



Families on the Edge

Mixed methods longitudinal research on the impact of the COVID-19 crisis on women and children in lower income families

Issue 4: Two-steps forward, one step back: The new normal for Malaysia's urban poor?

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United Nations Children's Fund
Menara PJH
Level 10, No. 2
Jalan Tun Abdul Razak
Precinct 2, 62100
Putrajaya, Malaysia

United Nations' Population Fund
Menara PJH
Level 10, No. 2
Jalan Tun Abdul Razak
Precinct 2, 62100
Putrajaya, Malaysia

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malaysia.unfpa.org

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Cover photo by Urban Zone / Alamy Stock Photo. In the picture, two children are playing a game of snakes and ladders.

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“ **Our income is badly affected.** It is mentally stressful, we are angry and frustrated. Frustrated with the MCO, worried about financials. No income, nothing. ”

Ms H., 43, full-time housewife and has to take care of her bed-ridden husband.

The Families on the Edge research project was commissioned by UNICEF and UNFPA to support evidence-informed policy-making and public dialogue on the impact of the COVID-19 pandemic on women and children in low-income urban families in Malaysia, as well as the relevance, adequacy and accessibility of public policy responses to the pandemic. The project involved surveying 500 low-income households living in sixteen of Kuala Lumpur's public housing estates in May 2020, September 2020, December 2020 and March 2021. Mini-reports or statistical updates have been published after each of these surveys and a consolidated final analytical report is planned for May 2021. Given its focus on the residents of Kuala Lumpur's low-cost public housing estates, Families on the Edge is not intended to provide nationally representative data but rather aims to provide specific insights into the experiences of Malaysia's urban low-income families who comprise around 10 per cent of Malaysia's population.

Previous survey rounds found that low-income families appeared to be disproportionately affected by the crisis across a wide range of outcome areas with female-headed households and households headed by persons with disabilities reporting the deepest negative impacts. Study participants were found to be more likely to experience unemployment, under-employment, food/nutrition insecurity, anxiety and depression, while children in these families faced significant challenges to effective engagement in home-based learning. However, our research also confirmed that government policy responses have played a critical role in mitigating the worst of these negative effects. The BPN in particular was found to be well-targeted and played a critical role in partially compensating for reductions in household incomes. It has also been encouraging to find that families who needed to access ante- and post-natal health services were able to access without much disruption.

This report is the final in the series and was conducted in March 2021 – almost exactly a year after the first COVID-19 Movement Control Order came into force. The reports provide data on a large number of indicators that have been tracked over the course of the project, while also providing insights on the future prospects for the participant families. The project concludes with indicative policy recommendations for consideration by the Government of Malaysia and other stakeholders.

Although unemployment among heads of participant households has fallen since December, it remains at 12 per cent, which is 2.5 times higher than the pre-crisis baseline. The unemployment rate among female heads of households stands at 16 per cent, roughly three times higher than the national average.

Overall pre-transfer median household earnings remain 5 per cent lower than pre-crisis. Although earnings among female-headed households and disabled-headed households have recovered to pre-crisis level, the level of earnings are considerably low at RM1,300 and RM1,200 respectively. Indeed, this survey round suggests growing tendency towards self-employment among female heads of households from 36 per cent to 37 per cent and heads of households with disabilities from 53 per cent to 64 per cent.

The respondents have low levels of access to employment-based social security and social protection. 45 per cent of the employed heads of households are not registered with either EPF or SOCSO. It is much worse among the self-employed, where 9 in 10 do not have any employment coverage.

Government social transfers remain critical to the protection of household wellbeing. Direct social assistance from government now makes up 11 per cent of overall household income, rising to 19 per cent and 36 per cent among female-headed households and households headed by persons with disability respectively.

Although government assistance has been considerable, more than half of households remain unable to meet essential expenses. Roughly 6 in 10 are unable to purchase enough food for their families, and 1 in 2 are either unable to pay utility bills or mortgage and pay rent on time. 1 in 4 of participants report continuing to reduce food intake while roughly 1 in 3 reported some or severe difficulties in providing enough money for their children to buy meals while at school. These indicators of hardship reflect the pre-existing low-income situation faced by these households even before the pandemic. Although households have recovered to pre-crisis levels of income, such a level of income typically reflects a condition of absolute poverty (45 per cent of households in the sample) or, at best, relative poverty. Indeed, many of the participant households were struggling to achieve a decent standard of living even prior to the COVID-19 crisis.

The vast majority of participant families expressed a strong need for continued, regular and reliable financial assistance. 1 in 2 of participant families felt that income support for low-income families with children, people with disabilities and older people was the most relevant policy response to their situation. The fact that food baskets remain another attractive policy reflects the persistence of severe hardship among many participant families. Lower levels of prioritisation of further temporary income support and increases to starting salaries appear to reflect limited confidence that the labour market has the potential to alleviate hardship among this section of the population.

As previously reported, children living in the low-income families participating in the study experienced considerable barriers to effective home-learning during the recent period of school closures. The majority of parents report that on-line learning is not effective for their children due to the lack of suitable space, inability to supervise their children, and lack of necessary equipment. Only 35 per cent of households had access to an appropriate device (computer or tablet), while the majority relied on using smartphones to access on-line content provided by their schools. Although 6 in 10 parents reported that the recently launched EduTV programme had been helpful in addressing these issues, 40 per cent reported a range of limitations, including challenges in children's understanding of the programme. Children's ability to sustain remain engaged with such extensive periods of home-learning also appear to be highly strained, with 8 in 10 of parents reporting that their children struggle to focus while 6 in 10 report that their

children have lost interest in studying. These challenges appear highest among children living in female-headed households, which appear to have faced some of the deepest hardships during the past year.

As schools have reopened and business activity has slowly resumed, the proportion of families reporting the existence of financial barriers to accessing education have declined in line with the improvements in household incomes that were observed during this survey. Nonetheless, a significant proportion of participants continue to report difficulties in meeting the direct and indirect costs of accessing education. For example, 26 per cent of families reported some or severe difficulties in paying for school transport, while 36 per cent reported some or severe difficulties providing pocket money to their children for purchasing food while at school.

Although there are some signs of improvement in mental wellbeing since December 2020, about 1 in 5 of the respondents stated that they are depressed. Prevalence of mental ill-health appears higher among female heads of households, where more than 1 in 4 report being depressed. Parents continue to worry about their children's education, and whether they can earn enough to provide food for the family.

Many women have become physically and emotionally exhausted over the past year. There is a general sense among the respondents of increased domestic burden during the MCO due to having more people staying at home for prolonged period and this has caused women stress and fatigue. The burden continued in MCO-2 since many family members have not resumed economic or education activities outside the homes. While many male heads of household lost their jobs and stayed at home, women often continued to shoulder the burden of these increased domestic responsibilities. Many caregivers

themselves suffer from chronic diseases (diabetes, hypertension) and have therefore experienced some of the greatest declines in wellbeing.

Almost half of the parents believed that their children's mental state has been affected by the MCO. Around two thirds reported that they need parenting advice.

The respondents remain largely, although not universally, pessimistic about the foreseeable future. 8 in 10 respondents believe their financial situation will remain the same or further deteriorate in the next six months while only 37 per cent of unemployed heads of household believe they will secure a full-time formal sector job in the near future.

As a result, the vast majority of respondents (71 per cent) believe they will require continued financial support over the next six months, with respondents expressing a clear preference for monthly allowances for low-income families containing children, older people and persons with disability.

Finally, this final survey round indicates a high level of COVID-19 vaccine hesitancy among this group, with only 6 in 10 reporting being willing to be vaccinated. The greatest reported concerns relate to vaccine safety and the risk of side-effects. Failure to address vaccine hesitancy among low-income communities offers the concerning prospect of persistent pockets of vaccine transmission coinciding with pockets of absolute and relative poverty, with the two phenomenon reinforcing one another.



Background

Since 18 March 2020 to 30 March 2021, the Malaysian government introduced 8 phases of Movement Control Order (MCO) in a bid to curb the spread of COVID-19. Kuala Lumpur went through Recovery MCO (RMCO) from June 10, 2020, to October 13, 2020. Since then, Kuala Lumpur has been put under Conditional MCO (CMCO). Economic activities and labour market were badly affected by the MCOs, particularly during 2020. GDP contracted by 5.6 per cent in 2020, with the biggest drop recorded in Q2 2020 with a negative growth of 17.1 per cent. Unemployment rate went up to 4.5 per cent in 2020, the highest ever recorded since 1993. With the efforts to navigate the national health crisis and mitigate its impact towards the economy, the government has introduced a total seven economic stimulus packages with a fiscal value of RM73 billion. Several assistances were introduced from the packages namely cash assistance for B40 and M40 families (BPN), grants and micro loans for SMEs (GKP, TEKUN, and BSN micro loans), and Wage Subsidy Program (WSP) for private employees.

We have undertaken seven rounds of data collection (four rounds of quantitative survey and three rounds of qualitative survey).

The March 2021 report has a more in-depth focus on the relevance, adequacy and accessibility of key COVID-19 mitigation policies and other critical social services for these vulnerable groups. It is hoped that this study will be able to support the Government of Malaysia's efforts to mitigate the direct and indirect impacts of COVID-19 on vulnerable groups through the generation of high-quality evidence and promotion of stakeholder dialogue on short, medium and long-term policy solutions.



Approach, survey design and data collection

This study has three main approaches:

1

Socio-economic survey:
How COVID-19 affected household finances

2

Wellbeing interviews:
Impact of COVID-19 on the household wellbeing

3

Photography project:
To visualise the impact of COVID-19 as seen by children

Survey design and data collection

Socio-economic survey

- **Restricted Area Sampling:** Designed to capture a sample of 25,096 households in low-cost flats under DBKL with head of households aged 30 years old and above.
- **Sample size:** 500 heads of household in 16 low cost flats in Kuala Lumpur with 4.34% margin of error at 95% confidence level.
- **Telephone interviews**
Telephone interviews (February 26, 2021 – March 12, 2021) with HoH that have at least one child aged 17 and below.
- **Rounding of estimates:** The calculation of certain categories may not always be the same between tables due to independent rounding. The differences however were insignificant. Percentages shown in the charts were computed from actual absolute figures and may not always add up exactly to 100 per cent because of the rounding method used.

Wellbeing interviews

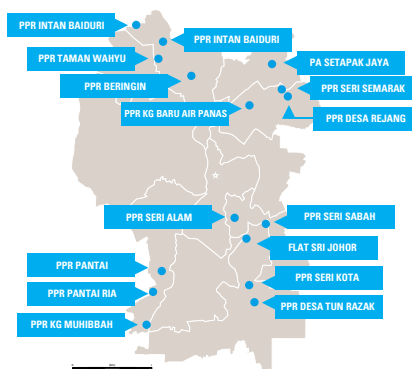
- **Purposive Sampling**
- **Telephone interviews**
(February 27, 2021 – March 5, 2021) with 50 selected HoH's spouse or single mothers.

Photography project



Photography and videography project to visualize the impact of COVID-19 as seen by children. Details can be found in FOE1 and FOE2 reports.

Location of surveys



Profile of study participants

Socio-economic survey



Surveyed households

Heads of households:
500

Number of children:
1,134

Total number of household members:
2,753

Average size of household:
5.5 persons

Average number of children:
2.3 persons

Average age of HoH:
47 years

Average age of child:
10 years



Head of household (HoH) statistics

Gender of HoH:
77% male, 23% female

Ethnicity:
74% Malay, 23% Indian, 3% Chinese

Marriage status:
78% are married
21% are single parents
18% are single mothers

Households with grandparents as the HoH:
11%



Household facts

- Households with three generations: 27%
- Children under their grandparents' care: 9.3%
- Households with at least one pregnant woman: 1%
- Households with at least one person with disability or chronic illness: 58%
- Total household members with disabilities or chronic illness: 16%
- Household members who have registered as disabled with JKM: 89%

Wellbeing interviews



Surveyed households

Heads of households:
50

Number of children:
125

Total number of household members:
280

Average size of household:
5.6 persons

Average number of children:
2.5 persons

Average age of HoH:
45 years

Average age of child:
12 years



Head of household (HoH) statistics

Gender of HoH:
100% female

Ethnicity:
94% Malay, 6% Indian

Marriage status:
58% are married
42% are divorced or widowed

Households with monthly income below RM2,000:
54%



Household facts

- Married women with school-attending children: 28%
- Single mothers, self-employed: 20%
- Single mothers with school-attending children: 18%
- Married women with household member who is disabled, with chronic illness, and/or the elderly: 14%
- Married women, self-employed: 10%
- Pregnant or post-natal women: 6%
- Single mothers with household member that has a disability, chronic illness, and/or an elderly: 4%



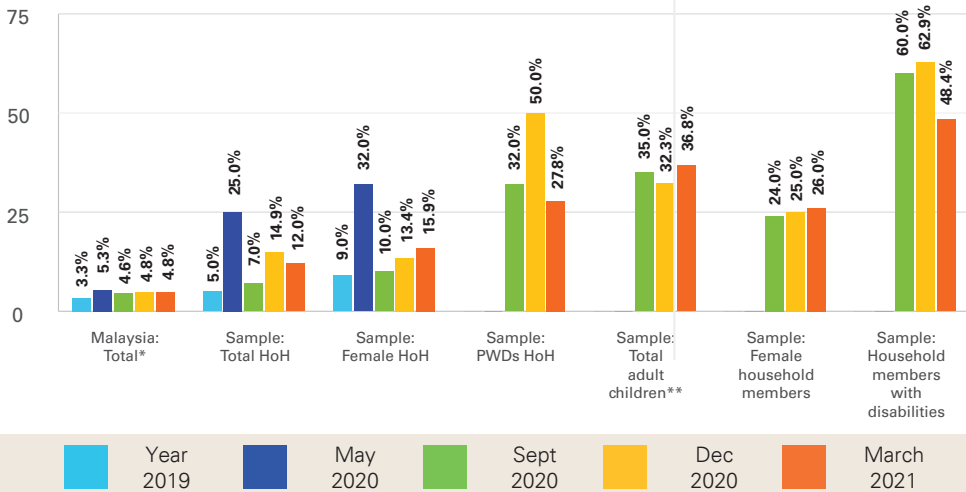
“
**We can only afford
'cheap' vegetables.**
Then if we have extra
money, we buy fruits.
”

**Ms S., 41, self-employed
single mother.**

Employment and wages

The labour market has yet to recover. Unemployment rate among heads of households is at 12 per cent which is two and a half times higher than pre-crisis levels, while for female heads of households, their unemployment rate of 16 per cent is roughly three times higher than the national average and still higher than pre-crisis levels. Among their adult children, unemployment rate stood at 37 per cent. Finding employment and resuming small businesses continue to be a big challenge for respondents and their family members.

Figure 1.1: Unemployment rate, 2019-2021 (%)



* Latest unemployment figures for Malaysia is as of February 2021.

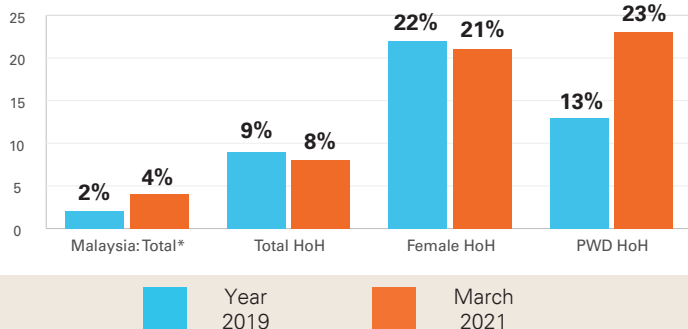
** Adult children are those aged 18-64 years old and have a relationship as a child of the head of household.

Department of Statistics Malaysia (DOSM). 2020. Labour Force Survey Report 2019. Putrajaya. Malaysia

Department of Statistics Malaysia (DOSM). February 2021. Labour Force Malaysia, February 2021. Putrajaya. Malaysia

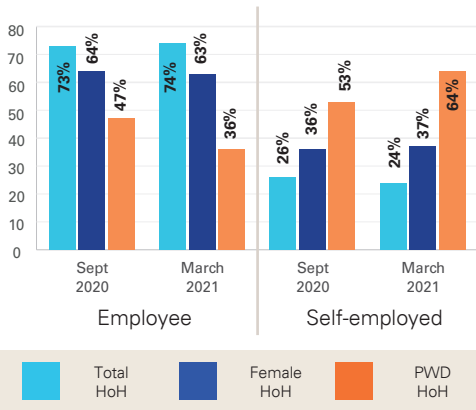
Among working heads of households, the situation of underemployed (working less than 30 hours a week) has slightly improved compared to pre-crisis levels. However, it remains two times higher compared to the national average. Among disabled heads of households, the incidence of underemployment has increased from 13 per cent to 23 per cent.

Figure 1.2: Employed person working less than 30 hours, 2019 and March 2021 (%)



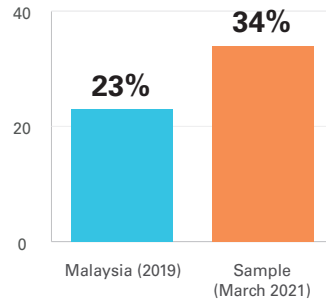
Although majority of the heads of households are employees, **the number of self-employed is high among female and PWD heads of households** and it has been increasing since September 2020.

Figure 1.3: Employment status by different household groups, September 2020-March 2021 (%)



Among total household members in the sample, **the incidence of informal workers is higher compared to the national average.**

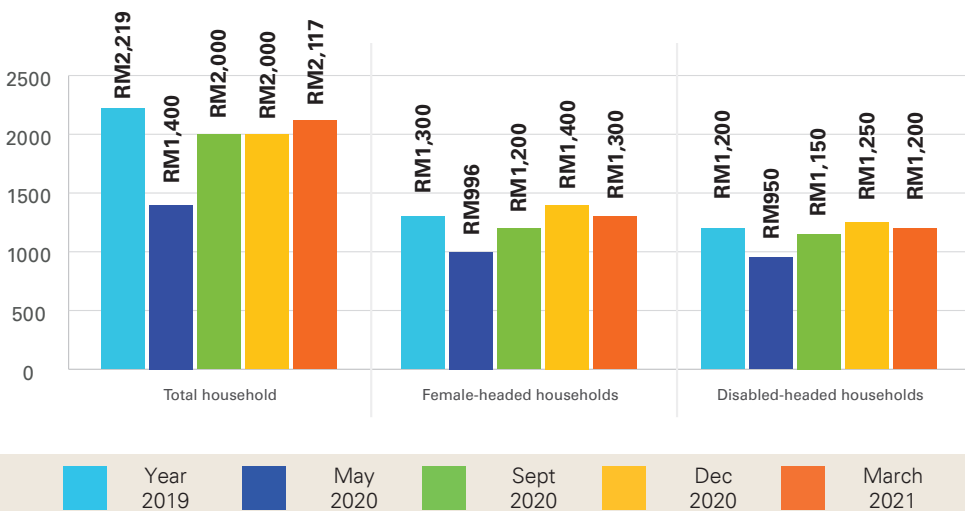
Figure 1.4: Incidence of informal employment (%)



DOSM. 2020. Informal Sector Workforce Survey Report 2019. Putrajaya, Malaysia
 * A worker in informal employment refers to any worker who does not have access to at least one social security scheme or employment benefit. The social security schemes and employment benefits referred to are the following: pension fund; basic health insurance; injury insurance; disability benefits; survivors' benefits; paid annual leave; paid sick leave; paid maternity leave; and unemployment insurance.

Overall median household earnings are still 5 per cent less than pre-crisis level. Although earnings among female-headed households and disabled-headed households have returned to pre-crisis level, the level of earnings are considerably low at minimum wage level.

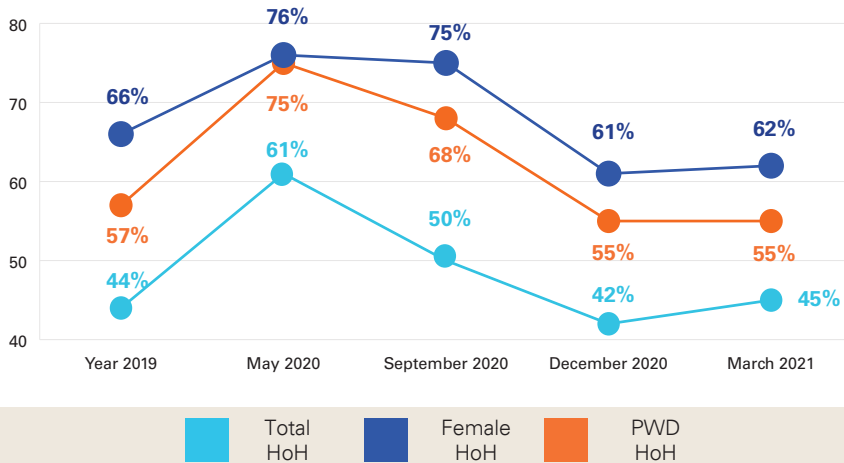
Figure 1.5: Median household earnings by household group, 2019-2021 (RM)



* Earnings include wages, self-employment income, and income from property and investment. It excludes transfers and pensions received periodically.

Overall poverty levels have improved from 61 per cent in May 2020 to 45 per cent in March 2021, although it is marginally higher than pre-crisis level. Poverty rates among female-headed households and disabled-headed households also improved albeit slightly. However, it remains high at 62 per cent and 55 per cent respectively.

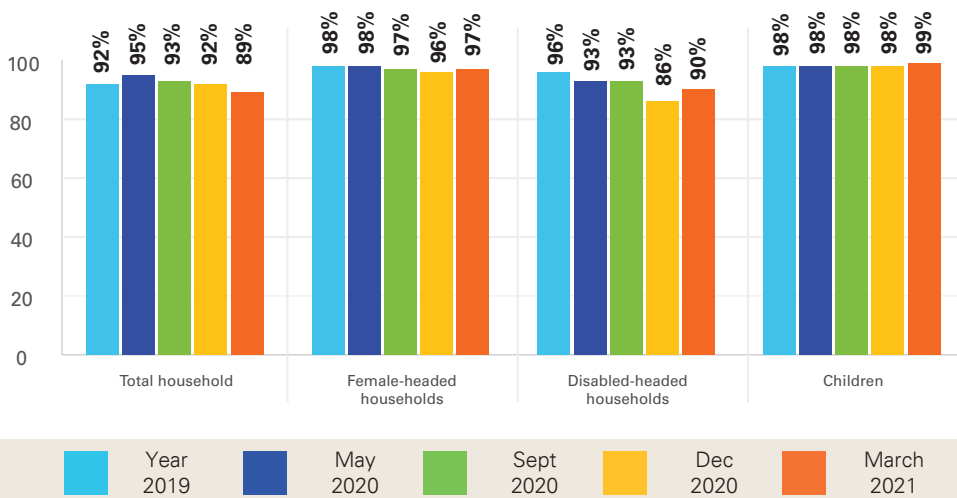
Figure 1.6: Absolute poverty rates among households, 2019 - March 2021 (%)



Note: Absolute poverty rate for all type of households are derived based on the threshold at RM2,216; KL's absolute poverty line.

At least 9 in 10 households and almost all children live in relative poverty.

Figure 1.7: Relative poverty rates among households and children, 2019 - March 2021 (%)

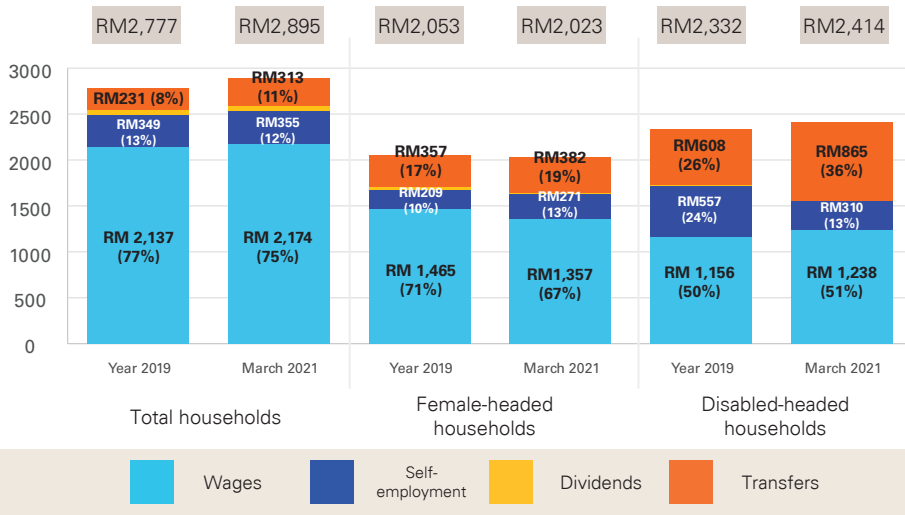


* Children relative poverty rate is calculated based on equivalized household income, which is total household income divided by the square root of household size. The threshold for children relative poverty rate is derived from 50% of KL's equivalized median household income at RM2,987.8. Relative poverty rate for other type of households are derived based on the threshold at RM5,274.5; 50% of KL's gross median household income

Effectiveness of social protection

Government assistance helps, and is needed in mitigating the economic impact especially on female-headed households and disabled-headed households. The overall average household income is 4 per cent (+RM118) higher than 2019. Among disabled-headed households, their income increased by 4 per cent (RM82) and female-headed households decreased by -1 per cent (-RM30).

Figure 2.1: Source of household income by household group, 2019-2021 (RM) (%)



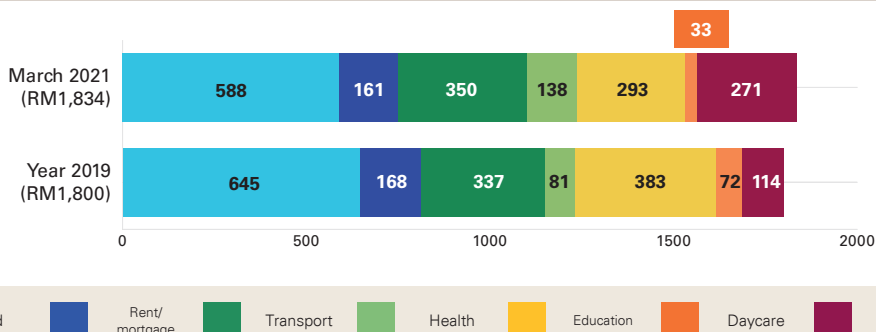
Note:

- Earnings include wages, self-employment income, and income from property and investment. It excludes transfers and pensions received periodically.
- May not always add up exactly to 100 per cent because of the rounding method used.

Economic impact has a close relation to the issue of food security for the respondents.

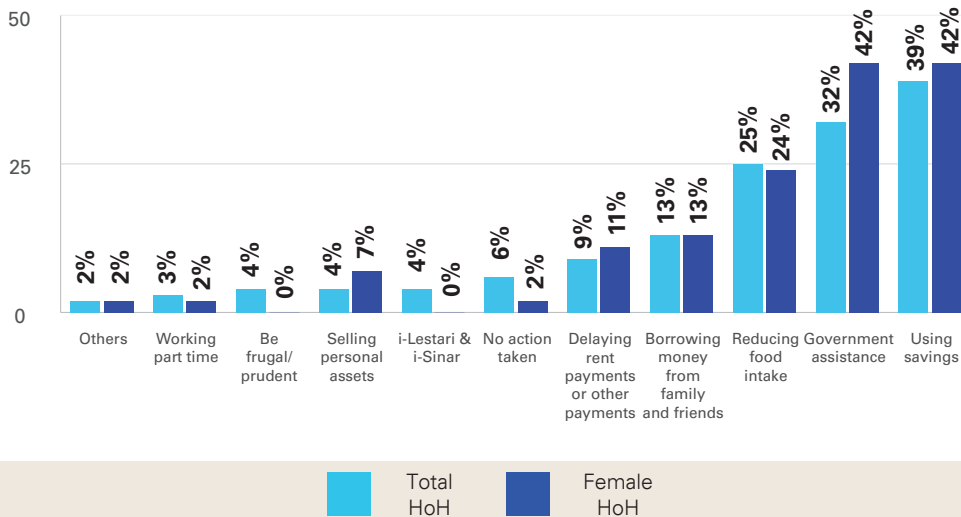
Loss of/reduced income requires behavioural modification including in food access and prudent with spending on food. Food expenditure reduced by 9 per cent, although household monthly expenditure has reached the same level as pre pandemic. However, there is a surge in health related expenses (+70 per cent). There is a sense amongst the respondents that price of food has increased and this affects their purchasing power.

Figure 2.2: Average expenditure, 2019-2021 (RM)



1 in 3 HoH and 4 in 10 for female HoH depend on government assistance to cope with financial difficulties. However, almost 4 in 10 HoH have to use their savings to mitigate the reduction of income.

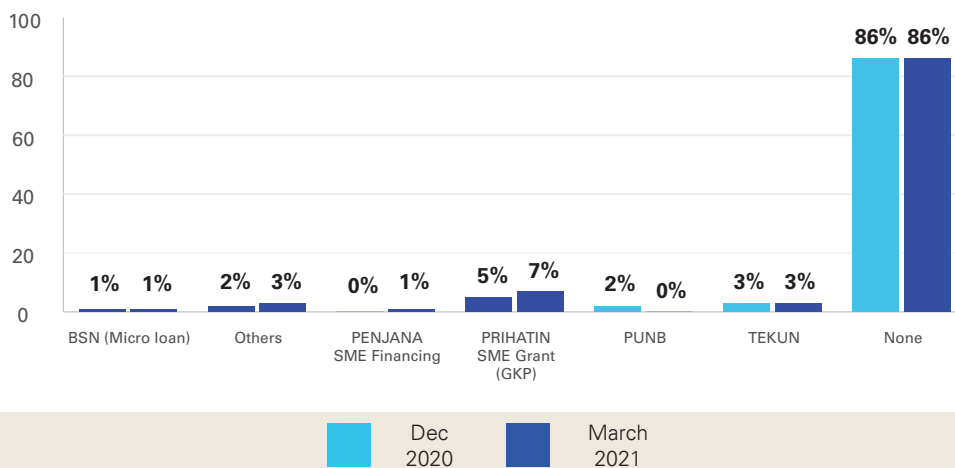
Figure 2.3: What have been your main coping strategies for dealing with financial difficulties? (%)



Note:
1. Multiple answers possible.

Majority of the self-employed do not receive SME-related assistance.

Figure 2.4: SME-related assistances that were approved or received (%)



1. At national level, according to LAKSANA 47, total recipients of micro loans under TEKUN business recovery scheme and PENAJANA microcredit financing under BSN stood at 26,654, which is only 4% of total microbusinesses in Malaysia. However, GKP 1.0, 2.0, and 3.0 covered almost all SMEs where the recipients stood at almost 900,000.

Many of the self-employed are not registered with the Companies Commission of Malaysia (CCM) or with local authorities, which might explain why many of them failed to receive SME-related assistances.

Figure 2.5 A: Current business registration status with the CCM (%)

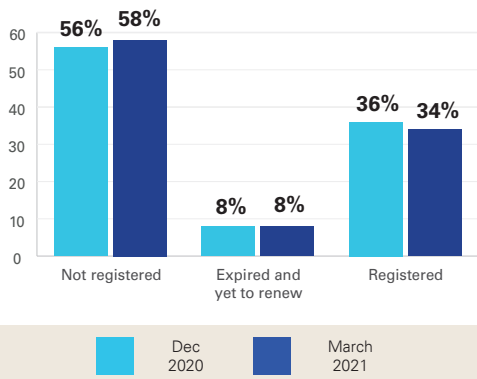
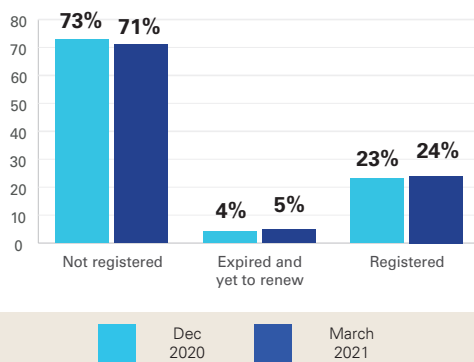
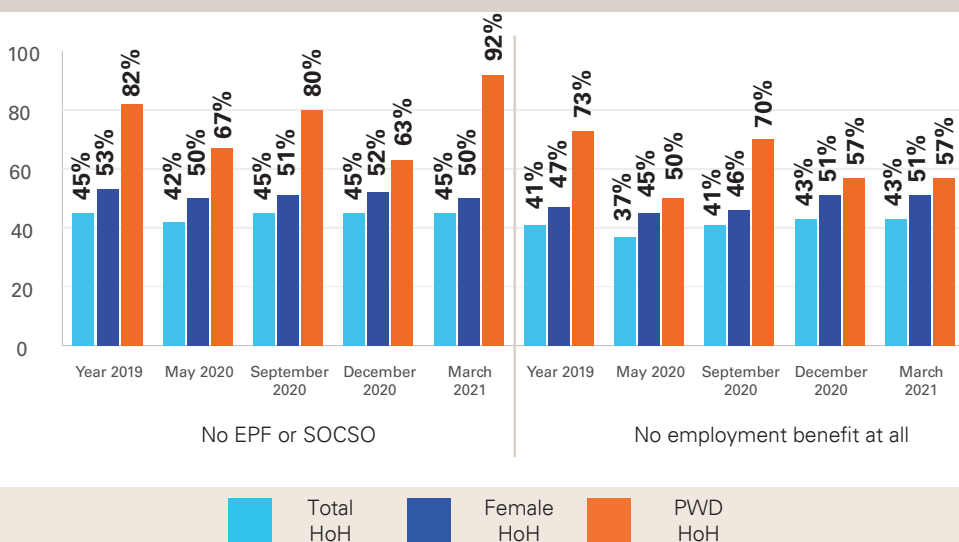


Figure 2.5 B: Current business registration status with local authorities (%)



45 per cent of heads of households do not have social protection and insurance. It is worse among female (50 per cent) and disabled heads of households (92 per cent).

Figure 2.6: Number of employed persons without EPF/SOCSO, or employment benefits (%)



Notes:

1. A worker in informal employment refers to any worker who does not have access to at least one social security scheme or employment benefit. The social security schemes and employment benefits referred to are the following: pension fund; basic health insurance; injury insurance; disability benefits; survivors' benefits; paid annual leave; paid sick leave; paid maternity leave; and unemployment insurance.
2. The informal employees are also unlikely to get government assistance such as Wage Subsidy Program (WSP).

“

My financials are okay

because I receive Bantuan Sara Hidup, Prihatin... I also get Baitulmal as well as Zakat.

”

Ms L., 51, self-employed single mother.

“

I have to borrow to buy food because the assistance is not enough...

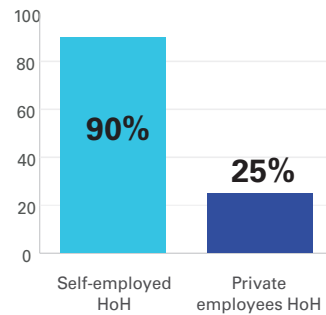
I really don't have money. I don't even have savings.

”

Ms Z., 44, single mother with children still in school.

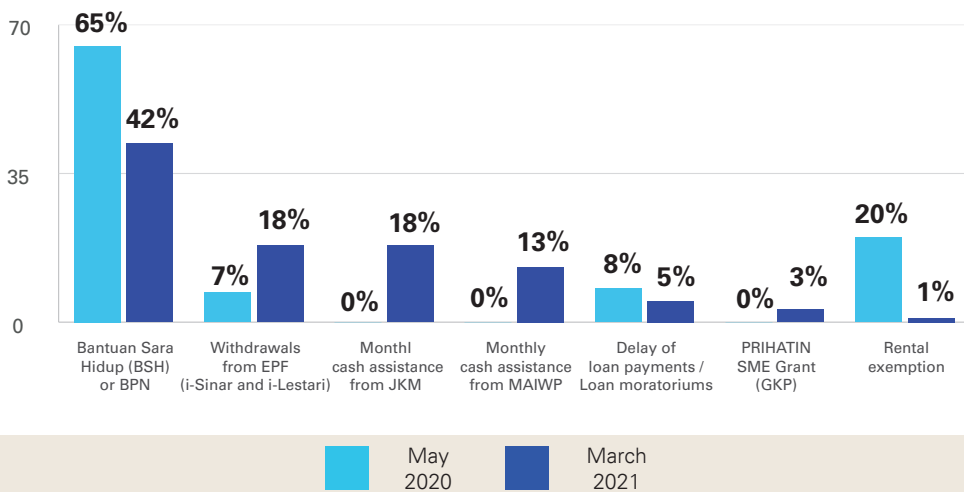
Among the self-employed, majority do not have social protection, with 9 in 10 do not have either EPF or SOCSO. Even among private employees, 1 in 4 do not have EPF or SOCSO.

Figure 2.7: Number of self-employed and employees without EPF or SOCSO, March 2021 (%)



Most of the heads of households still need cash assistance. Only 1 per cent prefers rental assistance compared to 20 per cent a year ago. The percentage of heads of households who withdrew from EPF more than doubled during the same period.

Figure 2.8: What form of existing assistance would be most useful for you now? (%)



Insights from the wellbeing survey

Although government assistance helps, social protection in Malaysia needs to be enhanced, especially on its coverage.

The respondents indicate that they do not have much of a social safety net.

Many rely on a more lax MCO 2 that allows them to conduct livelihood activities but do not have clear plans if economic situation prolongs or worsens.

Respondents continue to rely on pawn services, government and NGO aids (cash or food and goods) and a more risky, loans from Along (unlicensed creditors).

Continued food aid from government and NGO helps in this situation but there is a need to review for a more sustainable mechanism to address food security issue for B40 communities.

There is continued reliance on government and non government aid and assistance even when these are

irregular or eligibility to these aid and assistance are uncertain.

From the respondents' narratives, limited assistance is available from the government to help them gain employment or re-start their business.

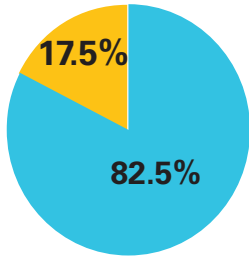
Self-employed persons do not voluntarily subscribe to any kind of social security or work safety plan. This is an area where government should have clear policy to assist unemployed and self-employed persons or persons working in the informal sector to ensure their social safety net for the long term.



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Majority of parents want their children to return to school, instead of attending online classes.

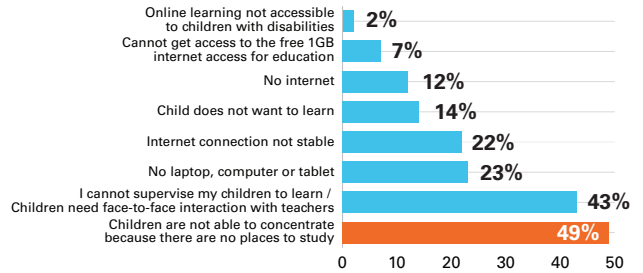
Figure 3.1 A: Do you want your children to learn online instead of going to school? (%)



Yes No

Lack of space, inability to supervise their children, and lack of necessary equipment are among the key challenges in undertaking on-line learning.

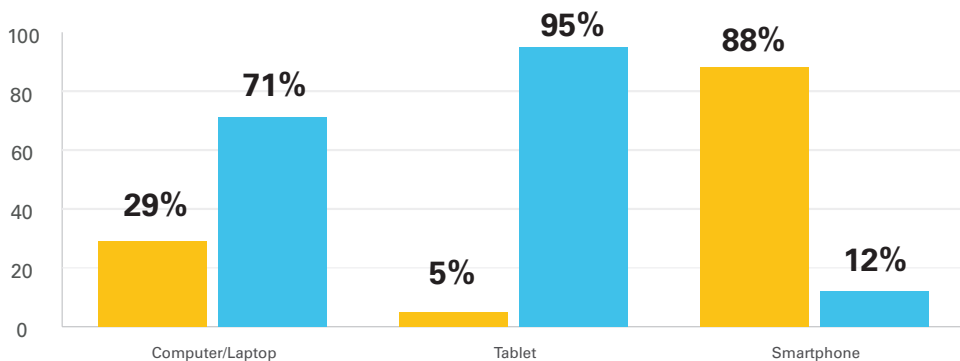
Figure 3.1 B: If 'No', why? (%)



Note: Multiple answers possible.

Online learning poses a challenge to households as most have to rely on smartphones for home-based learning.

Figure 3.2: What gadget did your child use for home-based learning during MCO? (%)



Yes No

Not only parents find online classes challenging, but children also feel the same way.
They find it difficult to focus and have lost interest in studying.

Are you or your children experiencing any of the following difficulties during home-based learning?

Figure 3.3 A: Children lack focus in study due to long period of lockdown (%)

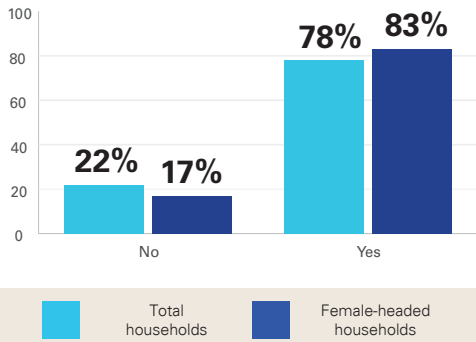
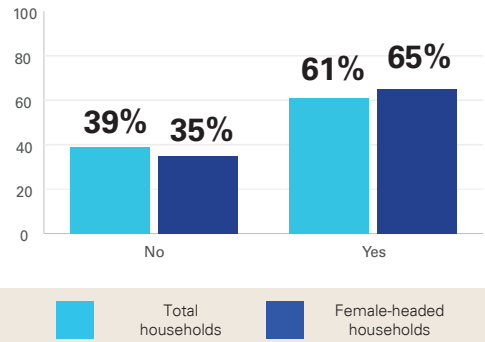


Figure 3.3 B: Children have lost interest in studying (%)



EduTV helps. However, a sizeable number have complained about difficulties for their children to understand.

Figure 3.4 A: Are the “Education Television” programmes by the government helping? (%)

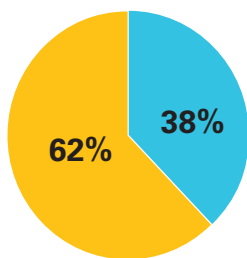
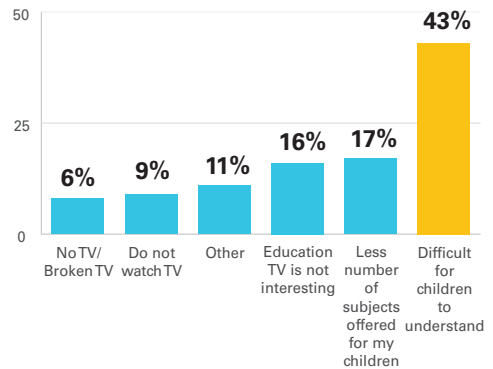


Figure 3.4 B: If 'No', why? (%)



“ Online-learning is good but attending school is better. It is hard to use one mobile phone for three children... It is difficult. ”

Ms F, 38 years old.

There are persisting challenges in sending children back to school in particular in terms of school-related expenses, ensuring kids remain motivated, and following SOPs.

Are you or your children experiencing any of the following difficulties in returning to school?*

Figure 3.5 A: Having difficulty in paying the transportation fees (%)

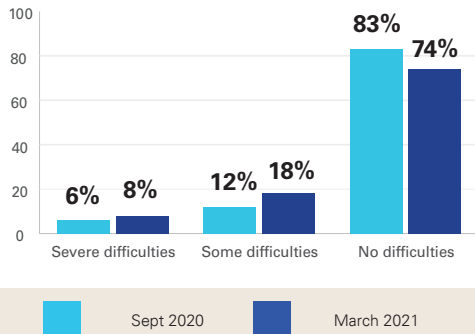


Figure 3.5 B: Cannot afford tuition fees (%)

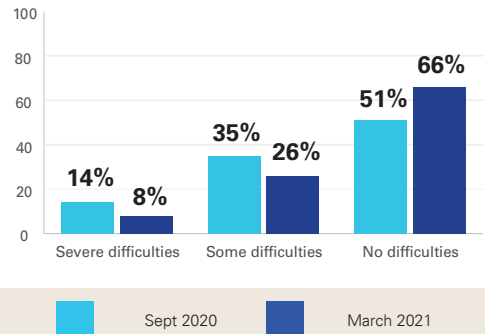


Figure 3.5 C: Cannot afford to provide my children with new face masks on a daily basis (%)

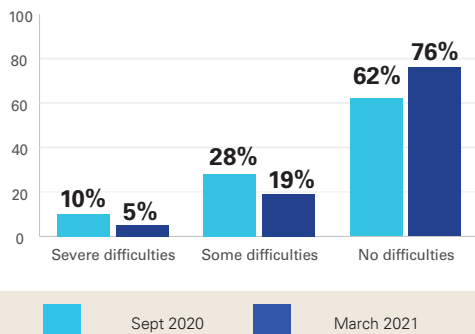


Figure 3.5 D: Do not have sufficient cash to give pocket money to children (%)

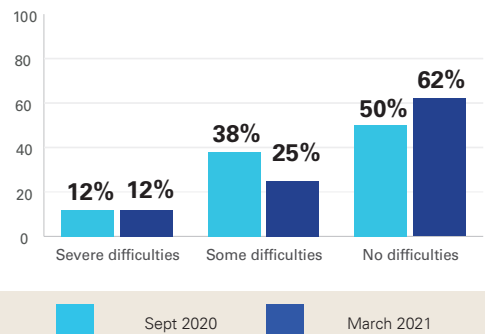
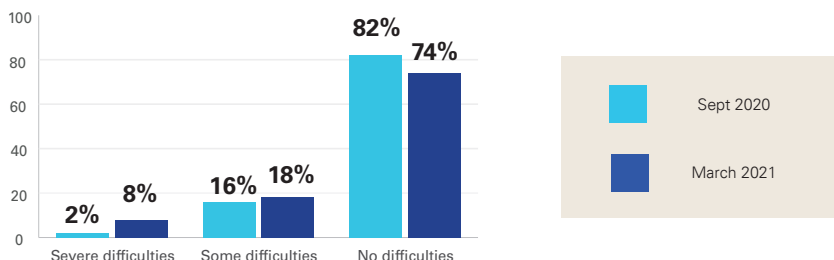


Figure 3.5 E: Children have lost interest in going to school/studying (%)



Notes:
*May not always add up exactly to 100 per cent because of the rounding method used.

Insights from the wellbeing survey

Children's education continue to be a major concern for the respondents.

During MCO, limited access to technology (mobile devices, good and ready internet) means that many children did not learn effectively. This challenge persists even in MCO 2 when schools are once again closed after opening for a few months last year.

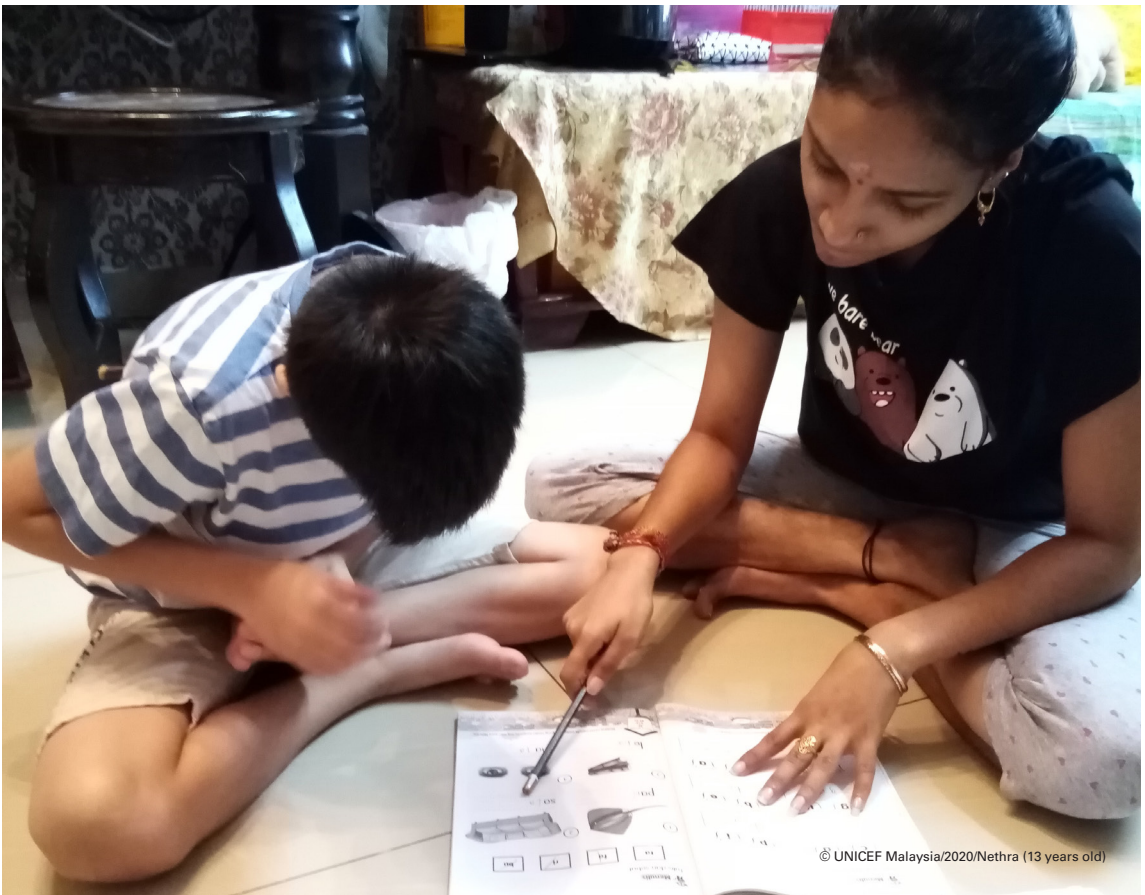
Since some parents have to go out to work during MCO 2, access to devices become more limited because the children mostly rely on the parents' telephones and mobile data for online learning.

Schools have implemented real-time learning so many children missed this due to unavailability of devices during the scheduled lessons.

None of the respondents mention their children being recipients of aids for the purpose of remote learning although these aids (laptops and internet connection)

were announced by the government in various statements since October 2020. It was also not clear if the respondents access any of the device aids offered by NGOs or the private sector (as part of CSR). A clearer information dissemination and better access to the services are needed in order to ensure the aids reach the B40 citizens in this case.

Innovations in remote learning that will address children who are left behind due to these limitations must be addressed at policy level. However, there is no clear strategies on this issue that have been publicly discussed or where parents are widely consulted.

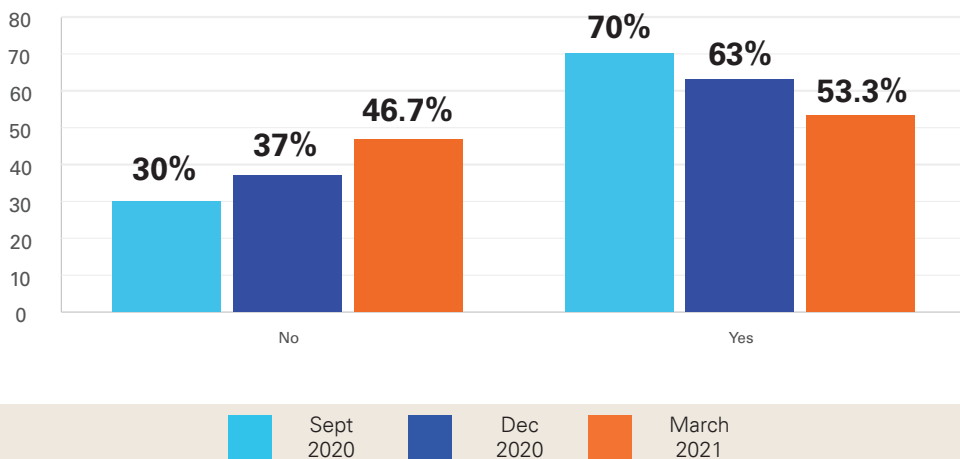


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Family wellbeing and mental health

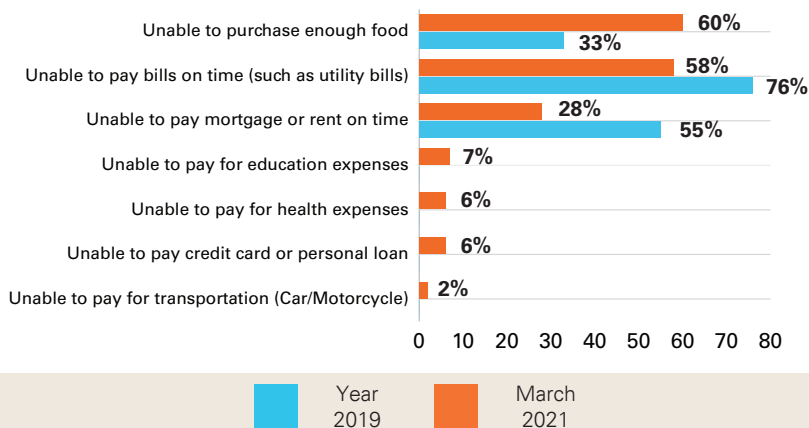
The percentage of households who find it difficult to meet essential expenses has declined between September 2020 to March 2021. However, it remains high with 1 in 2 consider it affects their ability to meet essential expenses.

Figure 4.1 A: Has the MCO affected your ability to meet essential expenses? (%)



Among those who are affected by the MCO, 60 per cent says they are unable to purchase enough food for their families, which is nearly double since the pandemic happened.

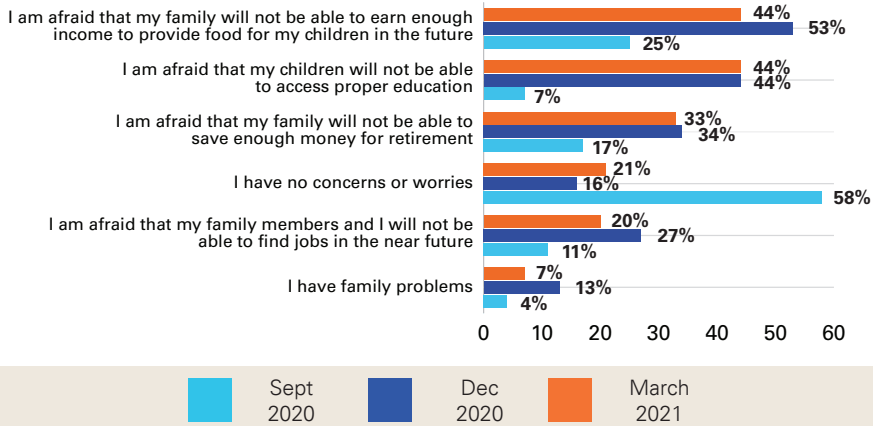
Figure 4.1 B: If 'Yes', how has it affected you? (%)



Note:
Multiple answers possible.

44 per cent of parents are worried about their financial situation and the ability to put food on the table and give their children a proper education.

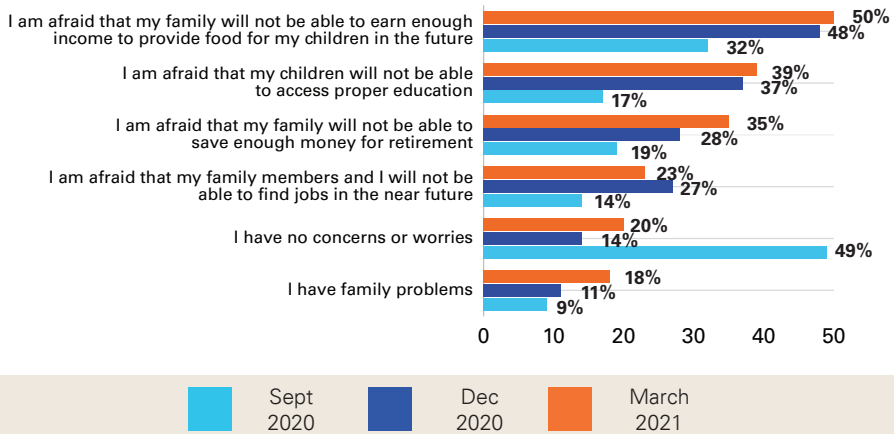
Figure 4.2 A: What are your key concerns/worries? (For Total HoH) (%)



Note:
Multiple answers possible.

Female heads of households are more concerned about the future given that about half of them are afraid that they are not able to provide for the family.

Figure 4.2 B: What are your key concerns/worries? (For Female HoH) (%)

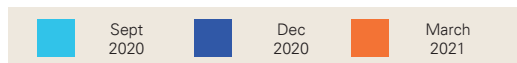
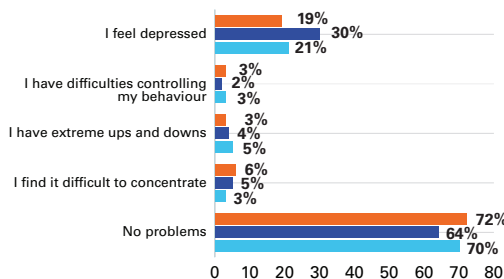


Note:
Multiple answers possible.

Mental health is a major issue with 1 in 5 heads of households are depressed. It is much worse among female heads of households where roughly more than 1 in 4 are depressed

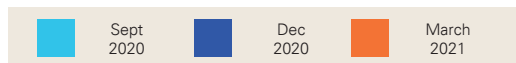
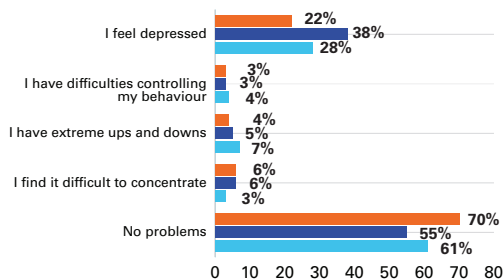
How would you describe your mental state now?

Figure 4.3 A: Total HoH (%)



Note: Multiple answers possible.

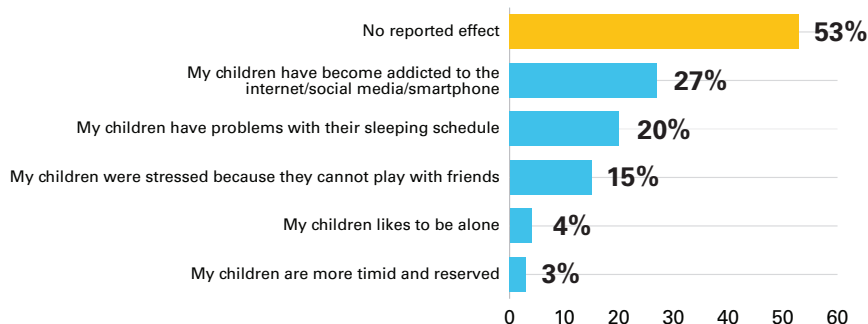
Figure 4.3 B: Female HoH (%)



Note: Multiple answers possible.

Roughly 1 in 2 parents believed that their children’s mental state has been affected by the MCO. About 1 in 4 stated that their children have become addicted to the internet, social media, and their smartphones. 1 in 5 said their children have sleeping problems.

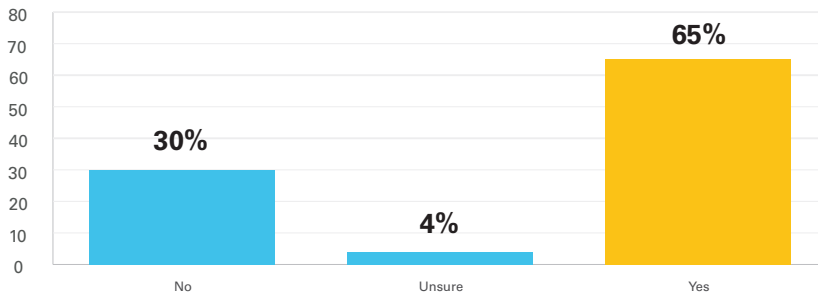
Figure 4.4: What impact, if any, did the MCO period (13 January 2021 - present) have on your children’s mental state or behaviour? (%)



Note: Multiple answers possible.

Parents need help.
Almost 2 in 3 stated that they needed parenting advice.

Figure 4.5: Are you interested in receiving parenting advice?



Note:
May not always add up to exactly 100 per cent because of the rounding method used.

Insights from the wellbeing survey

Parents tried to stay positive although the challenges are multiple (economic, child’s education and health related issues).

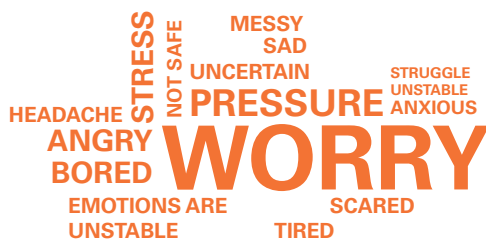
In the wellbeing interviews, the reasons cited as the reason for negative emotions include childcare issues, since many children are still learning from home. When children are online, it is also difficult to monitor if they are actually studying and not doing other things. Children also refuse to go to school, and the parents are worried about their children’s emotions. When they do go to school, they also worry about their children’s safety. They are uncertain of the MCO situation.

Another large factor in their worries is the loss or reduction of income, the security of their current job or economic activity, and that goods and necessities

are becoming more expensive. They are still worried about getting infected by COVID-19 when they go out. Furthermore, they are also feeling physically tired due to the double burden of working and caregiving. There are days when there is no food at home.

Some of their positive emotions have come because they have accepted the situation. They view the lockdown as part of what God has set as a challenge. The current MCO also allows people to go to work so it is not as difficult as before. Ultimately they also believe that negative thoughts will not help their situation.

Negative Word Cloud



Positive Word Cloud



Insights from the wellbeing survey

Division of labour and impact on women

Women's domestic and caregiving burden is an issue for the B40 respondents and continue to be exacerbated by the second phase of the pandemic and the continued MCO. There is a general sense of increased domestic burden during the MCO due to having more people staying at home for prolonged period and this caused women stress and fatigue.

The burden continues in MCO 2 since many family members have not resumed economic or education activities outside the homes. While many male heads of household lost their jobs and stayed at home, there is no clear contribution from them to the domestic responsibilities. A few respondents who are caregivers suffer from chronic diseases (diabetes, hypertension) themselves.

“ **It's the same.** I am still the one who cooks, cleans and does all the housework. ”

Ms F., 38 years old.



© UNICEF Malaysia/2020/Acip (13 years old)

Their health condition has improved now compared to in 2020.

Figure 4.6 A: How is your health condition in Sept 2020 compared to during MCO 1 (March - May)? (%)

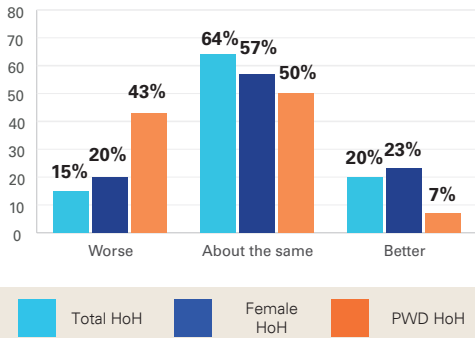
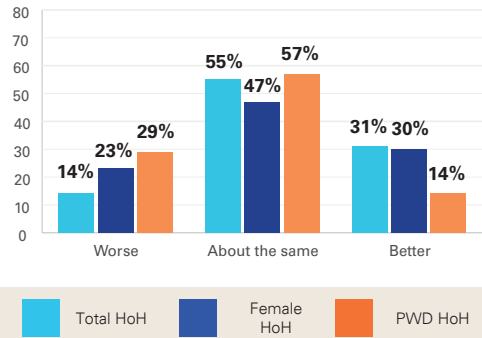


Figure 4.6 B: How is your health condition in March 2021? (%)



The households spend more on products related to treatments for vulnerable individuals; person with disabilities, person with chronic illnesses, and the elderly.

There is a significant hike in health-related expenses (+70 per cent). It mainly involves pharmaceutical products, therapeutic equipment, and health insurance.

Figure 4.7 A: Average expenditure, 2019-2021 (RM)

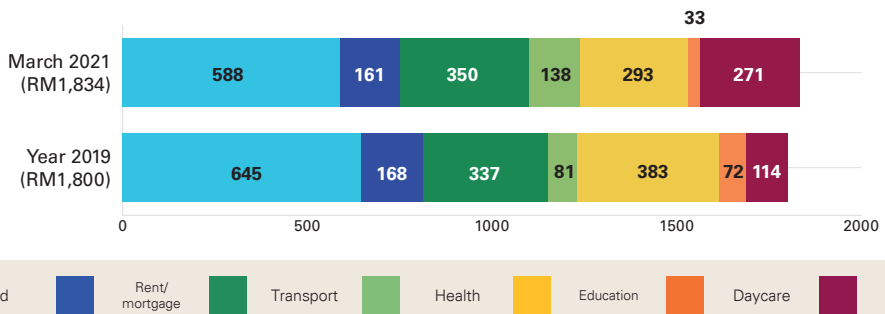
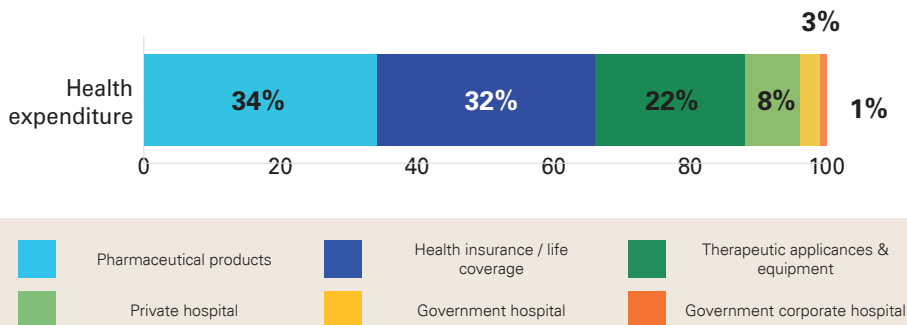
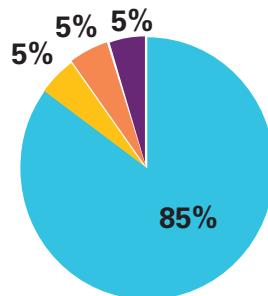


Figure 4.7 B: Average specific health expenditure, March 2021 (%)



Almost all (95 per cent) have access to antenatal or postnatal care services.
85 per cent used public healthcare facilities.

Figure 4.8: For pregnant women or those who gave birth in the last two months where do you access your antenatal or postnatal care services now? (%)



Public facility Others Private facility Did not access

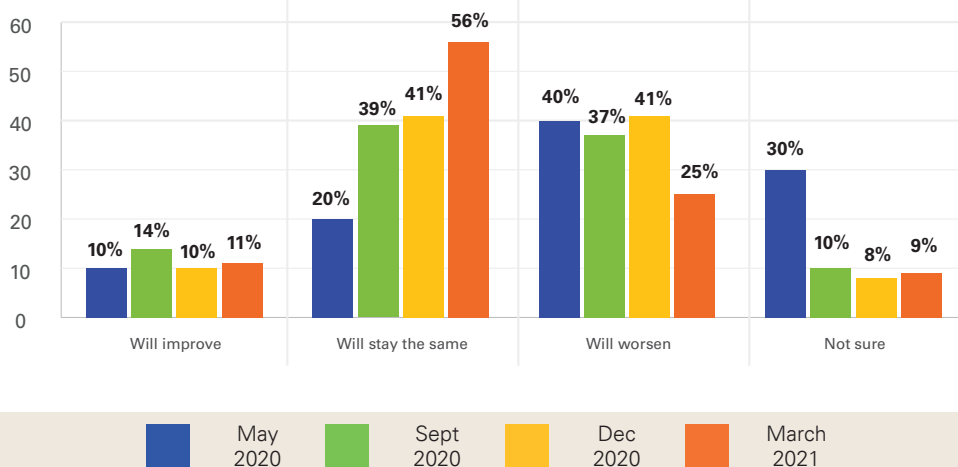


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Future prospects

Majority feel that the future will remain unchanged, with 56 per cent thinking their financial situation will stay the same in next 6 months compared to 41 per cent almost a year ago. Only 1 in 10 heads of households is optimistic in the past 12 months.

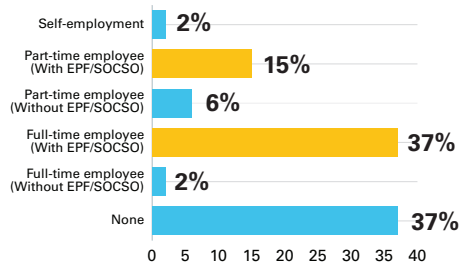
Figure 5.1: How do you expect your financial situation to change in the next 6 months? (%)



Note:
May not always add up exactly to 100 per cent because of the rounding method used.

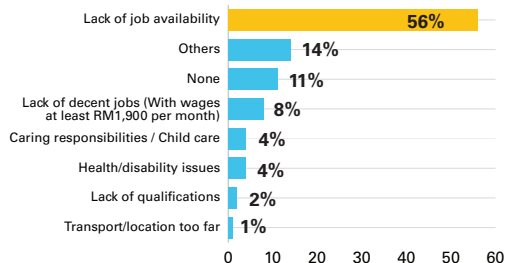
Having a job is a major concern and many of them prefer formal employment.

Figure 5.2: What type of employment will you most likely get in the next few months? (%)



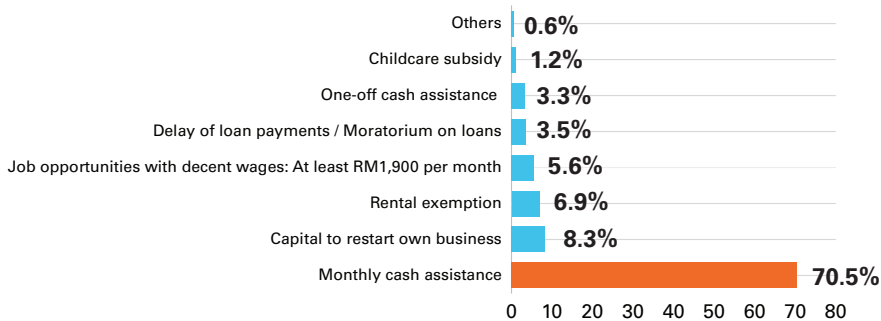
However, there are lack of jobs available, with more than half stated that lack of jobs prevented them from obtaining employment.

Figure 5.3: What are the key barriers for you getting a good job?



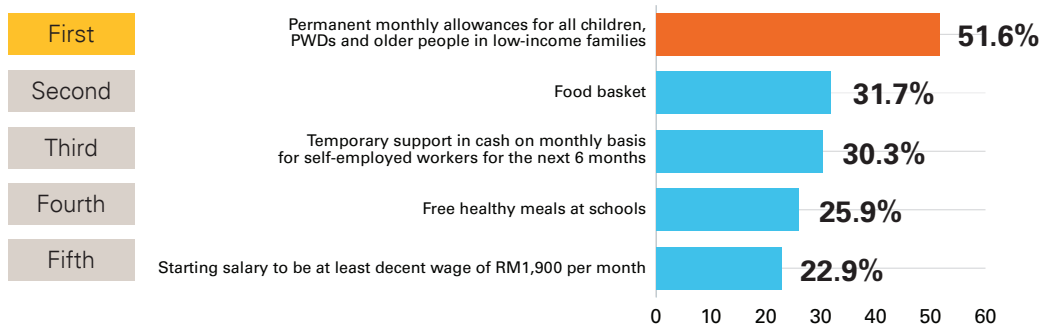
7 in 10 respondents are in need of immediate monthly cash assistance.

Figure 5.4: What short-term assistance do you need the most now for the next six months? (%)



About 1 in 2 of the households prefer permanent monthly allowances for vulnerable groups.

Figure 5.5: How would you rate the following policy proposals, in terms of their importance to you? (The suggestions are arranged according to the importance of the five most important policy suggestions for respondents.) (%)*



Note:
Multiple answers possible.

Awareness on the need of COVID-19 vaccines needs to be strengthened. Although 93 per cent of parents vaccinated their children, only 63 per cent will take the COVID-19 vaccine.

Figure 5.6: Do you vaccinate your children?

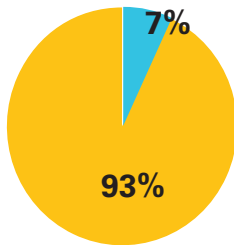
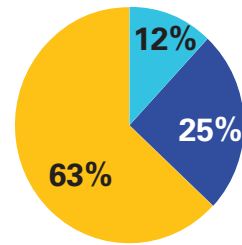
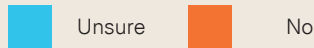
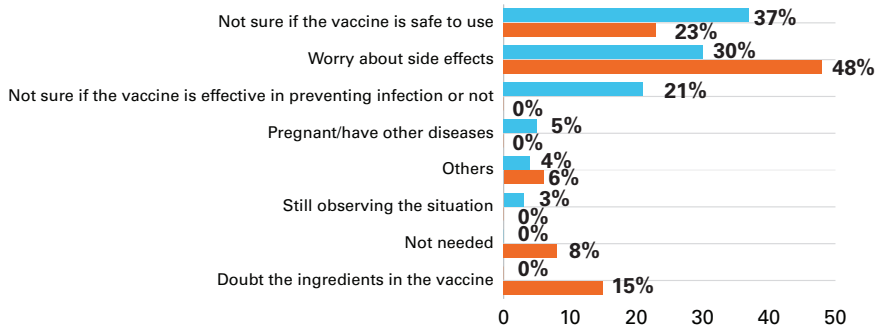


Figure 5.7 A: Will you take COVID-19 vaccine? (%)



Among those who do not want to take or are unsure, majority are worried about the safety of the vaccines and its side effects.

Figure 5.7 B: Why 'No' and 'Unsure'? (%)



The Families on the Edge has highlighted how, in the context of a public health and economic crisis, family structure, gender, health status, pre-existing socio-economic status, labour market dynamics and social policies interact with one another to determine family and individual-level outcomes. As elsewhere, low-income families in Malaysia were found to be disproportionately vulnerable to unemployment and underemployment and, in a context of limited access to social security, highly vulnerable to falling into deeper poverty. Rising monetary poverty has, in turn, contributed to worsening multi-dimensional deprivations ranging from rising food/nutrition insecurity to psychological impacts of varying severity.

Women have been often found to be affected in different ways to men. Female-headed households have, for example, consistently been found to experienced more severe multi-dimensional deprivations than the sample as a whole. They have also tended to bear the majority of the rising burden of care in their families, often resulting in significant impacts on physical and mental wellbeing which may have long-term consequences for them and their children.

Although children appear to be less directly affected by COVID-19, they have suffered enormously as a result of the indirect effects. Children in low-income families have suffered the most. Adoption of cheaper and less healthy diets among children risks the prospect of further exacerbation of Malaysia's existing child malnutrition challenges (21.7 per cent of children in Malaysia are stunted), while children in low-income families appear likely to have experienced the greatest deficits in learning over this period. As schools have reopened, many children face significant financial barriers to education

which threaten to exacerbate disparities in education outcomes across socio-economic groups. Critically, children's motivation to learn appears to have been severely affected, which needs to be carefully considered when planning and implementing inclusive catch-up strategies. Parents have expressed significant concern over this issue and have requested support.

The government's key COVID-19 social policy responses for low-income families, the cash assistance and food baskets, made a critical contribution to mitigating socio-economic impacts. However, existing social assistance schemes are still needed and need to be improved to protect all families from absolute poverty and pose a significant impact on relative poverty rates. Participant families expressed a clear preference for sustained, regular and reliable financial assistance and, given contextual constraints, had limited faith in the labour market alone to enable them to achieve a decent standard of living. Furthermore, the absence of alternative provision for children entitled to free school meals while schools have been closed is a significant gap in the response framework.

There is an urgent need to enhance the existing employment and self-employment-related assistance schemes to allow for better job opportunities hence better earnings for these households, particularly among the working female-headed households and disabled-headed households. This is reflected in the persistent low level of wages and self-employment income particularly among the female-headed households and households headed by persons with disabilities.

Recommendations

The economic effects of COVID-19 are likely to be felt well into 2022, while future public health, climatic or economic shocks are also inevitable and need to be planned for. We need not only to undertake proactive measures to avoid permanent setbacks to women and children's wellbeing in the immediate post-COVID-19 recovery phase, but also develop new overtly gender- and child-sensitive policies and interventions that increase socio-economic resilience to future shocks. This is critical to delivering the human capital and social cohesion necessary to achieve high-income status, while also delivering on the commitment made in the Shared Prosperity Vision 2030 to achieving a decent standard of living for all. The following policy options are recommended for consideration and will be refined in the upcoming consolidated analytical report:

1. Strengthen Malaysia's social protection and labour market interventions, ensuring that they deliver equitably for children, women and persons with disabilities in particular. This to include: (i) timely and effective implementation of the 2021 budget commitment to extending financial assistance to all children, older people and people with disabilities living in, or at high risk of falling into, poverty; (ii) expanding access to employment protection such as SOCSO and other income support schemes, in particular among the self-employed; (iii) expanding public financing and/or provision of quality child care for children in low-income families; (iv) introducing measures to increase income generating opportunities for low-income families, particularly for low-income single mothers and person with disabilities (PWDs). For example, the My Job@Wilayah program could be expanded, and wages paid under this scheme can be further improved.

2. Strengthen systems that ensure equity within education. This to include: (i) Expanding the provision of quality school meals as well as making provision for children in low-income families when schools are closed; (ii) innovations in remote learning that will address children who are left behind. The contents and presentations in the EduTV can be further improved through engagement with the parents; (iii) development of a targeted and funded strategy to protect and promote educational attainment among children most affected by the COVID-19 pandemic; (iv) ensuring universal access, including through the provision of targeted interventions for low-income families, to quality early childhood care and education (ECCE) as a foundation for future learning and development.

3. Strengthen mental health services and services that prevent and respond to gender-based violence and violence against children. This to include: (i) expansion of in-person and digital parenting programmes; (ii) strengthening of mental health support in schools; (iii) professionalization of the social workforce as envisaged in the draft social workers' bill.

4. Ensure an inclusive COVID-19 vaccination programme: low-income families may need to be targeted by tailored public communications activities to address concerns over vaccine safety and efficacy;



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