

Surviving In Vicious Cycle of Poverty: A Qualitative Study

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ABSTRACT

The research is conducted in suburban area of Selangor, Malaysia, focusing on low income and poor people. The objective of the study is to examining the low income and poor people's wellbeing in terms of income, food, housing, health and education. The study employed qualitative method and twenty participants were interviewed. The result shows that the low income and poor are far away from having appropriate basic necessities due to their insufficient income.

Index Terms—wellbeing, scarce, food, housing, health

I. INTRODUCTION

The population of Malaysia has grown to 32.5 million in first quarter 2019 from 28.5 million people in 2010 [1]. The increase of population was accompanied by the economic growth of the country. Malaysia has enjoyed rapid economic growth since 1970 that raised the standard of living despite a few episodes of global economic downturn [2]. The unemployment rate for year 2021 is at 4.55% increased 1.24% from year 2019 [3]. The incidence of poverty in rural area is at 58.7% as compared to urban areas at 21.3% in 2020 [4]. Poverty is a condition lack of means for providing material needs such as food, clothing and shelter. According to the World Bank poverty is a lack of necessary sources for material well-being [5]. Poverty line income determined by the government of Malaysia is the monthly income which is below RM980 per household, however, it has been revised to RM2208 in 2020. This is the minimum amount of monthly income considered sufficient to provide basic needs of a household. It is the household that determine how to spend their income spending on food, housing, education, healthcare services to achieve their aim towards wellness [6].

II. LITERATURE REVIEW

Wellbeing

The Beveridgean social protection and welfare was set to fight against give evils namely poverty, disease, ignorance, squalor and idleness [7]. The good intention of having a welfare policy is not spared from criticism. One of the disapproval is based on the view that welfare has gradually developed an attitude of dependency [8]. In United Kingdom where welfare state is a cherished concept, the generous welfare have developed negative attitudes and welfare recipients are labelled as 'lazy and dependent' [9]. Welfare provision would cause a problem of people reluctant to work. A study showed that a less generous welfare benefits would encourage people to work. The idea of generous welfare programme such as the proposal for unconditional allowance called universal basic income [10]. However religious values embraced by the society that encourages people to help others is the propelling factor towards the state welfare provisions. In Malaysia the redistribution of wealth from the haves to the have-nots known as zakat is a pillar faith that encompass the social protection and welfare influenced by religious values known as zakat [11].

Job and Income

Study of people satisfaction on several features of welfare in all part of Europe particularly concerning job opportunities, health services, standard of living for pensioners, standard of living for the old, standard of living for the unemployed, sufficient child care services for working parents and paid leave from work for people who temporarily have to care for sick family members found that European people are in favour of government responsibility for those welfare features. It was interesting that ensuring job opportunities top the list of government responsibilities. It is a common sense that job and employment generate income [12]. Parents raise children notwithstanding the insufficient income. People care for the sick and old notwithstanding the scarce source of earnings. Income has positive effect on happiness. Income, wealth and welfare are elements that are normally associated [13].

Food

Food is very closely related to mankind and very important to health [14]. It cannot be denied that food is the most important basic need. Food is needed for people to survive as a sign of quality life and promising clear future [15]. It does not matter whether the person is of low income, middle income or high income, basic food such as rice, flour, oil, fish, egg and vegetable is sufficient for their survival. Food composition in human diet for health reasons [16]. Due to lack of income, the low income people consider food more important than expenses for education or healthcare. To put in simple word, food is very important.

Food prices have increased that forced less spending on food which is a very basic need [17]. The increase of food prices resulted in the basic need being rationed or no food at all. Their nutritious food intake also changes when they have too little money to buy food. High food prices have negative effects on food consumption and health status among poor people [15, 17]. Food has significant social function such as sharing delicacies during family gatherings, celebrating birthdays and festivity and physiological function in helping growth, protection against diseases and giving energy. Food is essential because it nourishes body and regulates body functions. Spending welfare income on food is a sheer indication that the wage income is insufficient to meet the basic need [16].

Education

Education is a process of giving and receiving knowledge to bring human being to enlightenment [18]. The most common interpretation of the word education is “formal schooling” [19]. Education has the primary aim to sustain individual and societal improvement in terms of prosperity level [20]. In that belief it is normal that the low income people send their children to school despite their lack of pocket money, food, school necessities and transportation. Students spend pocket money for food, beverages and other essential schooling expenses [21]. Malaysia has a well-developed government policy that sending children to school is mandatory and education in national schools is free for its citizen. However among low income citizens there are expenses of sending children to school ranging from school necessities, school equipment, pocket money and transportation.

Education is indeed an investment in human capital that have relationship with income [22]. A study revealed that low income families put subsistence before education due to economic restraint. Education by any means would involve expenses in many ways that one would have thought. Lack of resources affect the achievement of students from low income families [23]. Hence income distribution to low income families would be a wise policy to guarantee education among children from low income families.

Housing

The significance of housing is revealed in this research as one of the most important life component. A house should be something that supports physical, mental, emotional and social well-being [24]. Staying together as a family in a house is a dream for every head of the family as well as the family members. Having a place called home whether rented or owned has a positive impact on mental health such as reducing stress and contributed to better physical safety [24, 25].

The costs of housing has increased [25, 26] which is attributable to several factors such as demand and supply, location, physical qualities, cost of material and accessibility [26]. To make matters worse the housing for low income citizens has not reached the target [27]. Home ownership is a personal dream that needs to be backed by the person's sufficient income, stability and capacity to maintain payments, access to housing loan and the ability to repay the loan over time [28]. A house location that mixed low income, middle income and high income opened the opportunity for the low income to integrate into the society. Interactions and tolerance among people of varying incomes are likely to happen when the housing area is located within a mixed income development [26, 28].

Access to Health Care

Access is defined as the use of health care, qualified by need for care and the costs incurred in receiving care. The bases of access to health care can be determined by geographical, economical or social aspects. Financial and physical barriers are the other determinants of access to health care [29]. It is the household that determine how to spend their income spending on food, housing, education, healthcare services to achieve their aim towards wellness. People care for the sick and old notwithstanding the scarce source of earnings [9, 29]. Due to lack of income, the low income people consider food more important than expenses for education or healthcare.

Objectives

The objective of the study is to examine the low income and poor wellbeing in terms of income, food, housing, health and education. Apparently, the study focus of how this society manages their life in scarcity.

Procedure

This is a qualitative research that analyse subjective experiences of low income and poor people. In this research, content analysis will be used to analyse the data collected. Data were collected through open ended interviews with twenty participants. To encourage the participants to open themselves at the beginning and the whole interview, a few semi structured questions were used to develop into a dialogue. The participants gave their own prompted answers in describing their experiences.

Themes

The study has developed three (3) main themes, there are income, action and well-being. The theme of “income” explained the situation of the low income people on level of education, low earning, inability to work, retirement and job loss, while another theme of “action” consist of own initiative, formal aid, and non-formal aid which illustrates the participants survival. The theme of “well-being” that emerged from “income” and “action” is further supported by sub-themes arisen from the participants’ expressions on food, income, housing, health and education. Henceforth the action and income theme described low income earners survival actions towards wellbeing. Both income and action themes have been discussed and published, and the concentration of this study is on the “well-being.” Diagram 1 shows the description map based on the key categories emerged as low income earners action for survival towards family well-being.

III. DISCUSSION

The intention of the research was to learn how this society manages their life in scarcity. Therefore specific observations on their experience detected codes in the texts that evolved into emerged themes which eventually helped to identify a pattern of linkages in the data. Specific welfare issues based on the data from participants could be digested, interpreted and grouped as income that surrounds the life of low income earners, action that have been taken to overcome life difficulties and wellbeing as the objective of welfare and social protection.

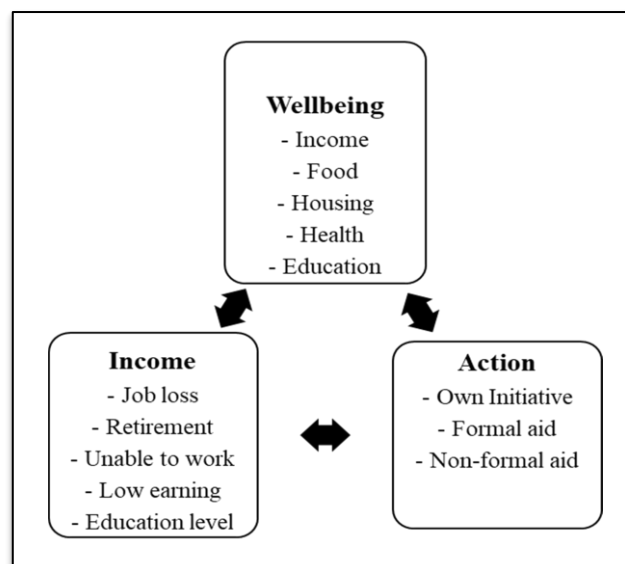


Diagram 1: Theory of Low Income Earners Survival Actions towards Wellbeing

Importance of income

The income is viewed as the main factor to enable a person to meet his basic needs. An adequate income is required to ensure the well-being among low income people. Participant no.5, a home-based tailor said, *“My income is based on shirt and dress order from clients. Orders are plenty during festival season. Outside the festival months orders are very few. So my income is not stable. I would be happy if I could have an adequate income so that I can raise my six children better, I can buy food, pay the bills and pay rentals.”*

Income influences the well-being of low income people. The rise of cost of living is a big matter to low income group. The sources of income are from earned income. Earned income is generated by taking a gainful job or self-employment usually by running a micro-scale business [7]. The awareness towards adequate income is related to the other areas of well-being which is food, education, healthcare and housing. Inadequate income affects their life and hampered their potential to develop themselves. Participant no. 10 said, *“Sometimes when there is no job, I just could not think of*

anything, I just stay at home. My head would be spinning with the feelings of worry, stress and frustration. But my kids are still young. They do not understand the situation, the hardship that we are in. It is not easy to make ends meet. If things go from bad to worse, I would seek the help of my mother. That is my last resort. I could not burden her every time. I hope the government could help by giving me cash assistance."

Participant no.10 illuminates the importance of cash assistance to low income. According to him cash money could be used to buy food, school necessities, transport expenses, pay utilities and pay house rental. He needs about 40 kilograms of rice every month to feed his big family. Raising eight children from the age of eight months to sixteen years old, his extremely low income situation does not enable him to meet the basic needs of his family.

Increasing food prices

A major concern among low income people is the increasing food price. Participant no. 2 complained, *"I feel burdened with the increasing food prices. All basic items in our daily menu like fish, oil, sugar, flour, egg, chillies have gone up year by year. Nothing much you can get when you bring RM50 to the shop"*.

Participant no. 3 previously helped his wife to sell *nasi lemak* which needs ingredients like rice, coconut milk, dried chillies and anchovies but has to stop the business due to price increase of the necessary raw materials, *"I notice within the past several years the price of food has increased.. I used to sell nasi lemak a few years ago. Selling nasi lemak is no longer profitable unless you increase the price of the nasi lemak."*

Food prices have increased that forced less spending on food which is a very basic need. The increase of food prices resulted in the basic need being rationed or no food at all. Their nutritious food intake also changes when they have too little money to buy food [16]. Eating rice porridge or instant noodles for several days did not provide sufficient nutrition to the family which could be dangerous to health. Spending on food would mean no allocation for other necessities such as paying electric bills or rentals.

Importance of housing

The significance of housing is revealed in this research as one of the most important life component. A house should be something that supports physical, mental, emotional and social well-being [24]. A repeated view for all low income is that they stressed on the importance to have a place to stay for the whole family. Housing to them is one of the most important parts of well-being that signify secure, happy and successful life. Participant no. 4 considered him lucky to have been given the opportunity to stay at his brother in law's house before he could find a job and able rent another house, *"I managed to find a job one month after I and my family stayed at my brother in law's house. A few months later I could rent a separate house which is comfortable enough for me, my wife and my six children."*

Participant no. 4 illuminates the significance of having a home in two situations. Firstly, he stressed on the importance of a roof over his head so that he could take care of his family. He and his family had to seek the help of other people (his brother in law in his case) for a place to stay at the time when he did not have one or the ability to rent a house. His brother in law was staying in a small apartment. His family of six and his brother in law family of four made ten people shared a limited space. Secondly, his action by moving to another house when he has the resources to rent a house comfortable for his family showed the importance of a having decent place to live. Staying together as a family in a house is a dream for every head of the family as well as the family members. Having a place called home whether rented or owned has a positive impact on mental health such as reducing stress and contributed to better physical safety [24, 25]. Home is necessary but owning a home is not an option for low income. Most low income people stay in a rented house. However the cost of rental is another pressing issue among low income people. Participant no.11 said, *"This is the best house I could afford to rent for my family. Rental rate is hiking from time to time. I choose to rent this house and bring my family here because this is the cheapest deal I got. It is far from my work place but my family need a roof so I have to bear with the travelling to work."*

Needless to say to own a house is far from participant no.11 financial ability. He grabbed whatever opportunity available to him to stay in the house with the lowest rental rate despite being far away from his work place. The costs of housing has increased [16, 25] which is attributable to several factors such as demand and supply, location, physical qualities, cost of material and accessibility [26]. To make matters worse the housing for low income citizens has not reached the target [27]. Home ownership is a personal dream that needs to be backed by the person's sufficient income, stability and capacity to maintain payments, access to housing loan and the ability to repay the loan over time [28].

Health

One of the area related to social protection and welfare among low income in health. Health is wealth the saying goes but low income is vulnerable when they have health issues. Health is a concern but low income people unable to care about it. Participant no. 6 voiced his concern, *"Who will look after my children if I fall sick?"*

Participant no. 7 said his wife was diagnosed with a small sized ovarian cyst a year ago and was advised by the doctor to

undergo an operation to remove the cyst. However his wife chose not to undergo the operation because she felt that she could not stay away from taking care of her six growing children all of whom still at school age even for one day. Her dedication to the family was paid off with the academic excellence of her children in school but her health deteriorates. When asked why she determined to skip the operation, she responded, *“We, the parents, are in the second place. We give priority to our children. They are still young and need our attention”*.

There are low income people refuse to seek medical treatment at hospital because of the distance of the hospital from their home. Participant no.15 said, *“I do feel something wrong with my health. But the hospital is far away. I couldn't afford the cost of transportation to go there. I better use my money to provide food for my family. When I feel ill I just take the paracetamol”*.

The competing needs between health and food left low income with little options but to opt for the most necessary to them which is food. When the health concern need an extensive treatment then the cost of health services became an issue. For example anyone in the family is admitted to hospital for medical treatment due to accident, low income people could not afford the hospital bills. Participant no. 16 who is a handyman explained his experience to pay bills at a government hospital. *“My eldest daughter met with an accident last month. She had a broken leg and needed an operation. The hospital bill for the operation was RM18,000. I begged to the hospital and they told me that the actual cost was RM60,000. I was shocked. Alhamdulillah my father and several friends helped me to raise the fund within a week. When she was discharged we have to use the ambulance services. That costs us RM780.”* The accident alone had traumatised his daughter and enough to cause him stress as he was thinking about his daughter's health condition and her future. The amount of the hospital treatment cost was very unlikely to be paid if not for the help of close family members and friends.

Expenses for education

The behaviour among low income towards education is positive as they believe education is important for a better future. Hence education is a priority among low income people. The fact that they were uneducated or failed the *Sijil Pelajaran Malaysia (SPM)* at secondary school do not hinder them from emphasizing on the importance of education for their children. Participant no. 8 said, *“I myself just passed standard six. However I wanted my children to be educated. I have three children. The eldest has a diploma and now working in Kuala Lumpur. The second one is in the university. The youngest passed SPM last year and is waiting for job offer.”*

Education has the primary aim to sustain individual and societal improvement in terms of prosperity level [20]. In that belief it is normal that the low income people send their children to school despite their lack of pocket money, food, school necessities and transportation. Participant no. 8 showed that he is aware of the importance of education to prepare his children for their lives in the future. As low income parents felt that education is important, they spend part of their income towards education. The main expenses were for school fees, school uniform, school bags, school shoes, stationeries, workbooks and transportation. Pocket money and tuition fees are rarely given because parents are unable to provide pocket money or send their children for tuition. Pocket money and tuition are considered luxuries and unaffordable. In giving education for their children, they are facing the challenges of cost of education such as school fees, school necessities, tuition fees, pocket money and school transportation. Participant no. 14 said: *“I can see my children are bright students. I wanted my children to attend tuition after school but I can't afford it. It is expensive. Even school necessities like shoes and books are expensive nowadays. I could not give pocket money to them. It is grateful enough that I could provide food at home.”*

Students spend pocket money for food, beverages and other essential schooling expenses [21]. Low income people could not give pocket money because they spend more on food for the whole family as a coping strategy. However they treat education for children is important and they strive to send their children to school. Higher income is associated with higher level of education [33].

IV. CONCLUSION

The social protection and welfare areas that being looked for are basically concerning their job, food, health, education, housing. This five areas are considered basic needs in social protection by Beveridge to defeat five giants namely poverty, disease, ignorance, squalor and idleness so that the government provide care from cradle to grave for everyone through national insurance, national assistance, universal healthcare and education [8]. The result of this research illuminates that low income people need the government to take care of them so that everyone has enough food to survive, make them feel safe, help them to belong to the society so that they can stand out to excel.

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