

## Empowering Aspects of Childcare through Financial Assistance can Help Mothers to Work

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### Abstract

Various efforts have been made by the government to empower the role of women in the labour market. Employers are encouraged to provide childcare centres at work or in nearby areas to support the needs of married women with children. However, many studies stated that many women quit their jobs when faced with difficulties in managing childcare in addition to the cost of childcare which is relatively more expensive. Accordingly, this quantitative study aims to examine the extent to which respondents are faced with the issue of access to childcare and the cost of childcare. An online questionnaire distributed to 362 working mothers throughout Malaysia found that 55.8% were still facing difficulties in finding childcare in their residential areas and 61.3% had problems finding childcare in the area where they worked. In addition, 62.7% stated that the high cost of childcare is a major challenge for them to remain in the labour market. The value of mean (4.29), median (4.33) and mode (5.00) explain that financial assistance will ease the cost of childcare and women can continue to contribute to the national economy and be able to remain in the labour market.

**Keywords:** Empowering, Childcare, Financial Assistance, Mothers, Work

### Introduction

The aspect of empowering women is one of the agendas targeted under the Millennium Development Goals (MDGs) for the period 2000 to 2015 ((United Nations Development Programme, 2015). For the period 2016-2030, the same agenda involving 193 countries in the world has been continued in the Sustainable Development Goals (SDGs). Under the 5th SDG, the target set is to increase gender equality to create a balanced society (United Nations, 2021).

The goal of empowering women is not new in Malaysia. It has been started for a long time together with what is planned at the global level. The implementation of the New Economic Policy (NEP) in 1970 was the starting point for efforts to increase women's involvement, especially in the economic sector in Malaysia. The national education policy also provides wider educational opportunities regardless of race and gender (Rohani, 1994).

In the labour market, men and women have important and complementary roles. However, although the participation opportunities for both sexes in the labour market are the same, statistics show that male participation is much higher than female participation in almost all countries in the world, including Malaysia. In 2020, the male participation rate was 80.6% compared to only 55.3% for women (Department of Statistics Malaysia, 2021). Therefore, one of the aspects of the effort to empower women is to increase the participation of women in the labour market.

Statistics show that the participation rate of women in the labour market in Malaysia is still low compared to some neighbouring countries. The participation rate of women in 2019 in Vietnam, Singapore and Thailand is higher at 73.0%, 62.0% and 59.0% respectively (International Labour Organization, 2021). Among the factors discussed following this low participation rate is the difficulty of parents getting access to childcare centres that meet the required characteristics. Most childcare centres are concentrated in urban areas or in places where the population is concentrated, causing them to be far from the workplace or home of working mothers.

In addition, the cost of childcare was found to be relatively expensive while the financial support and assistance system was still at a low level and not widespread. This situation causes unregistered and cheaper childcare centres to be the choice of parents, while the media reports many cases of child neglect and injury occurring in these unregistered places.

Therefore, this article aims to:

- i. obtain information of working mothers regarding their access to childcare places either in the area where they work or near the residential area
- ii. discuss about aspect of high childcare costs, which is often linked to the main issue in managing childcare when mothers go out to work
- iii. discuss the respondents' views on the extent to which financial assistance can help maintain and increase the participation rate of women in the labour market in Malaysia.

## **Literature Review**

### **Women's Participation in The Labour Market**

Studies over the decades have found that the factors that influence the rate of women's participation in the labour market are varied. However, despite different locations and periods, the factors that influence women's participation in the labour market are still closely related to economic and social factors (Mahoney, 1961; Spencer, 1973; Widarti, 1998; Hotchkiss, 2005; Ahmad & Hafeez, 2007; Faridi et al., 2009; Zaid et al., 2020).

Among the factors associated with the factors that determine women's participation in the labour market are educational background (Noor Rahamah, 2007; Bibi & Afzal, 2012), husband's employment status (Van Der Klaauw, 1996; Yamamura & Mano, 2010) and household income (Faridi et al., 2009; Ismail & Sulaiman, 2014; Agusta & Ghuzini, 2020).

For married women, the choice of whether to work or not work is also influenced by the presence of children in the family, the number of children and the age of the children (Becker, 1974; Hotchkiss et al., 2008; Ismail & Sulaiman, 2014; Mohd Amin et al., 2018). Married

women who do not have children are more likely to work, while those with many children that need to be taken care of are the reason why some women leave the labour market. The childcare aspect will also influence the choice of mothers whether they are ready to join the labour market or vice versa (Jayachandran, 2021; Vu et al., 2021). This is because parents will only be comfortable going out to work if they are confident that their children are cared for in a safe place and meet the required characteristics. Access and cost of childcare that can be afforded will be a measure to choosing their childcare place.

### **Access to Childcare Places**

One of the factors determining the participation of women in the labour market is the availability of childcare which have the characteristics they expect. Du & Dong (2013) found that the availability of childcare services has a positive relationship with maternal labour force participation in the labour market. This means that, if childcare which meets their needs is not available, the number of mothers involved in the workforce will decrease.

Difficulties in accessing childcare include operating hours that do not meet the needs of parents, causing problems for parents who have to work (Janta, 2014). The location of the childcare centre that is far away either from the place of residence or from the place of work, involves the time and cost of picking up and dropping off the child. If a parent sends a child to work late, it can interfere with work performance (OECD, 2018). This means that, access to childcare is also an aspect that is evaluated to allow parents to go out to work.

For low-income families, they face obstacles in accessing childcare due to financial constraints. They also stated that they are not able to meet the diverse childcare needs and involve high costs such as safety, education and quality elements in their respective childcare places (Leila Schochet, 2019). Thus, it can be concluded here that access to childcare is not just a measurement of the distance to the location. It also involves the availability of parents to send their children including to get services suitable for their work and life needs.

### **Child Care Costs**

The high cost of childcare has long been a burden for many families (Workman, 2021). For a mother to join the labour market, they need someone to take care of their children, especially young ones. Compared to elder children, the expenses of children under three years of age have a stronger and more positive effect on household expenses (Mohd Amin et al., 2016).

Registered childcare centres will usually charge higher fees making it unaffordable for parents with modest incomes. Most childcare centres are concentrated in the city centre which is usually near to a place of work or a densely populated location. In addition, the cost of care is expensive and put financial pressure (Ngah & Halid, 2019).

There are childcare centres that charge high fees and can only be paid by certain groups (Lokman, 2019). Many parents cannot afford to send their children to good childcare centres, causing them to send their children to unregistered centres. However, the media and studies report that there is a high risk when sending children to be cared for in unregistered places (Ruban, 2018).

A quality childcare place is also important to create a comfortable and safe feeling of leaving the child in the care of others, when the mother goes out to work. The ratio of caregivers to children, the availability of aid in case of emergency and the availability of educational elements that are suitable for all children in the care centre are aspects that determine the

quality of the childcare centre (DeBord, 1914). However, everything will involve high service costs and cannot be borne by all women.

### **Financial Assistance for Childcare**

For families with limited financial resources, using large amounts of income for childcare costs is burdensome (Pilarz, 2018). If no help is given, mothers who are usually more responsible for taking care of the children, will choose not to work because many financial resources are needed for care costs. Hence, financial assistance such as subsidies, tax cuts, cash transfer and incentives provided by the government in most countries enable parents and families to work or engage in other economic activities. Thus, it can help families pay part or all the cost of childcare services (Forry et al., 2013).

Recognizing that many women leave the labour market due to childcare factors and the high cost of childcare, childcare subsidies were introduced by the Malaysian government. Through Service Circular Number 4 of 2007, the government approved subsidy assistance for childcare. However, the amount of aid is limited and only focused on certain groups (Mohd Amin, 2016). Under the national economic recovery plan of *Penjana*, assistance is given to childcare centre operators to reduce the cost-of-service providers to be able to offer reasonable service costs. Tax exemptions for fees paid by parents to nurseries and vouchers for the use of childcare services are also provided (Bernama, 2020).

In addition to easing household financial burdens, cash transfer program may encourage more women to enter the workforce. (Garganta et al., 2017; Ninan, 2022). It also found that availability of public early care and education has positive impacts (Morrissey, 2017) and recent study proved that subsidies not only increased women's participation in the labor market but also expanded working hours in a week (Bousselin, 2022). Through subsidies or other financial assistance, parents can improve their financial well-being, afford other things, and save money and reduce debts (Forry, 2009; Pilarz, 2018).

At present, the Covid 19 pandemic has also caused an increase in childcare fees. Fees become more expensive because childcare service providers have to bear increased operating costs and the number of children sent to day-care also declines (Harian, 2020; Workman, 2021).

### **Research Methodology**

The 2020 Malaysian Labour Force Survey Report shows that there are 5.83 million working women in Malaysia, 286.3 thousand are unemployed and 4.93 million are outside the labour force (Department of Statistics Malaysia, 2021). Of that number, 3.70 million are married women, 208.9 thousand are widows and 172.3 thousand are divorced. However, no data is showing the number of those who have children. Based on the population of married working women, this quantitative study requires a total of 384 women with children as a sample.

The purposive sampling method was used for this study where respondents were selected based on specific characteristics (Cohen et al., 2017). Respondents were selected among women who have children who still need care. This internet-based data collection took three months to complete. Through email and WhatsApp sent, 362 respondents' answers were analysed. Descriptive statistical analysis - frequency, mean, median and mode was used for this study to help describe, show or summarise data points in a constructive way (Sekaran & Bougie, 2009).

This study uses central tendency to measure the statistical value related to the respondent's situation. Information from the central tendency gives us an overview of the data and clear information related to the field being studied. Additionally, a variance is employed in this analysis to determine how widely the data values vary from the mean. The amount of

dispersion of the values in the provided data set is also determined using the standard deviation (Sekaran & Bougie, 2009; Harwell, 2011).

### **Research Findings**

Of the 362 respondents among working women who are married and have children, most respondents are from the state of Melaka (33.4%) followed by Selangor (29.6%). Respondents from other states in Malaysia including the Federal Territory involved between 0.6% - 5.8% of the total. In terms of the workplace, 71.3% of respondents are government employees while 28.7% are private sector employees.

Based on the information from Table 1, a total of 344 (95.0%) respondents involved women in marriage, widows involved 13 women (3.6%) and divorced 5 women (1.4%). In terms of academic background, less than 10.0% of respondents have a secondary school education. This means the majority of respondents have a tertiary education background. Most respondents are those who have a degree (38.7%) followed by those who have post-graduate qualifications (30.7%) and certificates/diplomas (21.0%).

Table 1 also shows that 86.2% of the respondents are 25-44 years old. Usually, at this age, mothers still have children who need care when they work. 55.8% of respondents are in the middle management level employee category.

According to Department of Statistics Malaysia (2021b), household income for this study has been categorised according to the level of households in Malaysia. Income below RM4,850 (USD1,037.8) is categorised as B40, income from RM4,851 (USD1,038) to RM10970 (USD2,347.5) is M40 and T20 is for income over RM1,0971 (USD2,347.8). Table 1 shows that 64.9% of respondents are in the B40 category, 25.4% from M40 and 9.7% from T20.

Table 1

*Demographic information of respondents*

Demographic information		Total	Percentage
Marital status			
1	Divorced	5	1.4
2	Married	344	95.0
3	Widow	13	3.6
	Total	362	100.0
Education background			
1	SPM/STPM	35	9.7
2	Certificate / Diploma	76	21.0
3	Degree	140	38.7
4	Masters/PhD	111	30.7
	Total	362	100
Age group			
1	15 - 24 years	4	1.1
2	25 - 34 years	138	38.1
3	35 - 44 years	174	48.1
4	45 - 54 years	41	11.3
5	55 - 64 years	5	1.4
	Total	362	100
Job category			
1	Support Staff	140	38.7
2	Middle management	202	55.8
3	Top management	20	5.5
	Total	362	100
Household income category			
1	B40	235	64.9
2	M40	92	25.4
3	T20	35	9.7
	Total	362	100

**Table 2** shows that, a total of 191 (52.8) respondents has between 1-2 children and 140 (38.7%) respondents have 3-4 children. Most respondents (77.9%) have 1-2 children who still need care either in a nursery, babysitter or looked by a family member because they have not yet reached school age. Besides, 61% or 221 respondents spend 10% and more of their income on childcare when they are at work.

Table 2

*Information related to children*

Information related to the respondent's children		Total	Percentage
The number of respondents' children			
1	1-2 Children	191	52.8
2	3-4 Children	140	38.7
3	5-6 Children	29	8.0
4	7-8 Children	2	0.6
	Total	362	100
The number of children still in need of care			
1	1 child	146	40.3
2	2 children	136	37.6
3	3 children	53	14.6
4	4 children and above	27	7.5
	Total	362	100
Percentage of child expenses from income			
1	9 per cent and below	141	39.0
2	10 - 15 per cent	100	27.6
3	16 - 20 per cent	50	13.8
4	21 - 25 per cent	19	5.2
5	26 -30 per cent	14	3.9
6	31 per cent and above	38	10.5
	Total	362	100

In the set of questionnaires, several questions were asked to the respondents measuring the mean, median, and mode for each independent variable. A Likert scale with the values of Strongly Disagree (1) Disagree (2) Neutral (3) Agree (4) and Strongly Agree (5) is used as a measure of responses from respondents. With refer to Table 3, The statistical value of access to childcare shows the mean, median and mode values are 3.57, 3.67 and 4.00 respectively. For all three values close to 4 on the Likert scale, this indicates that the respondents agree that childcare is easily accessible. The variance (0.59) which is less than 1 shows low variability to predict information about the population based on sample data while standard deviation is low (0.77) to show that the statistical value of data set close to the mean.

As for the childcare cost variable, the mean (2.71) and median (2.50) values show many towards the Likert scale stating "neutral". However, the data mode with a value of 2.00 explains that most respondents think that the cost of childcare services is not reasonable. The variance is 0.73, which is below 1, and the standard deviation is small (0.77).

Table 3

*Statistical values of variables*

Independent variable	Childcare availability	Childcare costs	Financial assistance for childcare
Description	Childcare is easy to access	Reasonable cost for childcare services	Financial assistance will ease the burden of high costs
Min	3.57	2.71	4.29
Median	3.67	2.50	4.33
Mode	4.00	2.00	5.00
Variance	0.59	0.73	0.36
Standard deviation	0.77	0.85	0.60

Respondents were also asked about financial assistance for childcare. The mean value of 4.29 shows that the average respondent agrees, as does the median value of 4.33. However, the data mode with a value of 5.00 shows that most respondents strongly agree that financial assistance will ease the burden of high costs. The variance, which is 0.36 and less than 1, demonstrates minimal variability for population prediction. Additionally, a 0.60 standard deviation indicates that the data set's statistical value is close to the mean.

Table 4

*Details of problems related to access and cost of childcare*

Issue		Working Mother	
		Total	%
Looking for a childcare place around the residential area			
1	Problematic	202	55.8
2	Neutral	56	15.5
3	No problem	104	28.7
Total		362	100.0
Looking for childcare around the workplace			
1	Problematic	222	61.3
2	Neutral	49	13.5
3	No problem	91	25.1
Total		362	100.0
Problems with childcare costs			
1	Problematic	227	62.7
2	Neutral	59	16.3
3	No problem	76	21.0
Total		362	100.0

Although Table 3 states that respondents agree that childcare is easily accessible either around their house or workplace, the details in Table 4 provide more clearer information. 55.8% of working mothers face problems finding childcare places around their homes while 61.3% find it difficult to find childcare around their workplaces. In line with Table 3 which states that the cost of childcare services is not affordable, 62.7% of respondents face problems with the cost of childcare when the mother must go out to work.



**Summary and Discussion**

Demographic information of respondents shows that working mothers come from various categories. Although the number of mothers who have divorced their spouses and are widowed is not many, they have greater financial responsibilities than those who are still married. The difference in academic qualifications, age level and job category, will place them in the income category of either B40 (low), M40 (medium) or T20 (high).

In line with the declining population growth, many respondents have four children or fewer. However, they still need to send more than one child to childcare centre when parents work. In a situation where the cost of living is relatively high, the high cost of care is seen as not worth it for the mother participate in labour market. Thus, when the childcare costs involved value compared to income, many choose to quit work and exit the labour market (Kinoshita & Guo, 2015; Pilarz, 2018).

Some parents choose a childcare centre close to home to make it easy to drop off and pick up their children before and after returning from work. However, some parents choose a day-care centre near their workplace so that they can easily visit their children during breaks. The findings of the study explain that many respondents face problems meeting these requirements. The problem is compounded when childcare services are considered expensive and unaffordable, yet they must deal with them to stay in the labour market.

Undoubtedly, there are various forms of assistance and support provided by the Malaysian government to empower women in the labour market. However, assistance such as subsidies is not available to all parents. For those in the M40 or T20 group but have many dependents, help should not be neglected. In addition to being guided by various concepts of providing financial assistance in other countries, Malaysia should improve the support system to ensure that women are still able to contribute to the labour market without neglecting their role as mothers in the family. Therefore, a more integrated and comprehensive effort is very necessary.

The model and implementation of financial assistance in other countries in ensuring the participation rate of women at an appropriate value should be used as a guide (Kinoshita & Guo, 2015; Anderson et al., 2016; Pilarz, 2018; Ninan, 2022). If there is an implementation that requires policy and act changes, it should involve all agencies whether government or private. This is because all individuals who work will contribute energy and expertise in the sector they are engaged in. Those who work are needed to create a competitive advantage and increase the country's productivity. In addition to being able to increase the family's income, women who have income will have better purchasing power and be able to reduce the family's financial burden in an era of rising living costs.

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