CHAPTER 2

RESEARCH METHODOLOGY AND DESCRIPTION OF SURVEY

2.1 INTRODUCTION

Instead of the traditional measure using income, this study identifies five possible key areas, namely education, employment, health, access to assets and credit, decision-making and support system for program intervention to alleviate poverty. The study is also unique in that it provides a special focus on women as a special entity in poverty situations. Rarely has this been possible, largely due to inavailability of appropriate data. Fortunately, such a data set was collected and this will form the main source of data for analysis in this paper (see Tan and Ng, 1997). Secondary data will be used where appropriate.

2.2 RESEARCH FRAMEWORK

Education and training are the main human resource tools to help the poor escape and depart from poverty. Good training and instruction designed to give knowledge and develop skills are especially important to empower poor women as they have less access to other resources compared to men. They are found to possess low education for various reasons. Hence, accessibility to quality education and training for women would enhance income and quality of life especially of the poor.

People work to generate income to sustain their daily life. Hence, it is important to look at poor people employment activities, as the poor are mainly unskilled labours whom are mainly engaged in informal and low productivity sectors, which tend to be lowly rewarded. Especially for women in poverty who are likely to be discriminated of employment opportunity compared to men.

The definition of health nobly inscribed in the charter of the World Health Organization is " a state of complete physical, mental and social well-being". Today, many societies have markedly cut the toll of disease killers. However, women in poverty are more likely to suffer ill health compared to richer people due in part to their low income and awareness resulting from poor educational background. In turn, this has also affected poor health consciousness and practice nutrition. It is therefore pertinent to look into this aspect of deprivation for women in poverty.

Food security and nutrition objective go beyond keeping people alive. It should aim to keep people healthy enough to be fully functioning and productive, and has implications for the development of human capital in both the short and long run. Food and nutrition status are in large part affected by food price and income. Having adequate and well balanced food is fundamental to meeting nutritional needs. It is, however, difficult to relate food prices to daily calorie intake of the respondents. Only their food consumption is utilized to throw some light on their food intake and nutrition.

Assets are things or properties which are valuable and useful. The amount and quality of assets reflect financial status and standard of living. Some assets may serve as productive tool to generate income and may help to facilitate living. Most respondents in this survey are low income earners or do not work, and hence their ownership of assets may be also low.

Credit is usually granted with the expectation that the funds will be repaid as agreed. A potential debtor normally has sufficient ability to generate income and valuable assets are pledged as collateral. The poor normally do not have assets and poor women are expected to have even less. Hence, many may not be able to secure credit which may help alleviating them out of poverty.

Generally, men are the major decision makers on various matters in the household. Hence, women may not be in a position to make decisions or consulted upon on various household matters. It is important to find out the contribution of poor women to decisions made within and for households.

In a case of family or domestic violence, women may suffer mental or physical abuse. They may need assistance and support from either family members or institutions. Hence, the types of support from both formal and non-formal sources are important.

The results of this study will provide baseline information on five key issues of women in poverty, namely education, employment, health, access to assets and credit,

decision-making and support system. They would also highlight direct key interesting areas to alleviate poverty for women in such situations. Unlike traditional approaches which focus on income of the household, the current study focus on the women themselves as well as key issues related to them.

2.3 SURVEY DESIGN

The primary data was collected through a survey entitled "Households in Extreme Poverty" which was conducted by the Department of Statistics, Faculty of Economics and Administrative, University of Malaya in April 1996.

The objective of the survey is to obtain baseline information on women in poverty and female household heads. Due to limitation of funding and not having a sampling frame of women in poverty, it was decided to focus on an urban and a rural poor area, where a complete listing of all households were conducted. The Ministry of Rural Development Malaysia helped to identify those poor rural and urban areas located close to Kuala Lumpur. These two areas were confirmed by the ministry to contain some of the poorest households. A final selection of 211 women respondents and 180 man respondents from both the rural and urban areas were selected for the indepth interviews (see Tan and Ng, 1997 for details of the selection procedure and the sampling design).

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2.4 MAIN VARIABLES AND ANALYSIS

A data file containing all related information were created with a focus on the five key issues, namely education, employment, health, access to assets and credit, decision-making and support system. Comparison of these five key areas between males and females in poverty will be carried out. Bivariate analysis is used, these five key issues are cross tabulated with relevant background variables such as place of residence, gender, age group and educational attainment. Multivariate analysis is also performed using SPSS.

As the dependent variable has only two categories, logistic regression is used to estimate the effect. The logistic regression model is specified as follows:

$$P(Y_t = 1) = \frac{1}{1 + e^{-z}}$$

Where

$$Z = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + \ldots\ldots\ldots + B_k X_k$$

Yt is assumed to depend on k explanatory variables, X_k, $k=1,2,3,\ldots\ldots K$. The parameters of the model are estimated using the maximum-likelihood method based on the SPSS LOGISTIC REGRESSION Procedure. The Model Chi-Square value shows whether the estimated coefficients are significantly different from zero, while the χ^2 Goodness of Fit indicates the fit of the model on the data.

2.5 CHARACTERISTICS OF RESPONDENTS

A total of 107 women and 93 men were from the rural area, while 104 women and 87 men came from the urban area (Table 2.1). 74.8 per cent of the rural respondents were female and 69.9 per cent of male respondents were Malays, followed by 25.2 per cent of female respondents and 30.1 per cent of male respondents were Chinese and others. Hence, the majority of the female and male respondents were Muslims, about 95.3 per cent of female respondents and 94.6 per cent of male respondents, and the rests were Taoists. About 67.3 per cent of female respondents and 63.2 per cent of male respondents in the urban area were Malays, 10.6 per cent of female Indians and 11.5 per cent of male Indians and the remaining were Chinese and others. Consequently, about 89.4 per cent of females and 89.7 per cent of males were Muslims, the rest were Hindus and Christians.

The median age of the female respondents was 44 years old, but the age range is from 20 to 81 years. For the rural female respondents, some 31.8 per cent of them were in the age range of 41 - 50 years, with about 29.9 per cent being 51 - 60 years compared to 23.7 per cent of male respondents were in the age range of 41 – 50 years, and 28.0 per cent being 51 – 60 years. About 40.4 per cent of the urban female respondents and 46.0 per cent of urban male respondents are 31 - 40 years, with 23.1 per cent and 27.6 per cent respectively being 41 to 50 years.

Majority of the respondents were currently married. For example, about 80.0 per cent of rural females, 73.0 per cent of urban females and about 90.0 per cent of males

were currently married. The rest of the respondents were single, widowed and divorced/separated.

Table 2.1: Percentage Distribution by Selected Demographic Characteristic of Respondents in the Rural and Urban Areas

Demographic Characteristics	Rural		Urban	
	Male	Female	Male	Female
Ethnic Groups				
Malay	69.9	74.8	63.2	67.3
Chinese	5.4	4.7	0.0	1.0
Indian	0.0	0.0	11.5	10.6
Others	24.7	20.5	25.3	21.2
Total	100.0	100.0	100.0	100.0
Number of cases	93	107	87	104
Religion				
Islam	94.6	95.3	89.7	89.4
Buddhism	0.0	0.0	0.0	1.0
Hinduism	0.0	0.0	6.9	6.7
Christianity	0.0	0.0	3.4	2.9
Taoism	5.4	4.7	0.0	0.0
Total	100.0	100.0	100.0	100.0
Number of cases	93	107	87	104
Age Group				
30 ≤	6.5	5.6	21.8	21.2
31 – 40	14.0	17.8	46.0	40.4
41 – 50	23.7	31.8	27.6	23.1
51 – 60	28.0	29.9	3.4	7.7
61 – 70	19.4	11.2	1.1	5.8
71 +	8.6	3.7	0.0	1.9
Total	100.0	100.0	100.0	100.0
Number of cases	93	107	87	104
Marital Status				
Single	7.5	0.0	12.6	1.0
Currently married	91.4	80.4	87.4	73.1
Widowed	1.1	18.7	0.0	15.4
Divorced/separated	0.0	0.9	0.0	10.5
Total	100.0	100.0	100.0	100.0
Number of cases	93	107	87	104

2.5.1 Joint Income of Respondents and Spouse

The indicator commonly use to gauge poverty level is household income. However, household income is difficult to obtain since it involves gathering reliable income data from all household members. In this study, income refers to the joint income of the respondents and spouse for currently married women but for single, widowed, divorced or separated women, only their own income is considered. However, this may lead to underestimation as some of these households have adult children who may provide some financial support. Nevertheless, income is only one amongst a list of indicators used and has an inherent weakness. Its use in this study is also largely as a measure against other identified key areas, namely, education, employment, health, access to assets and credit, decision-making and support system.

The income for respondents range from as low as RM50.00 per annum to as high as RM39,000.00 per annum. The mean income is RM8,450.00. Rural income is largely concentrated at RM7500.00 and below per annum, giving an average of less than RM700.00 per month. Comparatively, urban income is above RM5,000.00 per annum (Table 2.2). As expected, the urban area has a greater share of those with high income and rural area a greater share of those with low income. Taking into account the higher cost of living in the urban area and there being more income paid in kind in the rural area, the differences therefore is not great.

Table 2.2: Percentage Distribution by Income of Female Respondents in the Rural and Urban Areas

Demographic Characteristics	Rural		Urban	
	n	%	n	%
Joint Income				
≤ RM2500	27	26.0	15	14.9
RM2501 – RM5000	28	26.9	6	5.9
RM5001 – RM7500	21	20.2	17	16.8
RM7501 – RM10000	12	11.5	22	21.8
RM10001 – RM12500	3	2.9	15	14.9
RM12501 – RM15000	3	2.9	5	5.0
RM15000 +	10	9.6	21	20.8
Total@	104	100.0	101	100.0

@ 3 respondents in each area refuse to provide their income.

2.6 CONCLUSION

Five key areas, namely education, employment, health, access to assets and credit, decision-making and support system will be used across gender and place of residence to find out whether they can better identify women in poverty. Hence, the state of deprivation of women in poverty will be clearer since men in similar poverty situation may be better off. The study will compare these five key areas with traditional income measure to see whether they indeed are able to capture more women in poverty. These five key areas are also easily amenable for policy and programs purposes.