a husband, divorce and permanent separation. Official data from Malaysia Housing and Population Census in 2010 showed that there were a total of 831,860 women or approximately 2.9% of the population which were either widowed, divorced or permanently separated [4]. Labour force participation rate in Malaysia in 2020, by marital status shows that 49.1 percent of widows and 76.9 percent of divorced/permanently separated women are in the labour force. The considerable difference in labour force participation rate could be attributed to pension payment or pay out received by widows based on the employment

of their departed husbands. Divorced women on the other hand, may or may not receive alimony and/or child support payment from their former husbands. Coping strategies used by single mothers apart from getting into employment include getting public assistance and repartnering/remarriage [5-7]. However, in less developed countries, public assistance systems are limited and less structured [8-9]. Therefore, employment is an essential part the survival of single mothers though they have to face many barriers to employment [10].

Single motherhood and poverty is an association that has been well documented in literature [11-13]. Single mothers have been consistently shown to experience financial vulnerability in comparison to the general population [14]. Therefore, the incidence of poverty is more pronounced among female headed households in comparison to other types of households. Financial hardship faced by single mothers could be mainly the results of their employment status. In this paper we would explore the nature of employment among low income single mothers in Peninsular Malaysia. Earlier observation indicates that low income single mothers tend to work in low-quality jobs in vulnerable conditions. The vulnerability of jobs amongst women has been thoroughly discussed by the International

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Labour Organization (ILO) in its website and there is little improvement forecast in the near future [15]. The economic stature of Malaysians is divided into 3 major groups namely the top 20 percent (T20), the middle 40 percent (M40) and the bottom 40 percent (B40). The B40 households in general are considered as poor households. However, the poverty line income for a household is established at RM2,208 or approximately USD526 per month. The current minimum wage for Malaysians is fixed between RM1000 to RM1100 based on locality. This revised amount is more reasonable giving the increasing cost of living in Malaysia. This study focuses on widowed and divorced single mothers from the B40 group as they are the ones who need more attention. They could easily fall into poverty and their children would be denied decent living conditions. The silent plight of single mothers should not be taken as an indication that everything is fine. Single mothers in Malaysia are still very much conservative compared to their Western counterparts because of the stigma and thinking that single motherhood is a personal problem such that they are ashamed to ask for help [2]. It is through proper research that their endeavour can be empirically presented and action could be taken to improve their livelihood via sound policy formulation and implementation. Extensive studies on single mother employment issues have been extensively studied in developed countries. However, there exists a considerable research gap for such topics in Malaysia. Hence, it is important to embark in this study to serve the marginalized group single mothers amongst our midst for the benefits of stakeholders such as the policymakers in their poverty elimination effort and to the academia in highlighting the plight of single mothers and their children.

2 Literature Review

Research has shown that divorced women are usually financially worse off after marital breakups due to loss of income from spouse, children staying with the mothers and limited wealth accumulated during marriage [16-17]. Limited research on Malaysian single mothers however shows that income from employment is the main source of income for single mothers in general, regardless of the causes of becoming single mothers [18-22]. An employment gives a certain amount of certainty and stability in manoeuvring their lives around the children and daily activities [23]. Income drops are almost unavoidable after relationship dissolutions and their living standard may drop accordingly [24]. In a conservative patriarchal society like Malaysia, husbands are still the main breadwinner for the family whilst wives preferably look after the family. Further, many women would prefer to leave their jobs to care for the children and home should they have the liberty to choose and if family finances are in comfortable conditions [25]. It is found that, apart from their own children, women are more likely in the position of caring for older relatives (such as parents) and the disable persons [26].

Hence, a lower number of women in the workforce have been a concern for policymakers, as their productive resources are equally important to the economy given similar education opportunities are available to male and female in Malaysia. On an individual level, while contributing their human resource to childcare and family care are plausible, in the event of death of husbands or marital dissolutions, the risk of financial hardship and decreased standard of living may be higher for previously unemployed married women [27-28]. However, some literature has stated that having jobs do not necessarily help to increase income and material wellbeing for single mothers when they may be working in a precarious environment, saddled with low earning jobs in the lowest hierarchy [29-32] which is likely related to their low educational attainment and persistent gender wage gap [33-34]. In addition, going for jobs also involves transportation costs, clothing costs and lost time available for other responsibilities, childcare in particular at the same time they have to overcome the stigma attached to single motherhood [35].

Improving the quality of life for single mother households is important to ensure that the children could grow up decently. One of the most critical domains of the quality of life is financial well-being. Studies indicate that financial matters affect other domains of wellbeing such as psychological wellbeing [36] and physical wellbeing [37]. In addition, other facets of life's satisfaction are also affected by financial wellbeing as distress and worries about the family's financial situation contribute to negative outcomes that could extend beyond the boundaries of the family system [38]. Therefore, having a secure employment with sufficient income is crucial for single mothers as they are more likely to be the sole breadwinner of the family.

3 Data and Methodology

This paper presents only a part of a bigger qualitative research, focusing on the descriptive data on employment of single mothers in Peninsular Malaysia. Purposive sampling method is used to choose the participants. Purposive sampling technique involves selecting certain units or cases "based on a specific purpose rather than randomly" [39]. The inclusion criteria for the single mothers in this study include a citizen living in Peninsular Malaysia, a widower or divorcee, and between 18 to 60 years of age. This study only considers single mothers who have valid marriage status, evidenced by the death of a husband or a divorce certificate. Single mothers with children born out of a wedlock are more difficult to identify and it is very sensitive to reveal, they are excluded from this study. An ethical approval has been obtained before conducting the research and the vulnerability of this group has been taken into consideration as well. In recruiting the respondents, we provide an information letter stating the objective of the study and a consent form. The participation is on a voluntary basis and the participant

has the right to withdraw at any point of time during data collection period.

The population of this study consists of single mothers from various states in Peninsular Malaysia. The source of single mother data is from the Welfare Department, Registered Single Mother Association, Women Development State Office, and other reliable sources. Data are collected using the background survey questions. We have divided the locations into for regions namely the Northern Region (Perlis, Kedah, Penang, Perak), East Coast Region (Kelantan, Terengganu, Pahang), Central Region (Selangor, Negeri Sembilan, Putrajaya), and Southern Region (Melaka, Johor). Table 1 presents the number of respondents from each region.

In this study, data from 110 respondents were originally collected. However, 14 respondents were dropped from the analysis because they did not meet the inclusion criteria. Therefore, only 96 respondents were included in the final data as presented in Table 1 (based on the regions) and Table 2 (category of single mother, age and duration of single motherhood).

Table 1. Number of respondents based on regions

Northern	Penang (16)	Kedah (10)	Perlis (7)	Perak (6)
Middle	Selangor (8)	N.Sembilan (3)	Putrajaya (1)	
Eastern	Kelantan (13)	Terengganu (13)	Pahang (5)	
Southern	Melaka (7)	Johor (7)		

N=96 respondents

We have more respondents from the Northern region of Peninsular Malaysia with 39 respondents or 41 per cent of the total respondents. Peninsular Malaysia is not a huge area therefore we assume that the differences in the number of respondents between regions will not have a significant impact on the overall studies. As we have mentioned earlier, the process of identifying the respondents is not an easy one as the official record with contact information is considered as private and confidential. The access to official records is limited therefore, the assistance of NGO and contact person is used to reach the potential respondents. The identification process of the respondents is costly and time consuming.

Table 2. The Average Age and Duration of Single Motherhood

Item	Duration of single motherhood (years)	Age (years)
Whole sample (N=96)	6.5	43
Divorced mothers (n=63)	6	44
Widowed mothers (n=33)	8	45

There were 63 divorced mothers and 33 widowed mothers included in this study. On average they had been living as single mothers for 6.5 years for the whole sample and 6 years and 8 years for divorcees and widows respectively. The average age for both groups is 43 years. However, the minimum and maximum figures for these indicators show a huge variation. For the respondents' age is between 42 to 60 years and for the duration is between 1 to 20 years for the whole sample.

4 Results and Discussion

Table 3 shows the type of employment of the respondents. Those who had jobs in formal sectors were relatively better off even though some of them work only as cleaners with cleaning companies. The pays were relatively low but stable. Single mothers with higher education attainment had better jobs and much better pay. Only four (4) of our respondents are public sector employees and they get the benefits that come with it such as medical services and pension payment. They work as a nurse, a lab assistant, an account clerk and an accountant assistant. It seems that these respondents have higher education levels and skills compared to others.

Table 3. Types of Employment Sectors for Single Mothers

Item	Formal	Informal	Unemployed
Frequency	23	58	15
Percentage	24%	60%	16%

Note: N = 96

Results presented in table 3 show that more than half of the respondents were working in informal sectors by either doing part-time jobs or self-employed. This kind of precarious employment status adds to the vulnerability of income. In addition, there is no employment contract and little access to social protection, particularly in regards to pensions and other benefits available to those working in formal sectors. Many of them have petty businesses such as selling food, making traditional cakes, and frozen pastries. Others were involved in informal childcare at home for a small fee, some were working at food stalls/outlets with daily pay. They could get between RM15 (USD3.60) to RM50 (USD12) on their working days only. Some clean houses around their neighbourhood. When we look at the types of work that they have been doing, one thing for certain is that the pay is relatively low and the income is unstable. This may contribute to financial and psychological distress [36].

The respondents who were unemployed stated that childcare and health issues as their main reasons (Table 4). For example, single mothers with young children chose to stay at home and provide childcare herself instead of going to work and had to pay for childcare. It is important to note that many of the respondents have more children than the national average which is 3 children for Malays (most of the respondents are Malays). Formal childcare is expensive but informal

childcare is not that cheap either. When there are children with disabilities in the house, entering employment is rarely an option anymore. Therefore, it is more practical and economical for the mothers to look after the children themselves rather than going to work in low pay jobs. We found that half of the unemployed mothers had some kind of illness that prohibited them from entering employment. Some are more serious than the others. For working mothers, we also found that many of the respondents have some health issues but not to the extent that they had to stop working.

A question raised, where did they get the money from when they were unemployed. A closer look at Table 3 shows that the respondents received some financial assistance from the Welfare Department, Tithe (Zakat) Office, Social Security Organization (SOCSCO) pension, and other sources such as from their neighbours, adult children and from child support payment. We could see that previously employed respondents in private sectors covered by SOCSCO which is a body that provides social security protection by social insurance (medical and cash benefits) to provide financial guarantees and protection to the family, fare better as they received pension payment from their own SOCSCO account (R14) and that of the deceased husband (R13 and R15). Having said that, the total amount of financial assistance received by unemployed respondents is relatively small which is between RM200 (USD48) and RM950 (USD229).

Table 4. Sources of Income for Unemployed Single Mothers (RM Monthly)

R	Reasons	WD	PUZ	Others
R1	Illness			Neighbours
R2	Childcare	220	350	
R3	Childcare & illness		300	
R4	Terminated	300		
R5	Illness	300		
R6	Illness	300		
R7	Childcare	280	150	
R8	Childcare	300	200	
R9	Childcare		400	Mosque
R10	Childcare			Adult children
R11	Illness			Child support
R12	Illness	300		Child support
R13	Childcare	400	Food	SOCSCO pension
R14	Chronic Illness	100		SOCSCO Pension
R15	Childcare	300		SOCSCO pension

N=15; WD (Welfare Department); PUZ (Tithe Office). The exchange rate is approximately USD1 = RM4.15.

It is also important to note that the child support payments received by the unemployed respondents were irregular. One respondent stated that she had to ask from

her former husband and the other received as low as RM50 (USD12) when it was given. Payment of child support has been an ongoing issue in Malaysia. It is also important to look into this issue as it could be an important part of income for divorced single mothers in raising their children when income from employment is missing or insufficient. In a bigger picture, only 23 per cent of the total respondents received child support. A staggering 77 per cent of them did not receive any at the time of the research. Raising children is costly and with a small amount of earned income, their daily life could be a constant struggle.

An important enabler for employment is the level of educational attainment. The income from employment often correlates with the level of education that one has. Table 5 shows that 54 or 56.2 percent of the respondents completed high school (Malaysia Certificate of Education or SPM). This number reflects the characteristics of the Malaysian labour force whereby 54.1 percent of them are high school leavers as reported in the Malaysia Department of Statistics' portal for the fourth quarter of 2020 [40]. However, the number of respondents with lower secondary schooling and below is quite high at 32.2 percent whilst 11.5 percent have post-high school education. It seems that widowed mothers obtained higher minimum and average income as compared to divorced mothers. The average amount for all samples or individual groups is lower than the minimum wage of RM1100 (USD265) per month anyway. With this amount of monthly income, it is insufficient for them to provide for the children comfortably and the family wellbeing could be in jeopardy.

Table 5. Education and Income of Single Mothers

Item	Primary School	Lower High school	High School (SPM)	Post-High School	Average monthly income (RM)
All	11	20	54	11	910
DM	7	13	35	8	841
WM	4	7	19	3	1033

Note: N = 96; DM- divorced mothers; WM- widowed mothers; Post-high school (up to diploma level only). The exchange rate is approximately USD1 = RM4.15.

On average the respondents have been living as single mothers for 6.5 years. It is a long time to raise children alone and be the sole breadwinner for the family. The number of dependents in a household dictates the distribution of resources. The necessities of each dependent differ based on many factors. Most of these mothers have school going children. The data show that they have an average of 2 school going children the maximum of 8 children in primary and secondary schools. Schooling is costly. It is disheartening to find that many of the children dropped out of school or involved in vice activities, most probably due to poverty and/or the absence of a father figure in the family. The cycle of poverty may persist in this situation as their chances to get well paid jobs are

limited as well. Having said that, there are also children who excel in their studies but the pressure of poverty makes them struggle to pay for the tuition fees or prevent them from having necessary equipment such as good condition laptops and mobile phones. The frustration of the whole situation causes stress to the mothers and to the children alike. At times like this, financial support and moral support are crucial in seeing through the children to finish off their education and increase the probability of getting better jobs in the future and to break out of the poverty circle. In addition, some of the respondents have special needs children who need extra medical attention and whose care may require more time, effort and money. We also find that 18 or 19% of the respondents live with and care for other persons. Some live with their parents, siblings, grandchildren, disabled siblings, or other relatives. In terms of employment, co-habitant may provide free childcare so that they could go to work or they can share the rentals and other household expenses therefore, stretching the meagre income that they have. Therefore, kin support is also crucial in manoeuvring the life of single mothers [41].

5 Discussion

Employment has been shown to have the most profound effect on the wellbeing of single mothers and their family. As sole breadwinners, one of the biggest challenges faced by single mothers could be finding ways to balance their work and parenting responsibilities. A household headed by a female or more specifically a single mother between the age of 30 to 49 years old often face major financial challenges [42] as between these years they have young children, school going children and college going children, which need lots of expenses. We find that many single mothers choose to work from home or close to home despite the irregular pay and no access to employee benefits. Low wage jobs coupled with their parenting responsibilities make it particularly hard for single mothers to pursue socioeconomic success. Hence, insufficient child care options can be the greatest barrier to maintaining work. The types of childcare available seems to contribute to the success of single mothers in entering and sustaining employment [43].

In addition, single mothers are more likely to be employed in low paid jobs which is probably due to their education level [44]. Basically, education is a gateway to job opportunity and sufficient income and the lack of it may deteriorate household economic situations [45]. It is also shown that the education background of the head of the family may also affect the education achievement of the children in the household [46]. Moreover, the education level and employment status further affect entrepreneurial orientation which has the ability to assist the households in their endeavour to obtain extra income and to get out of poverty [47]. Most of the respondents live in traditional villages in rural areas therefore job opportunities tend to be limited as

compared to urban areas such that some have to live with a very low income [48].

In supplementing the income of single mothers, transfers from pension, welfare department, religious bodies, family members and child support payments. Any kind of transfers though small in amount could mean a lot to these poor households. Sustainable social support and specific welfare assistance could reduce the burden of single mothers in fulfilling their daily needs. In regard to the child support payments that should be received by divorced mothers with custody of the children, it was found to be unpaid, irregular or insufficient. Therefore, the failure of their former husbands to pay for child support made it more difficult for the mothers to cope with their daily expenses and to give the children the opportunity for a better care and a better life [49-50]. Hence, income from employment is more reliable and much needed to make ends meet for the family.

6 Conclusion

We find that both groups of single mothers in this study have more similarities than differences, in terms of their employment characteristics. In a nutshell, this study presents the story of hardships among single mother households in Peninsular Malaysia based on their employment status. Low educational attainment seems to limit the respondents in their choices of employment. Coupled with caring responsibilities, the employment opportunities seem to be getting smaller. Although some of these mothers were in paid employment, their financial worries persist as the income is insufficient. This study highlights the burden faced by low income single mothers as the sole breadwinner of the family. As life goes on, the constant worry about the livelihood of their family affects their emotional [51] and physical wellbeing, not only of the mothers but also of the children as well. Continuing effort by policymakers and other stakeholders to increase their income for the sake of the children and to save them from the vicious circle of intergenerational poverty. Reflecting the suggestions by the ILO, identifying and quantifying a set of persistence socio-economic barriers that keep women including single mothers out of the workforce could help the policy makers to develop smarter policy responses [15]. We would say that these single mothers want to be in employment and they want to live a better life for themselves and for their offspring.

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