

HOUSEHOLD INCOME AND LIFE SATISFACTION OF SINGLE MOTHERS IN MALAYSIA

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ABSTRACT

Single parenting is not an uncommon family setting in Malaysia. Past studies, however, tend to confirm that increasing number of single mothers is also related to increasing number of households living in poverty. Issues on single mothers in Malaysia has initiated many social groups, non-governmental organizations and government agencies to step in eradicating poverty among the single mothers especially those fall in the B40 income groups. Until today, the current information available on single mothers in Malaysia is still limited. This study attempts to explore the socio – demographic and economic background of single mothers in Malaysia and to examine their income category and level of poverty. This study utilizes the Fifth Malaysian Population Survey (MPFS5) data. MPFS5 is a nationally representative large-scale research conducted by the National Population and Family Development (NPFDB) in 2014. However, for this study, the target respondents are working single mothers (either widowed, divorced, separated); aged 15 – 59 years old; residing in Peninsular Malaysia and have children staying together with them. Findings from this study reveal that household income of single mothers falls under the B40 category but there is not enough evidence to claim that their household income is below the poverty line. Chi – Square test of associations prove relationships between poverty level to socio – demographic variables such as level of education and residential states, while PLS – SEM techniques show that income category of single mothers is somehow related to the predictors of life satisfaction construct and the overall life satisfaction. Suggestions for some policy recommendations to protect and promote single mothers within the informal sectors is also presented.

Key words: Single mother, B40, women, poverty, socio-economy.

INTRODUCTION

Single parenting is not a new family structure in many countries across the globe, including Malaysia. 17% of children aged 0-14 live in single parent households worldwide and approximately 88% of these household were headed by women (OECD, 2014). It was reported that from the global population, the female headed household and single mothers are high. The UN Women Report (2019) stated, from 89 countries, it is estimated that 101.3 million single mothers are living alone with their children. In India, 4.5% of all households are single mothers' households that is 13 million households (UN Women, 2019). In the developed countries, the proportion of single mothers are high too. The proportion headed by single mothers in Japan for 2010, has increased from 3.9% in 1980 to 9.5% (National Institute of Population and Social Security Research, 2012). In the United States, single parenthood is very common, where in 2013 alone, 28% of children were living with their single parents (Legal Momentum, 2014). It is also reported that among the 10 million low income working families with children, 39% belong in female headed households (Povich, Roberts & Mather, 2014). More recent US data reveal about 12 million single parent families are living with children under the age of 18 and more than 80% these households were headed by single mothers (U.S. Census Bureau, 2017). In Malaysia, the Population and Housing Census 2010 reported that 831,860 (2.9% of the population) were single, widowed, divorced with children or permanently separated from their spouses (Ismail, et al., 2016). In the early days, death of a parent was the most common cause of single parenting. However, in the case of Malaysia, despite spousal death being among the major causes, quite many are also related to spousal abandonment or divorce (UNDP, 2010), as also seen in western countries. One of the major reasons for the rise in the number of single parents are accidental pregnancies and single parenting by choice. The Ministry of Women, Family and Community Development (Lai, 2015), redefines single mothers as women who are either unmarried, separated or divorced, widowed or whose husband are unable to work, and have children out of wedlock staying with them. Recent data shows there is only a slight increase in the number of divorce cases in Malaysia: 50,356 cases in 2018 compared to 50,314 cases in 2017. But in 2017 alone, the ministry reported a steep increase in the total

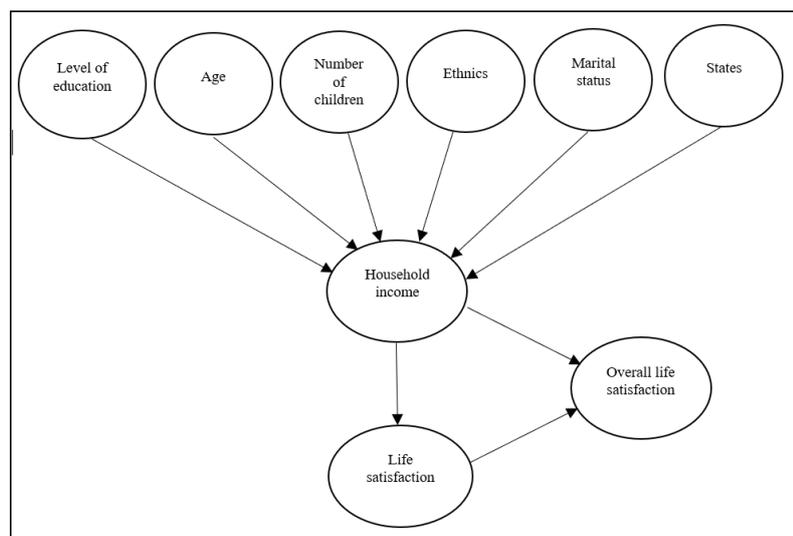
number of single mothers in the age group of 30 to 39 years that might be related to the highest number of divorce cases between the age group of 30 – 34 years (DOSM, 2017).

Many studies, local and abroad, tend to confirm the positive relationship between number of single mothers to the incidence of households living in poverty (Mulia, 2017). Earlier studies identified several factors contributing to poverty among single mothers. Largely, the factors are associated low female participation in the labour market. These are employed people but still living in poverty around the world (Yu, 2019). The increasing number of the working poor can be associated with the concept of feminization of poverty in which women experience poverty at rates that is disproportionately high in comparison to men (Bradshaw, Chant and Linneker, 2017). With low education attainment, many are involved in informal sector jobs that do not generate high income. Some are unemployed and have no part time jobs (UNDP, 2010; Idris et al., 2012). In this situation, single mothers with high dependency rate are particularly affected due to income insecurity. Although the trend of poverty among lower income single households in the rural areas is common, single mothers residing in urban areas must not be neglected. A study by Dasimah et al., (2009) reveals that urban single mothers in Malaysia are mainly from the lower income level. Despite the economic challenges and struggles for financial independence that single mothers endure, they also have to deal with the emotional and behavioural challenges (Rahman et al., 2017). For example, divorced mothers experience a number of stressful events such as child custody, family pressure and work stress, amid challenges in dealing with divorce processes and procedures. Apart from divorce, widowed mothers are subjected to stressful situations too. Often, being the sole decision maker in the household and having poor access to basic resources have affected their quality of life (Isahak et al., 2009). Many studies have shown that single mothers are found to be less satisfied with their lives in comparison to the partnered mothers (Frey and Stutzer 2000; Meier et al. 2016; Nelson et al. 2013; Stanca 2012). Life satisfaction of single mothers are much lesser than women from dual-parent family structure, not only because they have to shoulder the burdens of child-rearing on their own but also because they do not have the benefits of an intimate relationship (Ifcher and Zarghamee, 2014). Life satisfaction here refers to subjective appraisal of the quality of one's life overall or with specific domains (Diener, Suh, Lucak & Smith, 1999). In this context, the strongest predictors of life satisfaction are family resources, thus individuals in non-intact families may have lower satisfaction as they have fewer resources available. In single-parent families where they face challenges of restructured family roles, and difficulties to maintain sufficient levels of social and economic resources in the family system, could further impair one's life satisfaction (Antaramian, S., Huebner, S. & Valois, R., 2008).

Single mothers that are poverty stricken, coupled with health issues and emotional problems would eventually impact the development of their children and the people around them. Studies have shown that children from single families are at risks of antisocial problems and delinquent behaviours (Rahman et al., 2017; McCord, J., 1982). Some have associated children with delinquent behaviours to poor parenting as the parent becomes less affectionate, are not able to supervise and give attention to their children effectively and less able to control their children's behaviour (McCord, J., 1982). In general, higher levels of emotional and financial stress and strain experienced by long-term single parenting have largely affect many aspects of their general life satisfaction (Avison et al. 2007; Nelson et al. 2014; Nomaguchi and Milkie 2003; Intan Hashimah, Azman Azwan & Noraida, 2015). It is, therefore, important to ensure that single mothers have a good quality of life as this would help to improve the quality of the people under their care. For this study, life satisfaction and relationships are among the variables that was employed (Hashim et al., 2015).

With the current situation of increasing divorce rates among young couples in Malaysia, it is likely that the number of single mothers will also increase (Idris et al., 2012). Issues on single mothers in Malaysia has initiated many social groups, non-government organizations and government agencies to join force in eradicating poverty among single mothers. Among of such initiatives are in the Ninth Malaysian Plan (2006 – 2010), Single Mothers Empowerment Action Plan (2015 – 2020) and Amanah Ikhtiar Malaysia (AIM). The Ministry of Women, Family and Community Development plays a major role in protecting the women's social welfare by providing various efforts and assistance to single mothers through their agencies. While the Department of Women Development rely on their records on registered single mothers in delivering the assistance, only 83,775 single mothers registered with them, which is only about 35%. Many of them are not aware of the function of this department as many have not been exposed to the information or are too busy to make ends meet. Although large number of single mothers are recorded in the 2010 Population and Housing Census, authorities still find it difficult to reach and assist many of the single mothers. Moreover, the limited number of studies on single mothers in Malaysia have not provided enough empirical evidence to support policy implications. It is on this basis that the current study aims to explore the socio – demographic and economic background of working single mothers in Malaysia and to examine their life satisfaction to give some insights on the aspects of quality of life that need attention. In this regard, this study investigates the relationship between income category, life satisfaction and overall life satisfaction of the single mothers. Figure 1 illustrates the conceptual framework for the study.

Figure 1: The Conceptual framework for single mother study in Peninsular Malaysia



METHODS AND MATERIALS

This quantitative study utilizes secondary data from the Fifth Malaysian Population and Family Survey (MPFS5). MPFS5 is a nationally representative large-scale research conducted by the National Population and Family Development (NPFDB) in 2014 (NPFDB, 2014). Survey data of MPFS-51 category (ever married women aged 15 to 59 years old) is selected and for this study, further selection is made specifically for single working mothers residing in Peninsular Malaysia (either widowed, divorced or separated) and have children staying with them. The reason to include only single mothers residing in Peninsular Malaysia is because the poverty level of Peninsular Malaysia (RM 980) differ slightly from those in Sabah (RM 1,180) and Sarawak (RM 1,020). Other than the monthly household income, other independent variables include socio-demographic characteristics such as age, educational level, residing states, ethnicity, marital status (widowed, divorced or separated), and number of children staying together with them. To delve into single mothers’ contentment towards their Life Satisfaction, this study utilizes the Personal Wellbeing Index (PWI) which was incorporated in the MPFS5 research instrument. The instrument, developed by the International Wellbeing Group (IWbG), measure the subjective dimensions of quality of life of people (IWbG, 2006). Table 1 depicts the Life Satisfaction measured statements employed in the PWI instrument. Each respondent answered to all seven measured statements on how satisfied they are with different aspects of life satisfaction using an 11-point scale from completely dissatisfied (0) to completely satisfied (10) and one (1) overall life satisfaction measurement. For this study, all responses to the original life satisfaction measurement are recoded into four categories: Generally Unsatisfied, Neutral, Generally Satisfied and Mostly/ Highly satisfied for convenient analysis and modeling. Life satisfaction indicators are also analysed in terms of the percentages.

Table 1: Life satisfactions measured items

Life Satisfaction	(LS1) How satisfied are you with your health condition? (LS2) How satisfied are you with your achievement in life? (LS3) How satisfied are you with your relationship with the person that you know well? (LS4) How satisfied are you with your self-security? (LS5) How satisfied are you with your relationship with society? (LS6) How satisfied are you with your future? (LS7) How satisfied are you with your religious and spiritual practices? (OLS) How satisfied are you with your overall life?
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Source: MPFS-51

To determine the income category of single mothers, their household incomes are recoded based on T20, M40 and B40 income category. The classifications are based on the median monthly income earned by household groups of the top 20% of population (T20), middle 40% of population (M40) and bottom 40% of population (B40). Department of Statistics Malaysia (DOSM) conducted the Household Income and Basic Amenities (HIS/BA) survey in 2016 came out with the definition for each income category group – T20: median household monthly income of at least RM 13,148; M40 and B40: median household income of at least RM 6,275 and RM 3,000, respectively. In dealing with the missing data, this study employs Little’s missing completely at random (MCAR) approach (Dong et al., 2013). Results of Little’s MCAR test concludes that the data are not missing completely at random since the ratio of missing data is insignificant (less than 5%) and mean value replacement is utilized (Schafer, 1999). Reliability test on the life satisfaction interval data produce Cronbach’s Alpha of 0.869 indicating high

reliability of the measured instruments. Multivariate analysis on the data set, however, signals multivariate non-normality (Mardia's multivariate skewness: $\beta = 9.249$, $p < 0.05$; and Mardia's multivariate kurtosis: $\beta = 117.037$, $p < 0.05$).

Other than descriptive analysis, this study applies the non-parametric sign tests are employed to test if the median household income is below the poverty line and to determine their respective income category (Bluman, 2009). Chi-Square tests are also employed to examine if there are any associations between socio-demographic variables and household incomes. In analysing Life Satisfaction measured items, this study utilizes Partial Least Square - Structural Equation Modeling (PLS-SEM) by developing the measurement and structural models, concurrently (Chin, 1998). PLS-SEM technique seek to confirm the indicators of the reflective measurement model and to measure the relationship between constructs of the structural model (Ringle, Wende, & Will, 2005). The indicators of reflective measurement model are the seven aspects of Life Satisfaction while household Income Category, Life Satisfaction and Overall Life Satisfaction are the constructs of structural model. IBM Statistical Package for Social Studies (SPSS) and Smart PLS 3.0 software are utilised for descriptive and non-parametric analysis of this study.

Three hypotheses put forth to examine the relations between household income, life satisfaction and overall satisfaction are:

H₁: There is a relationship between household income and life satisfaction of single mothers.

H₂: There is a relationship between household income and overall satisfaction of single mothers.

H₃: There is a relationship between life satisfaction and overall satisfaction of single mothers.

RESULTS

Profile of Respondent

Table 2 presents the single mothers socio-economic and demographic profile in Peninsular Malaysia.

Table 2: Socio – demographic and economic profile of Single Mothers in Peninsular Malaysia (n=282)

Profile	Frequency	(%)	Profile	Frequency	(%)
Age (years)			No of Children		
< 30	23	(8.2)	1 – 3	245	(86.9)
30 – < 39	57	(20.2)	4 or more	37	(13.1)
40 – < 49	102	(36.2)			
50 – 59	100	(35.5)			
Ethnicity			Marital Status		
Malay	215	(76.24)	Widowed	134	(47.5)
Chinese	26	(9.22)	Divorced	123	(43.6)
Indians	39	(13.83)	Separated	25	(8.9)
Bumiputera Non-Malays	2	(0.71)			
Education level			Poverty Line		
Primary or less	66	(23.4)	Below	143	(50.7)
Secondary	170	(60.3)	Above	139	(49.3)
Higher	46	(16.3)			
States			Income Category		
Johor	49	(17.4)	B40		
Kedah	29	(10.3)	M40	252	(89.4)
Kelantan	24	(8.5)	T20	25	(8.9)
Melaka	21	(7.4)		5	(1.8)
Negeri Sembilan	18	(6.4)			
Pahang	24	(8.5)			
Pulau Pinang	14	(5.0)			
Perak	16	(5.7)			
Perlis	6	(2.1)			
Selangor	41	(14.5)			
Terengganu	12	(4.3)			
W.P Kuala Lumpur	25	(8.9)			
W.P Putrajaya	3	(1.1)			

Out of 716 single mother data retrieved, only 282 respondents met the target group criteria of this study (working single mothers residing in Peninsular of Malaysia who have children staying with them). Table 2 depicts majority of the single mothers are in the age group of 40 – 49 years old (36.2%) and 50 – 59 years old (35.5%). On ethnics, 76.24% of the single mothers are Malays, 13.83% are Indians, 9.22% are Chinese and only 0.71% are Bumiputera Non-malays. On education, the largest group (60.3%) have attained secondary level of education while only 16% with tertiary education level. Most single mothers (86.9%) have 1 to 3 children staying with them while 13.1 % of them have 4 or more children. On residing states, Table 2 depicts considerable

variations in the percentage of single mothers residing in each state. The largest percentage are in Johor (17.4%) followed by Selangor (14.5%), Kedah (10.3%), Kuala Lumpur (8.9%), Kelantan and Pahang (both 8.5%). Further probing into marital status, close to half of total single mothers are widowed (47%) while about 43% are divorcees and the balance 8.9% went through separation. Also, Table 2 obviously indicate large majority of working single mothers fall into the B40 income group (89.4%) and the marginal rest makes up the M40 group (8.9%) and T20 group (1.8%). Nonetheless, there is no much difference in percentages of those single mothers that falls below (50.7%) and above (49.3%) the poverty line. On age group distribution across marital status, Table 3 uncovered widowhood are common for respondents aged 50 and above (67%). Likewise, the largest percentage of middle-aged single mothers (aged 40-49) are widows (47%) and significant percentage of the same category have gone through divorced cases (43%) too. A relatively higher percentage of single mothers below the age of 40 years are experiencing separation (about 28%). Chi-square test confirms significant associations between the two variables.

Table 3: Marital Status and Age Group of Single Mothers in Peninsular Malaysia

Age Group	Marital Status (%)			Total	χ^2 test of Association
	Widowed	Divorced	Separated		
<30	4 (17.4)	15 (65.2)	4 (17.4)	23	p = 0.000*
30 – 39	15 (26.3)	36 (63.2)	6 (10.5)	57	
40 - 49	48 (47.0)	44 (43.2)	10 (9.8)	102	
50 – 59	67 (67.0)	28 (28.0)	5 (5.0)	100	

Income and poverty level

Five-summary statistics of single working mother household income reveal - mean: RM 1454.29; median: RM 950; mode: RM 900; minimum: RM 120; and maximum: RM 10,000. The sign tests conducted on household income confirm that single mothers residing in Peninsular Malaysia falls into B40 income category ($Z = -13.160$, $p = 0.000$). Of the Chi-Square tests conducted to examine association between socio-demographic and socio-economic variables and income category and poverty level, only education level significantly associated with B40 income category and poverty level (Chi-square test of association: $p = 0.000$). Whereas residing states are significantly associated to poverty level (Chi-square test of association: $p = 0.004$). Table 4 delves into B40 conditions of the single mothers based on their education attainment and level of poverty. Secondary education is the highest attainable by most working single mothers (62.7%). As for the association between income category and poverty line in the same table, 56.7% of those in B40 group are living below poverty level.

Table 4: Education Attainment and Poverty Line of B40 Among Single Mothers in Peninsular Malaysia.

Profile	Income Category (%)			Total	χ^2 test of Association
	B40	Others			
Education attainment					p=0.000*
Primary or less	65 (25.8)	1 (3.3)	66		
Secondary	158 (62.7)	12 (40.0)	170		
Higher	29 (11.5)	17 (56.7)	46		
Poverty Line					p=0.000*
Below	143 (56.7)	0 (0.0)	143		
Above	109 (43.3)	30 (100.0)	139		

Among the respondents with only primary education or less, Table 5 depicts as high as 74% are living below poverty line (significant χ^2 test of association, $p = 0.000$). On contrary, 78% of those holding tertiary education surpass the poverty level and about 21% are still below the line.

Table 5: Level of Education and Poverty Among Single Mothers in Peninsular Malaysia

Level of Education	Poverty Line (%)		Total	χ^2 test of Association
	Below	Above		
Primary or below	49 (74.2)	17 (25.8)	66	p = 0.000
Secondary	84 (49.4)	86 (50.6)	170	
Tertiary	10 (21.7)	36 (78.3)	46	

Table 6 presents the percentage of single mother living below poverty level across states in Peninsular Malaysia (χ^2 test of association $p = 0.004$). Within each state, the highest percentage of single mothers earning below poverty level are those residing in Kelantan and Pahang (both 79.2%). Significant percentage (>50%) of single mothers fall under the same category are also evident for Kedah, Terengganu, Penang, Negeri Sembilan and Perlis.

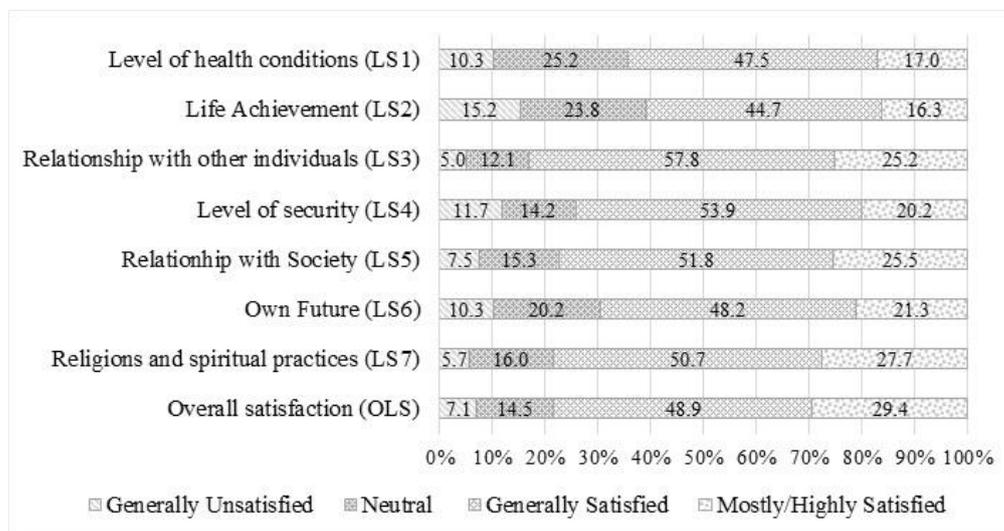
Table 6: Single Mothers Living Below Poverty Line by States in Peninsular Malaysia

State	Poverty Line (%)		Total	χ^2 test of Association p = 0.000
	Below	Above		
Johor	23 (46.9)	26 (53.1)	49	
Selangor	15 (36.6)	26 (63.4)	41	
Kedah	17 (58.6)	12 (41.4)	29	
F.T. Kuala Lumpur	6 (24.0)	19 (76.0)	25	
Kelantan	19 (79.2)	5 (20.8)	24	
Pahang	19 (79.2)	5 (20.8)	24	
Melaka	9 (42.9)	12 (57.1)	21	
Negeri Sembilan	9 (50.0)	9 (50.0)	18	
Perak	7 (43.8)	9 (56.3)	16	
Penang	8 (57.1)	6 (42.9)	14	
Terengganu	7 (58.3)	5 (41.7)	12	
Perlis	3 (50.0)	3 (50.0)	6	
F.T. Putrajaya	1 (33.3)	2 (66.7)	3	
	143	139	282	

LIFE SATISFACTION

Figure 2 below illustrates the analysis on seven different aspects of life satisfaction and the overall life satisfaction among single working mothers. With regards to Overall Satisfaction, close to 80% of respondents are at least Generally Satisfied with their life and only about 7% are not satisfied (OLS). With regards to specific aspects of life satisfaction, larger percentage of single working mothers seem to be mostly/highly satisfied with their religion and spiritual practices (27.7%) relationships with societies and other individuals whom they knew (LS5 and LS3: 25.5% and 25.2%, respectively). Nonetheless, it is rather obvious that they are generally not satisfied with their Life Achievement (LS2). LS2 aspect of life scored the highest percentage on Generally Unsatisfied (15.2%) and the lowest on Mostly/Highly Satisfied (only 16.3%). For the same aspect, about 23% could not ensure or being neutral on their state of life achievement. Apart from Life Achievement, three aspects of life which scores at least 10% on Generally Unsatisfied are Life Security (LS4) (Level of Health Condition (LS1) and Own Future (LS6): (11.7% and 10.3%, respectively).

Figure 2: Life Satisfaction Aspects of Single Mothers in Peninsular Malaysia

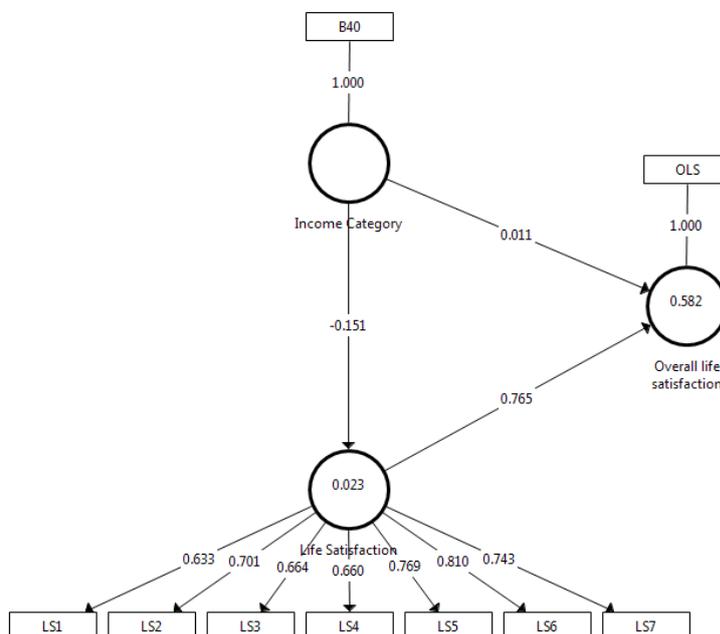


INCOME CATEGORY AND LIFE SATISFACTION

Figure 3 illustrates the PLS-SEM outcome for the structural model of Income Category and Life Satisfaction. The measured items LS1, LS2, LS3, L4, LS5, LS6 and LS7 are the respective indicators for Life Satisfaction construct and the other two constructs in the model are Income Category and Overall Life Satisfaction. The observed B40 income category variable is dummy for Income Category construct. With regards to validity tests, the reflective measurement model fulfils the discriminant validity (all factor loadings > 0.5 (Hulland et al.,1999)) and convergent validity (Average Variance Extract (AVE) > 0.5 (Hair et al., 2017)). The model is also found to be reliable based on Composite Reliability (CR) = 0.878, indicates satisfactorily valid (Diamantopoulos et al, 2012; Drolet and Morrison, 2001)). The constructs equally exhibit satisfactory discriminant validity (square root of AVE is larger than the correlations for all reflective constructs (Fornell & Larcker, 1981)). In addition, the constructs are conceptually dissimilar where the HTMT values between two constructs <0.85 (Franke and Sarstedt, 2019)). On

the validity of structural model, the inner VIF values of the predictor constructs are lower than 3 suggesting there is no collinearity and thus avoiding biased regression problem.

Figure 3: The Structural Model of Income Category and Life Satisfaction and the outcomes



Further analysis on the loadings of each LS of Figure 3 can be summarised in Table 7 below. Loading values simply indicate which measured items or specific aspect that has the most influence on the life satisfaction construct. Table 7 uncovered that satisfaction towards own future has most influence on the life of working single mothers (0.81). Others which are also highly influential: Relationship with other the society (0.77), Spiritual practices on their own religion (0.74) and Life achievement (0.70). Table 7 below summarise of results from the structural model.

Table 7: Loadings on different aspects of Life Satisfaction among working Single Mothers

Aspects of Life Satisfaction	Loadings
Own Future (LS6)	0.81
Relationship with Society (LS5)	0.77
Religions and spiritual practices (LS7)	0.74
Life Achievement (LS2)	0.70
Relationship with other individuals (LS3)	0.66
Level of security (LS4)	0.66
Level of health conditions (LS1)	0.63

Table 8 below summarise the results of structural model from SMART PLS 3.0 bootstrapping.

Table 8: Results of Structural Model

Hypothesis	Std. Beta	Std. Error	t-value	p-values	Decision (R ²)
H1 Income Category -> Life Satisfaction	-0.151	-0.151	2.945	0.002	Supported (0.023)
H2 Income Category -> Overall life satisfaction	0.011	0.012	0.489	0.312	Not supported
H3 Life Satisfaction -> Overall life satisfaction	0.765	0.767	31.779	0.000	Supported (0.582)

Results in Table 8 show only two out of three direct hypotheses developed between the constructs are supported. The predictors of life satisfaction are positively related to overall life satisfaction ($\beta = 0.765$), $R^2 = 0.582 > 0.26$ (Cohen, 1988) indicating it a substantial model, while the income category is negatively related towards life satisfaction ($\beta = -0.151$). Income category itself does not directly contribute towards the overall life satisfaction of working single mothers.

CONCLUSION AND IMPLICATIONS

Increasing number of divorced couples and separation or spousal abandonment are the major reasons of single motherhood in Malaysia and this supports UNDP report in 2010. Significant percentage of single mothers in Malaysia experience separation and divorce even before the age of 30 years, whereas widowhood is more prevalent after the age of 40. At these productive ages, divorce and separation forced them to face the economic challenges and struggles in being head of the family.

This study unveils two major findings. First, large majority of working single mothers in Malaysia fall into the B40 income category. Being in B40 income group, too, there is a tendency for them to earn an income that is below the poverty line. Findings from this study show cases single working mothers who have attained tertiary income level but are still earning income below the poverty line. Studies abroad have shown cases whereby being in the labour force does not seem to pull the single working mothers out of poverty. They remain poor because wages are too low to lift them and their families out of poverty. Without proper intervention, this phenomenon of working poor is likely to hit the single working mothers in Malaysia. Second, with at least one child sharing life together with them, single mothers' perception on their own future is likely to influence their own life satisfaction. Results also uncover most of single mothers are not happy with their achievement in life and their health conditions. Having children have increased their challenges in life as they are not only the breadwinner but also the prime provider of emotional supports to their children. While trying to cope with these challenges, some would face difficulty to hold down to their job and face the threat of poverty. While current efforts made by the government agencies such as providing access to small business owners with organizational and financial supports to alleviate poverty are relevant, other efforts can be suggested to address the issue of low wage employed working single mothers. Studies abroad have shown how life constraints have left many single mothers to choose working in informal sectors and low-skilled occupations like domestic workers and street vendors. This situation may be similar to the situation of single mothers in Malaysia.

Employment is key to achieving higher life satisfaction as it is associated to financial capabilities and social stimulation (Mo, Y.L., Law, C.K & Kwok, K.T, 1999). Creating more quality jobs is imperative to develop these single mothers who are already facing limited job market and reduced salary with their low level of educational attainment. Thus, some policy prescriptions to promote growth and infrastructure development within the informal sectors can be suggested. Among others which are already in place, is Malaysia's initiatives to encourage youths to build businesses in micro-small and medium sized enterprises for income building. More opportunities for capacity building, access to financing should be available for those interested, irrespective of gender, and socioeconomic background. For single mothers, particularly, who need extra help and guidance to jump start their career and business opportunity, these could be the means. The other policy approach is to re-evaluate the national policy on minimum wage which is currently under review. By reviewing the country's family policy and its level of gender equality, this would help to narrow the gender gap in employment, improve family benefits and childcare provision for women, in particular, female headed households. Supportive family policies and gender equality could eliminate the disadvantage in life satisfaction of women, in particular single mother (Pollmann-Schult, M., 2017).

With some enlightenments from this study, it is hoped that more future studies, perhaps under phenomenological approach, can explore more on the issues of the low-paid single mothers residing not only in the rural areas but also the urban parts, across all states including Sabah and Sarawak. Findings and inputs from research is, therefore, could add to a more substantive policy formulations in developing resilient and quality family institutions for the nation.

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