



# **Single Mothers in Malaysia: social protection as an exercise of definition in search of solution**

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## Introduction

This paper reflects on research undertaken between 2008 and 2010 as part of a team of researchers working on a joint project of the United Nations Development Programme in Kuala Lumpur and the Government of Malaysia's Ministry for Women, Family and Community Development entitled 'Towards a National Action Plan to Empower Single Mothers' (NAPESM). Continuing delays in the official publication of the reports from this research programme mean that much of the research content remains confidential some 12 months after completion of the research. Restrictions on publication mean that the original abstract presented for presentation at the Social Protection for Social Justice Conference at the Institute of Development Studies in Brighton on April 13<sup>th</sup> to 15<sup>th</sup> 2011 has had to be adapted in this paper so that unpublished and confidential research findings are not reported. The author's findings and commentary do not reflect the views of UNDP or MWFC.

Malaysia has seen long periods of economic growth since independence with associated declining poverty rates. Cyclical downturns occurred in the Asian Crisis of 1997/8, and then again, but less severely than in 2009. Current growth in GDP has returned to double digit levels in 2010. The overall trend in Malaysian poverty has seen large declines as the economy grew under a succession of five year plans. The most recent estimates based on 2004 data showed around 6 percent of households were poor using an absolute poverty line adjusted for household size (prior to 2004 estimates Malaysia had employed fixed nominal poverty lines that were not related to household size) but also showed that 19% or 26% of households were poor using a relative standard of 50% or 60% of median equivalised income respectively (EPU & UNDP 2007).

Individual level poverty rates using the absolute poverty line income measure are higher and children higher still, at 9 and 13% respectively (ibid p. 68) and individual female poverty rates, are unrecorded but certainly much higher than for men. The Ninth Malaysia Plan promised to reduce poverty levels further by 2010 and to narrow income inequality. "Single Mothers" have thus risen to being high on the social policy agenda in Malaysia both from having high risks of poverty, and thus forming significant proportions of those claiming social assistance, but also as a result of more general concerns about high divorce rates.

But the term "Single Mothers" is based on the Malay term, '*ibu tunggal*' and while only applicable to women, the group it describes in common parlance is wide and inexact. Within the phrase, the term 'single' relates primarily to the absence of a co-resident husband and is thus neither precise in terms of marital status ('single' thus means divorced, separated or widowed in the main) nor in terms of co-residence (thus not single or lone headed households necessarily). The 'mother' part of the term mostly means 'woman', most of whom will have borne children, but this has no exact meaning concerning the presence of dependent and co-resident non-adult children. This means that elderly women, particularly widows are part of a wide group that can also include recently divorced or separated women with pre-school children. Hew points out the confusion as follows, "*In Malaysia*

*the term ...has led to a great deal of confusion as to who comes under this category. One would think that mothers who are widowed, single unwed mothers, mothers who are separated or divorced from their partners, unmarried women who adopted children all come under the ambit of the term 'ibu tunggal' "* (Hew 2003 pp 95-96).

Policy makers have however adopted the wider and looser term and this leads to the problem of poor definition of risk and poor designs of social protection responses. Indeed, the definition of single mothers has expanded to include even those who continue to live with their husbands but who are the primary earner due to ill-health, disability or substance and alcohol misuse. The overall lack of clarity in defining single mothers is a not just a major obstacle to good policy making but also to an analytically robust approach to gaining evidence on the causes and consequences of 'single motherhood' and thus how to design and evaluate appropriate policy responses. Policy uncertainty and poor policy response results.

But policy uncertainty is also driven by more structural weaknesses in approaching public policy from evidential approaches based on high quality analytical social science that affect Malaysian policy makers more generally. This paper proceeds by touching on such strategic weaknesses before proceeding to outline what the evidence suggests about the causes and consequences of the main reasons for 'single motherhood', divorce and widowhood and then lastly looking at most recent evidence of 'economic stress' for such women in Malaysia.

### **Structural Barriers to Evidentially Based and Analytically Robust Policy Making**

The main evidence on 'single mothers' in Malaysia comes from the operation of anti-poverty programmes, such as social assistance and employment and business development, and from a series of purposive surveys of single mothers. These two main forms of evidence both respond and feed into a highly politicized discussion of particular aspects of single motherhood – such as the perceived rising incidence of divorce – with the result that the perceived 'problem' of single motherhood has high rhetorical and moral content. *"The number of female-headed households doubled from 444,000 in 1980 to 895,000 in 2000. This rise in single parent households is an important and not well accepted change in the family structure of an Asian country, particularly where traditional and religious values are highly promoted. This change in family structure has been blamed for some of the social problems in the society, for example, delinquency of children and emotional stress of women".* (The, Ahmad Ramali and Mohd Zain, 2007 p.i)

Recent purposive surveys of single mothers have mostly been undertaken by sociologists and psychologists and have covered sub-groups (Peng (2004) on Chinese single mothers, Ahmad Ramali and Mohd Zain (2007) on peninsula Malaysia and Omar, Ahmad and Sarimin (2009) on urban single mothers, for instance). There has been no analysis of nationally representative data surveys – such as the Household Expenditure Survey, Household Income Survey or of Labour Force Surveys – to enable the position of single mothers to be put into an overall population context. This means that the 'problems' associated with single motherhood – whether it is parenting, low income, school achievement of their children or other areas have never been adequately analyzed to see the specific underlying relationship of single mother status or to other confounding factors. Malaysian commentators are almost entirely using highly selective data and are thus unable to show particular association of single mother status, let alone set up clear analysis of causal relationships. The empirical tradition has been both selective and purely descriptive.

There appear to be several overlapping reasons for this. First, the academic approach to analysis of single mothers has been from a mostly descriptive sociological and social policy approach. The Social Welfare tradition within Malaysian government has adopted developmental approaches but has

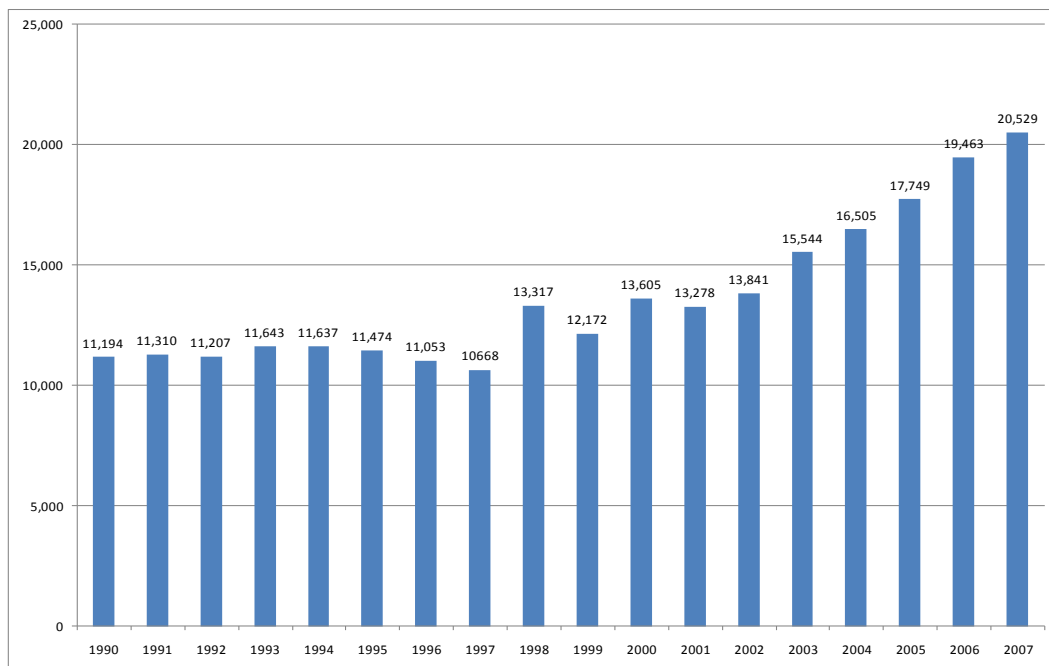
never shifted towards a more US style of public policy approach and has had rather weak evaluation and measurement approaches. Second, access to official nationally representative survey data is difficult if not impossible to achieve. Even Government sponsored research can have difficulty accessing the main Malaysian household surveys and academic approaches based on analysis of survey micro-data have thus similarly not developed. Labour and welfare economists are not very active in Malaysia, and thus analytical approaches that are now leading the field in public policy analysis elsewhere in the world are just not observed. Third, even within Government, there is an under-use of good survey data for evaluation and analytical purposes. Cross-tabulations for time-series of descriptive statistics are regularly provided on an impressive range of indicators from Statistics Malaysia, but, apart from the Economic Policy Unit, there is little evidence of sophisticated statistical modelling of labour supply or other crucial factors that determine household level economic well-being. There is no evidence of micro-simulation or other policy simulation approaches that enable policy options to be considered in potential effects and costs.

While the coverage of cross-sectional household survey data is both wide and of long-standing in Malaysia there is little in the way of longitudinal panel or cohort surveys. This severely limits the ability to look at cause and effect, especially relating to life events such as divorce and widowhood.

A further problem for clear understanding of single mothers is the organizational complexity in public policy provision: the division between Federal and State levels of government and between Sharyiah and Civil jurisdictions in the legal system and the availability of Zaqat funded social welfare alongside Federal and State programmes. Such complexity informs a fragmented and incomplete evidence base, and it is to such evidence that I now turn.

### Causes of Single Motherhood

**Figure 1**  
**Divorces Granted in Sharyiah Courts 1990-2007**



Source: Malaysia Department of Statistics

All the purposive surveys and the Social Welfare department's own figures on caseload of social assistance clearly point to two main causes of 'single motherhood': divorce and widowhood.

Understanding trends in the incidence of divorce in Malaysia requires bringing together several sources of data from Shariyah and civil courts. Only Shariyah court incidence is publicly published and the recent trend in the nominal divorce incidence in that jurisdiction are shown in Figure 1.

A steep rise in divorces since 2000 is noticeable but nominal increases have to be interpreted in line with the overall rise in population at risk of divorce. The crude divorce rate from 1990 to 2002 is reported as slightly declining overall from 0.15 to 0.13 (measured in relation to the 18-50 age group of population) (EPU 2008 p51). Looking at more recent trends, Chien and Mustafa report divorce rates for the period 2000-2005 shown in Table 1. These confirm the consensus view that Muslim marriages have higher rates of divorce but show that the growth in divorce in non-Muslim marriages is rising fastest from a much lower base over the period.

**Table 1**  
**Divorce Rates 2000-2005 Malaysia**

%	2000	2001	2002	2003	2004	2005
Non-Muslim	2.6	5.9	6.4	5.6	6.6	7.2
Muslim	14.7	14.5	14.5	15.3	14.8	15.5
Total	9.9	11.2	11.4	11.7	12.2	12.8

Source: Table 5 Chlen and Mustafa (2008)

Malaysian literature provides a wealth of evidence and studies on long-term historic divorce in the Muslim Malay community that points to sustained and consistent cultural factors leading to a custom of high levels of divorce in the 19th and early 20th centuries. In the early post-war years 67% of all Muslim Malay marriages ended in divorce according to Saw (1988) that then declined in the 1960s and 1970s as economic and social development led to higher education levels and lower levels marriage at very young ages (see Jones (1980), Jones (1981), Tan (1988), Tan and Jones (1990), Hirschman and Teerawichitchainan (2003). For example, the crude divorce rate dropped from 26.3 percent in 1950 to 6.5 percent in 1975 in Kelantan (Jones 1980, 1981). More recent appraisal of underlying divorce trends is forthcoming (Peng 2010).

Malaysian policy on divorce is primarily preventative, with marriage counselling and pre-marital courses encouraged. Surveys of single mothers show low levels of maintenance – either for the woman or in regard to children- after divorce (The et al 2007). On divorce, the main form of public pension, held in Employer Provident Funds from contributing employees, is not divided as part of any financial settlement. This means that low levels of female participation among married women in Malaysia accentuated pension rights being on solely husbands' earnings and thus significant risk to poverty in old age for divorced women, especially those with shortened working lives. Surveys of single mothers also point to low levels of representation of women in divorce hearings (ibid).

Trends in widowhood primarily reflect underlying trends in morbidity and life expectancy in Malaysia and widowhood has historically been the largest underlying cause of single motherhood in Malaysia, Pong (1996) reports that two thirds of single mothers were widows in 1980. Widowhood obviously depends on life expectancy and causes of husbands' death. This means that lower income groups with lower overall life expectancy will have higher rates of widowhood – leading to higher incidence of widowhood in the Indian sub-population in the 1980s according to Pong (1996). 2004 data from WHO show a clear 5 years of additional female life expectancy with averages for women at 74 compared to men at 69. Nagaraj et al (2008) discussing gender and ethnicity differences in mortality trends between 1970 and 2004 show that greater narrowing between female and male mortality has

occurred in Indian and Chinese populations than among Malays. Heart disease in general and traffic accidents in particular for young men are major factors in continued gender differences. Public health programmes to reduce risks of non-communicable diseases of affluence and a more considered approach to preventing and insuring against lives and livelihoods lost through traffic accidents would thus be general programmes with potentially beneficial effects for reducing the incidence of widowhood.

The largest incidence of widowhood occurs among elderly married couples. The risk of poverty in this instance is primarily an outcome of economic livelihood for the older population. Where this primarily relies on retirement and pensions arrangements for the whole population and relates directly to the coverage of Employee Provident Fund provision. However, given that in the region of 40% of the Malaysian workforce is not covered by EPF and that the older cohorts were less covered, there is a significant gap in coverage. For the more recent cohorts, a smaller gap in coverage is accompanied by significant and growing differences within the covered population between private and public employees in the funding and generosity of pensions. These in-built differences from the design of retirement pensions will affect the size of the income shock experienced on widowhood in retirement, with probability of low income lowest for those whose husbands were employed in the public sector and the risk of low income highest for those whose husbands had lower or no coverage. However, it is crucial to understand that retirement is not a universal behaviour – many of the non-pensioned workers continue to work beyond 'pension age', particularly poorer and agricultural workers.

Preventing poverty for elderly widows will thus require careful balancing of supporting appropriate levels of economic activity, alongside increasing coverage of future pension provision and designing safety-net provision for those who can't work or have no pension that ensures that lifetime incentives to save and familial support mechanisms are not undermined.

### **Responses to Single Motherhood**

There are a range of small specific Federal programmes for single mothers operated by the Social Welfare Department of the Ministry of Women, Family and Community Development but the majority of assistance comes from general system of Federal social assistance (JKM). 'Financial Aid' is provided on scales that are set by a national 'poverty line' set by the Economic Planning Unit. As is common practice across the world, this poverty level for social assistance is not the same as poverty measurement statistics. Assistance under the scheme is assessed on an individual case by case basis and co-resident family members and all forms of income and capital will be taken into account in any assessment. There is no 'demand-led' budget for social assistance and thus spending is constrained even for those cases where needs are established. State level schemes have some greater flexibilities but are constrained by overall state level fiscal pressures and thus different state rates of financial assistance do not reflect regional differences in cost of living. Additionally assistance from local Zaqat funded funds to help poor people can be requested from the Sultanate level Islamic authorities. Overall, there is little strategic co-ordination between the systems and experiences of single mother applicants are often reported as problematic.

There are also a range of initiatives to assist in business and agricultural development and in employment and training, often based in regional or more local anti-poverty and regeneration programmes that assist single mothers.

## **Evidence of Economic Hardship**

Economic hardship in female headed households is a common finding across international studies of poverty and 1990s research on female poverty in Malaysia using the 1991 Census supported such findings with a strong link between single female headed households and poverty (UNESCAP 2000). More recent analysis move within Malaysia to update poverty measurement and to establish agreed measures of income inequality (EPU UNDP 2007) employed no decomposition of measures to illustrate single mothers' poverty profile using these measures. The NAPESM work corrects for this and considers their position in 2004 using nationally representative survey data. These data will be published in 2010 and will give rates of poverty for single mothers and to show their position in the income distribution according to household composition and status.

Such underlying measures however will not illustrate how the recent economic crisis has worsened economic hardship. Malaysia experienced recession in 2009 as GDP growth slowed from over 6% in 2007 to 4% in 2008 and then was -1.7% in 2009. 2010 saw a return to high levels of growth. This short recession lagged behind a peak of inflation in 2008 at 5.4% that then fell to 0.6% in 2009 and has risen to pre-crisis low levels of just 2% in 2010. There has been no significant decline in employment rates for Malaysian women over the 2008/09 period with overall rates remaining at between 46 and 47%. Small declines for younger age groups of adult women point to increased uptake of further education (Statistics Malaysia 2010). However, female employment rates in Malaysia are very different by educational status and by marital status with much lower overall employment by married women and by lower educated women. Overall, no evidence has been found to date to unpick the difference in employment rates that arise between single mothers and married women but such differences are observed to be independent of age and education level.

Details of how single mothers in 2008/09 reported economic stress are not available for this paper but were part of the purposive survey undertaken as part of the NAPESM work that will be published at some unknown date, hopefully in 2011.

## **Policy Uncertainty and Potential Directions**

So far this paper has highlighted that Malaysia has potential problems in clearly defining single mothers, has an evidence base that is very limited and an approach to analysis, data use and modelling that is not optimal for good policy making. What evidence there is on programme performance reflects a fragmented design of coverage, the majority of which relies on means-tested social assistance and targeted employment and business development programmes.

Potential directions for policy are mainly to two kinds. First, programmes that address the underlying structural risks of single motherhood: primarily divorce and widowhood. Malaysia already has programmes to promote family and marriage reconciliation. However, there appear to be problems around divorce settlements – both in terms of representation and advocacy for women at divorce and to ensure subsequent maintenance for children. Any policy to reduce economic stress of divorced single mothers should address improved settlements (and enforcement of settlements) on divorce – especially in the area of child support.

Low levels of employment for married women put them at long-term disadvantage in terms of retirement because they have resulting reduced coverage by EPF pensions. Additionally, on divorce there are no formal rights to EPF fund sharing. Consideration of better risk sharing for women through EPF funds should be one of the structural considerations for minimising future poverty of divorced single mothers.

The responsive programmes for single mothers seem fragmented systems of social assistance and these potentially have worrying incentive problems. Much welfare provision for single mothers comes from familial sources – essentially sharing households and informal transfers. However, the primary response is to only see single mothers as separate households and to use strict and inconsistent means and asset testing. There are resulting gaps in provision and risks to undermine familial and informal welfare that need reconsideration. Moving to systems of support that can identify poverty through proxy means testing would appear to have considerable advantages and promote both familial and informal welfare alongside ensuring subsistence adequacy alongside economic activity wherever possible.

Promotion of opportunities to earn and learn through employment and training should be made central to provision of a more integrated approach across the many providers of services to poor single mothers. The recent evidence from conditional cash transfer systems shows how large poverty impacts can be accompanied by promotion of positive behaviours such as school attendance, healthcare uptake and employment (Fizbein and Schady 2009). Malaysia may well have to reconsider its social policy legacy more fundamentally to take it towards a more economically based ‘public policy’ agenda as seen by best practice by international organizations such as the OECD, World Bank, Asian Development Bank and UNDP and UNICEF. A middle income country like Malaysia requires poverty standards that match its status of national wealth and social policy programmes to meet needs of the less prosperous in its population to ensure improved equity alongside economic growth – in particular for that heterogeneous group of women who fall into the catch-all heading of ‘single mothers’.



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