

SURVIVAL STRATEGIES OF SINGLE MOTHERS AMONG INDIGENOUS ETHNICS IN RURAL AREAS: CASE STUDY IN KOTA BELUD, SABAH

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Abstract

The number of single mothers in Malaysia is increasing. The census in 2000 showed that there were 620,389 single mothers within the country. This number increased in 2010 to 831,860 or 2.9 percent of the population. This shows an increase of 211,417 single mothers in the last 10 years. A total of 61,717 single mothers were based in Sabah in 2010. Despite vast research on single mothers in West Malaysia, little is known about the challenges faced by these individuals and their survival strategies in the rural areas of Sabah. A total of 244 respondents participated in this study, representing various villages and ethnic groups in the district of Kota Belud. Single mothers in this study identified at least three main challenges; some of these included generating income, caring, educating and disciplining their children and acting as both a mother and father figure to children. Other challenges included establishing and maintaining social support networks. One of the main survival strategies involves generating income by acquiring skills and training in order to become an entrepreneur or participate in small-scale businesses in their district. Single mothers also generate social support through family members and associations such as *Persatuan Ibu Tunggal* that provide assistance, social networking, advice, contacts, information about the availability of skills training and encouragement to get ahead. This study provides input for the development of a National Action Plan to empower single mothers in Malaysia and ensure necessary institutional support, effective policies and services to empower and lift these individuals out of poverty.

Keywords: Single mothers, challenges, survival strategies, skills training, generating income.

Introduction

The number of single mothers in Malaysia is increasing. In 2010, there were 61,717 single mothers in Sabah (Department of Statistics Malaysia, 2010). Of these, 48,897 women were widowed and 12,820 were either divorced or separated. Presently, increasing numbers of single mothers is no longer a personal issue, but has become a national concern that requires intervention and assistance from relevant government agencies to assist these women in their role as heads of their household. Over the years, Sabah has shown the highest poverty rates of households in Malaysia (Rohayu et al., 2011), especially in rural areas. The rising numbers of single mothers has indirectly contributed to the increase of households living in poverty.

The increase of households headed by single women is an important issue, partly because these mothers are responsible for raising and to socialising future generations of a nation. Therefore, many suggestions and recommendations were put forward to improve the quality of life of single mothers. Besides education, Zarina and Anton (2012) suggests that the accumulation of assets and savings are one of the ways to obtain a better livelihood and escape the vicious circle of poverty. Efforts and programs to alleviate poverty among single mothers should also be focused on inculcating self-dependency. Most importantly, single mothers should be empowered to improve their well-being and quality of life; therefore, many studies focus on entrepreneurship as a viable solution for single mothers to generate income (Rohayu et al., 2011; Nor Asiah Omar et al., 2014 Irwan et al., 2015; 2016). They believe that the involvement of single mothers in entrepreneurship could potentially empower them to achieve self-dependency.

The issues surrounding single mothers as female heads of households is a concern for the government, especially as trends indicate the increasing feminization of poverty among lower income households, particularly in rural areas. Provisions for education and skills training to make single mothers employable are crucial to empower women in rural areas. Using female empowerment as the main conceptual framework, two questions drive this research: what are the main survival strategies for single mothers in the rural areas? And how do single mothers use their social support and networking

as the main channel to acquire skills training and generate income? These questions are explored using both quantitative and qualitative data targeting single mothers living in rural areas in Kota Belud, Sabah.

Background of The Study

Poverty is an issue among single mothers in general which has received much attention in literature (e.g. Nelson, 2000; Domínguez & Watkins, 2003; Rohayu et al., 2011; Broussard et al., 2012; Nor Aini & Doris, 2012) as well as from policy makers. Suet-Ling Pong (1996) concluded that single mothers in Malaysia often raise their children in poverty. Lack of support from family, having many young dependents, not receiving financial aid or equipment, and limited social networks all contribute to the insufficient resources of single mothers (Diyana et al., 2009). Both Rohayu et al., (2011) and Nor Aini and Doris (2012) observed that poverty among single mothers is caused by factors such as low incomes, unemployment, low education levels, lack of sufficient skill and age. Zarina and Anton (2012) drew the same conclusion by emphasizing the difficulties of single mothers to opt out of poverty, partly because they did not receive financial support from their ex-husbands and relevant government agencies. Limited ability among women to compete for employment opportunities and low levels of education severely limit employment opportunities for most women in rural areas (Nor Asiah et al., 2014:245). Furthermore, job demands, parenting and childcare requirements prevent most single mothers from being employed; thus hindering their ability to escape poverty (Youngblut et al., 2000; Broussard et al., 2012).

Life as a single mother is often associated with great demands and challenges. Single mothers with young children in Malaysia represent the most impoverished families in the country compared to those with two parents (Suet-Ling Pong, 1996; Intan Hashimah et al., 2015; Irwan et al., 2015). It is often the case that single mothers as bread winners have low paying jobs, yet are responsible for dependents who are often young children. Therefore, economic hardship and the inability to generate income represent some of the major challenges for single mothers. It was concluded by Intan Hashimah et al. (2015) that stress among single mothers is mainly related to financial issues (e.g. inadequate pay, debts and accumulation of wealth and governmental

financial policies). This finding also suggests that single mothers need most assistance in financial affairs. Broussard et al. (2012) assert that the single mothers in their study, along with other low-income individuals, relieved stress and empowered themselves through volunteer work.

Despite being provided with assistance from government (Rohayu et al., 2011), many single mothers still endure poverty. Individuals in stressful situations often seek sympathy from others who may offer them assurance, comfort and emotional and social support. Social and welfare services can alleviate problems experienced by single mothers whilst fulfilling various needs and enabling self-improvement (Nelson, 2000; Broussard et al., 2012; Siti Rafiah and Sakinah, 2013). Support from organizations and associations could assist single mothers in adjusting and accommodating to new and unexpected circumstances. Training in time management and budgeting skills would prove beneficial for working single mothers in managing their lives. Although the study partly focuses on challenges faced by single mothers in rural areas, for the purpose of this paper, the discussion is focuses more on survival strategies that can empower single mothers and how associations such as *Persatuan Ibu Tunggal* could provide social support and networking for single mothers.

Research Methods

Scope of Study

Single mothers (divorcees and widows) in Kota Belud, Sabah were surveyed for this research; respondents were largely single mothers who became heads of their household for reasons such as divorce, becoming widowed, being abandoned by their spouse and unemployment among husbands. The respondents represented various villages in Kota Belud, namely Kampung Kulambai, Kampung Pirasan, Kampung Siasai, Kampung Lingkadun, Kampung Labuan, Kampung Dundau, Kampung Tempasuk 2, Kampung Lembak Engad and Kampung Siasai Tamu.

Data

Data was obtained from questionnaires and in-depth interviews with respondents. Questionnaires were used to gather data about the socio-economic backgrounds of single mothers and issues, such as their status as single mothers, challenges and survival strategies. The purpose of the quantitative component was to study patterns in the coping strategies of single mothers. A total of 244 respondents (single mothers) were surveyed. The samples were selected using purposive sampling to ensure that the study could target the right respondents, and demonstrate an equal distribution across space and categories. Questionnaires consisted of both closed-ended and open-ended questions. The sample of single mothers with children included a range of household sizes from three main ethnic backgrounds *bumiputera* in Kota Belud i.e. Bajau, Dusun and Iranun. The questionnaires in this study consisted of 10 sections: socio-economic background, challenges, status as a single mother, and survival strategies relating mainly to generating income. Also, social support and networking as well as assistance and subsidies from government and Non-government agencies (NGOs). Quantitative data was analysed using a Statistical Package for the Social Sciences. Descriptive analysis was used to answer research objectives using frequency and percentage. The aim was to develop an in-depth understanding of the survival strategies of these single mothers and methods of moving ahead. In-depth interviews were also conducted with the Chair of *Persatuan Ibu Tunggal* of Kota Belud district and the Chair of *Persatuan Ibu Tunggal*, State of Sabah to obtain insights on the challenges and survival strategies of single mothers. The experiences of these two women (as respective Chairs of *Persatuan Ibu Tunggal*) serve as the basis for analysis of the roles of an association in helping single mothers.

Results and Discussion

Socioeconomic Background

In terms of ethnic groups, most of the 244 respondents were Bajau (180 respondents) followed by Dusun (37 respondents) and Iranun (12 respondents), amongst other ethnicities. It is common to literally relate income and employment with education level as education and job training

are considered a passageway out of poverty (Zarina & Anton, 2012). In this study, these low income single mothers indeed had low educational levels with 39.8 percent not receiving any formal education, only 13.1 percent finishing SPM and 11.1 percent having attained lower secondary school qualifications (PMR) as shown in figure 1. Of all respondents in this study, 20.5 percent were farmers, and 22.5 percent stated that they were unemployed at the time of questioning. Several respondents were working as clerks, teachers and running small businesses. Some of them were petty traders (14.3percent) involved in selling traditional food and tailoring, etc. (refer to Figure 3).

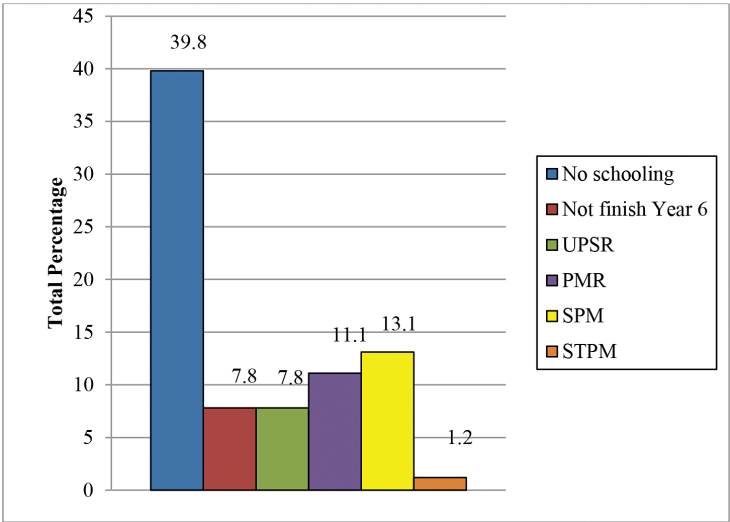


Figure 1 Level of education for single mothers

In Malaysia, the measurement of poverty is determined by comparing the total income earned by the family with the standard income required to meet minimum needs for food, clothing, health, education, and other socioeconomic needs (Rohayu et al., 2011:93). As defined by Economic Planning Unit, Malaysia (2014), extreme poverty are households which

fail to earn enough to fulfil basic survival needs such as food, clothing and shelter. Households falling into this category earn average monthly incomes of less than RM630 in Sabah. Those categorized as poor do not meet certain standards of consumption which are deemed necessary to maintain ‘decency’ in society, for example, those who cannot afford healthcare and education. Households with average monthly incomes of less than RM1,050 in Sabah are defined as poor. In this study, 68% of respondents earned RM101 – RM500 per month (refer to Figure 2) and their circumstances were categorized as under extreme or hardcore poverty. In summary, most single mothers (68 percent) in this study were living under the extreme poverty line and had little or no formal education (39.8 percent). Data indicates that (refer to Figure 5) single mothers in Kota Belud had on average five or more children or dependents (65 percent). Unable to afford childcare and often saddled with additional burdens of caring for extended family members, many single mothers must depend on modest government assistance.

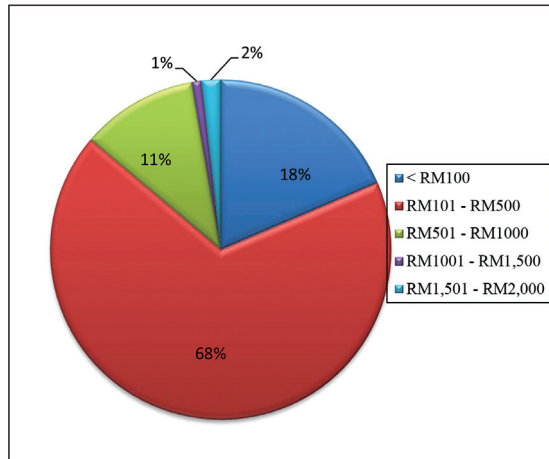


Figure 2 Income per month (single mothers)

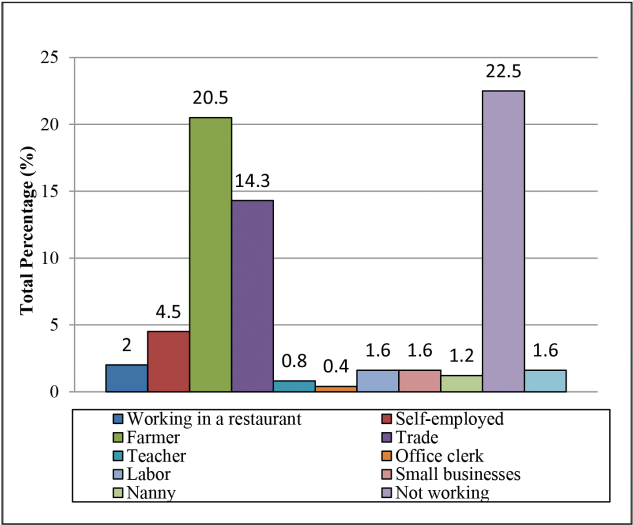


Figure 3 Occupation of single mothers

Figure 4 shows the duration of single motherhood. The duration of their single motherhood in this study is longer than five years. As shown in Figure 4, 24.6 percent have been a single mother for 6–10 years, followed by 22.1percent (less than five years as a single mother).

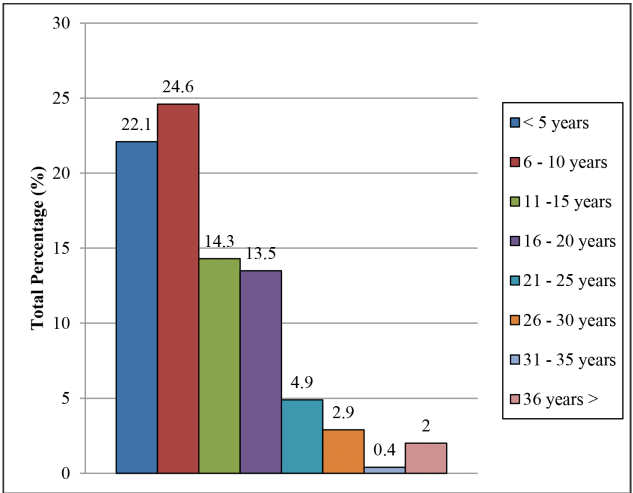


Figure 4 Duration of single motherhood

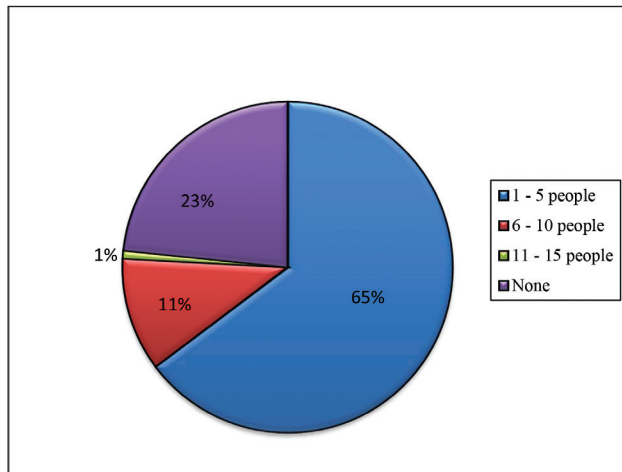


Figure 5 Number of dependents in a single mother household

Major Challenges of Being a Single Mother in Rural Area

Insufficient Income to Support Family

The analysis explored how single mothers categorized their challenges and what challenges they considered as major in their daily lives. Consistent with previous findings (Rohayu et al., 2011; Nor Aini & Doris, 2012; Faizah & Hazirah, 2013), single mothers in this study also encounter economic problems and have difficulties in generating income. This study reveals that, beyond economic challenges, several factors constrain and complicate the efforts of single mothers to generate income; this has important implications for their daily survival strategies and socioeconomic mobility. Following a divorce, separation or husband passing away, the responsibility of looking after children, especially the young ones, befalls on the mothers alone. According to Islamic Law (Tamir Moustafa, 2013), a divorced mother is entitled to the custody of children. While the mother is responsible for raising the children, the father is legally bound to provide financial support (*nafkah*). However, in practice, collecting *nafkah* from the husband prove challenging. In this study, only 28 percent of respondents' ex-husbands were providing *nafkah* (financial support) to their ex-wives and children (refer to Figure 6).

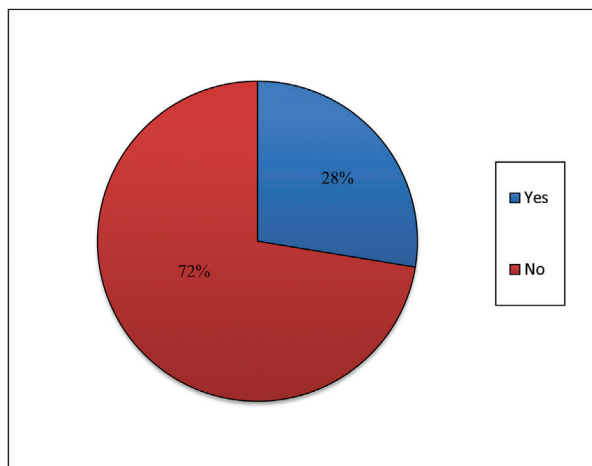


Figure 6 Monthly *nafkah* (financial support) from ex-husband

Being a Single Mother in Old Age

The lives of older single mothers are often harder as they face more difficulty in finding jobs and adjusting to single motherhood. Single mothers aged 41–50 (23 percent) and 51– 60 (15.6 percent) years old and above (refer to Figure 7) found it a real challenge to get into the formal workforce as most of them are aware that they have very low education levels and have never worked before as they married at a very young age. They lacked the necessary education, skills and training required for employability. In that sense, many of these individuals had become too dependent on government assistance.

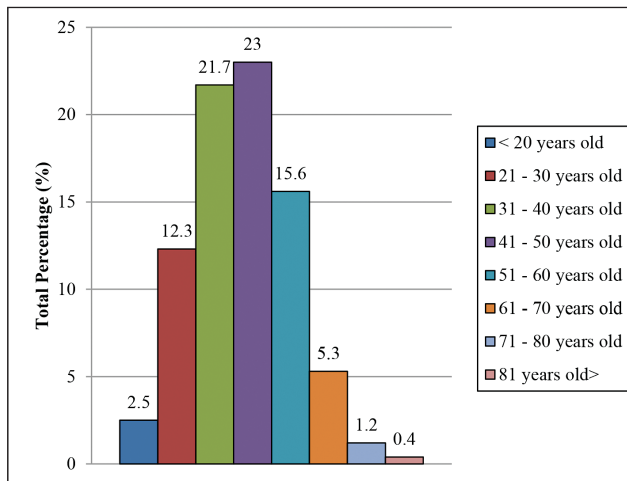


Figure 7 Age group first time became a single mother

Challenges in Generating Income

Most of the single mothers in this study were facing challenges relating to generating income for the family. Some of these single mothers started operating their own small businesses (14.3 percent), despite lacking business skills. While single mothers realise the main challenges in acquiring skills training (refer to Figure 4), they are also aware that they need this skills training to be involved in business or become a successful entrepreneur. However, due to lack of money (10.2 percent), they are also concerned about expenses and payment for short-term courses to acquire skills. Some agencies charged minimum fees for access to training. Previous study (e.g. Rohayu et al., 2011) found that some single mothers were involved in business enterprise as their main survival strategy. Another reason why single mothers in this study resort to running a small business is because they are unable to find a steady, formal job due to lack of education and qualifications. Figure 8 sums up the challenges stated by single mothers in generating income. Among these concerns were income uncertainties (14.8 percent), not enough modal (9.4 percent), lack of skills (8.6 percent), and the age factor or being too old (4.5 percent).

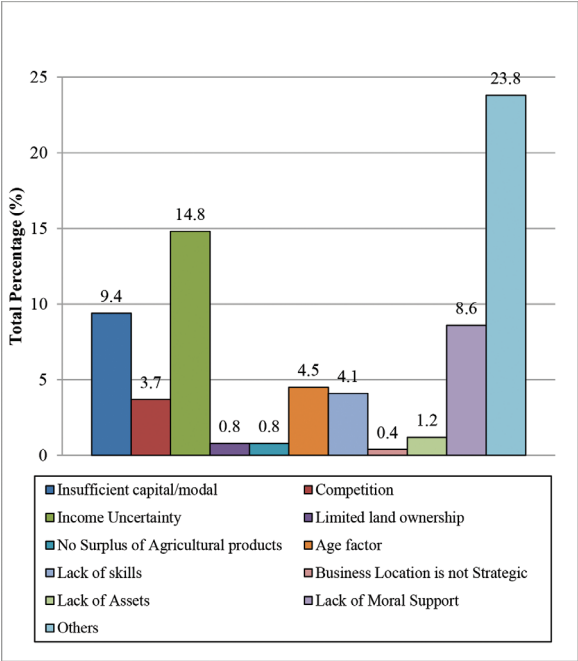


Figure 8 The main challenges to generate income

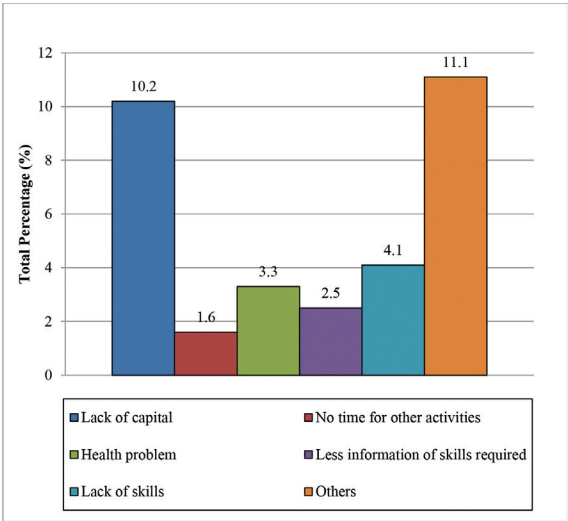


Figure 9 The main challenges in acquiring skills training

Survival Strategies of Single Mothers in Rural Areas

As discussed, the main problem faced by single mothers in the Kota Belud district is generating sufficient income to support their families. Chairperson of *Persatuan Ibu Tunggal*, Kota Belud, Puan Bainin stated that financial abilities are what single mothers in rural areas are struggling to achieve. These single mothers have no savings or very minimal savings of their own. Studies have shown that the existence of young children make it less likely for low income single mothers to save (e.g. Zarina & Kamil, 2012:126). In this study, on average single mothers (65 percent) have 1–5 children under their care. Therefore, accumulating assets and savings fall to the bottom of their priority lists; other basic needs take up most of their resources. Most of them were fully dependent on their husbands for finances before they became a single mother. Therefore, when these individuals became single mothers, a heavy burden was placed upon them. Financial abilities play crucial roles in single mothers' survival, especially when they are not being supported financially by their ex-spouses or government agencies.

Acquiring Skills Training

Financial abilities play crucial roles in single mothers' survival strategies. Realising that it is difficult for them to get into the formal workforce due to low education levels, no experience and old age; some single mothers in this study insisted on getting skills training for them to get involved in small businesses. Findings from previous research (Nor Asiah Omar et al., 2014) suggest that training provided to low-income single mothers has indeed helped them to launch their own businesses and most importantly empower them to achieve self-sufficiency through entrepreneurship. Involvement skills such as tailoring, beauty, floral arrangement, crystals and beads enable single mothers to start their own businesses and potentially empower them to achieve self-dependency.

Through the in-depth interviews with Puan Bainin, Chairperson of *Persatuan Ibu Tunggal*, Kota Belud, it was evident that single mothers are eager to join *Persatuan Ibu Tunggal* mainly to seek opportunities and be informed about the skills training available for single mothers. Based

on their responses in the survey, many single mothers wished to develop their skills to advance socially and economically. On the downside, single mothers were worried about the fees and other expenses of participating in any short skills training courses. Another concern was the course venue; respondents were concerned that it could be too far to travel as they lack transportation and finances to pay for public transport.

Social Support and Networking

The problem of insufficient income among single mothers living in rural areas has caused many other relevant problems. Survival strategies include the utilization of internal and external support systems accessible to them. The internal support came mainly from family members and friends in their neighbourhoods. External support came from the existing social support system including government agencies, welfare institutions and community networks. These support networks helped to ease or minimise the challenges and problems related to single parenting among single mothers (Edin & Lein, 1997). In Malaysia, there is often extended kinship support and co-residence across three generations. With respect to coping, single mothers adopt creative coping mechanisms to ease problems. For example, those surveyed turned to their family for support as this support provides the feeling of being cared for, loved and appreciated. Respondents shared that they felt that family support is badly needed during difficult times in their life. Therefore, the creation of a social support network based largely on familial, friendship, or institutional ties has several important implications. Data from this study suggests that members of *Persatuan Ibu Tunggal* can access resources available to single mothers (refer to Figure 10). Although some single mothers (6.1 percent) were sceptical about the benefits of joining *Persatuan Ibu Tunggal*, others were confident about the benefits they could gain being a member of the *Persatuan*. For example, 27.5 percent stated that by joining *Persatuan Ibu Tunggal* they could obtain assistance, information, and knowledge. Others believed that by joining the association they could widen their networking by participating in various activities organized by *Persatuan Ibu Tunggal* (5.7 percent), and make friends (11.5 percent). Other respondents stated that as a member of *persatuan*, they could share experiences (4.1 percent) and ease their burden (2.9 percent).

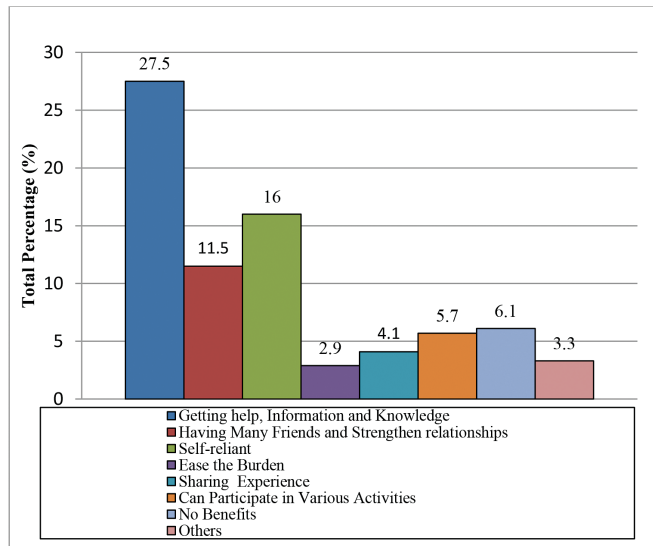


Figure 10 The benefits of joining *Persatuan Ibu Tunggal*

Financial Assistance from Government

In-depth interviews with Puan Bainin, Chair of *Persatuan Ibu Tunggal*, Kota Belud and conversations with several single mothers revealed stringent and tedious procedures for applicants to be considered for government assistance. In some cases, the application would take one to two years to process. The technicality of the procedures deterred applicants from pursuing the application as they did not possess the knowledge necessary for these procedures. This situation is reflected in the results of this study where only 11 percent of respondents received financial assistance from Welfare Departments on a regular basis (refer to Figure 12). Most single mothers surveyed received BRIM (56 percent) which was paid only once in a year. For Muslim single mothers, they found other alternatives for financial assistance such as Zakat and Baitulmal (8 percent). A few (5 percent) were very fortunate to receive PPRT housing. For those single mothers who received financial assistance from various agencies, the amount of money was only RM200-RM300 per month (refer to Figure 11).

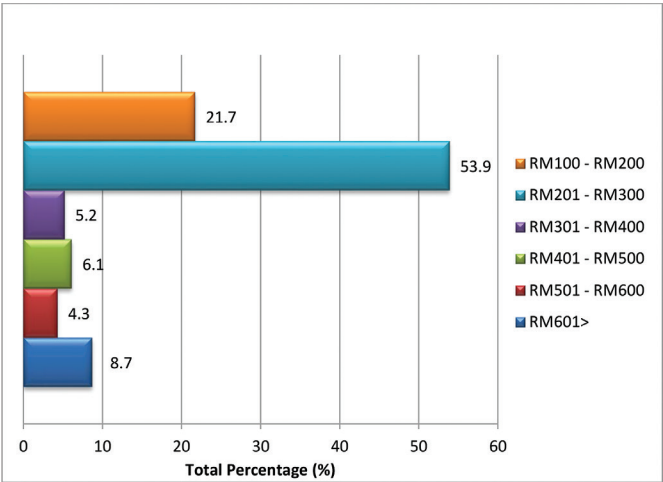


Figure 11 Amount of financial aid received by single mothers

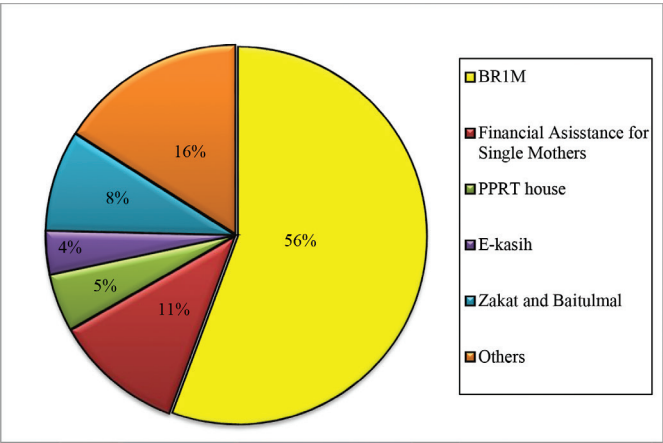


Figure 12 Financial assistance, aid and subsidies received by single mothers

Single Mothers' Empowerment

Under the 11th Malaysia Plan, there have been numerous economic, social and training programs undertaken by government and NGO's to reduce the occurrence of poverty among women, especially single mothers. For single mothers, natural skills such as cooking and dressing can be developed into a form of entrepreneurship through the training provided. Therefore,

the *Persatuan Ibu Tunggal*, Kota Belud encourage single mothers to be involved in such skills training. They also organize workshops to facilitate the involvement of single mothers in small businesses.

Despite the numerous benefits of being a member of *Persatuan Ibu Tunggal* at district level, it was found that some single mothers blamed the association for not being able to provide resources they needed. Therefore, Puan Bainin as the chair of association voiced her concern on the issue of over-reliance on welfare and assistance being given to single mothers. This could potentially leave these single mothers highly vulnerable to agency policy changes and budget cuts. And most importantly, there are limitations on the provision of financial assistance for single mothers. In addition, an over-reliance on the financial assistance from the government agencies such as *Jabatan Kebajikan Masyarakat* and the Ministry of Women, Family and Community Development could reduce single mothers' drive to increase their own potential.

Ideally, there is a range of financial assistance available for single mothers in Malaysia (refer to Table 1). Various other government grants and funds are made available to low income women entrepreneurs through programs provided by SME Corporation Malaysia (SMECORP), TEKUN Programme, Amanah Ikhtiar Malaysia (AIM) and Program 1Azam. For skills training in particular, The Single Mother Skills Incubator Program (I-KIT) was introduced to improve the skills of female-headed households. This program focuses on seven skill areas namely handicraft, tourism, beauty therapy, business, entrepreneurship and childcare. These programmes assist single mothers in increasing knowledge to improve their quality of life (Rohayu et al., 2011: 98). Most women entrepreneurs, particularly those in rural areas are involved in informal sectors of the economy and low-productivity activities. Therefore, capital in the form of short-term loans and skills training are believed to potentially enhance single mothers' ability to upgrade their skills and eventually utilise them to run their own business.

Table 1 Assistance, subsidy and skills training for single mothers

Micro- Credit Loan	Financial Assistance / Subsidies	Skills Training	Service Advisor
<ul style="list-style-type: none"> ▪ - Amanah Ikhtiar Malaysia (AIM) - TEKUN 	<ul style="list-style-type: none"> ➤ - Bantuan Kanak-Kanak (BKK) ➤ - Elaun Pekerja Cacat ➤ - Bantuan Orang Tua ➤ -Bantuan Am ➤ - Subsidi Yuran Taska ➤ Kad Diskaun Pengguna 	<ul style="list-style-type: none"> ▪ - Program I-KIT ▪ - Program 1 AZAM ▪ - Program KARISMA ▪ - Program Keusahawanan untuk Ibu Tunggal ▪ - Program Jejak Bestari dan Inspirasi Kreatif ▪ - Program Seni Jahitan 	<ul style="list-style-type: none"> ▪ -Yayasan Bantuan Guaman Malaysia ▪ - Unit Kaunseling

Source The Ministry of Women, Family and Community Development (2016)

On another note, having a high number of single mothers as members of *Persatuan Ibu Tunggal* can be mutually beneficial for the *Persatuan* and single mothers. Having a high number of members could open opportunities for the *Persatuan Ibu Tunggal* to apply for more funds from the relevant ministries and government agencies to support their activities. Many single mothers in this study benefited from being a member of *Persatuan Ibu Tunggal* in terms of receiving information about skills training. The skills training provided for single mothers should also inculcate self-dependency as its goal (Zarina & Anton, 2012). Micro credit schemes such as Amanah Ikhtiar Malaysia (AIM), whose target group is women, could potentially alleviate poverty among single mothers as household-heads in rural areas. This is because Single Mother Special Scheme established by the AIM in 2001 allows single mothers to pursue activities that generate income (Rohayu et al., 2011).

The Ministry of Women, Family and Community Development in particular have addressed many women's issues, especially pertaining to Sustaining the Livelihood of Single Mothers. As discussed, microcredit providers such as AIM and TEKUN provide financial assistance to the needy, including single mothers, to start their own businesses. Microcredit has been found to improve the livelihood of single mothers by helping to fulfil the basic needs of their families and create opportunities for saving (Zarina & Anton, 2012). The government therefore assists single mothers in running a small business as an initial capital that could help them earn income independently and most importantly they would not be dependent on on-going monthly support from the Welfare Department.

Conclusion

Generating family income is the main problem facing single mothers in rural areas. Many programs have been developed and planned for single mothers' entrepreneurial development such as training programs organized by the Department of Women's Development and other relevant agencies. In addition, numerous programs are being developed to train single mothers in becoming skilled entrepreneurs. Although various forms of assistance and programs are implemented by the government in helping single mothers, there are many single mothers who are still living in poverty. This is partly because many of them have low levels of education, no job experience and are unaware of the channels for financial aid and assistance. There is a necessity for the development of comprehensive understanding on the current needs of the single mothers in rural areas. This study has identified the socioeconomic profile of single mothers in rural areas, their main challenges as well as their survival strategies. It is important to provide single mothers with income-generating skills to enable them to live independently and to prepare them for the working world. Data in this study could be used as input for relevant agencies that provide continuous assistance in empowering single mothers in Malaysia.

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