

## Employment after spouse retirement: A case of Malaysian army veteran wives

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### Abstract

This study investigates the employment and reemployment among the Malaysian army veteran wives when their husband retired from the military services after serving full term with pension or earlier without pension. This study aims to find out the significance of the wives' employment with the husband's retirement status, and provide understanding on the military service retirement and its relation to the wives' employment. Data was collected during a one-day event organized by the Veteran Association of Malaysian Armed Forces (VAMAF) for its members. The findings show that there is no statistically significant difference between wives' employment and the husband's retirement status in military and there is also no difference between army wives whose husband retired with pension without any pension in related to their employment. Since the reason for the wives' employment is to assist their husband, it is recommended that the authorized party to design a new scheme to provide suitable employment for the army veteran wives.

**Keywords:** employment, military service retirement, army veterans, veteran wives

### 1. Introduction

Army personnel in Malaysia usually retire from military service after serving full term to get pension or earlier without pension due to personal reasons. In either case the retirement can affect the household monetary issues especially if the army personnel are married with children to support. During this period usually the spouse, specifically the wife, will step forward in getting employment or reemployment to help maintain family financial matters.

Generally, some army veteran wives are either employed by the government or private firm while others could be self-employed or unemployed. According to Jalovaara (2003) [15], the wives' economic independence is an important factor in marital stability. However, there are number of cases where the wife needs to quit her job in order to follow the husband and live together as a family. In some other cases, the wife is unemployed due to personal reasons. Neal and Hammer (2008) [21] studied the relationship between work and family and found that wives are generally assumed to have more responsibility to the care of children, and also there is a significant involvement of the husbands in parent care.

In Malaysia, the awareness of preparing funds for retirement is still low where 55% of workers did not plan for retirement and another half did not have any intention for retirement planning, furthermore this is lower as compared with seven other Asian countries (Berita Harian, 2014) [4]. Regarding to the Malaysian army veterans, they have their own retirement planning provided by the Ministry of Defence in the form of money invested in the Armed Forces Fund Board or also known as *Lembaga Tabung Angkatan Tentera* (LTAT), a fund set up specifically for army personnel in Malaysia (Tabung Angkatan Tentera Act, 1973) [2]. LTAT is responsible for the management of the army personnel fund for retirement specifically for three permanent services (Armed Forces, Air Force, and Navy) except those who serve on temporary basis and get their full pay without deduction to any retirement fund.

The retirement benefit is important once army veterans have retired from their military service. Beside the retirement benefits, Malaysian government also provides proper training for the army personnel to equip them with skills and knowledge so that they can be reemployed once they are retired, especially if their wives are unemployed and unable to contribute in family financial matters (Laton & Yunus, 2013) [18]. This training is provided during the final year of the service of each army personnel. Retirement benefits and specific training on skills are to ensure the army personnel have enough resources to support their family. If they do not have enough financial resources, this is the time when their wives will start to get employment or be reemployed in their previous job in order to help their husband financially.

The objectives of this study are to investigate the significant difference in the mean scores of the wife's employment and the husband's retirement status, and provide understanding of the military service retirement and its relation to the wife's employment.

### 2. Malaysian army veterans

Malaysian army veterans are those who have retired from military services such as the Armed Forces, Air Force, and Navy, or enlisted under a regular/permanent or temporary service. Army personnel from lower ranks are provided with two schemes of retirement (Malaysian Armed Forces Act, 1972) [19]. The first scheme is a pension after 21 years of service or more with a clean record of discipline. The second type of retirement is non-pension after the working contract ends either in three years of services for temporary army or 13 years, 15 years, and 18 years for the regular or permanent service. After retirement, army veterans will be getting only half of the salary they got previously, which is the common practice for the army personnel who decided to have pension after retirement. While for those who retire before serving at least the full term will not be getting any income particularly. Unfortunately, army veterans either with pension or non-

pension will retire from the services at a young age of 25 to 45 years old depending on the age of their first recruitment. During this age of retirement, they need financial resources to support themselves as well as their family. In the young age of retirement, the children are still in the schooling years whether in primary or secondary school, and there would be a case where their children are accepted into the tertiary educational level. Besides that, army veterans also need to pay for home loan; bank or government loan, and car hire purchase. In addition, some army veterans are categorized as disabled due to the loss of arm/s during a battle, which reduces probability of being reemployed. With all these expenses, the wives usually will try to ease the financial burden by contributing to the household income.

In Malaysia, army veterans are encouraged to join the Veteran Association of Malaysian Armed Forces (VAMAF) which specifically deals with the well-beings of its members regardless of their military background (Laton & Yunus, 2013) <sup>[18]</sup>. VAMAF stands for Veteran Association of Malaysian Armed Forces. In this study, the wives of army veterans who join VAMAF from one state in the East Coast of Malaysia are chosen as a population. VAMAF is formed under the Veteran Act 2012 and considered as a non-governmental organization.

VAMAF helps the army veterans with life issues by being the medium in getting assistance in related to their various needs and functions to promote the togetherness among them. VAMAF is observed by the Department of Veteran Affairs (DVA) (Laton & Yunus, 2013) <sup>[18]</sup> whose responsibility is to provide any benefits to the army veteran and the family including wife and the children. This department is under the supervision of the Ministry of Defence and led by a General Director.

### 3. Army veteran wives

Army veteran wives are the women who are still legally married to army veterans. In Malaysia, a divorcee of army veteran is not entitled to any benefit from the Department of Veteran Affairs (DVAs). As compared to the United States, the situation is slightly different, where the federal government provides autonomy to the state government to provide any benefit to the divorced wives as long as they met the specific condition (Throne, 2014). Like their husbands, the wives are also encouraged to join an unofficial division of VAMAF specially formed for them. It is neither properly registered under the Association Act 1966 nor the Veteran Act 2012 exclusively (Laton & Yunus, 2013) <sup>[18]</sup>. Due to being in an unofficially registered status, this association is always mentioned as *Srikandi* (means a female warrior in Malay) of VAMAF (S-VAMAF). The aim of this association is to fight for any opportunities and the well-being of army veteran wives, and propose any recommendation and opinion that concern with the benefit of S-VAMAF members.

### 4. Women and employment

Women have a feminist value such as accountability for the thoughts, values, and actions that they have on others (Kovacs, Hutchison, Collins & Linde, 2013) <sup>[17]</sup>. Being a woman, a wife would always think about the wellbeing of her family in whatever she does in life. Being a wife, it is normal for a woman to support her husband especially in matters related to her family. Feminist theories analyse women's

experiences, articulate the social relationship between women and men, and provide explanations in supporting those social relations (Swigonski & Raheim, 2011) <sup>[28]</sup>. Therefore, when army personnel retire from the military service, the wives will start thinking of looking for a job with the hope that they can help their family. A study shows that married women or single mothers do not only need a job to support the cost of living but also an insurance coverage to pursue career goals and care for their children (Wu & Eamon, 2013) <sup>[35]</sup>.

Searching for a job vacancy and reemployment from previous employer is the likely option that they have to alleviate their husband's burden accordingly. Some of them choose to open up a micro-stall in front of their home and start selling breakfast in the morning, and while others are selling in the evening by offering varieties of confectionery to the residential community and the neighbourhood. A study found that the participation of women in the workforces has increased in the last 19 years and many of them are employed in the unorganized sectors with low levels of productivity, less income stability and low security because of the distance factors of home and workplace (Sadaquat & Ali Sheikh, 2010) <sup>[25]</sup>. Self-employment and employment are not easier tasks, while some of the veteran wives received public assistance, they are still subjected to oppression and they need to fight the stereotypes and educate the public on the financial realities of the market economy for women (East, 2000) <sup>[9]</sup>. This is because the developmental of women and girl can be organized either through relationships, connection, and affiliations (Deanow, 2011) <sup>[7]</sup>.

In the U.S., there is a special program designed by the government where the welfare agencies participated by women then transformed to the job search and placement services (Blumenberg, 2000) <sup>[5]</sup>. The target participants for this niche program are single women with children because they normally earn a minimum or lower wage, feminized occupations and they take the responsibility for their household. In a study regarding to the involvement of women in the welfare reform, it was found that feminists are awkward when entering the workforce (Pearce, 2000). Women like to be free, but they are infuriated by the economic, political, and social conditions which compel them to struggle in supporting themselves and their children accordingly. Sometimes they feel that the system ignores their hardships when they face inadequacy in financial matters such as buying food and lacking of health care benefits. Women feel that they are ignored in the society, and they should be given priority especially in the economic contribution through employment. Therefore, women's life and contribution to the social environment can be categorized in three levels (Swigonski & Raheim, 2011) <sup>[28]</sup> which are in the form of right and free from slavery, participating in the economy, and equality between genders.

Coe, Acs, Lerman and Watson (1998) <sup>[6]</sup> conducted a study in one of the programs provided by the U.S. government namely the Temporary Assistance for Needy Families (TANF) in broadening eligibility for medical aid and other health insurance, and increasing funding for child care programs. They found that with less job insecurity, many single mothers feel that they are able to manage their finances better with minimum paid jobs, and rather than only relying on the welfare. In the case of Malaysia, it is slightly different because there is no such program that provides the benefits to

the Malaysian army veteran wives in similar way as the TANF program. The focus was only on the army personnel before the service is terminated due to retirement and to the army veterans (Laton & Yunus, 2013) <sup>[18]</sup>. This is because for a man with growing children, a military pension hardly covers the cost of living and other outlay in supporting the family (Yamanaka, 2005) <sup>[36]</sup>.

### 5. Army and veteran wives and employment issues

Military or army veteran families are just like other civilian families and need a second income in supporting and raising their family better (Hosek, Asch, Fair, Martin & Mattock, 2000) <sup>[14]</sup>. However, army wives sometimes face difficulties to be employed (Harrel, 2001) <sup>[13]</sup>, and even if they are employed, they might earn a lower income compared to civilian wives because they work less in the form of hours (Hosek *et al.*, 2000) <sup>[14]</sup>. In the case of junior military families, there would be difficulties in managing their finances and making ends meet (Harrel, 2001) <sup>[13]</sup>. This situation will lead to the unemployment of the army wives where they will choose to be full-time housewives. When the husband retires from the military services, then only some of them may go to work in helping their family as well. In terms of contribution to the social environment, Malaysian army veteran wives can be classified the second level of women development (Swigonski & Raheim, 2011) <sup>[28]</sup>. Most of them are seeking for better job to secure their family once the husband is retired, and they probably become self-employed as such jobs as stall-operator to earn extra income.

Army personnel are not exempted from giving service to other country internationally. There are situations where the army personnel were sent for duty under the United Nations (UN) mission and operation. Almost 20,000 of the army personnel have had served in the United Nations mission and operation since 1960 such as UNOC, UNTAG, UNTAC, UOSOM II, UNPROFOR, UNIFIL, and many others (Abdullah, 2008). During their service for the UN, they had to leave their wife and family. There was a study found that once these army personnel return home they would face a mental health problem. In other cases their family would suffer the mental health problem too due to the unknown reason (Mansfield, Kaufman, Marshall, Gaynes, Morrissey & Engel, 2010) <sup>[20]</sup>. However, to the best knowledge of the researchers, there is no study with regards to army veteran mental health problem in Malaysia, therefore there is no case recorded in Malaysia officially. Even there is no case regarding to this matter, the army wives should give priority to the matters of employment especially when they are left by their husband due to the mission and operation. However, many of these army personnel had retired, and still their wife did not seek for any specific training in improving their skills and knowledge for the job preparation. Army veterans' wives deserved this kind of opportunity in preparing them for the job and employment.

There is empirical evidence that suggested marriages will suffer once the husband is unemployed (Aubry, Tefft, & Kingsbury, 1990) <sup>[3]</sup>. In a study, it was found that 78% wives are employed part time in helping their husband and family as well. In Malaysia alone, the study on the husband's unemployment and the relationship with the marriage stability especially in the Malaysian army veteran case is still lacking. A study on migration implication found that there is a

significant relationship between dual earners (working spouse) and single earners (non-working spouse), where the dual earners could increase the household income far better compared with single earner (Geist & McManus, 2012) <sup>[10]</sup>. However, there was limitation in time spent with the family members. Therefore, the dual earners communicate less with their family compared to the single earner. Probably this is the reason for the Malaysian army veteran wives do not choose employment. It was found that working women contribute to the total family income as well and indirectly giving impact on the household nutrition, health and education (Khan, Khattak & Kazmi, 2005) <sup>[16]</sup>. The transition of midlife women from organizational employment to self-employment is mostly supported by spouse or partner (Hodges, 2012) <sup>[12]</sup>.

In some countries, there are publications circulated in a military town that contain varieties of news including job vacancy such as running errand, making gift baskets, and babysitting (Eckhart, 2012) <sup>[8]</sup>. However, some of the army wives have better educational background with qualification from college and universities, and they need to pay for their educational loans. In responding to the vacant jobs offered by these publications, the pay would be low and insufficient to pay back their loan respectively. There exists an executive order that provides military spouses eligibility for non-competitive appointments to civil service jobs (Tanker, 2008) <sup>[29]</sup>. The intention of this executive order is to provide greater employment opportunities for military spouses whose careers terminated or disrupted due to the army personnel move or deployment.

In Malaysian context, the situation is similar and occurs once the husband is retired from the military service. However, there is no such program or an executive order for army personnel. Normally for those army personnel who are moving or being deployed to other military camp, troops, or sent for a duty for a long operation, or for any other reasons, the wife has only two options whether to follow the husband and quits from her current job, or remains while the husband shuttles back home on weekends (Saturday and Sunday). Some of these army personnel remain in this situation during their entire life in the military services.

The perception of public that enlisted wives or spouse who do not have a real job and just stay at home raising the children, shopping, and selling cosmetics is no longer valid (Wilcox, 2012) <sup>[34]</sup>. Many army veteran wives are professionals and they have earned diploma and degree certificates. These educated women do not have employment opportunities due to the military spouse relocating to seek and maintain employment to keep up in their careers. Even so, regarding to the other study, the experience between women and men is varied. Women who have no one to help them with chores, live in a lower income family, or were in a worse class categories tend to voice the stronger feelings compared to other women (Zuo, 2013) <sup>[37]</sup>. Probably the cultural differences may prevent women from speaking out strongly in matters pertaining to the employment compared to women in other regions.

From the issues discussed above the researchers believe that the authorized party should look into this matter in order to help these army or veterans' wives to get a better job and employment. Thus, there is urgency for some unique programs to be designed for these army wives either for the

army personnel or for the army veterans accordingly. The categories of military spouse that are eligible for non-competitive appointments to jobs are based on the spouses who are relocating with their service member on military orders, secondly spouses of 100% disabled service members who were injured on active duty, and lastly un-remarried widows, widowers of service members killed while performing active duty (Tanker, 2009) <sup>[30]</sup>.

## 6. Methodology

### 6.1 Participants and Procedure

The collection of data was made during a one day VAMAF event for their members. This study used primary data which was collected using questionnaires distributed to the participants during the event. All the participants involved in the event considered as a population and they are given the set of questionnaires to be complete. The set of questionnaire is distributed randomly and this sampling technique is known as the simple random sampling. Due to various educational backgrounds, some participants were given assistance in terms of explanation by the researcher in completing the questionnaire. From 100 questionnaires distributed, only 40 (40%) were returned completely, 15 (15%) were incomplete and the rest were missing. This sampling technique is used because the participants are accessible to the researcher and they are chosen by VAMAF to participate in the events particularly. Therefore they are willing to spend their time in full filling the questionnaire.

### 6.2 Instrument

The Army Veteran Wife Questionnaire (AVWQ) was used in this study. The AVWQ is divided into three parts. Part I is the army veterans' information on the type of services (Armed Forces, Air Force, and Navy), status of retirement, and period of service as a military personnel. This part also contains the wife's particular regarding to the age and a matter of employment. Part II consists of information regarding to the veteran wives such as employment, position, niche area of occupation, and other matters of employment. Part III is on the employment details including salary received, area and the job position, support from husband and the children about the employment. Likert Scale (ranging from 1 to 5 scale of measurement) is used partly in the questionnaire. The questionnaire is developed by using the modified questionnaire from Pienta, (2003) <sup>[24]</sup> in the study regarding to the analysis of husbands' and wives' retirement behaviour.

### 6.3 Data analysis

The army veterans who served in the military services whether with pension or non-pension were chosen as the independent variables. The sample was taken from the VAMAF located in one state in the East Coast of Malaysia. The independent variables characteristics use in this study is the army veterans with the period of service 1-5Y, 6-10Y, 11-13Y, 16-18Y, 19-21Y, 22-25Y, and >25Y. Y indicates the year of service before they retire. The reason of selecting this sample as a variable is because it is easier to obtain the primary data as this association is ever willing and welcomes any research that concerns with the army veterans in the state. The second reason is VAMAF from this state is actively participating in any events and programs for the sake of their members totally. On these occasions, the committee members

of VAMAF are accompanied by their wife officially and this facilitates the research effort in obtaining data from them. These committee members come from eleven districts of the state.

The army veterans' wife who attends the event and program of VAMAF served as the dependent variable. These variables will include the age group of 20-30Y, 31-30Y, 41-50Y, 51-60Y, 61-70Y, 71-80Y, and >81Y. There are two categories of army veterans' wife in the event. The first category is the wife whose husband is not a committee member of VAMAF, and the second category is the wife whose husband is a committee member of VAMAF. The convenience sampling technique is used in obtaining data from the participants. This technique is chosen because the wives who attend the event and program are considered as the S-VAMAF members.

The data was analysed by using SPSS version 21.0. Independent sample t-test was used to compare the mean scores of two different group ( $1=pension$ ,  $2=non-pension$ ).

## 7. Findings and Discussion

Table 1 shows the percentage of army veteran wives ( $n=2$ , 5%) who are working while the husband is still in the military services. From the frequency table 5% of the army veteran wives is working to help their husband and family while 95% are not working at all by being full-time housewife. However, this study did not account the qualification of each army veteran wives and the job position. As stated by Wilcox (2012) <sup>[34]</sup> in her study, many of the army veteran wives are professional and they earned diploma and degree certificate. On the other hand, the information on the qualification and job position of the Malaysian army veteran wife was not included.

Table 2 presents the percentage of army veteran wives who are working after the husband's retirement from the military service. It was found that 22.5% of the wives are working after the husband retired from the military services. While only 52.5% was unemployed, and 25% of the wives are not sure whether they are actually being employed or unemployed.

Based on Table 3, the significance level for Levene's test is 0.969 and the first line result of the table will be chosen. The result shows that there is no statistically significant difference in the mean scores of the wife employment for pension and non-pension (husband termination status) with t-value at 0.041.

## 8. Conclusion

The study found that ( $n=40$ ) 22.5% of the army veteran wives are working after the husband's retirement or termination. The probability that these army veteran wives are employed by the private employer or governmental department is unknown. There is a probability that the army veteran wife is assisting her husband financially by operating a small business and doing other jobs respectively. The reason for this army veteran wives employment after the husband's retirement or termination is because they are suffering from the financial problem to support their family. To avoid the problem from affecting their marriage, the wife will go and find ways to get income because once the husband is unemployed, the marriage will suffer (Hosek *et al.*, 2000) <sup>[14]</sup>. The next finding is that there is no statistically significant difference between wife employment and the husband

termination status in military. This means that there is no difference between army wife whose husband retired with pension and for those whose are terminated without any pension. Obviously something can be done to help these army veteran wives and the army veterans generally. Promoting a vacant job in the printed material such newspaper can be proposed to the authorized party to overcome this issue or probably the authorized party can design a new scheme where this army veteran wives can get employment in the non-competitive appointments in civil service jobs (Tanker, 2009)<sup>[30]</sup> or to be employed by the statutory body, and municipal council and the like. By encouraging the veteran wives to continue their studies in the universities and colleges will also help them to alleviate the cost of living and other family burden because once they are graduated there will be more opportunities in the job employment. A study found that the betterment of working attitude came from higher level of education (Singh & Noah, 2013; Staines *et al.*, 2004)<sup>[26, 27]</sup>. From another angle, the U.S. government welcomes army veterans who are interested to continue their studies in the universities and colleges where they are known as a veteran students (Green & Hayden, 2013)<sup>[11]</sup>. In related to veteran wives in Malaysia, probably this policy can be extended with some modifications.

It is suggested that the authorized party could assist women especially S-VAMAF in their employment. Women who are also army veteran wives would benefit from training in order to strengthen their knowledge, skills and to familiarize them with the job environment. This is important to prepare them for the job market after the husband retires from the military service. A good example is done by President Obama when he introduced the Families Act which is exercised by Military Affairs, Defence, Education, Homeland Security and Agriculture in helping the military families (Obama, 2011

cited by Waliski & Kirchner, 2013)<sup>[22]</sup>. Even though the act is applied only to the U.S. military, several modifications can be made in order to fit with the situation of Malaysian army veterans and their family.

Another option that could be brought into consideration by the authorized party such as the government is by involving the veteran wives in counselling sessions that benefit them in the preparation of husband's termination from service. This effort probably enables the veteran wives to reduce their emotional burden especially when knowing that their husband might not be working and getting regular income soon.

**9. Limitation**

The willingness of the participants to reveal the information about themselves is a major limitation. Many of the S-VAMAF members feel worried to provide their individual information due to unknown reason. There is a probability that there exists an emotional effect or guilt to report their income. This is because they have a little bit conscientious to avoid any uncertainty regarding to the tax matter. Secondly, this research only counted 40 respondents and this number is very small as compared to the total number of Malaysian army veterans which is estimated around 234,500 non-pension veteran (Minister statement, cited in Laton & Yunus, 2013)<sup>[18]</sup> and 55,000 pension veteran (The Borneo Post, 2014)<sup>[31]</sup>. Therefore, future study is welcomed with more participation from the veteran wives.

**10. Disclaimer**

The opinions and proposal expressed are those of the author and do not necessarily reflect those of the Malaysian Ministry of Defence, Department of Veteran Affairs or the Veteran Association of Malaysian Armed Forces.

**Table 1:** Employment of wife while the husband still in the service

	Frequency	Percent	Valid Percent	Cummulative Percent
Yes	2	5.0	5.0	5.0
No	38	95.0	95.0	100.0
Total	40	100.0	100.0	

**Table 2:** Employment of wife after the husband service termination/retirement

	Frequency	Percent	Valid Percent	Cummulative Percent
Yes	9	22.5	22.5	22.5
No	21	52.5	52.5	75.0
Not Sure	10	25.0	25.0	100.0
Total	40	100.0	100.0	

**Table 3:** Independent Sample Test between wife employment and husband termination/retirement

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	DF	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Employment after termination / retirement	Equal variance assumed	.002	.969	-2.118	38	.041	-.45269	.21375	-.88541	-.01996
	Equal variance not assumed			-2.121	34.837	.041	-.45269	.21341	-.88600	-.01937

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