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ECONOMIC ADJUSTMENT AND INCOME ADEQUACY OF MALAY FEMALE-HEADED HOUSEHOLDS IN MALAYSIA

FAWZIA YAGOUB.

FEM 2005 11

ECONOMIC ADJUSTMENT AND INCOME ADEQUACY OF MALAY FEMALE-HEADED HOUSEHOLDS IN MALAYSIA

By

FAWZIA YAGOUB

Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in Fulfilment of the Requirements for the Degree of Doctor of Philosophy

December 2005

UPM

DEDICATION

TO:

MY FAMILY AND
MY HUSBAND

Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirements for the degree of Doctor of Philosophy

ECONOMIC ADJUSTMENT AND INCOME ADEQUACY OF MALAY FEMALE-HEADED HOUSEHOLDS IN MALAYSIA

By

FAWZIA YAGOUB

December 2005

Chairman: **Associate Professor Jariah Masud, PhD**

Faculty: **Human Ecology**

The main purpose of this study was to investigate the economic adjustments and income adequacy of Malay female-headed households (FHHs) in Malaysia. The study attempted to answer the following six research questions; what are the economic resources, sources of income and economic adjustments before and after the women becoming FHHs, and what are the factors significantly influence the economic status, objective and subjective income adequacy of FHHs? Secondary data collected among female headed households for the study entitled female headed household within the context of poverty carry out in 1994/95 was used in this research. The data was analyzed using Statistical Package of Social Science (SPSS). The procedures used were descriptive statistics, t-tests, multiple regression and multiple discriminant analysis.

The data analysis indicated that FHHs had access to limited economic resources. One of the main economic adjustments undertaken by the women was getting involved in employment to support their living. Three models explaining the economic status, objective and subjective income adequacy for widows, divorcees and all FHHs were tested in this research. Divorcee's economic status was significantly explained by education, income earned from employment, and ownership of properties while widow's economic status was significantly explained by ownership of properties, and other sources of income. Training, education, and income earned from employment contributed significantly to discriminate the divorcee's objective income adequacy. For widows it was found that income earned from other sources, employment, and remittance from children contributed significantly to discriminate the widow's objective income adequacy. Among FHHs there were only 34.2% divorcees and 27.9% widows whose income was adequate. When subjective income adequacy was analyzed there were 13% divorcees and 14.8% widows who perceived that their income is adequate.

After taking into account all sources of income, majority of FHHs in this study; widows or divorcees were poor. Their low level of educational attainment and lack of skills contributed to such situation. Improve education and skills can be one of the strategies to help FHHs cope with the changing status from being intact family to female headed. To enhance the economic status of FHHs and reduce the incidences of poverty, relevant policies and more integrated programs should be formulated targeted FHHs. Addressing the needs of female headed households can be one of the effective strategies to sustain the low level of poverty in Malaysia.

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Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia
sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

PENYESUAIAN EKONOMI DAN KECUKUPAN PENDAPATAN ISI RUMAH MELAYU YANG DIKETUAI WANITA DI MALAYSIA

Oleh

FAWZIA YAGOUB

December 2005

Pengerusi: **Profesor Madya Jariah Masud, PhD**

Fakulti: **Ekologi Manusia**

Tujuan utama penyelidikan ini ialah untuk mengkaji penyesuaian ekonomi dan kecukupan pendapatan di kalangan wanita ketua isirumah Melayu Di Malaysia. Kajian ini cuba menjawab enam soalan penyelidikan berikut; apakah sumber ekonomi, sumber pendapatan, penyesuaian ekonomi wanita sebelum dan selepas menjadi ibu tunggal, apakah faktor yang mempengaruhi status ekonomi, kecukupan pendapatan objektif dan kecukupan pendapatan subjektif wanita ketua isirumah? Data sekunder yang di kutip di kalangan wanita ketua isirumah untuk kajian wanita dalam konteks kemiskinan yang di kutip dalam tahun 1994/95 di gunakan untuk menjawab soalan kajian. Data kajian ini data di analisis menggunakan perisian "Statistical Package for Social Science (SPSS). Prosedur di gunakan termasuklah statistik diekriptif, ujian-t, regresi pelbagai, dan ujian diskriminan. Analisis data menunjukkan bahawa wanita ketua isirumah mempunyai akses kepada sumber ekonomi yang terhad. Salah satu penyesuaian ekonomi utama yang di lakukan oleh wanita ketua isirumah ialah mendapatkan pekerjaan untuk menyara hidup mereka. Tiga model menerangkan status ekonomi, kecukupan

pendapatan objektif dan subjektif telah di kalangan balu, mereka yang bercerai atau janda serta semua respondent telah di uji di dalam kajian ini. Status ekonomi respondent janda di pengaruhi oleh pendidikan, pendapatan daripada pekerjaan dan pemilikan harta. Status ekonomi balu pula di terangkan oleh pemilikan harta dan sumber pendapatan lain. Latihan, pendidikan dan pendapatan dari sumber lain secara signifikan mendiskriminat kecukupan pendapatan objektif di kalangan janda. Di kalangan balu pula, pendapatan daripada sumber lain, pekerjaan dan pemberian anak secara signifikan mendiskriminat kecukupan pendapatan objektif. Di kalangan semua wanita ketua isirumah, terdapat hanya 34.2% janda dan 27.9% balu yang mempunyai pendapatan yang cukup. Apabila kecukupan pendapatan subjektif di teliti, terdapat 13% janda dan 14.8% balu yang menyatakan pendapatan mereka mencukupi.

Setelah mengambilkira semua sumber pendapatan, sebilangan lebih daripada separuh wanita janda dan balu dalam kajian ini berada di bawah paras kemiskinan. Pencapaian pendidikan serta kemahiran yang rendah menjadi punca utama keadaan ini berlaku. Peningkatan tahap pendidikan dan kemahiran boleh menjadi salah satu strategi untuk membantu mereka menghadapi perubahan kehidupan daripada keluarga lengkap kepada keluarga ibu tunggal. Usaha menambahbaikkan keadaan ekonomi ibu tunggal serta mengurangkan insiden kemiskinan, polisi yang relevan serta bersepadu perlu di gubal khusus untuk ibu tunggal. Usaha memenuhi keperluan ibu tunggal boleh menjadi salah satu strategi berkesan untuk penerusan pencapaian penuruana kadar kemiskinan di Malaysia.

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I certify that an Examination Committee met on 17th December 2005 to conduct the final examination of Fawzia Yagoub on her Doctor of Philosophy thesis entitled "Economic Adjustment and Income adequacy of Malay Female-headed Households in Malaysia" in accordance with Universiti Pertanian Malaysia (Higher Degree) Act 1980 and Universiti Pertanian Malaysia (Higher Degree) Regulations 1981. The Committee recommends that the candidate be awarded the relevant degree. Members of the Examination Committee are as follows:

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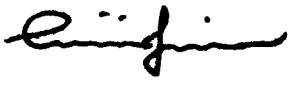

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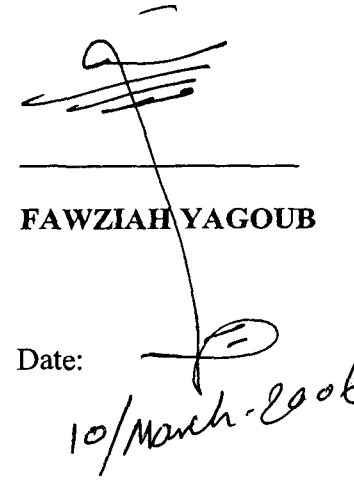
DECLARATION

I hereby declare that this thesis is based on my original work except for quotations and citations, which have been duly acknowledged. I also declare that it has not been previously or concurrently submitted for any degree at UPM or other institutions.



FAWZIAH YAGOUB

Date: 10/March-2006

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FHHs	Female-Headed Households
PLI	Poverty Line Income
JBIC	Japan Bank for International Cooperation
EPU	Economic Planning Unit
HIS	Household Income Survey
HES	Household Expenditure Survey
CPI	Consumer Price Index
GDP	Growth Domestic Product
NHE	New Home Economics
QoL	Quality of Life
WB	Well-Being
SPSS	Statistical Package of Social Science
RM	Ringgit Malaysia
MRA	Multiple Regression Analysis
MR	Multiple Regression
MDA	Multiple Discriminant Analysis
MD	Multiple Discriminant
ES	Economic Status
OIA	Objective Income Adequacy
SIA	Subjective Income Adequacy
RMS	Residual Mean Square

OLS	Ordinary Least Squares
ANOVA	Analysis of Variance
H_0	Null hypothesis
H_A	Alternative hypothesis
μ	Population Mean
β	Coefficient of The Regression Analysis
ℓ	Coefficient of The Discriminant Analysis
ALL	All Respondents (n = 1139)
US	United States
UNDP	United Nations Development Programs
SWB	Subjective Well-Being
NGOs	Non-Governmental Organizations
AWDM	Association for Women's Development of Malaysia
$^{FHH}Y_A$	Adequate Female-Headed Households
$^{FHH}Y_{IA}$	Inadequate Female-Headed Households

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Malaysia as well as the Asian region still faces many critical challenges including poverty (Nair, 2003). In Malaysia, the poor are concentrated largely in the rural areas and incidence of poverty has disproportionately always tended to be largely a rural phenomenon (Henderson, et al., 2002). The disparity between the incidence of urban and rural poverty has increased in the 1990s compared with what it was in the 1970s and 1980s. However, the incidence of poverty in Malaysia has dramatically declined over the past three decades, while 49.3 percent of the population were officially poor in 1970 there were only 5.5 percent in 2000 with a steady decline in the intervening years due to the economic crisis of the late 1990s (Henderson, et al., 2002). Due to economic crisis of the late 1990s the overall incidence of poverty in Malaysia increased from 6.8% to 7.6% between 1997 and 1998 while the incidence of hardcore poverty increased from 1.4% to 1.5% over the same period with the number of poor and hardcore poor households increased to 393,900 and 79,600 respectively (Nair, 2003). Poverty eradication programs target the poor, hard-core poor and the vulnerable groups such as female-headed households (FHHs).

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Women become heads of households mainly for two reasons: because the partner is permanently absent due to the separation or death and thus the women is legally single, or, they become the heads of households when the partner is temporarily absent due to long-term work migration or refugee status (Sibongile, 1994). Studies conducted in Western countries show that, female headship was associated with poverty (McLanahan, 1985; Islam, 1993; Buvinic & Gupta, 1997; Nair, 2003; Joshi, 2004; and Moghadam, 2005), and that their children have higher rates of delinquency, emotional problems and lowered school performance (Rankin, 1983; Wadsworth & Maclean, 1986; Gass-Sternas, 1995; McLanahan, 1997; and Zhan & Sherraden, 2003). According to the Association for Women's Development of Malaysia, FHHs increasing from 126,810 in 2000 to 600,000 in 2004 (AWDM, 2004). Not much is known about female-headed households in Malaysia except for the few studies that were conducted to identify single-mothers' socio-economic status and poor quality of life (Che Wan Aminah, 1994; Ruzalina, 1994). This study focuses on economic adjustment and income adequacy of Malay female-headed households who are widows and divorcees in Peninsular Malaysia.

1.2 Statement of the Problem

The dominant patriarchal ideology in many countries perceives men as the head of the household and the breadwinner for the family therefore they are seen to be responsible for women's welfare (Motie, 2000). Women, when they become the head of the household, had a higher tendency to face financial difficulties due to having to play the dual roles of provider and caregiver on top of their low earning capacity (Garfinkel &

McLanahan, 1986; Orthner and Neenan, 1996; Bird, 1997). If female-headed households experience financial difficulties that had negative impact on the live of the member of the household, the female had to be involved in employment. But the employment will only earn the female low wages due to the lack of knowledge and skills and hence female-headed households tend to be vulnerable to poverty. Jariah (2000) stated that, women' lack of access to and control over resources, has led to high level of illiteracy and poverty.

The low level of education among female-headed households, push them into low paid employment. Employment not only provides people with needed income, but it can also give them a sense of independence and self-worth (Kitson, 1992; Demo & Acock, 1996). Low level of education and lack marketable skills among FHHs reduce their chances of finding well-paid employment (Motie, 2000). Besides FHHs low education and lack of skills, other problems associated with employment are gender wage differential (Bernhardt & Dresser, 2002; Spain & Bianchi, 1996), and women concentration in low-wage and traditionally female-jobs (Peterson, Song, & Jones-DeWeever, 2002). Women were less likely to receive employer-assisted jobs training programs because employer-assisted training was less prevalent in traditional female-dominated occupations (Lee, Clery, & Caroll, 1999). Women also tended to receive less financial support from their employer for employment related training programs (Duncan & Hoffman, 1979; Lee, et al., 1999). Those FHHs who cannot financially meet their basic needs need human resource development and training, and then these FHHs

will need the additional support from governmental or non-governmental organizations. This study will attempt to investigate the available economic resources to FHHs.

The main source of income for Malay FHHs is employment, and this is associated with problems such as: gender division of labor, the multiple-roles of women as workers, wives and mothers, low basic knowledge, and the lack of training and re-training for returnees to work. Therefore women must look for other sources of income. Other sources of income for Malay FHHs can be through income generating activities, social security, and personal savings, pension, loan, share, rent and "nafkah" (ex-husband maintenance) available to them, in addition each source has its personal, social or other limitations. This study will attempt to investigate sources of income that support their living.

Since employment is the main source of income for the majority of people including FHHs, and not all of them were employed or have other sources of income when they become FHHs, they have to struggle in their new life with their economic hardship so as to survive and particularly looking for jobs. As such, when a woman becomes FHHs she must be financially independent to support her own life. To do this, she needs to have resources such as education, employment, training, and social support. Thus the female-headed household learns how to improve the effectiveness of her resources by household financial management. Household financial management were examined by Caplovitz (1979, 1981); Rettig (1982); Voydanoff and Donnelly (1988); and Rettig, Danes, and Bauer (1990). This study will investigate the economic adjustment

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undertaken by the women after they become FHHs. The ability to make adjustment successfully will determine the economic status of the women.

Economic status of women is determined by their income. However, previous studies indicated that economic status of women is always less than that of men (Sadik, 1986; Curtin, 1982). Dixon (1978) suggested that, factors that influence the economic status of women are the degree of a women's access to and control over material resources such as food, income, land, and other forms of wealth and to social resources such as knowledge, power and prestige within the family, in the community, and in society at large. Access to and control over resources serves as an input of the family to adjust to new livelihood. The economic status of women will affect their economic well-being. Studies conducted by Bianchi (1980, 1981) concluded that economic well-being, whether measured by per capita household income or by the poverty rate, is lower in FHHs than in male-headed households. The reasons for the low economic well-being of FHHs, is the low level of human capital (McLanahan & Booth, 1989; Mauldin & Koonce, 1990; McLanahan & Sandefur, 1994; and Rocha, 1997), and as economic well-being, is a function of many variables including money income and ability to manage (Garman, 1995; Williams, 1991).

Female-headed households will be better off economically when they have the ability to manage their economic resources. In addition, the degree of satisfaction of FHHs towards their economic and social needs have to be met by resources from the environment. But the problem is that, the poor among female-headed households may

not be capable of acquiring resources enable them to have a good quality of life (Bulbolz et al., 1980). Female-headed households need to manage their economic resources well in order to ensure income adequacy that would enable them to fulfill the basic needs of the households. In this study female-headed households are defined as women whose partners are absent due to divorce or death. Therefore, for the purpose of this study, the analyses, results, and findings, will consider the total respondents of female-headed households and the two groups that are widows and divorcees.

According to the problems stated, this study will attempt to answer the following questions: 1. What are the economic resources available to FHHs? 2. What are the sources of income of FHHs? 3. What are the economic adjustments undertaken by the women after they become FHHs? 4. What factors if any influence economic status of FHHs? 5. What factors if any influence objective income adequacy of FHHs? And 6. What factors if any influence subjective income adequacy of FHHs?

1.3 Objectives of the Study

The general objective of this study was to investigate the economic adjustments and income adequacy of Malay female-headed households in Peninsular Malaysia.

The specific objectives were as follows:

1. To identify and measure the economic resources available to FHHs,
2. To determine the sources of income of FHHs,
3. To examine economic adjustments undertaken by FHHs,
4. To investigate factors those significantly influence the economic status of FHHs,