Empowering Women via Social Safety Nets and Service Delivery

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ABSTRACT

Social safety Nets (SSNs) are the form of government intervention to assist the "needy" groups including the single mothers. SSNs should be established as a mechanism that can be used to alleviate poverty, especially among single mothers. However, the barrier that restricts SSNs as mechanism to improve the quality of life for single mothers is a failure of service delivery functions. The single mothers can be empowered through good delivery system of SSNs because it can support their social development. Basically, SSNs is used as short term supporting system to generate independent nature of life and consciousness among women (single mothers). Thus this study aims to identify the delivery of SSNs services or assistance to single mothers that they received and the problems they faced. Faceto-face interviews were conducted with four selected single mothers in different districts in Perlis. The result indicates that they are in need of the SSNs to support their single motherhood. While SSNs are available to the single mothers, it is hindered either by inefficient delivery system and/or their personal constraints.

Keywords: women, single mothers, social safety nets, service delivery

INTRODUCTION

Poverty alleviation programme among others has been one of the major priorities for social development in Malaysia since the country achieves independence. A number of programmes framed in line with the national social development policy have been carried out by the government as part of anti-poverty strategy. It is believed that social effective safety nets are important components of a comprehensive poverty alleviation strategy that some of the world's poor uses the programmes to free the life from chronic poverty (Coady & Harris, 2004; Haddad et al., 2003). Malaysian Prime Minister Datuk Seri Najib Tun Razak asserted that "although Malaysia is not a welfare state, the government still provides a social safety net to protect the welfare of the people, including the less fortunate" (Bernama, 2012). This statement reflects the government is concerned with the equitability of society in term of sharing the nation's wealth which is channeled through the social safety net programmes. The Women, Family and Community Development Ministry plays important roles to channel and distribute the safety nets programme which targeted to help the less fortunate groups such as disabled, single mothers and others. For example, government had disbursed an aid of RM100 for each pupil and the Bantuan Rakyat 1Malaysia (BR1M) consisting of RM500 to each household which earning less than RM3, 000 monthly. This shows that the government concerns towards those who are unable to obtain the assistances.

The issue arise is whether SSNs are well delivered to single mothers to assist their livelihood, especially whose monthly income are below the poverty line. The government had increased their efforts to enhance efficiency in public service delivery systems to improve Malaysian quality of life. This has made the handling and delivering of social safety nets to the targeted group must be highly effective. According to the Asian Development Bank (ADB) President, Takehiko Nakao at the Annual Meeting Seminar on Delivering Effective Public Services held on 4 May 2013, requirement for effective public service delivery is crucial and essential in sustaining the economic growth in the region. Effective delivery of public services is importance because it is a mechanism to guarantee good and timely government policies can be achieved as planned. Furthermore, it promotes good governance practices that enhance investment and achieve inclusive growth for the nation and will benefit the society, especially the poor and vulnerable people who depend much on public services. In addition, a good delivery system to channel the SSNs to single mothers will empower the women's lives in facing various hardships and challenges. According to the United Nations Population Information Network (2013), women's empowerment component consist of five

elements: i) women's sense of self-worth; ii) their right to have and to determine choices; iii) their right to have access to opportunities and resources; iv) their right to have the power to control their own lives, both within and outside the home; and v) their ability to influence the direction of social change to create a more than just social and economic order, nationally and internationally. Based on these five elements, in this context, women empowerment is specifically focus on their ability to have access to opportunities and resources that related to social safety nets. Hence, this paper aims to explore the single mothers' feedback on the SSNs that provided to them.

CONCEPTUALISING SOCIAL SAFETY NETS, SINGLE MOTHERS AND SERVICE DELIVERY

Most countries in the world develop strategies to fund safety net programme to ensure continuous protection to their people. The term of social safety nets (SSNs) also known as social assistance (Grosh, del Ninno, Tesliuc & Ouerghi, 2008). Asian Development Bank defines social safety nets or social assistance as programmes designed to assist the most vulnerable individuals, households, and communities to meet a subsistence floor and improve living standards (Howell, 2000). According to Weigand and Grosh (2008), SSN can be defined as 'welfare' or 'virtue'. However, different definitions still carry the same connotation that is to provide assistance or support for the needy or the targeted groups. Furthermore, according to the latter (2008, p.1) social safety net can be defined as "one form of insurance used to help the middle class clusters who experiencing economic hardship that result from the economic disaster or a natural disaster." This definition crystalizes the free insurance element as the assistances provided to the groups who suffer from the economic imbalance occurs outside of their expectation or the natural disasters faced by the society. For instance tsunami in Japan in 2011 and Aceh in 2004, which have led affected people to secure some basic necessities through the social safety nets programmes provided by the government.

In Malaysia, the government has greatly shaped social safety net as one of the mechanisms to improve the quality of life for the needy through welfare programmes for example, welfare programmes under the Ministry of Women, Family and Community Development and the Social Welfare Department (JKM website, 2011). These assistances

can be categorized into federal and state assistance scheme. There is also a category based on family needs which is given by federal or state body. Other ministries also play active role in in the preparation and implementation of social safety net in Malaysia. The concerned ministries are the Ministry of Agro Industry, Ministry of Human Resources, Ministry of Higher Education, Ministry of Education, Ministry of Health, Ministry of Rural and Regional Development and Ministry of Housing and Local Government (Rozita et al., 2012). The establishment of the National Social Policy in 2003 has marked a new force in implementing social safety nets (SSNs) in Malaysia. In line with the National Social Policy, SSNs have become the right medium in channeling assistance of social development to the people. It emerges as a mechanism in improving education, health and medical care as well as ensuring more labour opportunities and improving the level of social protection to the people. In addition, SSNs can be used as a framework to reduce chronic poverty and increase the participation of women and youth in the development process in a country (Devereux, 2002; Nichols, Elman & Feltey, 2006).

Type of SSNs Assistance

The SSNs can be classified into various types (Grosh et al., 2008, p.4), which are 1) cash transfers or food stamps, or social pensions, 2) in-kind transfer, with food via school feeding programmes or mother/child supplement programmes being the most common, but also of take-home food rations, school supplies and uniform, and so on, 3) price subsidies meant to benefit households, often for food or energy, 4) jobs on labour-intensive public works schemes, sometimes called workfare, 5) in-cash or in-kind transfer to poor households, subject to compliance to specific condition on education or health, and 6) fee waivers for essential services, health care, schooling, utilities, or transport.

Single Mothers

Single mothers are defined as females who head the household, and have at least one unmarried child under 18 years old living in the same household. Single parenthood may occur for a variety of reasonsdeath of spouse, divorce or abandonment (Positive Parenting, 2011, p.7). It also includes women in polygamous unions who are the sole

or main income providers of their household (UNDP Malaysia, 2007). Single mothers also include those women who are unmarried and chose to be single. This group of women comprises those who became pregnant out of the wedlock with no intention to abort and raise the child single-handedly. It also involves women who decide to adopt a child and chose to head a household without a man in the picture (Renvoize, 1985). However, in the context of Malaysia, single mothers refer to single women who are divorced or widows, but not that of single unmarried women. The latter definition is not socially acceptable in this country. It is based on Islam as the religion of the constitution which does not condone to building families outside of legal marriages (Federal Constitution).1 According to Omar et al. (2009) urban single mothers in Malaysia constitute approximately 72% widows, 23% divorcees, 4% husbands went missing and 1% was abandoned by husbands. An overwhelmed majority of them (92%) have monthly income of less than RM1000 and 64% of them have 2-4 children, which consider live under the poverty line. Poor people rely more on the state for essential services and assistance than those in the middle and upper classes, who have more options available to them.

SSNs Delivery System

This paper defines public services as those services or type of assistance which are provided as social safety nets (SSNs) programmes by the government to single mothers. Generally, we cannot deny that most of the poor, vulnerable, disabled and single mothers rely more on assistance or social safety nets programmes provided by the governments as compared to those in the middle and upper class. According to Asian Development Bank (2013), social safety net programmes can be defined as programmes whose primary objective is to directly reduce poverty. However, as the nature and causes of poverty differ, the nature and design of social safety net programmes also varied. The social safety nets programme is believed to empower single mothers to play their roles as mothers as well as the breadwinners in the families. According to Asian Development Bank (2013), empowerment can be described as an enhancement of human capability where one should have opportunities or abilities to compete with others, and in particular, not to be dominated by people of more privileged positions, because of wealth, social standing, or political entitlement. Therefore the importance of SSNs service delivery is undeniable since it is crucial for the single mothers to access to basic assistances which eventually secure their survivals and inclusive into the overall social development.

Basically, social safety nets play important roles to alleviate poverty among the poor and help to generate long term growth by providing households with the protection that markets and informal networks may not supply (Conning & Kevane, 2002). It also may function as to redistribute resources toward disadvantaged groups including single mothers who live under the poverty line. This should be achieved through the good delivery system provided by the government. Therefore, it should be the growing awareness of the importance of social safety nets in the developing countries and to be translated into effective action to link between the policies of the safety net provide by the government to enhance social development and an effective delivery system to the single mother.

Relationship between Single Mothers and Social Safety Nets

Majority of single mothers are poor (Luna, 2009; Yusoff et al., 2012; UNDP, 2010; Hill, 2011). The situation becomes worst when they are disconnected with government aids or any other assistance (Blank & Kovak, 2008), and if they have more children to cater to (Yusoff et al., 2012). From the economic aspect, poverty is the most common situation that the single mothers experienced particularly from the low income group (Hill, 2011). Normally because of low educational level, they secure part-time works with low hourly wages, no benefits and no job flexibility (Bernstein, 2004; Heymann, 2002). With this nature of work, it becomes more critical if in times of personal emergencies especially if some supports, i.e. transport or child care, are unreliable (Harknett, 2006). These intensify the existing problems of the single mothers particularly if they have many dependents under their care. The future of the children depends on their ability to support and maintain a suitable living condition. Commonly after divorces, with no or lack of fathers' economic supports, the responsibilities to look after the children are solely on the mothers. The financial strain also contributed to other adverse effects such as on the children's educational development. Hofferth et al. (2000) study revealed that low-income parents do not have enough money to invest in books, educational activities, toys, and other advantages that require financial

resources. This resulted in low cognitive skills and lower levels of completed schools among their children.

Similarly, low income single mothers are likely to have poor state of health due to depression as well as insufficient money for medical checkups and treatment (Balukonis et al., 2008). Due to financial strain, it created poverty-related stress which includes housing (Parliamentary Debates *Dewan Rakyat*, 22 November 2011) and food insecurity (McIntyre, Glanville, et al., 2003). Thus, it can be seen that, financial aspects are crucial for single mothers to provide basic necessities and stable and continuous livelihood to their children and their families as a whole. Besides financial supports, other supports also crucial as to meet with multiple needs and responsibilities shouldered by single mothers.

In the Malaysian context, there are several assistances provided by the state as well as federal bodies and in many forms such as finance and goods i.e sewing machine. In terms of financial aids, the rate depends on the "poverty line" set by the Economic Planning Unit. However, in spite of the availability of these assistances, the system lacks of co-ordination eventually pose various problems to the single mothers (Evans, 1984).

Most of countries in the world fund social safety net programmes for the protection of their people. Safety nets are part of a broader poverty reduction strategy (United Nation, 2013). In development policy implementation, social safety net programmes can play four roles to alleviate poverty: 1) SSNs redistribute income to the poorest and most vulnerable, with an immediate impact on poverty and inequality, 2) SSNs can enable households to make better investments in their future, 3) SSNs help households manage risk, and 4) SSNs allow governments to make choices that support efficiency and growth.

Service Delivery and Social Safety Nets

Responsibility of the government as a conduit of public services is very large. Efficiency and effectiveness to act in the realization of this presentation is always judged by the public. According to Brinkerhoff, Wetterberg and Dunn (2012), public trust to the government can be established through improving effective service delivery system. In reality, public services can be classified as the tangible government shadow that interacts directly and indirectly to

the public (Van De Walle & Scott, 2009). At this point, the roles of civil servants in promoting good governance or effective and efficient service delivery system as framed in the government policy cannot be avoided. For example Levi, Sacks and Tyler (2009) in their study shows that effective service delivery provided by government to the public can enhance public trust in the government. They discovered that perceptions of trustworthiness correlate with acceptance of state authority. This service performance is a form of value-based legitimacy (Levi, Sacks & Tyler, 2009).

According to Besley, Burgess and Rasul (2003), SSNs are form of government intervention seeks to fulfill two main functions. The first role is to channel the necessary resources to the poor or the needy. Second role is to provide opportunities to address the impact of disaster or risk that occurred unexpectedly. Emergencies may arise due to micro and macro factors. The micro aspect refers to the catastrophic situation faced by small units in the society, especially among family members, such as death, chronic illness and sudden losses of job (unemployment), which resulted in the family to become poor and loss of income and so forth. The macro situations usually take place in a large group of society and national (district / state / country) such as tsunami, world financial crisis, recession and inflation. Thus, it requires SSNs to ease the burden and difficulties faced by the victims.

According to Roy and Chai (1999), government should responsible to initiate and provide social safety nets to the needy. It is a moral obligation that requires the government and the society to provide basic needs and social safety nets for poor and unfortunate groups who have constraints that deter them to earn income to fulfil their basic needs.

Roy and Chai (1999) revealed that in India and China, the government policy related to safety nets (subsidies, public transfers, expenditure for education, health, housing and social services) for the disadvantaged people were not successful. These policies were made through the economic reforms by cutting the government expenditures. As one of the evidence, an approximate of 60 percent of births in the rural areas is unattended and maternal mortality was doubled. Whereas in China, the rural areas women were identified to contribute to 70 percent of the total illiteratecy in the country. Therefore, the study suggested that there was a pressing need for the governments to increase expenditures to provide more social safety nets to the poor in both countries.

Public distribution system related to the SSNs is also another significant issue to be focused. The implementation and monitoring of SSNs in avoiding losses due to the distribution losses and corruption, inefficient and ineffective distribution system may incur costs in the delivery system of SSNs to the single mothers (Coady & Harris, 2004). For example, poor household will prefer to receive cash transfer rather than food subsidies. However, cash transfer may incur additional inefficiency such as a deadweight loss for them. If food subsidies are the option, then, the transaction cost in distributing food will be higher than the distribution of the cash to the poor. Therefore, Coady & Harris (2004) suggests that efficient delivery system should consider both income and substitution effects. Thus, in considering how much of the provisions required by the SSNs, the government should consider the suitability of the mechanism (including activities and programmes) and the efficient and effective method to ensure that SSNs can provide favorable long-term returns and social development benefits to be received as well as poverty eradication in short term.

METHODOLOGY

This study aims to identify problems or obstacles that exist in providing service delivery of social safety nets to the single mothers. The respondents were interviewed using a structured and non-structured face- to- face interviews. Forms of SSN programmes available to the single mothers and the obstacles encountered in getting the assistance provided were investigated. A group of single mothers in Perlis who received social assistance safety net programme was selected as the targeted group. Qualitative approach is the most appropriate as to hasten deep understanding of the study, and explain things more holistic in the form of words, a detailed report on the phenomenon and implemented in a natural (Rubin & Babbie, 2009; Patton, 2002).

FINDINGS

Respondent ONE (Padang Besar, 15th May 2013):

A widow since 15 years ago, aged 55 and have three married children who stayed with her. She also has four adopted children from her daughter-in-law family. She is working as a tailor but due to her

unstable health conditions, she has to minimize her tailoring activities. She received assistances from the government – a sewing machine and BRIM–cash money. She hopes to get financial assistance to repair and expand her house to cater to many family members. She had applied for single mother's financial aid/scheme under the Social Welfare Department but was not successful. She also mentioned that his married son who has no permanent job stays with her. She also had applied a scheme to build new house, but was not successful. The reason given by the officer was she can afford to build her own house, which she perceived as unreasonable.

Respondent TWO (Kangar, 4th May 2013):

A widow whose husband passed away three years ago, now aged 47 years, without permanent job and has 5 children (three are still at school and the other two are married). Four of her children are still living with her. She is suffering from high blood pressure and do not have a permanent job to support their livelihood. She did not receive any financial assistance because she holds a red passport. She fails to receive any assistance (SSNs) from government due to her status of non-citizen. Her children who live together with her also rely on her. She hopes to get any SSNs or assistance that can reduce her present burden. The main important assistance she aims is financial aid and to repair her house. The house occupied by her is the ancestral home of her mother-in-law.

Respondent THREE (Arau, 14th May 2013):

A widow since 9 years ago, her husband had passed away in 2004, now aged 62 years. She has five children, all married, the youngest son stay next door to her house. Others stay far away from her. She lives alone in the house. The house is owned and built by her late husband. She has diabetes and received medical treatment (government assistance) from the government hospital. She did not receive monthly financial assistance from the Social Welfare Department, but luckily she has her late husband pension. She also receives government assistances such as BR1M and 1Azam for 'bahulu' (local delicacy) baking machine and oven. However, it took her quite a long time to receive the machine. She is doing small business selling 'bahulu' where the demand is very good. However, due to her health conditions, she could not afford to produce 'bahulu' as demanded by the customer.

She hopes to get financial assistance for repairing her house. She said that she intends to build bathroom together with toilet in her bedroom because to facilitate her, especially with her unhealthy condition.

Respondent FOUR (Kuala Perlis, 4th May 2013):

A widow since 15 years ago, have two daughters, one married and stayed together with her. Another child is working at Negeri Sembilan, Malaysia. Her late husband had passed away when her daughter was still small. One of her daughters is doing well at school and she was awarded a scholarship from "Yayasan Saad" to further study at the boarding school. She works at a small factory nearby. She receives monthly financial assistance from the Social Welfare Department. Besides that, she also receives cash assistance under BR1M and once a while by the state government and Zakat. Her hope for the SSNs assistance is to increase the amount of monthly allowance received and financial aid to repair and expand her house.

DISCUSSION

Based on the interviews presented earlier, all of them unanimously stated that financial support is very much needed to support their livelihood. They are more in need of financial assistance to cater to their daily needs, especially for those who still have dependent children attending schools. According to second respondent, she does not have a permanent job and three children are attending school. She stated that "I was burdened with financial problems, I never had any help even was promised that I could received assistance. But because I do not have identity cards as permanent residents, no assistance was granted". (Respondent Two, Kangar, 4th May 2013). She sincerely hopes that she can get the flexibility to get a permanent identity card to enable her to obtain any forms of assistance that are given to other needy families. She feels lucky because her daughter had received financial aid (scholarship) and other non-financial aids such free education, textbook, school uniform and food aid at the school. However, all of them received financial assistance either on seasonal or one-off basis, except one depends on her late husband's pension. Although there was one single mother claimed that she did not have serious financial problems (the one who received pension) but she mentioned that she "had to save and be very careful with her

spending" in order to provide basic needs for her and the children (Respondent Four, Kuala Perlis, 4th May 2013). This means that money is still limited for her consumption. In addition, many of them are still working to support their living. This condition shows that the single mothers have to work to support their livelihood despite their elderly age. This is consistent with studies on single mothers that many of them live in poverty and experience financial difficulties (see Broussard et al., 2012). Due to this constraint and pressure, it creates poverty-related stress which includes accommodation matters and food insecurity (McIntyre, et. al., 2003).

In addition, beside financial assistance, they also received non-financial assistances. Respondent Four and Two mentioned that their daughters received scholarship and other education assistance at school. In general, the entire respondents had received SSNs assistance in form of cash or non cash assistance. This finding is in line with the study by Grosh et al., (2008), who classify the SSNs into a number of elements such as cash transfers or food stamps, whether means tested or categorical as in child allowances or social pensions or inkind transfer, with food via school feeding programmes or mother/child supplement programmes being the most common, but also of take-home food rations, school supplies and uniform.

The single mothers also encountered difficulties to have a proper housing for their families (Respondent One, Two, Three and Four, 2013). Their houses, mostly inherited from families or build by late husbands, were old and in an inferior state. Some need to expand to cater many dependents such as in-laws and grandchildren. Shelter is the fundamental need to their survival. One of them had tried to obtain a scheme to repair her house but was denied.

The single mothers all suffered from several chronic diseases such as high blood pressures and diabetic. Most of them suffered the disease in their single motherhood. They receive free medical treatment for chronic diseases such as diabetes, hypertension and heart attacks at the public hospital and clinic. This situation is consistent with studies on single mothers that low income single mothers are likely to face with chronic health conditions due to depression as well as insufficient money or facilities for medical treatment (Balukonis et al., 2008). All respondents mention that though there were medical services, they face difficulties to reach to health and medical facilities and treatment because they have to rely on their children or other

family members to bring them to the hospital. Sometime, their illness are not attended immediately or delayed due to the unavailability of other family members. The public transportation is unreliable and costly to them.

Another main concern was on the SSNs service delivery matters. All of them expressed frustration on the delivery system. Respondent Three expresses her frustration due to her experience to apply for the SSNs assistance. According to her, after her submission, she did not receive any answer from the agency. She tried to followup by asking her relative who was working with the agency, but she did not get any feedback. Frustration, demoralized, inferiority and embarrassment have deterred her from making follow-ups on the status of the application, but finally did so. Respondent Two claimed that due to her non-resident status, she fear her current status would become public if she was called to collect her BR1M cash assistance. She also revealed that she did not receive cash assistance in form of "khairat kematian' or death benefit when her husband passed away in 2010.Respondent One informed that the officers' arguments on her application to get a scheme to repair her house was unreasonable. She mentioned that the officer in-charged did not seem to understand her needs for the scheme. Though she had a small business to run, but it was downsized due to her health condition and she had many family members in that small house. Although respondent Four mentioned that she did not face any difficulty in getting access to the SSNs assistance, she would not have an information about the SSNs if an officer from the Social Welfare department was not introduced to her. She was introduced and helped by an officer from Social Welfare Department officer to apply the SSNs. As a result, she receives the monthly allowance, BR1M and other assistance provided to her and her children. Thus, it can be seen that, the single mothers encountered problems in SSNs; lack of information on it, delayed response on their application and delayed delivery of the assistance. This condition is further complicated with their health condition and many dependencies. Due to this scenario, it reflects that SSNs service delivery should be improved otherwise it would contradict to the government objective that the SSNs support the needy and reduce the burden and difficulties encountered by them.

Lastly, there is a room for improvement to enhance the empowerment of women through SSNs service delivery and response.

It should be more prompt and should be more diversified in forms to cater to the needs of the single mothers. However, monthly financial assistance is crucial for single mothers whose incomes below the poverty line. Finding of this study revealed that majority of them did not receive monthly assistance in form of cash payment, except on seasonal basis or in one-off type.in addition, those who received financial assistance, the amount was inferior ranging from only RM120 - RM150 per month. As the cost of living is very high, the amount should be reviewed and increased according to the current cost of living. The forms of assistance should be expanded to include other types of assistance such as repairing their dilapidated house, increase more non-cash payment and types of tangible and nontangible services. All of the respondents expected to have assistances to refurbish their houses, which are the most fundamental needs for them.

Furthermore, the management of delivery of services should be improved with more efficient, effective and customer friendly approaches so that SSNs are reached to the targeted people expeditiously. In fact, to assist the single mothers, the delivery system of SSNs should begin at the most basic groups [with some level of authority] in the community, such as the *Jawantankuasa Kampung* (village committee). This committee should not only act proactively as a medium to disseminate information about single mothers in their areas to the related agencies but also keeping update with the total of single motherhood in the area. With this updated information, SSNs are able to make accessible to the right targeted groups. In addition, There must be an integrated cooperation in the SSNs process.

CONCLUSIONS

The relationship between social safety net including its delivery system and single mothers is an important agenda that should be addressed properly by the government. Since majority of single mothers are poor, social safety net should be efficient and effective in order to address the problems of poverty and marginalized groups. Therefore, by ensuring that the delivery or implementation of support services strengthened and effective, SSNs will appear as an effective tools to assist the needy including the single mothers in their survival. This eventually will reduce the total number of poverty and lessen the number of disadvantaged group in a country.

This paper presents conceptual explanation and discussion on what constitute SSNs, type of SSNs assistances, problems faced by the single mothers related to SSNs, and the SSNs delivery system. It is proposed to examine on the management of the assistances delivery for future research. This study should be extended to cover other minority groups such as the disabled, the poor and single parents, as to obtain comprehensive pictures of the group in needs relating to SSNs. Through this examination, it could evaluate whether the national social development policies which develop the assistances to these groups or remove them from the poverty incidences.

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NOTES

As mentioned by Evans (2011:2), the term of single mother in Malaysia, however has been expanded by the policy makers to include women who continue to live with their husbands but who are the primary earner due to ill-health, disability or substance and alcohol misuse. He argued that lack of clarity in defining single mothers is not just a major obstacle to good policy making but also to gain evidence and create measures relating to the causes and consequences of "single motherhood". In most recent development, there is a motion from single mothers in Selangor to define a single mother as "woman who aged 18 years and above, a divorcee or a widow, a breadwinner in her family, a woman who stay far from her husband and a woman who is abandoned by her husband."Rafidah Mat Ruzki, "Ibu tunggal saman MB Selangor", Berita Harian, 23 November 2012, p.9.