

Women and Poverty: A Qualitative Study on Selected Female-Headed Households in Kuala Lumpur and Selangor, Malaysia

Wanita dan Kemiskinan: Kajian Kualitatif Ketua Isi Rumah Wanita Terpilih di Kuala Lumpur dan Selangor, Malaysia

MUHAMAD HILMI ABDUL RAHMAN*, AZMAH OTHMAN
& YONG ZULINA BINTI ZUBAIRI

ABSTRACT

Women and poverty reduction are vital for development discourse as they determine income inequality and the inclusion rate of society. Like a global phenomenon, female-headed households in Malaysia are of great concern as they are often marginalized as the sole breadwinner, and it contributes to poverty. To investigate the challenges and factors and uncover the intricacies of social and economic resources of the issue, a qualitative case study is adopted based on a theoretical framework of social, resource, and economic theories. A purposive maximum sampling method was used in the selection of seven female-headed households in Kuala Lumpur and Selangor, Malaysia. Low educational attainment, household structure, and cost of living are three construct factors identified. It establishes a relational link considering the household head's educational level, household structure, and rising cost of living are critical to the relationship between female headship and poverty. The contribution of this study is to question the challenges and factors linked to the concentration of poverty among households headed by females, and it elucidates a better understanding of women and poverty in Malaysia and in Southeast Asia in general. Recognizing both the unidimensional and multidimensional aspects of poverty, the implications of the study call for policy development that provides durable socio-economic support with an emphasis on the self-determination and empowerment of female-headed families.

Keywords: Female-headship; gender; poverty; qualitative thematic analysis; Malaysia women

ABSTRAK

Wanita dan pengentasan kemiskinan adalah penting dalam wacana pembangunan kerana kedua-duanya tahap penglibatan masyarakat dan menentukan ketaksamaan pendapatan. Seperti fenomena global, ketua isi rumah wanita di Malaysia mendapat perhatian utama kerana mereka merupakan pencari nafkah tunggal yang terpinggir, hal ini menyumbang kepada kemiskinan. Untuk mengkaji cabaran dan faktor serta mendedahkan kerumitan sosial dan ekonomi, kajian kes kualitatif digunakan berasaskan kepada kerangka teoritikal sosial, sumber, dan ekonomi. Kaedah persampelan maksimum telah digunakan untuk memilih tujuh ketua isi rumah wanita di Kuala Lumpur dan Selangor, Malaysia. Tahap pendidikan yang rendah, struktur isi rumah, dan peningkatan biaya hidup merupakan tiga faktor konstruk yang dikenal pasti. Hal ini menunjukkan hubung kait antara kemiskinan dan kepemimpinan wanita mengambil kira kepentingan tahap pendidikan ketua isi rumah, struktur isi rumah, dan peningkatan biaya hidup. Sumbangan kajian ini adalah untuk mempersoalkan cabaran dan faktor yang dikaitkan dengan penumpuan kemiskinan di kalangan isi rumah yang diketuai oleh wanita, dan memperjelas pemahaman terhadap kemiskinan dan wanita di Malaysia dan Asia Tenggara secara amnya. Mengakui kedua-dua aspek kemiskinan unidimensi dan multidimensi, implikasi kajian ini menyarankan pembangunan dasar yang dapat memberi sokongan sosioekonomi yang kukuh yang dapat memberi penekanan kepada penentuan diri dan pemeraksanaan keluarga yang diketuai oleh wanita.

Kata kunci: Kepemimpinan wanita; gender; kemiskinan; analisis tematik kualitatif; wanita Malaysia

INTRODUCTION

Economic equality is paramount for development as it determines the society's poverty reduction, income distribution, and inclusion rate. However, unequal income distribution and poverty remain the world's most compelling challenges including in Malaysia. A survey conducted by UNICEF, UNFPA, and DM Analytics (2020) on women in lower-income families in Malaysia found that on average households headed by females are vulnerable to poverty with monthly median income below MYR1,929 or equivalent to USD432¹. About 57% of employed female-headed households (FHHs) in the survey are not protected with employment insurance. Thus, to a considerable extent, FHHs in Malaysia might face increased vulnerability to poverty due to unequal income distribution resulting in exclusion in society.

Poverty rarely has a single cause as it entails various factors and is beyond income dimensions (Abdullah et al. 2019). Past studies showed that FHHs are at higher risk of falling into poverty as they are susceptible to income and low-skill employment coupled with multiple roles as sole-income producers, decision-makers, and the obligation to care for children and families (Brown and van de Walle 2021; Evans et al. 2016; Javed and Asif 2011; Milazzo and Van de Walle 2015). These roles have led to changes in the spheres of women's lives such as a deterioration of social well-being (Kwon and Kim 2020; Yoosefi Lebni et al. 2020). Income deficiency and poor basic social security have also contributed to lower life satisfaction and deprivation among FHHs as the available income is not sufficient to confront the economic strains (Klasen, Lechtenfeld, and Povel 2015; Pollmann-Schult 2018).

Hence, FHHs are exceptionally marginalized and greatly vulnerable to poverty due to precarious economic security and multiple roles as the sole breadwinners. FHHs in Malaysia are also at increased risk of poverty since most of them benefit from social public housing in the urban areas under the People's Housing Program (PPR)² and are economically disadvantaged (United Nations 2017). Using a qualitative case study of urban FHHs in the capital cities of Kuala Lumpur and Selangor, the results will elucidate a better understanding of women and poverty in Malaysia and challenges in Southeast Asia in general. Considering the risk of poverty among FHHs is increasing and income deficiency remains a challenge, this study aims to:

1. Investigate the challenges faced by FHHs in Malaysia, particularly focusing on factors contributing to their vulnerability to poverty.
2. Uncover the social and economic intricacies confronting FHHs in Malaysia

LITERATURE REVIEW

FEMALE HEADSHIP

Women, children, the elderly, and the Indigenous community are frequently categorized as vulnerable groups and the issue has become a global phenomenon (Abdullah et al. 2019; United Nations 2020). Issues on female headship in the early literature generalize women's role as the sole breadwinner in addition to shouldering the responsibility of raising the children, managing basic

¹ As of May 1st, 2023, USD1 equivalent to MYR4.20. <https://www.bnm.gov.my/exchange-rates>.

² PPR is a government initiative housing projects to ensure that low-income households and squatters have access to affordable housing.

needs, and chores of the households without any support and presence of a spouse (Buvinić and Gupta 1997; Muthwa 1994). A broad range of definitions of female headship has been used by past studies such as women who are never married, divorced, separated, spouse death, domestic violence, and widowhood who is responsible as the main income producer (Evans et al. 2016; Javed and Asif 2011; Michael et al. 2010). The Ministry of Women Family and Community Development Malaysia (2015) defined FHHs as a woman with a dependent child, divorced, and sole breadwinner regardless its marital status.

Some statistics in the African countries include 43.9% of Namibian females who played a role as household heads in 2012, whilst 40.6% of Zimbabwean females in 2015 became breadwinners (World Bank 2020). Developed countries such as the United States reported 39% of FHHs are classified as low-income groups and Japan recorded a significant increase of 9.5% of FHHs in 2010 (Povich, Roberts, and Mather 2014; Shirahase and Raymo 2014). Households headed by females in Southeast Asia have shown a significant trend, for instance, the Philippines and Indonesia reported 20.6% and 14.8% of female headships in 2017, respectively (World Bank 2020). South Korea experienced a substantial rise in the percentage of FHHs about 30% in 2020 (Kwon and Kim 2020). In Malaysia, the number of FHHs has increased from 711,000 in 2000 to 831,860 in 2010 and shot up to 1 million in 2014 (Department of Statistics Malaysia 2015; Hamid, Son, and Ismail 2019). Moreover, out of 19.4% of households headed by females in 2014, 72.9% were widows/divorcees or had never been married (Hamid, Son, and Ismail 2019). This raises the concern that the share of female headships has increased over the last two decades globally, regionally, and nationally. Most importantly, the dispute over women and poverty is also unresolved due to the multidimensional challenges of FHHs, poverty, and income inequality.

FEMALE-HEADED HOUSEHOLDS, POVERTY, AND INCOME INEQUALITY

Past studies have examined the notion of female headship and poverty; for example, Brown and van de Walle (2021) and Klasen, Lechtenfeld, and Povel (2015) found that a household's head marital status and heterogeneity in household demographics have increased the vulnerability to poverty among FHHs in Africa and Southeast Asian region. As sole breadwinners, FHHs are responsible for managing the daily living and life demands of their households' despite being challenged by various life shocks including divorce, spouse death, and domestic violence. A study on single mothers and poverty in Japan by Shirahase and Raymo (2014), in turn, showed that FHHs co-residing with parents are at increased risk of poverty. The empirical results of the studies showed that lower educational attainment and employment level are associated with low income, and this resulted in poverty. Low socio-economic status excludes FHHs from full participation in society as with the available income they are not able to confront life demands and have limited opportunities in the labour market.

Poverty and income inequality are some of the most pervasive issues among FHHs; for instance, research on poverty in South Africa, Indonesia, and Iran discovered that on average FHHs are poorer than their male counterparts as they are often limited to low-paying jobs (Milazzo and Van de Walle 2015; Pukuh and Widyasthika 2018; Yoosefi Lebni et al. 2020). A case study in Nigeria by Oginni, Ahonsi, and Ukwuije (2013), however, refutes such claims as there is a growing share of FHHs alongside declining poverty rates using per capita measures.

Although both genders are prone to poverty, women face high risks of poverty as they are not only responsible as sole income producers, generally cover most household consumptions, and are financially obliged to manage multiple household structures and large household sizes with lower

earning capacity as secondary income earners (Javed and Asif 2011; Mujahiddin and Mahardika 2019; Shirahase and Raymo 2014).

Shirahase and Raymo (2014) revealed that many single mothers who play the role of breadwinner and live with aging parents are economically deprived. The study suggests that income sharing among household members is vital to lower economic deprivation among FHHs in Japan. A study by Mujahiddin and Mahardika (2019) found that the ability of FHHs in North Sumatra to provide necessities for households has deteriorated with the increased cost of living. In certain cases, food substitution and minimum consumption of food needs were adopted by FHHs to confront the pressure of rising cost of living, for instance, in the case of FHHs in Ethiopia (Negesse et al. 2020). Similarly, FHHs in Malaysia cut down on households' dietary consumption to stay afloat as they respond to a surge in the price of goods (UNICEF, UNFPA, and DM Analytics 2020). Often, responsibility as household head is challenging when they are of low socio-economic status and living with non-productive household members (Evans et al. 2016).

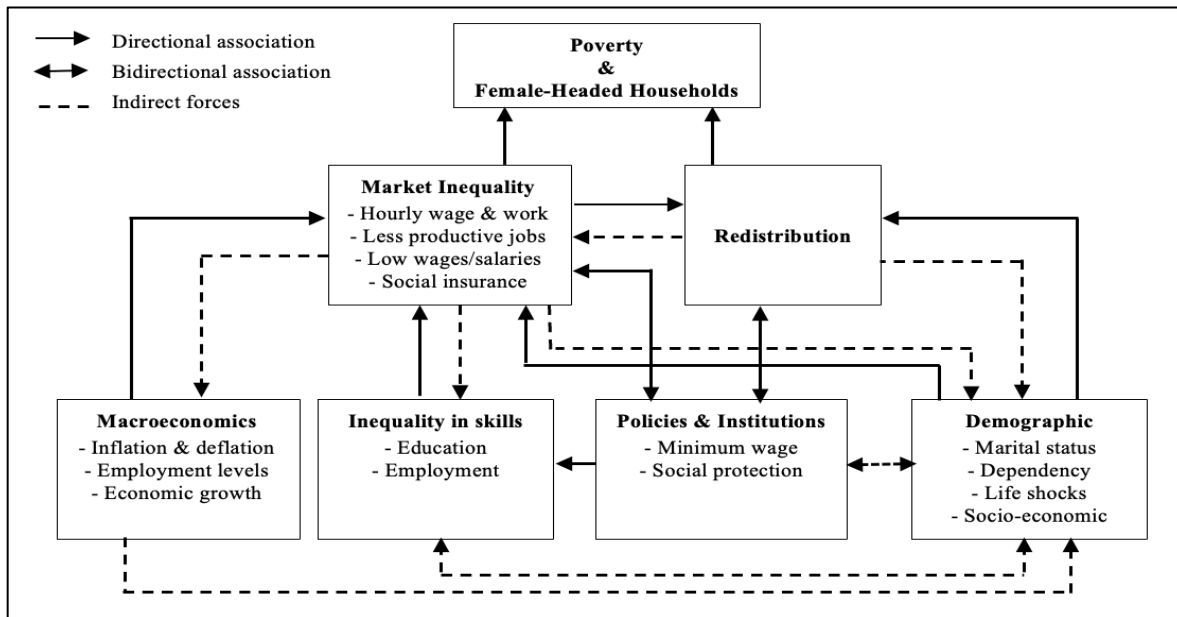
Research on the impact of the COVID-19 crisis on the 500 PPR household heads found that the unemployment rate among FHHs has doubled to 13.4% as income and employment decreased during the COVID-19 resulting in poverty incidence stood at 6.1% in December 2020 (UNICEF, UNFPA, and DM Analytics 2020). In terms of financial status, the survey estimated only 2% of the FHHs can improve their financial status post-pandemic. Moreover, working in less productive sectors with little social protection and low wages further exacerbated the concentration of poverty among FHHs. It is worth mentioning that the COVID-19 was one of the factors that exposed FHHs living in poverty due to health strain subsequently resulting in economic difficulties. In short, the capability of FHHs to sustain a living has deteriorated due to the immediate economic impact of the pandemic that resulted from both income and employment shocks.

Besides economic difficulties, the stigma against FHHs from the sociocultural norms outlook remains a challenge and destructive; for example, in the country such as Botswana and Iran where social and cultural bias exists, the FHHs suffered serious deprivation from accessing job opportunities (Akinsola and Popovich 2002; Javed and Asif 2011; Yoosefi Lebni et al. 2020). In certain cases, being FHHs contributed to social isolation, particularly among single mothers (Yoosefi Lebni et al. 2020). Moreover, the conflict between basic needs and family care responsibilities raises the complexities of poverty among disadvantaged FHHs. It is worthwhile to note that having income will not contribute toward FHHs' well-being as they are overloaded with multiple responsibilities and confronting various challenges in addition to being the breadwinner. This signifies poverty rarely has a single factor and the constraints are beyond income and FHHs control as they are bonded to the family due to social changes in the household structure. Kwon and Kim (2020) signified that huge responsibilities as household heads have adversely impacted the health, psychological, and social well-being of FHHs.

While the underlined factors have been studied quantitatively, it is equally important to assemble substantive information through qualitative inquiry to complement knowledge gaps and gain insights on FHHs and poverty. Also, high-dependency burden beyond income capacity, generally covering most household expenses and financially supporting the household members, it is important to investigate how does being a female household head reduces the capability to maintain decent living conditions. Despite extensive studies on women and poverty, further investigation is needed to understand the challenges and causes of poverty among FHHs, and discover the social and economic intricacies of FHHs without misrepresenting and stigmatizing them.

THEORETICAL FRAMEWORK OF POVERTY AMONG FEMALE HEAD FAMILIES

The theoretical framework of poverty among FHHs includes macroeconomic forces, inequality in skills, policies and institutions, and demographic forces, as illustrated in Figure 1. The framework of this study is adopted from Diris, Vandenbroucke, and Verbist (2014), which emphasizes examining factors and challenges contributing to poverty exacerbation. Although Diris's framework focused on child poverty, it is worth implementing the framework for women's poverty considering women among the vulnerable groups due to their physical, social and economic characteristics that make them more susceptible to harm. Figure 1 explains the challenges of addressing poverty among FHHs as it involves various forces that require a comprehensive approach to construct a fair assessment of the poverty reduction discourse. The challenges faced by FHHs can be explained in both directional and bidirectional association, and the dashed line establishes indirect forces (directional and bidirectional) that indicate the complexity of poverty and the importance of policymaking (policies and institutions) through income distribution.



Source: Diris, Vandenbroucke, and Verbist (2014)

FIGURE 1. Theoretical Framework of Poverty among Female Head Families

METHODS

A qualitative case study is used considering poverty encompasses various deprivations. It enables the researchers to gain an understanding of the situation experienced by FHHs in a natural setting and reveal the unheard voices of FHHs and about the processes that link them to poverty. Recent studies on FHHs have rigorously been researched from a quantitative approach (Brown and van de Walle 2021; Kwon and Kim 2020; Negesse et al. 2020). Study on FHHs can be explored meaningfully through a qualitative approach as it involves the subjective views and experiences of the respondents. Hence, this study also used the same approach to achieve, i.e., the need to hear the voices of FHHs and the crucial to understand the circumstances that confront them to hold a position as household heads.

SAMPLING AND RESPONDENT SELECTION

The selection of seven FHHs from the PPR was done using a purposive sampling technique. This sampling technique was used to accentuate the living circumstances of FHHs, to enable researchers to produce a descriptive view of the lived experiences of FHHs, and to respond to the heterogeneity of the respondents which allows researchers to explore the situation more diversely. Out of seven FHHs in the sample, five respondents were divorced women, while widow and never married represent one each. The selected respondents are resettled urban squatters moved to PPR which is located between the capital city of Kuala Lumpur and Selangor. FHHs with monthly incomes below MYR4,800 were selected to participate in this study to represent the low-income groups. This group is classified under the bottom-tier households that have an income of below MYR4,850 (Department of Statistics Malaysia 2020). In fact, out of 19.4% of FHHs reported in the 2014 household survey, 72.9% are widows, divorcees, or have never been married.

DATA COLLECTION

Multiple qualitative data collection such as in-depth case interviews, observation, and document analysis were used for this study. Face-to-face and phone call interviews were conducted between January and April 2020. Phone call interview was employed due to the Movement Control Order following the COVID-19 outbreak. A non-directive interview was conducted in an informal conversational manner in the Member of Parliament Office and respondent's house. An ethical guideline provided by the University of Malaya was followed. The respondents were informed about the objective and option to be involved in this study before the commencement of the interview. Written consent was obtained from all respondents and the Resident's Association Officer as permission for the researcher to collect the data. Data was collected in three different languages, i.e., Malay, Tamil, and Mandarin. Tamil and Mandarin native speakers were appointed to interview non-Bumiputera respondents with the researcher's observation. All data were transcribed and translated into English without losing their originality.

DATA ANALYSIS

A thematic content analysis was used to analyse the interview data. Six-phase framework for thematic analysis by Braun and Clarke (2006) consists of data familiarisation, classification of initial codes, identifying, reviewing, and defining themes, and reporting are used to report the results. This has enabled researchers to identify, analyse, organize, describe, and report themes within a data set and establish the potential themes for this study (Creswell and Creswell 2018). Seven interview transcripts are analysed, and this analysis obtains its saturation point between respondents 6 and 7 where the additional response from the respondents has been attained. Thematic analysis using coding schemes has discovered three main challenges namely low academic attainment, household structure, and cost of living. It establishes a relational relationship where the income earned by FHHs does not sufficiently contribute to improving their well-being due to the multiple challenges such as large household size, aging parents, intergenerational household members, extended family, and rising cost of living have deteriorated their capacity to sustain a living. Given that the nature of less productive work is not protected by social insurance, FHHs are at higher risk of poverty.

DATA AUTHENTICITY AND TRUSTWORTHINESS

Two approaches were used to verify the quality of data collection and analysis. First, the authenticity of the data, where the purposive sampling technique enables the researchers to identify the appropriate FHHs and collect extensive information for this study. The use of the Resident's Association enhances data credibility, creates a sense of trust between FHHs and researchers, and allows the FHHs to freely express their living circumstances. Second, the trustworthiness of the data analysis. Data coding and analysis were performed by the author, and the dependability check was undertaken by the co-author to ensure the consistency and reliability of the research findings. A review from a gender studies expert who is familiar with qualitative research as a final part of the verification process was used in the triangulation to obtain a convergence of information from different sources and gain a comprehensive understanding of the phenomenon.

ETHICAL CONSIDERATION

Codes of ethical guidelines provided by the University of Malaya were followed³. The Resident's Association and respondents were informed about the purpose of conducting the interview. Written permission was obtained earlier from the Resident's Association. Concerning anonymity and confidentiality, the names of the respondents are coded as FHHs.

RESULTS

The results of this study are discussed in two sections. The first section presents the factors contributing to the concentration of poverty among FHHs, and the second section establishes a relational link to illustrate the factors linking FHHs to poverty. The respondents who participated in this study are classified as low-income groups with an average monthly income and consumption of MYR2,024 and MYR1,671 respectively, and a household size of 4.3 persons per household. The average age of seven respondents was 44.7 years, and the majority of FHHs were involved in low-paying jobs. The frequencies of the marital status distribution showed that respondents in the divorced category taking up 71.4% as compared to only 14.3% for widowed and never married category, as shown in Table 1.

TABLE 1. Respondent's Profile and Socio-economic Background

No	FHHs	Age	Marital Status	Occupation	Income (RM)	Expenses (RM)	Household Size
1.	FHH1	44	Divorced	Clerk	4,000	3,370	4
2.	FHH2	40	Divorced	Food Seller	1,800	1,370	4
3.	FHH3	36	Divorced	Cashier	1,300	1,240	5
4.	FHH4	52	Divorced	Petty Trader	1,200	1,000	4
5.	FHH5	54	Widowed	Cleaner	1,600	1,320	6
6.	FHH6	41	Never Married	Sales Assistant	3,000	2,300	3
7.	FHH7	46	Divorced	Tailor	1,270	1,100	4

Source: Interview data (2020)

³[https://umresearch.um.edu.my/Forms/University%20of%20Malaya%20Research%20Ethics%20Committee%20\(UMREC\)/Code%20of%20Research%20Ethics.pdf](https://umresearch.um.edu.my/Forms/University%20of%20Malaya%20Research%20Ethics%20Committee%20(UMREC)/Code%20of%20Research%20Ethics.pdf)

LOW ACADEMIC ATTAINMENT AND EDUCATION

Low academic attainment and education have limited FHHs access to better employment prospects and remuneration. Due to the nature of work in the less productive sector and lack the paper qualifications they have resulted in them with incapability to improve their income. The effects of lack of education and skills, therefore FHHs were involved in works with minimal economic value.

“I have been selling *nasi lemak* (fragrance rice) for almost five years. Before that, I worked as a cleaner and general worker in a private company. I was not able to get a permanent job, because I didn’t have a paper qualification and dropped out of school at the age of 12.” (FHH2).

“I work as a cleaner...for now, it’s hard to find other jobs as I don’t have any formal education. As a cleaner, I receive about RM1,600 per month, but it is difficult to survive while you have five children in a family. It is difficult to find other jobs as I don’t have any formal education.” (FHH5).

HOUSEHOLD STRUCTURE

The role as sole breadwinner coupled with low educational and skill levels has further exacerbated poverty among FHHs as the available income was insufficient to confront the needs of the household members, particularly for those living with large household sizes and aging parents. This was clearly explained by the respondents, for example:

Large Household Size

“As a cleaner, I receive about MYR1,600 per month, but it is difficult to survive while you have five children in a family.” (FHH5).

Regardless of having a monthly income, the per capita consumption was high due to unproductive household members - supporting growing children and taking care of aged parents. FHH1 and FHH6 were seen as better off as their monthly income was above MYR3,000, and both acknowledged additional challenges as sole breadwinners. It is interesting to note that a FHH1 used the yardstick of not owning a house as being poor:

“Although I have a job and earned MYR4,000, I also need to support three of my daughters and am responsible for recurrent commitments such as grocery expenses, utilities, monthly expenses for my daughters, and other necessities...I think I am poor because not afford to own a house.” (FHH1).

“I don’t spend my salary on entertainment or recreational activities. If I spent for that I might not have food in the house and not able to pay house bills.” (FHH3).

AGING PARENTS – INTERGENERATIONAL RELATIONSHIP BETWEEN AGING PARENTS

FHH6 indicated that about 50% of her income was fully used for personal loans and medical expenses for her parents. Her parents were not entitled to financial assistance as her monthly income was above MYR2,300. Although she has consistently earned a monthly income, she has experienced difficulty in keeping afloat financially between the responsibility towards her parents and support herself which not only required strong financial but also strong emotional and physical support. She did have an opportunity to earn more income with overtime, yet the responsibility to cover the medical expenses of her parents was taking a toll financially. This shows the complexity of poverty is even apparent in broken households, as described below:

“FHH6 expressed the struggle of balancing her monthly income between personal loans and medical expenses for her parents, emphasizing the financial strain of supporting elderly family members while also meeting her own needs.” (FHH6).

FHH7 was divorced from her husband and the situation was made worse when her daughter was not around to help her with her children. As a result, the responsibility in an intergenerational household has put her in a difficult situation as she struggled financially to support her grandson, parents, and family.

“FHH7, a divorcee and primary caregiver to her grandson and elderly mother, highlighted the financial difficulties of relying solely on income from tailoring. Despite receiving some government assistance, FHH7 expressed concern over the inadequacy of her earnings to cover essential expenses.” (FHH7).

Extended Family

It is interesting to note that FHH7 has skills in tailoring and with assistance from the government, this has empowered her to sustain her livelihood, yet the responsibilities in her extended family have not made her financially better. This is demonstrated by FHH3. After being divorced from her husband, she struggled to care for her sons and sick mother-in-law who was diagnosed with cardiovascular disease. She worked as a cashier in the supermarket with a monthly income of MYR1,300 and received monthly financial support of MYR200 from the Department of Social Welfare. She noted that despite being employed and having obtained welfare aid, the financial burden has outweighed the income obtained. She related:

“I was divorced in 2016...my husband was nabbed for stealing motorbikes. I was responsible for caring for two sons both still in school, and my sick mother-in-law. She suffered from cardiovascular diseases... I need to bring her to the hospital bimonthly to seek medical treatment. She received medical support from the government, but I still need to pay MYR100 for each treatment.” (FHH3).

A concise and critical analysis showed that the patterns of the intergenerational relationships and extended family between FHHs and their household members one of the factors contributing to their vulnerability to poverty. The narrations above clearly demonstrated that the Malaysian FHHs were at greater risk of poverty and often deprived of not having sufficient income to maintain a decent standard of living. High responsibility towards household members has put them into a challenging situation in which way they had no other option but to be responsible and manage the basic needs of the households, yet the available income is less productive employment and limited. What we can infer from the narratives is that possessing an income from less productive employment is not a guarantee for FHHs to support the household. They were deprived of venturing into other vocations and many aspects of material resources due to the limitation of educational attainment and limited skill sets. This has dampened their capability to provide basic needs to household members. Failure to have access to a decent living has put them in a disadvantaged position. This means that their ability to have better access to goods and services was less as income was limited.

ISING COST OF LIVING – INCAPACITY TO FIT WITH THE RISING COST OF LIVING

As established earlier, poverty is associated with low income and the incapability to sustain a living due to less productive employment. The rising cost of living draws concern about the capability of FHHs to have access to goods and services. As the price of goods increases, the revised food PLI to MYR1,169 less reflects the growth of price and income. The impacts on household

consumption and well-being beyond price increases. Raising the cost of living has reduced the capacity of FHHs to sustain a living.

Low-Income Level

Three out of seven respondents remarked:

“...my available income is only sufficient to maintain basic necessities for living...to have more than that is a dream.” (FHH3).

“...the living cost is very high, I had to carefully choose the grocery items that we afford to buy.” (FHH5).

“Regardless of being employed, the available income is not enough to cover basic expenses for the four of us such as housing, food, and healthcare.” (FHH7).

Escalation Cost of Living in Urban Areas

A deterioration of the living conditions of FHHs was also due to the life demand in urban localities as they are squeezed in the middle of high-end surroundings. To mitigate the living pressure in the urban areas FHHs looking for an additional job to increase income. In certain circumstances, the ability to spend money on recreational activities was unheard of as the available income was all used up for monthly expenses such as groceries, utilities, and rentals.

“I have relocated from squatter to PPR (low-cost housing). The cost of living here is high. As you can see, 500 meters from our housing area, a lot of shops and supermarkets but all of them are not compatible with our income.” (FHH1).

“I need to do extra work to support our living as the living costs in the urban areas are expensive...prices of goods also spike and are unreasonable.” (FHH6).

“I don’t spend my salary on entertainment or recreational activities. If I spent for that I might not have food in the house and not able to pay house bills.” (FHH3).

Public Transportation Fares

FHHs also expressed a dilemma between an increase in public transport fares and access to a place of employment.

“...I don’t have a car and mainly use public transport for work. But the fares have increased, and I need to spend about MYR250 per month. Before this, I spent MYR200 per month. I can access public transportation, but the distance is far from my house, and I need to take a feeder bus to the LRT station. (FHH5).

I need to do extra work to support our living as the living costs in urban areas are expensive. Prices of goods also spike and are unreasonable.” (FHH6).

What is clear is that public transportation was the main mode for FHHs to commute from one place to another. Two out of seven respondents expressed their concern about the increase in public transport fares that possibly affect their monthly expenses. As FHH5 indicated:

“I used a feeder bus to the LRT station because the fare is cheaper MYR1.00 for a single trip as compared to a Grab car which we need to pay around MYR5.00 per ride. But, taking a bus during a peak hour will take a longer time to arrive at the workplace, so I need to move earlier.” (FHH5).

With a monthly income of MYR1,000, FHH4 needed to allocate MYR20.00 a week for transportation costs for groceries:

“The grocery prices in our housing areas are expensive. I rather go to a wholesale supermarket where the price is much cheaper. I spent about MYR20 a week on a return trip for groceries.” (FHH4).

FHHs in this case study struggle to sustain their living due to low-paid jobs and multiple roles as household heads, the escalating cost of living has made it more difficult to make ends meet. FHHs are not able to sustain a living with low-income salaries and respond to the rising living costs such as the rise of food prices and transportation costs, resulting in concentration of poverty. These are the basic needs of the poor with the addition of shelter. It is well documented that any rise in the cost of necessities is detrimental to their livelihood. Incapacity to confront the rising cost of living increases the living pressure among FHHs as they are also prone to be alienated from their living surroundings due to high living costs.

DISCUSSION

The research aimed to draw the issue of poverty by examining the factors contributing to the concentration of poverty among FHHs in PPR Malaysia. Results of this study found that the concentration of poverty among Malaysian FHHs is attributed to low educational attainment, household structure, and rising cost of living, as shown in Figure 2. The results found that FHHs confront both economic and non-economic challenges, and is thus a potentially confounding factor that upsurges the risk of poverty among FHHs. These poverty-enhancing themes establish the relational link where the earnings produced by the FHHs are not sufficient to confront the economic strains because of the complexity of large household size, aging parents, intergenerational households, and extended family. The impact of having a limited income is interrelated with the incapacity to deal with the rising cost of living. As the cost of living is raised while salaries remain unchanged, this affects the capability of FHHs to provide necessities. Hence, the ability to sustain the existing living conditions is regressed, positioning FHHs at greater risk of poverty.

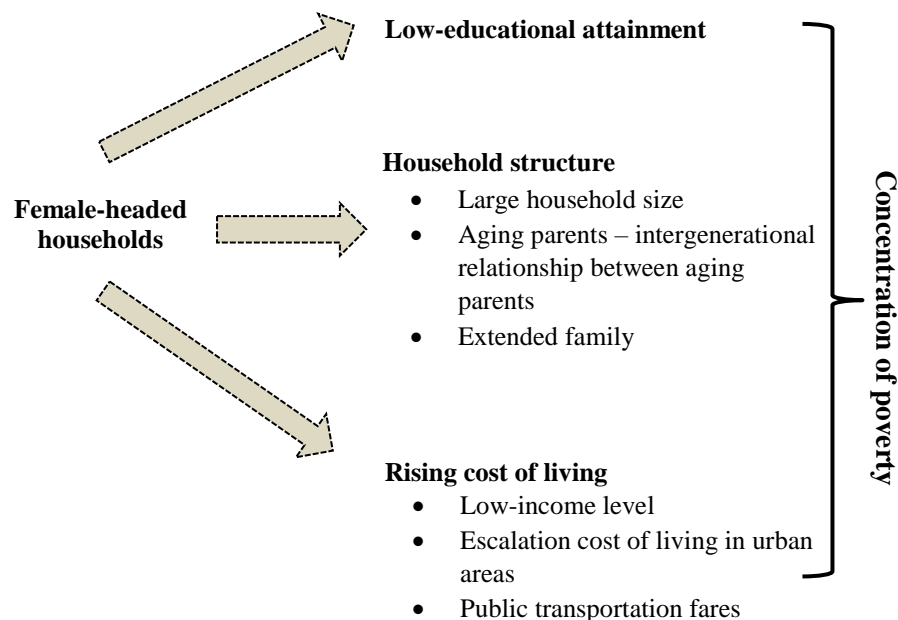


FIGURE 2. Female-Headed Households and Poverty

This study noticed that 71% of the FHHs who participated in the case study are living below the MYR2,208 or equivalent to USD524.50 measurement of poverty. One clear characteristic is that most of the FHHs are self-employed and work in less productive employment due to low educational and skill levels. Hence, the plight of lacking education has pushed them to work with minimal economic value and forced them to live in poverty. The concentration of poverty among Malaysian FHHs can also be seen from the dimension of household consumption. On average, the monthly income of FHHs in this study is about USD481 (MYR2,024) with monthly expenses of USD397 (MYR1,671) and an average household size of 4.3 persons. At the average household size, this study estimated that FHHs spent about USD3.08 (MYR12.9) per person per day. Concisely, this signifies that Malaysian FHHs, and their household members were living in poverty and incapable of having better access to basic consumption. This suggests that the Malaysian FHHs were also marginalized regarding the necessities, thus the provision for other variable expenses such as entertainment and recreational activities was almost none. As the cost of living rose while the income was limited, the likelihood of being poor. This has contributed to a deterioration of the socio-economic well-being of FHHs.

This study found that the size and composition of households headed by females require a stable income to respond to the changes in living costs. An additional job does not significantly increase the real income as the available skills of FHHs are only within physical labour capacity. Large households' size contributed to high consumption, hence, putting tension on the sustainability of livelihood as income is barely enough for necessities and thus, does not contribute to improving the living conditions. As material resources and control over living circumstances are limited, FHHs have cumulatively lived in poverty, hence leading to deprivation.

Routinely working to provide household income and taking care of household tasks and unproductive household members like caring for children, and aging and sick parents become permanent responsibilities of FHHs. In addition, the responsibility to provide household consumption while the cost of living persistently escalates particularly in urban areas has caused financial and social strain as it was beyond their income capacity. This study showed that the multiple roles and added responsibilities shouldered by FHHs have further exacerbated the concentration of poverty among Malaysian FHHs. These findings were like Evans et al. (2016) and Yoosefi Lebni et al. (2020). Both studies showed that multiple roles played by FHHs have negatively impacted the well-being of FHHs physically, mentally, and socially. As head of household, they felt a strong responsibility to provide and manage basic needs of the households despite knowing the available income is limited. However, the role of sole breadwinner coupled with the complexities of household structure is inevitable when financial support is simply not there.

Additionally, the PPR was built closely in the urban areas to improve access of the poor to the provision of goods, services, amenities, and opportunities. However, FHHs in this study encounters complexities and feeling of alienation because of living within urban surroundings. They express that the goods and services provided in their surroundings were not suitable for their socio-economic status. As a result, FHHs felt that it was necessary to travel to another location to find a cheaper supermarket for groceries, but they needed to bear the rising transportation fares. In this light, FHHs were deprived of two conditions: first, unable to utilize goods and services within their living surroundings; second, FHHs could not afford to pay the price which was relatively expensive as compared to the available income in hand.

This study shows not only that education is a vital factor in the mounting risk of poverty, but also that many FHHs are co-residing with aging parents, intergenerational households, and

extended family tend to be poor as the available income is not sufficient to manage the household needs and the rising cost of living. These results suggest that FHHs with multiple household structures comprise a vulnerable group. It shows that broadly speaking, FHHs could face a high risk of poverty without comprehensive welfare policy support. What is clear, the concentration of poverty among Malaysian FHHs is caused by various factors. Low educational levels and thick dense in low-skilled jobs could increase the risk of poverty. While the welfare assistance from the government is commendable, more needs to be done to improve FHHs in low-paying jobs and the informal sectors. The complexities of household structure and the rising cost of living in urban areas further exacerbated the financial difficulties of FHHs as they are involved in less productive jobs. However, in responding to high living costs, FHHs in this study used several strategies to sustain livelihood. For example, multiple employment strategies adopted by FHHs are often unhealthy and unable to promote economic security, particularly for those living with children and aging parents in the household. This may affect the health and social well-being of FHHs. The mechanism used by FHHs in Malaysia to sustain living conditions occurs in much the same way as FHHs in Indonesia and Ethiopia (Mujahiddin and Mahardika 2019; Negesse et al. 2020).

CONCLUSION

This study has examined the contributory factors of poverty among Malaysian FHHs in the PPR. Data from this study showed that the low educational attainment, structure of the household, and cost of living have contributed to the occurrence of poverty. Accordingly, poverty has led FHHs to be excluded from society as they live below the desired living standard due to low-income levels and incapacity to fit in with the rising cost of living. These factors were found to be interrelated – first, education level caused the concentration of FHHs in less productive employment. The rise in the cost of living has reduced the capabilities of FHHs to sustain a living as the available income was not sufficient to manage the basic needs and multiple household structures. When FHHs are trapped in poverty, society often assumes that FHHs would be receiving more assistance from the government. However, this study brought to light that despite the financial assistance obtained from the government, the proliferation of poverty among FHHs are more apparent with the multiple responsibilities as sole income producer.

Past studies on FHHs and poverty have rigorously been researched from a quantitative methodology. The authors acknowledged that the small sample size reduces the ability of this study to explain and generalize the living situations of FHHs. However, the qualitative case study has enabled researchers to identify the contributory factors of poverty in a natural setting and provide evidence that FHHs are deprived due to a range of factors contributing to the concentration of poverty. Also, the qualitative inquiry has allowed researchers to study the relational link between FHHs and poverty in a meaningful way by incorporating the views and experiences of the FHHs in defining and measuring the situation of “how they are poor?” and “in terms of what form they are poor?”. The basic principles of conducting and reporting qualitative research as proposed by Braun and Clarke (2006) and Creswell and Creswell (2018) were followed to improve researchers' understanding through a variety of lenses to determine multiple facets of poverty.

Regardless of the number of relevant policies that have been formulated to empower FHHs, challenges such as living with aging parents, intergenerational households, and extended family have deteriorated the well-being of FHHs, and it increases the risk of living in poverty. A study by Yoosefi Lebni et al. (2020) and Kwon and Kim (2020) revealed that being a female head of

household coupled with multiple responsibilities has increased vulnerability to poverty due to poor social and economic support. Strong economic support and novel intervention programs are required to mitigate the risk of poverty and improve the socioeconomic well-being of FHHs. The implication of this study suggests that a multi-prong initiative must be considered not only focusing on providing financial aid, but also capacity-building initiatives and community-based works that bring several agencies from government, NGO, and industry to work collaboratively to address this issue. In short, the policy design must be able to respond to both the unidimensional and multidimensional aspect of poverty, as the implication of having both dimensions are significant for policy development.

ACKNOWLEDGMENT

The author is grateful to the respondents and Resident's Association Officer who took valuable time away from their day jobs to participate in this research. The author also thanks Mr. Eric Lam and Mr. Arvintharaj Karuppiah for help in interviewing non-Bumiputera respondents and translating the documents.

REFERENCES

- Abdullah, Muhammad Fuad, Azmah Othman, Juli Edo, and Rohana Jani. 2019. "Multidimensional Poverty Index of Marginalized Orang Asli in Terengganu, Malaysia." *Pertanika Journal of Social Sciences & Humanities* 27 (2).
- Akinsola, Henry A, and Judith M Popovich. 2002. "The Quality of Life of Families of Female-Headed Households in Botswana: A Secondary Analysis of Case Studies." *Health Care for Women International* 23 (6-7): 761-772. <https://doi.org/10.1080/07399330290107502>.
- Braun, Virginia, and Victoria Clarke. 2006. "Using Thematic Analysis in Psychology." *Qualitative Research in Psychology* 3 (2): 77-101. <https://doi.org/10.1191/1478088706qp063oa>. <https://www.tandfonline.com/doi/abs/10.1191/1478088706qp063oa>.
- Brown, Caitlin, and Dominique van de Walle. 2021. "Headship and Poverty in Africa." *World Bank Economic Review*. <https://doi.org/10.1093/wber/lhaa024>. <https://doi.org/10.1093/wber/lhaa024>.
- Buvinić, Mayra, and Geeta Rao Gupta. 1997. "Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries?" *Economic Development and Cultural Change* 45 (2): 259-280. <http://www.jstor.org/stable/1154535>.
- Creswell, J.W., and J.D. Creswell. 2018. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Vol. 5. SAGE Publications.
- Department of Statistics Malaysia. 5 August 2011 2015. *Population Distribution and Basic Demographic Characteristic Report 2010 (Updated:05/08/2011)*. https://www.dosm.gov.my/v1/index.php?r=column/cthem&menu_id=L0pheU43NWJwRWVSZklWdzQ4TlhUUT09&bul_id=MDMxdHZjWtk1SjFzTzNkRXYzcVZjd09#.
- . 2020. *Household Income and Basic Amenities Survey Report 2019*. (Putrajaya: Department of Statistics Malaysia). <https://www.dosm.gov.my>.
- Diris, Ron, Frank Vandenbroucke, and Gerlinde Verbist. 2014. "Child Poverty: What Can Social Spending Explain in Europe?" KU Leuven Discussion Paper Series.
- Evans, Kiah L., Jeannine Millsted, Janet E. Richmond, Marita Falkmer, Torbjorn Falkmer, and Sonya J. Girdler. 2016. "Working Sandwich Generation Women Utilize Strategies Within

- and Between Roles To Achieve Role Balance." *Plos One* 11 (6): e0157469-e0157469. <https://doi.org/https://doi.org/10.1371/journal.pone.0157469>.
- Hamid, Hawati Abdul, Gregory Ho Wai Son, and Suraya Ismail. 23 September 2019 2019. *Demarcating Households: An Integrated Income And Consumption Analysis*. (Kuala Lumpur: Khazanah Research Institute). [https://www.krinstitute.org/assets/contentMS/img/template/editor/Demarcating%20Households Discussion%20Paper.pdf](https://www.krinstitute.org/assets/contentMS/img/template/editor/Demarcating%20Households%20Discussion%20Paper.pdf).
- Javed, Zahoor Hussain, and Ayesha Asif. 2011. "Female Households and Poverty: A Case Study of Faisalabad District." *International Journal of Peace and Development Studies* 2 (2): 37-44.
- Klasen, Stephan, Tobias Lechtenfeld, and Felix Povel. 2015. "A Feminization of Vulnerability? Female Headship, Poverty, and Vulnerability in Thailand and Vietnam." *World Development* 71: 36-53. <https://doi.org/https://doi.org/10.1016/j.worlddev.2013.11.003>.
- Kwon, Min, and HyungSeon Kim. 2020. "Psychological Well-Being of Female-Headed Households Based on Age Stratification: A Nationwide Cross-Sectional Study in South Korea." *International Journal of Environmental Research and Public Health* 17 (18): 6445. <https://doi.org/10.3390/ijerph17186445>.
- Michael, Noorin, M. Munisamy Thamarai, Sharifah Haron, and Benjamin Yin-Fah. 2010. "Human Capital Investment Expenditure of Women in Female-Headed Household in Peninsular Malaysia." *Asian Social Science* 6. <https://doi.org/10.5539/ass.v6n4p31>.
- Milazzo, Annamaria, and Dominique Van de Walle. 2015. "Women Left Behind? Poverty and Headship in Africa." *Demography* 54 (3): 1119-1145. <https://doi.org/https://doi.org/10.1007/s13524-017-0561-7>.
- Ministry of Women Family and Community Development Malaysia. 2015. *Pelan Tindakan Pemerkasaan Ibu Tunggal*. (Putrajaya). <https://www.kpwkm.gov.my/kpwkm/uploads/files/Dokumen/BUKU%20PELAN%20TINDAKAN%20PEMERKASAAN%20IBU%20TUNGGAL.pdf>.
- Mujahiddin, Mujahiddin, and Ananda Mahardika. 2019. "Livelihood Strategy of Poor Female-Headed Households in Basic Household Expenses." *Budapest International Research and Critics Institute* 2 (1): 17-27. <https://doi.org/10.33258/birci.v2i1.144>. <https://bircu-journal.com/index.php/birci/article/view/17-27/pdf>.
- Muthwa, Sibongile. 1994. "Female Household Headship and Household Survival in Soweto." *Journal of Gender Studies* 3 (2): 165-175. <https://doi.org/https://doi.org/10.1080/09589236.1994.9960564>.
- Negesse, Ayenew, Dube Jara, Habtamu Temesgen, Getenet Dessie, Temesgen Getaneh, Henok Mulugeta, Zeleke Abebaw, Tesfahun Taddege, Fasil Wagnew, and Yilkal Negesse. 2020. "The Impact of Being of the Female Gender for Household Head on the Prevalence of Food Insecurity in Ethiopia: A Systematic Review and Meta-Analysis." *Public Health Reviews* 41: 1-14. <https://doi.org/https://doi.org/10.1186/s40985-020-00131-8>.
- Oginni, Ayodeji, Babatunde Ahonsi, and Francis Ukwuije. 2013. "Are Female-Headed Households Typically Poorer Than Male-Headed Households in Nigeria?" *Journal of Socioeconomics* 45: 132-137. <https://doi.org/https://doi.org/10.1016/j.socec.2013.04.010>.
- Pollmann-Schult, Matthias. 2018. "Single Motherhood and Life Satisfaction in Comparative Perspective: Do Institutional and Cultural Contexts Explain the Life Satisfaction Penalty for Single Mothers?" *Journal of Family Issues* 39 (7): 2061-2084. <https://doi.org/https://doi.org/10.1177/0192513X17741178>.

- Povich, Deborah, Brandon Roberts, and Mark Mather. 2014. *Low-Income Working Mothers and State Policy: Investing for A Better Economic Future*. Working Poor Families Project. https://www.philanthropyohio.org/sites/default/files/resources/WPFP_Low-Income-Working-Mothers-Report_021214.pdf.
- Pukuh, Nugraha, and Hayu Widyasthika. 2018. "Women Left Behind? Findings From Female-Headed Household In Indonesia." Women's Leadership and Democratisation in the 21st Century Asia, Jakarta, 27-28 April 2018.
- Shirahase, Sawako, and James M. Raymo. 2014. "Single Mothers and Poverty in Japan: The Role of Intergenerational Coresidence." *Social Forces* 93 (2): 545-569. <https://doi.org/10.1093/sf/sou077>.
- UNICEF, UNFPA, and DM Analytics. October 2020 2020. *Families on The Edge. Status of The Households Post-MCO*. (Kuala Lumpur: United Nations Publications). <https://www.unicef.org/malaysia/media/1576/file/Families%20on%20edge%20part%202.pdf>.
- United Nations. 2017. "Support in Developing National B40 Action Plan Using Innovative Bottom-Up Approaches." https://www.my.undp.org/content/malaysia/en/home/operations/projects/poverty_reduction/support-in-developing-national-b40-action-plan-using-innovative-.html.
- . 2020. *United Nations E-Government Survey 2020*. (New York: Department of Economic and Social Affairs). [https://publicadministration.un.org/egovkb/Portals/egovkb/Documents/un/2020-Survey/2020%20UN%20E-Government%20Survey%20\(Full%20Report\).pdf](https://publicadministration.un.org/egovkb/Portals/egovkb/Documents/un/2020-Survey/2020%20UN%20E-Government%20Survey%20(Full%20Report).pdf).
- World Bank. 2020. Female-Headed Households - (% Of Households With A Female Head). World Bank National Accounts Data and OECD National Accounts Data Files,.
- Yoosefi Lebni, Javad, Mohammad Ali Mohammadi Gharehghani, Goli Soofizad, Bahar Khosravi, Arash Ziapour, and Seyed Fahim Irandoost. 2020. "Challenges and Opportunities Confronting Female-Headed Households in Iran: A Qualitative Study." *BMC Women's Health* 20 (1): 183. <https://doi.org/10.1186/s12905-020-01046-x>. <https://doi.org/10.1186/s12905-020-01046-x>.

Muhamad Hilmi Abdul Rahman (Corresponding author)
Faculty of Business and Economics
Universiti Malaya, Malaysia
Email: mhilmiar@um.edu.my

Azmah Othman
Social Wellbeing Research Centre
Universiti Malaya, Malaysia
Email: g3azmah@um.edu.my

Yong Zulina Zubairi
University Malaya, Malaysia
Email: yzulina@um.edu.my