

# IDENTIFYING THE CHALLENGES FACED BY WORKING SINGLE MOTHERS IN KUALA LUMPUR: THE REASONS FOR THEIR NON-PARTICIPATION IN ASSISTANCE PROGRAMMES

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#### ABSTRACT

This paper reports the findings of a research, which studies the challenges faced by working single mothers; and the reasons for their non-participation in financial assistance programmes. Four working single mothers ranged in age from 40 to 67 were interviewed to gather in-depth information on the challenges and reasons. Their challenges include financial and time constraints; lack of knowledge and skills; social stigma; lack of childcare facilities and strict working hours. Despite the availability of assistance programmes, they did not participate, because of their negative experiences; and negative perceptions towards assistance-providing agencies. Interventions are recommended for relevant authorities and agencies to boost the images of the assistance-providing agencies; to increase the awareness and level of trust of the public on the assistance programmes providers.

KEYWORDS: Working Single Mothers, Financial Assistance Programmes, Work Skills, Working Hours

#### **INTRODUCTION**

Women contribute significant functions in the society, playing enormous roles in society and family development. While women form critical workforce in the world of work, they too contribute to the family institution by providing care and supports to children; some of them have to become the sole family breadwinner. This is unavoidable in the case of single mothers (or lone mothers), who are identified as such following the death of husband, being divorced, having marital separation, desertion or abandonment. Early 2000 witnessed the increasing number of single parents, including mothers, who are parenting without the presence of husband's support (Ducey, 2013; Kotwal & Prabhakar, 2009)

Being single, especially with many children forces mothers to take on new roles and responsibilities, they may have never borne or imagined before. Their journey of life changes dramatically, since they have to shoulder dual responsibilities, as sole breadwinner and head of a family who are responsible for the up-bringing of children. For some women, being a single mother can be a traumatic experience due to the struggle in balancing between job and family demands. Unlike wives with husband, single mothers single-handedly struggle to meet family needs. They are to provide sufficient financial means to the family, manage their household and raise children (Rani, 2006). Many of them face severe financial problems, struggle with time constraint to juggle between work and family roles, as well as have limited skills to cope with life challenges. Many single mothers live in poverty since there is no financial assistance from others (Othman, 1995). Many studies showed that the main problems faced by single mothers are related to financial; emotional and psychological aspects; as well as the social stigma (Abd Aziz & Abd Ghani, 2013). Based on the 2000 census report, 80% single mothers were widows while 20% were divorcees (Abd Aziz & Abd Ghani, 2013). Single mothers in urban

areas have been found to face difficult life, mainly due to the high cost of living; and the absence or lack of support in household related issues, which pose the likelihood for them to show high levels of psychological distress (abed. Hamid & Salleh, 2013). They have been found to deserve assistance for the various challenges and difficulties they face in meeting their needs.

## **PROBLEM STATEMENT**

Over and above the personal and internal dilemmas, not getting external help and support can aggravate the predicament of single mothers. Numerous initiatives and strategies to improve the socio-economic status of single mothers in Malaysia have been put in place, such as providing necessary institutional support to single mothers; instituting policy that empowers single mothers; and combating poverty among single mothers (UNDP, 2014). This effort, however, was found to have not achieved the desired result. Less than 8% of single mothers in Malaysia receive assistance or support (The Star, 2013). Despite the many available assistance programmes offered by the government and non-governmental organisations (NGOs), only a small percentage of them benefit from the schemes. Though many campaigns and programmes to encourage their participation in assistance programmes, there are many single mothers who do not respond. Fewer than 60,000 of the 800,000 Malaysian women whom were widowed, divorced or permanently separated have received the assistances (Calvarho, 2013).

Little is known of the actual challenges, and the reasons for their non-participation in the programmes. The assistance programmes might have been availed to them on the assumption that their challenges are similar to that have been reported in other places, or in the literature.

Although there were research on single mothers in Malaysia, none focussed on the extent of their challenges, and the variables that lead to their not participation in the programmes. Challenges faced by single mothers in Malaysian urban areas also have not been accordingly studied. A literature search with related keywords (such as working single mothers, urban, challenges, support, programme and aids) has been conducted to look for input on the challenges; and factors of the non-participation in assistance programme. The search, however, yields no relevant results across online databases such as JETP, Academic Search Premier, Science Direct, Taylors Francis Online, PsycINFO and Proquest. This warrants for a research to study the two scopes among working single mothers in Kuala Lumpur, to identify the issues or challenges faced by working single mothers; and the reasons for their low or non-participation in the assistance programmes.

## **OBJECTIVES OF THE STUDY**

The objectives of this paper are to identify the challenges faced by working single mothers, and the reasons for their non-participation in assistance programmes, provided by either the government or non-governmental organizations (NGOs).

## SIGNIFICANCE OF THE STUDY

The finding in this study is expected to shed light on the efforts to help single mothers based on their actual needs and not based on what "others" think of their needs. The findings will provide information or new perspectives to policy makers, government agencies, NGOs and other related bodies which could be the bases to design programmes that make ways for working single mothers to receive the assistance from the relevant bodies. Secondly, the findings are expected to

provide a profound understanding on the reasons behind their non-participation in the available assistance programme, potentially useful as bases to propose improved work processes among relevant assistance-providing bodies in their efforts to increase participation rate among single mothers in the programme.

#### **Challenges Faced by Single Mothers**

Review of literature shows that single mothers face various type of challenges, In an analytical and phenomenological study conducted on six Malay working single mothers from various career backgrounds, Abd Hamid and Salleh (2013) categorized their challenges into four themes. Firstly, the psychological challenges (shame and inferiority complex, anxiety, anger, guilt and frustration). Secondly, the financial constraints (supporting children's education, purchasing basic necessities and support sources). The third challenge was the single parenting process itself (child care, children's education, children's behavioural problems, inability to supervise the children and no paternal roles). The final challenge is work-family conflict where the study further categorized it into household and work demands. The former concerns with the adjustments needed for single parenting while the latter concerns with their difficulty to deal with tasks at work due to the limited time they have to juggle between tasks and other responsibilities.

A quantitative study conducted among 100 randomly selected single mothers in Johor found that the main challenge faced by single mothers was economic problems (Abd Aziz & Abd Ghani, 2013). This study found that 35% of the single mothers did not have any source of income, 63% have a monthly income of less than RM2000 and only 2% have a monthly income of more than RM2000. The next challenge was the emotional and psychological challenge, where single mothers were found to be emotionally challenging compared to women with spouses. The third challenge was the social stigma and prejudice against single mothers. The final challenge faced by single mothers is related to being single handed in raising the children.

In a study in among Indian single mothers, Sarah and Lorenz (2006) found that the single mothers have stressful life events (demotions, layoffs, accidents); poor psychological health, chronic illnesses, and problems with their own parents. Kotwal & Prabhakar, (2009) found that besides financial problems, single mothers experience negative psychological states such as depressed mood, poor social functioning and lower mental health and physical functioning. They too reported low self confidence when in public, and avoided attending social gatherings. They face difficulties in meeting the basic needs of their children (food, clothing, school fees, good standard of living and personal expense).

Abd Hamid and Salleh (2013)	Abd Aziz & Abd Ghani, 2013)	Kotwal & Prabhakar, (2009)	Sarah et al. (2006)
Psychological challenges;	Emotional and psychological challenge Social stigma and prejudice against single mothers	Depressed mood, Poor social functioning Low mental health Low physical functioning	Stressful life Poor psychological health Chronic illness
Financial constraints	Economic problems	Financial problem	
Parenting process	Being single handed in raising the children	Difficult to discipline without the presence of the male member.	Problems with their own parents
Work-family conflict		Lack of self-confidence; avoid social gatherings	

Underlying the two sets of findings, there were some similar themes among the challenges, summarised in Table 1. The themes can be regarded as Psychological, Financial, Parenting, and Work-related challenges.

What are the other challenges faced the single mothers other than the above-stated challenges among working single mothers in Kuala Lumpur? This study, hence will focus on identifying the challenges they face.

#### Assistance Programmes for Single Mother; Reasons for Nonparticipation among Working Single Mothers

In Australia, income and financial support have been provided for young and single mothers, if they are in the workforce and before their youngest children turn eight years of age. This is enforced, so that single parents will change their attitude towards employment and in turn join the workforce should they want to continue receiving the support. They must conform to the "Welfare to Work" policies introduced by the Australian Government in 2006 (Grahame & Marston, 2012). A qualitative research conducted by Morag and Gail (2013) for the Australian Government in 2010 among young mothers in receipt of income or financial support found that the financial support, however, did not reach the target because of several factors. The young mothers were not willing to engage themselves with the support system because of social stigssma; lack of access to the resources; lack of networks and social support; and the amount of time they need to commit to taking care of their young children (Morag & Gail, 2013). Another study on 21 single mothers from Brisbane, Australia conducted by Grahame and Marston (2012) found that the single mothers perceived the welfare system as demoralising. Most of the mothers experienced misrecognition, disrespect, felt the sense of intrusion and sense of control. Taken together, there were issues of single mothers, not getting the assistances provided to them, because of these five reasons; social stigma; lack of access to the resources; lack of networks and social support; huge commitment to young children; and demoralising consequences for taking the assistance. This study will study, whether Malaysian working single mothers experience the same.

## **METHODS**

#### **Participants**

This study has been designed to gather in-depth information on the challenges faced by working single mothers. In this study, the participants are single mothers who are (a) divorced, or widowed; (b) working in Kuala Lumpur; and (c) care for one or more children without assistance from other individuals. The qualitative approach is adopted in order to explore the reasons behind the non participation in the assistance programmes. Four working single mothers have been interviewed in this research.

Four working single mothers, ranged in age from 40 to 67 were interviewed. The length of time, the women had been single ranged from 8 to 20 years. Two of them were divorced for about 8-10 years, while another two were widowed since 18-20 years ago. All of them are involved in children upbringing, with the number of children ranged from 2 children to 8 children. The single mothers completed education to secondary school level except for one, who attained a university bachelor's degree education. The details of the interviewees are as in the following description, on the condition of anonymity.

ZZ is a 40 year old mother, divorced since 2007 with 4 children, aged between 11 to 20 years now. Her level of
education is both Malaysian School Certificate (MCE) (O-Level equivalent) and Certificates. She is a business
owner with monthly income between RM 3000 – RM 6000.

- SA is a 48 year old mother, a widow since 1996 with 3 children, aged between 22 to 28 years. Her Level of education is a bachelor's degree and is a sales and marketing manager with a monthly income of more than RM 6000.
- SS is a 41 year old mother, divorced since 2003 with 2 children, aged between 14 to 17 years now. Her Level of education is both SPM and Certificates. She is a Secretary with monthly income between RM 3000 RM 6000.
- NI is a 67 year old mother, widowed since 1997 with 8 children, aged between 19 to 48 years now. Her Level of education is MCE and is a teacher with monthly income less than RM 3000.

## **RESEARCH DESIGN**

The interview questions were given to the participants before the actual session took place, upon request of the interviewees. The interview was a structured interview, conducted face to face and over telephone conversation. The researchers facilitated the mothers to feel at ease when sharing their experience. The researchers also make sure that they felt calm without having their ideas, expressions and comments being interrupted, influenced or swerved when responding to the interview questions.

#### Questions

Given the objectives of this research, and leveraging on the findings from the reviewed literature, a set of interview questions was developed for use in the interview process. The questions focus, tapping information on a) their challenges they faced as working single mothers in urban areas; b) their overall opinion about working single mothers; c) the reasons for registering or not registering themselves with any non-governmental organizations, single mothers association and; d) the reasons for them not getting any kind of assistance from those bodies.

#### Procedure

The researchers have asked four single mothers, if they agreed to be interviewed. All of them would only agree to be interviewed, only if they could view the interview questions prior to the interview session. Upon finding that the questions were not very personal and offensive, the mothers have given their consent for the interview. A mother preferred to provide written response due to time factor, and convenience to express her ideas. Besides verbally attending to interview questions (face to face interview and telephone interview), the other three mothers also provided written answers to some of the questions. All the four mothers also read and signed the "Consent Form for Participation in a Research Study" and willingly gave full cooperation and support.

# FINDINGS

## Challenges Faced by Working Single Mothers in Kuala Lumpur

From the interviews with the four working single mothers, the following are the main challenges they faced.

#### **Financial Constraints**

All mothers mentioned that their main challenge is financial constraint, because of the increasingly high cost of living, cost of child care, cost of hiring maids, cost of transportation and cost in attending the training. SA added on challenges in raising children and noted that there was less assistance provided to working single mothers in urban areas compared to single mothers in rural areas.

There was a period in her life, when she had to cook at four o'clock in the morning every day before going to work; and sell food at her office in order to earn extra income.

#### **Time Constraints**

All of them mentioned about the limited time they have to rush between accomplishing office tasks and attending to their children (meeting their needs; ensuring their safety; doing house chores) and many other tasks single-handedly.

#### Lack of Knowledge and Skills

NI talked about the lack of skills and age factor as the main challenges in getting a good job to support herself. SS mentioned about the lack of general and religious knowledge, especially on raising children without the presence of the husband.

## Social Stigma

ZZ stated that social stigma was very prevalent, where people looked down on single mothers, attributed to the antagonistic attitude of the society towards the widow and divorcee, including amongst females.

#### Lack of Child Care Facilities

SA raised Childminding issues in, when many single mothers have to leave their children while they go to work. The cost to hire a domestic helper or maid is very high that most single mothers cannot afford. The other option is to leave their children with childminders or childcare center. Nevertheless, the high fees imposed by child care providers are burdensome to many single mothers. The childcare facilities at the workplace are also limited, leaving the mothers in limbo on the Childminding.

#### Reasons for Non-Participation in Financial Assistance Programmes among Working Single Mothers

The non-participation in the programme could be attributed to a number of reasons, which could be mainly described as negative perceptions they develop towards the assistance programme. The negative perception is later causing them to form low level of towards the assistances programme providers. The reasons include the following issues:

#### Personal Experiences with the Assistance-Providing Agencies

The experiences with the employees handling their applications have caused the working single mothers to feel discouraged or "fed up" to pursue with their endeavour to secure the assistance after many attempts. NI, SA and ZZ said that even though the officers handling the assistance programmes were following work procedures, the single mothers argued that going to the agencies and meeting the officers many times, but without fruitful progress were discouraging. The officers from the assistance-providing agencies asked numerous questions and visited their homes for confirmation of their living conditions. This has only caused the mothers to feel embarrassed. Many of them concluded that only single mothers who are persistent could get the assistances. Another story related by ZZ was her experience with officers from NGO wanting to help her, but offered advice or solutions which were impractical. They also have lack of wisdom when communicating with single mothers. These incidences contributed to the low level of trust toward the agencies or organisation amongst the working single mothers.

#### Perceived Lack of Control and Monitoring on the Assistance Provided

The single mothers also perceived that there exist a lack of control and monitoring on the way the fund was used

#### Impact Factor (JCC): 4.7985

by the recipients. Three of the single mothers mentioned that they witnessed the fund was misused by other single mothers who received the financial assistance meant for them to start businesses. They also wondered, as to why it was difficult for them to obtain the financial assistance, but some single mothers who were financially more stable received the financial assistance. On the other extreme, NI reported seeing poor widows with orphans who were denied the financial assistances. The single mothers were confused on the reasons those occurrences were happening blatantly. Both ZZ and SA perceived that the assistance did not arrive at the intended recipients. These too contributed to the low level of trusts towards the management of the assistance.

#### Perceived Surface Level Evaluation Criteria and Process by the Agencies

The evaluation criteria of the assistance were perceived to be incomprehensible. As a result, SA and NI stated that single mothers who were widowed and never worked before could be denied from getting the crucial support just because of the houses or assets their husbands might have left them with. SA mentioned that the visiting officers from the agencies informed her that she was not qualified to get the assistance since her husband left a good double storey terrace house for them. SA perceived that the evaluation process was not fair, as it was only based on the findings that she possesses material things that her husband left her with. This perception has discouraged to apply again.

#### Lack of Confidence towards the Benefits of the Assistances

The single mothers doubted the benefits they might be getting from the assistance. NI questioned, if the benefits were for real, lamenting that "it is actually nothing". The word that was common with all of them when the researchers asked them to apply for the assistance again was "no point". SS gave a flat "no" answer and refused to listen to any clarification. All of them were not aware of any success story of other single mothers, who optimize the financial assistance given to them.

#### Lengthy Application Process

NI and SA complained that there were too many bureaucracies, and that they were requested to go from one place to another. The process took too long and many times, there were no feedback from the agencies until the single mothers did the follow up. While they understood the need to confirm on the status of their living conditions, they found there was no progress on their application. The absence of feedback disheartened them, and discouraged them to apply again. They perceived that the assistance is difficult to get, a waste of time and energy, has made them feel embarrassed and they finally rejected the idea of getting the assistance.

#### CONCLUSIONS

## The Challenges of the Working Single Mothers in Kuala Lumpur and Recommendations

The challenges faced by working single mothers found in this study include 1) financial constraints; 2) time constraints; 3) lack of knowledge and skills; 4) social stigma and 5) lack of childcare facilities. In Kuala Lumpur, the high cost of living aggravates their living conditions, and thus their income is always insufficient. In addition, the time constraint will always cause them to juggle between work and home; and sometimes to children's school, failing which will jeopardise their ability to accommodate for financial and family demands. Their lack of knowledge and employment skills has been regarded as the contributors of their less employment opportunity. This in turn crumbles their self-esteem and self-confidence. The prevalence of social stigma is evident in their perception that they are being looked down by others. Some underwent bad experiences and received negative comments from the society. This does not only hurt them,

but also their children, causing some single mothers to hide their personal status, especially for the 'divorcee' (or *janda* in the local language) which carries a socially demeaning connotation.

The fifth challenge found in this study was the lack of childcare facilities and strict working hours, mainly attributed to their workplace condition and perceived lack of understanding among their superiors.

The following initiatives can be introduced to help working single mothers manage their financial constraints: 1) Advertisement and promotion on available assistances can be made on various media to increase public awareness; 2) Advice on the financial aspects and management, to be provided by NGOs, government agencies and subject matter experts acting as volunteers; 3) Legal advice and support can be provided by Welfare department. Community leaders (such as a mosque committee) can also play significant roles in identifying workings single mothers who deserve assistance; and channel them to relevant providers of assistance.

The other initiatives to help single mothers include, conducting training and workshops on life management (time management, children's education, financial management, etc.); providing training for single mothers on employment skills; or entrepreneurship skills; and providing grants and sponsorships to single mothers. With regard to the social stigma, it is recommended that the public be educated and made aware of the plight, challenges and needs of the single mothers. Media campaigns can be made through television and radio so that the public can have some good level of empathy towards single mothers. Family members should be educated to play their parts in providing love and support to the single mothers in their families to boost their self-esteem and self-confidence.

The childcare facilities can be provided by the employers together with flexible working hours, should these efforts can contribute to better performance for single mothers. Again, budget should be allocated, areas or locations should be provided, new policy and rules can be introduced, or the existing systems can be amended to ease the burden faced the single mothers.

# Recommendations to the Relevant Assistance-Providing Organization on the Effort to Increase the Participation of Single Mothers in Assistance Programmes

Given the reasons of non-participation in assistance programme is somewhat related to their personal experiences with the process and officers handling the assistances, it is suggested for the management and human resource department of the relevant bodies, government agencies and NGOs to emphasize on the values, knowledge and even personality of the officers handling the assistances. This is sine qua non in the effort to improve the system, structure, values and skills of workforce in the organization. Training on interpersonal relation could be conducted for officer to improve their knowledge, skills, abilities and other competencies in fulfilling their tasks. In addition, there should be careful selection of officers during the job interview process, essential to ensure that only the most suitable people are chosen to handle the issues and applications of single mothers. The applicants should be given clear job requirement, job specification, job description and perhaps the Realistic Job Preview (RJP) for them to assess, if the jobs fit their work objectives and personality. Apart from interviews, personality testing would be highly recommended to get the best person-job fit and person-organizational fit. These are the recommendations to boost the level of trust towards the government agencies and NGOs responsible for the management of financial assistance and supports for single mothers.

In terms of the perceived lack of monitoring for the assistances, surface level evaluation criteria and the perceived mismanagement of the assistances, it is recommended that the organisations to scrutinize the evaluation criteria, to allow

some transparency on the status of the assistances and to improve the processes involved before a decision is made on whether to grant the assistance to the single mothers or otherwise. The knowledge, skills, abilities and other competencies of the assessors need to be identified and determined, the policy on the approval of the applications need to be fair and just. The assessors need to be trained, so that he or she is capable of providing fair and just assessment to the applicants of the fund besides providing financial assistance, other types of helps and supports could be provided as well.

The various experiences that the single mothers went through show the essentiality for rigorous efforts to be put in place to help them and their family. Despite the challenges they faced, the struggles they encountered in securing financing assistance have reinforced their negative perceptions of the assistance providers. This finding is congruent with the findings in the two studies conducted in Australia on the negative perceptions, the young single mothers had on the government income support programme, mentioned earlier. This scenario should be further investigated in future study because; this negative perception can be one of the reasons as to why the government assistance did not reach the 92% single mothers?

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