CONCEPTUALIZING FINANCIAL HELP SEEKING BEHAVIOUR AMONGST LOW INCOME SINGLE MOTHERS IN MALAYSIA

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ABSTRACT

Single motherhood and financial hardship oftentimes go hand in hand in many societies. The financial difficulties faced by many single mothers inflicted more of those from a lower income group. The financial sources for single mothers mainly come from their own salary and wage. Secondary sources of income may come from pension payment of deceased husband for widows and child support payment from divorced husband. In addition, there are other possible institutional and informal sources of financial assistance supposedly available for them as well. In the absence of these sources of income, the livelihood of single mothers’ households could be in jeopardy. However, in Malaysian society, many single mothers are more likely to suffer in silence due to many obvious and unobvious reasons. This tendency is probably more prevalent amongst low income single mothers. This paper seeks to investigate the factors determining the help seeking behaviour of this group of single mothers in Malaysia. Findings from previous literature stated that help seeking behaviour among single mothers are financial help seeking, financial stress, financial literacy and perceived stigma as the moderator. Studies on help seeking behaviour are limited in Malaysia and this study will contribute to the enrichment of help seeking literature on single mothers in Malaysian context and it could be beneficial to many stakeholders looking after the interest of single mothers.

Keywords: Single mother, help seeking behaviour, financial help seeking, financial stress, financial literacy Malaysia

INTRODUCTION

Generally, a complete family consists of a husband, a wife, and children. A family without a husband or father will be considered as an incomplete family (Yahaya, 2008). The absence of a husband caused all the responsibilities to be transferred to the mother (Rani, 2006) whereby the single mother becomes the sole earner for the family. According to Evans (2011), death of husband and divorce are the main reasons for single motherhood in Malaysia. This type of family structure negatively affects the family in regard to their livelihood, particularly amongst the low-income group. For example, in 2012, incidents of poverty amongst female-headed households in Malaysia are 2.6 per cent compared to 2.2 per cent for households headed by men (Department of Statistics, Malaysia, 2013). Further, it seems that female unemployment rate is higher and a large number of women involved in manufacturing, wholesale, retail and agricultural sectors (Department of Statistic, 2012). These sectors obviously have lower pay than the professional sectors. Moreover, single mother has limited access in employment and face greater uncertainties in amenities of life (Ali & Ab Aziz, 2014).

Studies show that multiple factors such as gender (Au, 1994; Hall, Walker, & Acock, 1995), age (Umberson, 1989), education (Katz, 1991), employment (Parker, 1994), financial situation (Song, 1991), ethnic origin (Jackson, 1993; Song, 1991), and reason for single parenthood (DeGarmo & Kitson, 1996; Katz, 1991) are significantly affecting the well-being of single mother. Moreover, stressful experiences related to the death of spouse and divorce or separation are found to affect single mothers’ life as well (Kitson & Morgan, 1990; Le at al., 1999; Nelson, 1985) that may result in declining family economic condition and decreasing standard of life whereby losing the husband or spouse and their own social connection have forced them to adapt with living on their own (Katz, 1991; Lee & Law, 1994; Olson & Banyard, 1993). Therefore, they have to seek for financial resources to provide their family’s basic needs (Rani, 2006).

Female headship is found to be among the poorest of the poor (Buvnic, Youssef & Elm, 1978). In Malaysia, the poverty rates of female are higher than men (Evans, 2011). Poverty in Malaysia is defined according to each household composition and size, location (rural or urban) and the cost of living (Hatta & Ali, 2013). Female headed households seem to be prone to fall into poverty such that their behaviour in seeking for help is an important avenue to study. Therefore, this paper aims to identify factors determining help seeking behaviour amongst single mothers if and when they are in dire needs. According to women are keener in seeking help than men (Mansfield, Addis & Courtenay, 2005) but in Malaysia there are only 83,195 of single mother who have registered themselves with the Ministry of Women, Family, and Community Development from the approximate number of more than 800,000 single mothers reported by the Department of Statistics in their 2010 census. Those single mothers may receive information on programs run by the Ministry to help them in their livelihood in various ways. We however, focus on help seeking from the financial perspectives as the livelihood of the single mothers and their children depends on the amount of money available to support their daily lives. This focus is also due to the consensus from previous literature that financial hardship is the most common issue faced by single mothers (Kotwal & Prabhankar, 2009; Roddin, Sultan Sidi, Yusof, Mohamed & Abdul Razzaq, 2011). In Malaysia, single mothers are generally depending on their own income from employment to support
themselves and their children. And the most common indicator for employment is one’s level of education attainment. For those who have no working experience, skills or high educational qualification, it is hard to get good jobs with sufficient income. Previous studies have indicated that the low-income group of single mothers has low education attainment that makes it difficult for them to acquire higher pay. This study seeks to identify and understand the factors that influence a person’s choice to seek help in terms of financial assistance that can be useful to many stakeholders. Only by understanding which factors influence help-seeking behaviours, new programs can be formed and implemented to improve the financial well-being of single mothers in Malaysia. To date, studies related to single mother is still limited and focus more on social protection, challenges and problems faced by single mothers whilst still lacking in financial help seeking avenue.

FACTORS DETERMINED FINANCIAL HELP SEEKING
This paper examines financial help seeking behavior by using financial stress and financial literacy as the indicators and perceived stigma as the moderator. Above all, help seeking behavior is an action of searching or looking of a relief or remedy to fulfill a need from another source (Grable & Joo, 2001). Numerous studies regarding help seeking are found in mental and health problems (Collins et al, 2009), as well as in sociology (Kimiyagalam, Safari & Mansori, 2016). However, help seeking behavior related to financial areas are still limited.

Recently, financial field has given an attention to help seeking because of its importance in affecting other aspects of one’s life. For example, a financial framework has been developed by Grable and Joo (1999) which consists of five stages based on health care decision making process that can be adapted to this study. Those stages are the exhibition of financial behavior, the evaluation of financial behavior, the reasons of financial behavior, decision to seek help, and alternatives assistance. It is also seen as a form of coping (Mechanic et al., 1983) and tools of communication with people to get help to overcome their problem or any stressful experience. Further, they are many other factors related to help seeking such as financial stress, financial wellness, money attitude, financial satisfaction and financial literacies (Draughn, LeBœuf, Woźniak, Lawrence & Welch, 1994).

FINANCIAL STRESS
Single mothers seem to be exposed to financial stress due to the need to provide for their family single-handedly (Rani, 2006). Financial stress caused by several financial issues such as debt or the occurrence of unexpected expenses (Kimiyagalam, Safari & Mansori, 2016). For instance, the credit card debts tend to increase the stress level amongst single mothers (Nelson, Lust, Story & Ehlinger, 2008). Other sources of financial stress are probably due to the inability to purchase clothing, pay utilities, save for emergencies, pay rentals, pay for medical bills, other necessary expenses. These stressors may have effected of the wellbeing, of single mothers and could lead to higher level of chronic stress and depression amongst them compared to married mothers (Cairney, Boyle, Offord & Racine, 2003). Stressors for single mothers are mainly financial issues but may also widen to emotional (Nor Ainun, 1997), parenting, and communication issues, which are not the focus of this study.

FINANCIAL LITERACY
Financial literacies refer to the understanding and knowledge in the management of the money (Kimiyagalam, Safari & Mansori, 2016; Robb & Woodyard, 2011). Financial literacy is also related to individual’s action and decision regarding financial matters (Beal & Delpachitra, 2003; Raven, 2005; Bayer, Bernheim & Scholz, 1996). Financial literacy is therefore important among single mothers to help them to fare better in managing their limited financial resources (Mandell & Klein, 2009). Further, Lusardi and Mitchell (2006), indicate that financial illiteracy happens amongst females more than men in the areas of finance (Borden, Lee, Serido, & Collins, 2008). Those with limited financial knowledge tend to have negative financial behavior (Grable & Joo, 1999). Financial Practices Index has several variables based on behaviour such as cash-flow management, credit management, savings and investment and suggest that the financially literate, has higher scores than those who are less literate (Hilgert, Hogarth & Beverly, 2003). The level of financial literacy of an individual will affect their decision making by identifying the sources of their problem (Hansard, 2001).

PERCEIVED STIGMA (MODERATOR)
The rising in single parent households is alarming and is not a well-accepted change in the family structure in Asian culture. The changes in family structure have been blamed for some of the social problems in the society, for instance, misbehavior of children (Evans, 2011). The perceptions of stigma may be different depending on certain culture. Moreover, stigma refers to moral disapproval, dispraise, conflict and rejection (Am lays, Becker & Coleman, 1986). Although stigmatization is quite common for single parents (Cheung & Liu, 1997; Richards, 1989; Swain & Howe, 1995), limited studies found in exploring single parents’ perception of stigmatization and its effect in promoting or hindering of financial help seeking behaviour amongst single mothers. Some of the single mothers could be too negative, too positive or simply ignore their surrounding thoughts (Goffman, 1963). The concept of stigmatization is comprehensive and the perceived stigma may differ across cultures and could change over time. The perceived stigma is therefore used as a moderator in the framework of this paper. Figure 1 shows the relationship between financial stress, financial literacy and perceived stigma as the moderator for our framework of financial help seeking behaviour of single mothers.
CONCLUSION
In conclusion, this conceptual study seeks to identify the factors in determining the influence of financial stress and financial literacy on financial help seeking behaviour of single mothers. The contribution of this study to the theory is to create a framework that can be applied by future researchers who study the determinants of help seeking behaviour amongst single mothers in need and fulfilling the gap in existing literature. In addition, the framework may provide some guidance for policymakers and other stakeholders in identifying the role of financial stress and financial literacy in encouraging single mothers to seek necessary financial helps, when their livelihood is at risk. Further, the stigmatization of single mothers by many in the society has to be evaluated and justly corrected such that the wellbeing of single mothers can be improved. Indirectly, the positive attitude of others around them could probably make it easier for them to seek help and the role of society leaders and mass media is most welcomed in picturing positive representation of single mothers in the society. Therefore, it is important for us to embark on this research as the impact would extend beyond the current livelihood of single mothers i.e. the lives of their next generation as well.

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