

## **CHAPTER 3**

### **EDUCATION, EMPLOYMENT AND HEALTH**

This chapter focuses on three key issues. First is education and training, literacy and related perceptives. Second issue covers employment status. The final issue is food security, nutrition and health. A full understanding of these issues will highlight implications for programs on poverty alleviation.

#### **3.1 EDUCATION**

##### **3.1.1 Level of Education**

An increasing number of Malaysians have achieved higher education in 1991 (Population Census Report I : 120). The proportion who have ever attended school increased markedly for females over the 1980-1991 period, thus narrowing the gap between the sexes. It is important to find out whether the educational level of women in poverty situation also rise accordingly.

Based on respondents' judgement of whether they can read and write, it is found that more male respondents are literate compared to their female counterparts. For example, more than 90.0 per cent of male respondents are able to read and write a simple sentence in any language compared to only 75.8 per cent of female respondents. The

disparity is highest between rural women and urban men. About 97.7 per cent of urban male respondents are literate compared with only 67.3 per cent of rural female respondents (Table 3.1).

About a third of rural females never went to school versus 12.5 per cent of urban females. Urban respondents also achieved higher schooling than rural respondents. For example, 37.5 per cent of urban female respondents achieved secondary education or higher compared to 15.0 per cent of their counterparts in the rural areas. Generally, the educational attainment of the female respondents was low; none of them managed to proceed until the tertiary level, and only a very small portion of them reached pre-university level.

Educational attainment is found to be significantly different between poor women residing in the rural and urban areas ( $\chi^2 = 30.496$  is significant at  $\alpha \leq 0.05$ ). Hence, urban areas may provide greater access for poor women to go to school compared with the rural areas. Similar result is obtained for men with  $\chi^2 = 23.426$  at  $\alpha \leq 0.05$ . The difference between male and female education attainment within each area is also significant with  $\chi^2 = 16.846$  (rural) and  $\chi^2 = 15.932$  (urban). The low level of female's education is therefore may not be due to lack of facilities since men in general have higher education than women. It is necessary to explore and identify some other underlying factors that explain the low achievement levels of women in poverty, particularly in the rural areas.

**Table 3.1: Percentage Distribution by Literacy Level and Educational Achievement of Male and Female Respondents by Place of Residence**

Education Indicators	Rural		Urban	
	Male	Female	Male	Female
<u>Literacy</u>				
Yes	87.1	67.3	97.7	84.6
No	12.9	32.7	2.3	15.4
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
<u>Ever Attended School*</u>				
Yes	86.0	67.3	97.7	87.5
<i>Religious</i>	<i>7.5</i>	<i>14.0</i>	<i>0.0</i>	<i>1.9</i>
<i>Primary</i>	<i>49.5</i>	<i>38.3</i>	<i>40.2</i>	<i>48.1</i>
<i>Lower Secondary and above</i>	<i>29.0</i>	<i>15.0</i>	<i>57.5</i>	<i>37.5</i>
No	14.0	32.7	2.3	12.5
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

\*Pearson Chi-square tests for rural women compared to urban women and rural men compared with urban men are significantly different at  $\alpha \leq 0.05$ .

### 3.1.2 Reasons for Not Attending School

Due to the small number of cases, the reasons are tabulated only for female respondents. Common reasons given for not attending school for female respondents are namely, attending school is too expensive, school facilities are too far away and parents do not believe education is important (Table 3.2).

From the reasons given, there seems to be some discrimination against providing educational opportunities to daughters. With limited resources, parents may choose sons over daughters to send to school. Hence, poverty conditions may perpetuate the disparity in educational attainment between females and males, with the former receiving less opportunities and privileges in education than the latter.

**Table 3.2: Percentage Distribution by Main Reasons for Not Going to School for Illiterate Female Respondents**

Reasons	Female
<u>Main Reasons for Not Attending to School</u>	
Attending school is too expensive	31.3
School facilities are too far away	31.3
Parents believe education is not important	22.9
Income generating activities	8.3
No school	4.2
Marriage	2.1
Total	100.0
Number of cases	48

### 3.1.3 Perception on Education

While urban respondents have attained higher education than their rural counterparts, many of them still feel that they have not received sufficient schooling. It is especially true for urban female respondents where about 72.5 per cent of them feel that they have not had sufficient schooling. However, only 59.7 per cent of the rural female respondents concur with this thinking (Table 3.3). Perception on sufficiency of education

is significantly different between females in urban and rural areas (the Pearson Chi-square  $\chi^2$  is 15.193, which is significant at  $\alpha \leq 0.05$ ), and also between males by place of residence ( $\chi^2$  is 8.157, which is significant at  $\alpha \leq 0.05$ ). This shows that urban folks have higher consciousness on the importance of education compared with the rural residents.

**Table: 3.3: Percentage Distribution by Perception on Sufficiency of Schooling of Male and Female Respondents by Place of Residence**

Education	Rural		Urban	
	Male	Female	Male	Female
<u>Educational Perception@</u>				
Yes	47.5	40.3	44.7	27.5
No	42.5	59.7	55.3	72.5
Total	100.0	100.0	100.0	100.0
Number of cases	(80)	(72)	(85)	(91)

@Pearson Chi-square test for rural women compared to urban women and rural man compared with urban man,  $\alpha \leq 0.05$ .

The respondents have equal or higher educational attainment than their parents. More than 80.0 per cent of female respondents and 90.0 per cent of male respondents achieved similar or higher education than their father or mother (Table 3.4). This is true for both the urban and rural areas, with males being more likely than the females to have achieved higher educational levels than their own parents. Hence, despite poverty conditions, educational improvements have been possible for both males and females in the rural and urban areas. Progress in educational mobility has therefore penetrated down to the

groups who need it. The achievements to date however, show that there is much room for further improvement, particularly for females.

**Table: 3.4: Percentage Distribution of Male and Female Respondents' Educational Level by Place of Residence in Comparison with Father's and Mother's Educational Level**

Educational Level	Rural		Urban	
	Male	Female	Male	Female
<u>Educational Level Compared to Parents</u>				
(a) Father				
Lower	5.4	17.8	9.2	15.4
Same	25.8	35.5	21.8	29.8
Higher	68.8	46.7	69.0	54.8
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
(b) Mother				
Lower	4.3	6.5	3.4	4.8
Same	25.8	40.2	24.1	27.9
Higher	69.9	53.3	72.1	67.3
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

Cross tabulation by age groups show that the majority of younger members possess higher education compared to the older generation (Table 3.5). For example, 44.9 per cent of women age 40 years and below achieved lower secondary and above compared to 4.7 per cent of women age 51 years and above. This cross tabulation by age group again reveals that men attain higher education than women.

**Table 3.5: Percentage Distribution of Educational Attainment of Respondents by Age Group**

	Age Group					
	≤ 40		41 – 50		51 +	
	Male	Female	Male	Female	Male	Female
<u>Educational Attainment</u>						
No education	2.6	5.6	4.3	6.9	19.6	60.9
Religious	0.0	2.2	2.2	12.1	10.7	12.5
Primary	35.9	47.2	47.8	60.3	55.4	21.9
Lower secondary and above	61.5	44.9	45.7	20.7	14.3	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
No. of cases	(78)	(89)	(46)	(58)	(56)	(64)

Regardless of their own educational attainment, there seems to be less discrimination in education provided to their male and female children. The majority of the respondents prefer their children to further their study until university or tertiary level. This may be their way of compensating for their own low educational attainment.

### **3.1.4 Skills Training**

In part due to their lower educational level, female rural respondents are more keen to attend skills training compared to urban counterparts. Some 27.0 per cent of rural female respondents show interest in pursuing this training compared to 22.1 per cent of urban female respondents (Table 3.6). On the other hand, urban males show more

interest than their rural counterparts. Training for females tend to be linked to traditional crafts and home industry involving no capital, namely, sewing, cooking and handicraft. For males, they tend to be in more technical training such as car mechanics or in cultivation methods. The majority of the respondents think that training would not directly improve their income source but it is a learning experience and would provide them with alternative income generation activities. There is therefore a need to seriously consider some skills training for those with little or no skills to advance into more productive areas and hence improve their income sources.

**Table 3.6: Percentage Distribution by Skills Training and Type of Training for Male and Female Respondents by Place of Residence**

Training	Rural		Urban	
	Male	Female	Male	Female
<u>Skills Training</u>				
No	88.2	72.9	80.5	77.9
Yes	11.8	27.1	19.5	22.1
<u>Type of Training</u>				
<i>Sewing</i>	0.0	18.7	0.0	17.2
<i>Cooking</i>	0.0	3.7	0.0	2.9
<i>Handicraft</i>	0.0	3.7	0.0	1.0
<i>Furniture</i>	1.1	0.9	3.4	0.0
<i>Agricultural Cultivation Methods</i>	3.2	0.0	1.1	1.0
<i>Mechanic</i>	1.1	0.0	4.5	0.0
<i>Painting/Administration/Religious/Others</i>	6.5	0.0	10.3	0.0
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)



## **3.2 EMPLOYMENT**

### **3.2.1 Past Week's Employment Activities**

It is important to find out the respondents' employment patterns, as many of them are illiterate and have low educational attainment. When asked whether they worked last week for at least one hour, about 90.0 per cent of male respondents did so compared to about 60.0 per cent of female respondents. Urban female respondents showed the least number who worked, only 47.1 per cent. Most male respondents worked and are the breadwinners for the family.

As expected, more than 50.0 per cent of the rural respondents were involved in the agricultural industries, namely agriculture, hunting, forestry and fishing. About one third of urban males worked in the construction sector and one fourth of them were involved in providing services on transport, financing and business. For urban females, about 16.0 per cent of them were engaged in community and social services, followed by 13.5 per cent of them who worked in the manufacturing sector and wholesale, retail trade, restaurants and hotel services sectors respectively.

As the majority of rural respondents are involved in the agricultural sector, most of them are self-employed. In contrast, the majority of the urban respondents are employees in various sectors (Table 3.7).

**Table 3.7: Percentage Distribution by Last Week's Employment Status and Industry of Male and Female Respondents by Place of Residence**

Employment	Rural		Urban	
	Male	Female	Male	Female
<u>Worked Last Week</u>				
No	10.8	30.8	5.7	52.9
Yes	89.2	69.2	94.3	47.1
<u>Type of Industry</u>				
<i>Agriculture, hunting, forestry and fishing</i>	<i>69.9</i>	<i>53.3</i>	<i>1.1</i>	<i>0.0</i>
<i>Manufacturing</i>	<i>0.0</i>	<i>0.9</i>	<i>16.1</i>	<i>13.5</i>
<i>Construction</i>	<i>4.3</i>	<i>0.0</i>	<i>31.0</i>	<i>0.0</i>
<i>Wholesale, retail trade, restaurants and hotels</i>	<i>6.5</i>	<i>7.5</i>	<i>5.7</i>	<i>13.5</i>
<i>Transport, financing and business services</i>	<i>1.1</i>	<i>0.0</i>	<i>23.0</i>	<i>2.9</i>
<i>Community and social services</i>	<i>3.2</i>	<i>7.5</i>	<i>11.5</i>	<i>16.3</i>
<i>Government services</i>	<i>4.3</i>	<i>0.0</i>	<i>6.9</i>	<i>1.0</i>
<u>Employment Status</u>				
<i>Employee</i>	<i>30.1</i>	<i>29.9</i>	<i>88.5</i>	<i>34.6</i>
<i>Employer</i>	<i>3.2</i>	<i>0.9</i>	<i>0.0</i>	<i>0.0</i>
<i>Self-employed</i>	<i>55.9</i>	<i>30.8</i>	<i>5.7</i>	<i>9.6</i>
<i>Unpaid family worker</i>	<i>0.0</i>	<i>7.5</i>	<i>0.0</i>	<i>2.9</i>
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

It is important to note that 52.9 per cent of urban females and 30.8 per cent of rural females were not working, although some housewives were involved in informal sector activities to supplement household income. Hence, this will result in under-reporting of women participation in economic activities.

Income from past week's employment activities is found to be significantly different between poor women staying in the rural and urban areas (where  $\chi^2 = 57.740$  is significant at  $\alpha \leq 0.05$ ). This is also true for males staying in the rural and urban areas, where  $\chi^2 = 59.016$  is significant at  $\alpha \leq 0.05$ . About 70.0 per cent of urban males earned RM151.00 and above the previous week compared to only about 16.0 per cent of rural males (Table 3.8). As expected, male income was higher than female income.

**Table 3.8: Percentage Distribution by Income From Last Week's Employment of Male and Female Respondents by Place of Residence**

Income	Rural		Urban	
	Male	Female	Male	Female
<u>Last Week's Income@</u>				
RM0.00	0	13.5	1.2	6.1
RM1.00 ≤ RM50.00	28.9	66.2	1.2	10.2
RM51.00 – RM150.00	55.4	16.2	28.0	57.1
RM151.00 – RM200.00	15.7	4.1	69.5	26.5
Total	100.0	100.0	100.0	100.0
Number of cases	(83)	(74)	(82)	(49)

@Pearson Chi-square test for rural women compared to urban women and rural man compared to urban men is significant at  $\alpha \leq 0.05$ .

### **3.2.2 Past Year's Employment Activities**

A question on respondents previous year's employment activities was asked to capture the economic participation of workers engaged in seasonal activities. It is found that rural males and females and urban females show slight changes in the percentages participation, which imply that rural persons and females were more likely to be involved in informal sector and seasonal activities (Table 3.9). This measure revealed a higher percentage of females engaged in the services industries, such as wholesale, retail trade, restaurants, hotels, transportation, financing, community and social services.

**Table 3.9: Percentage Distribution by Last Year's Employment Status and Industry of Male and Female Respondents by Place of Residence**

Employment	Rural		Urban	
	Male	Female	Male	Female
<u>Worked Last Year</u>				
No	8.6	27.1	5.7	47.1
Yes	91.4	72.9	94.3	52.9
<u>Number of Months Worked</u>				
≤ 11 months	15.1	21.5	9.2	9.6
12 months	76.3	51.4	85.1	43.3
<u>Type of Industry</u>				
<i>Agriculture, hunting, forestry and fishing</i>	71.0	57.0	0.0	0.0
<i>Manufacturing</i>	0.0	0.9	14.9	12.6
<i>Construction</i>	4.3	0.0	32.2	0.0
<i>Wholesale, retail trade, restaurants and hotels</i>	7.5	6.5	5.7	15.4
<i>Transport, financing and business services</i>	1.1	0.0	24.1	3.9
<i>Community and social services</i>	3.2	8.4	10.3	20.2
<i>Government services</i>	4.3	0.0	6.9	1.0
<u>Employment Status</u>				
<i>Employee</i>	33.4	32.7	89.7	37.5
<i>Employer</i>	4.3	0.0	0.0	0.0
<i>Self-employed</i>	53.8	29.9	4.6	12.5
<i>Unpaid family worker</i>	0.0	10.3	0.0	2.9
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

### **3.2.3 Monthly Contribution to Household Maintenance**

At a glance, the males contributed more to household maintenance. The majority of male respondents contributed RM201.00 and above a month to household maintenance. Women tend to contribute RM100.00 a month or less. While 31.0 per cent of women in the rural areas contribute 51.0 per cent to household maintenance, urban women show 18.0 per cent in this category.

Hence, while women's salary was generally low, they do make significant contribution to household maintenance. In many cases, women may have to contribute to make ends meet.

**Table 3.10: Percentage Distribution by Average Monthly Contribution to Household Maintenance and Percentage of Contribution to the Total Household Maintenance of Male and Female Respondents by Place of Residence**

Contribution	Rural		Urban	
	Male	Female	Male	Female
<u>Average Monthly Contribution to</u>				
<u>Household Maintenance</u>				
RM0.00	8.6	39.3	5.7	46.2
RM1.00 – RM100.00	12.9	33.6	8.0	4.8
RM101 – RM200.00	20.4	17.8	5.7	21.2
RM201 – RM300.00	58.1	9.3	80.5	27.9
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
<u>Percentage of Contribution to the Total</u>				
<u>Household Maintenance</u>				
0.0 %	8.6	39.3	5.7	46.2
1.0 % – 50.0 %	12.9	29.9	40.2	35.6
51.0 % +	78.5	30.8	54.0	18.3
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

### **3.3 HEALTH ASPECTS**

#### **3.3.1 Food Security and Nutrition**

Despite being in poverty, almost all respondents did not face food shortage problem in the last one year and they had three adequate meals everyday. Only some 2.9 per cent of urban female respondents experienced food shortage in the last one year and 1.0 per cent of them did not have three adequate meals a day. Comparatively, a lower percentage, that is 1.9 per cent of rural female respondents faced food shortage and all of them had three adequate meals a day (Table 3.11). This is also true for male respondents in the rural but some 3.0 per cent faced food shortage and 1.0 per cent did not have three adequate meals a day in the urban area. Hence, food shortage is almost non-existent even amongst the poor. This does not mean that food quality is adequate. For the financially deprived, food availability may merely meet basic needs.

When asked whether they had special food, rural respondents were more likely than the urban respondents to give an affirmative response. More than 70.0 per cent of rural respondents reported consuming one or more types of special foods in a week compared to 65.0 per cent of urban respondents (Table 3.11). The most popular special food mentioned was chicken/meat followed by vegetables/fruits, eggs and others. Hence, depending on what is regularly served, such meals may be normal to some and special to others.



**Table 3.11: Percentage Distribution by Various Indicators of Food Consumption Status for Male and Female Respondents by Place of Residence**

Food Consumption Status	Rural		Urban	
	Male	Female	Male	Female
<u>Any Food Shortage In The Last Year</u>				
Yes	2.2	1.9	3.4	2.9
No	97.8	98.1	96.6	97.1
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
<u>Eat 3 Good Adequate Meals A Day</u>				
Yes	100.0	100.0	98.9	99.0
No	0.0	0.0	1.1	1.0
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
<u>Consume Special Food In A Week</u>				
Yes	74.2	72.0	64.4	64.4
<i>Once a week</i>	45.2	47.7	44.8	44.2
<i>Twice a week</i>	18.3	19.6	11.5	15.4
<i>More than two times a week</i>	10.7	4.7	8.1	4.8
No	25.8	28.0	35.6	35.6
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

### 3.3.2 Health Status

It is found that a higher percentage of female respondents had poor health status compared to male respondents. The urban poor females report about 30.8 per cent of them having chronic health problem (Table 3.12). The urban males seem to have the least medical problems, at 12.6 per cent. Common chronic health problems reported by urban female respondents were high blood pressure, asthma and migraine. High blood pressure, heart and kidney problems were commonly reported in the rural area.

Consistent with the higher percentage of urban female respondents reporting having chronic health problems, the highest percentage who were ill the last six months come from this group, followed by rural males and then females (Table 3.13). Most of them sought treatment from government hospitals or clinics, as well as private health institutions specially those in the urban area. Traditional healers such as Bomoh, Sinseh and Nattuvaithiyer remained popular as a treatment source among the rural respondents. There is a need to ensure that health treatment remains accessible and affordable to the poor. In addition, improvements in knowledge and education on various aspects of health should be imparted on a regular basis to the public so that more people pay attention to preventive measures.

**Table 3.12: Percentage Distribution by Chronic Health Problem and Type of Illness for Male and Female Respondents by Place of Residence**

Chronic Health Problem	Rural		Urban	
	Male	Female	Male	Female
<u>Any Chronic Health Problem</u>				
No	78.5	76.6	87.4	69.2
Yes@	21.5	23.4	12.6	30.8
<i>High blood pressure</i>	6.5	4.7	4.6	7.7
<i>Kidney problem</i>	0.0	1.9	0.0	1.0
<i>Heart problem</i>	0.0	1.9	2.3	0
<i>Asthma</i>	1.1	0.9	3.4	5.8
<i>Diabetes</i>	2.2	0.9	0.0	2.9
<i>Rheumatism</i>	2.2	0.9	0.0	0.0
<i>Migraine</i>	1.1	0.0	0.0	4.8
<i>Others</i>	11.8	12.2	3.4	8.6
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

@ Figures may add up to more than 100.0 per cent because some named more than one problem.

**Table 3.13: Percentage Distribution by whether Ill during the Last Six Months and Place of Treatment for Male and Female Respondents by Place of Residence**

Health Status	Rural		Urban	
	Male	Female	Male	Female
<u>Ill During the Last Six Months</u>				
No	63.4	68.2	75.9	56.7
Yes	36.6	31.8	24.1	43.3
<i>Without Treatment</i>	2.2	1.9	2.3	4.8
<i>With Treatment</i> <sup>@</sup>	34.4	29.9	21.8	38.5
<i>Government hospital/clinic</i>	26.9	28.0	9.2	24.0
<i>Private hospital/clinic – trained medical personnel</i>	9.7	3.7	13.8	16.3
<i>Private hospital/clinic – traditional healer</i>	2.2	0.0	0.0	1.9
<i>Traditional healer</i>	8.6	3.7	0.0	0.9
Total	100.0	100.0	100.0	100.0
Number of cases	(107)	(93)	(104)	(87)

<sup>@</sup> Figures may add up to more than 100.0 per cent because respondents may use more than one service.

Chronic health problems may be linked closely to poor nutrition and as well as age. Persons with low education may also face a higher possibility of suffering chronic health problem. This may due to their lower health awareness and lack of access to health facilities. The present data reveal that more than 30.0 per cent of female respondents with primary education and less suffered chronic health problems compared to about 16.0 per cent of female respondents with education of lower secondary and

above (Table 3.14). Hence, the government and related parties should focus on the illiterate and lowly educated poor women in the health programs to help them improving their health status, knowledge, education and access to preventive measures.

**Table 3.14: Percentage of Male and Female Respondents with Chronic Health Problems by Educational Attainment for Male and Female Respondents**

	Educational Attainment			
	Primary and below		Lower Secondary and above	
	Male	Female	Male	Female
<u>Chronic Health Problem</u>				
Yes	18.4	30.8	15.6	16.4
No	81.6	69.2	84.4	83.6
Total	100.0	100.0	100.0	100.0
Number of cases	(103)	(156)	(77)	(55)

Health condition also deteriorates with age for the poor. About 43.8 per cent of female respondents age 51 years old and above suffered chronic health problems compared to only less than 17.0 per cent of female respondents age 40 years and below (Table 3.15).

**Table 3.15: Percentage Distribution by Male and Female Respondents with Chronic Health Problem by Age Group**

	Age Group					
	≤ 40		41 – 50		51 +	
	Male	Female	Male	Female	Male	Female
<u>Chronic Health Problem</u>						
Yes	7.7	16.9	19.6	24.1	28.4	43.8
No	92.3	83.1	80.4	75.9	71.4	56.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
No. of Cases	(78)	(89)	(46)	(58)	(56)	(64)

### 3.4 CONCLUSION

Women in the study are found to be lowly educated and engaged in the informal sector, and tend to be lowly paid. They are not so active in attending additional skills training, either because they are not available or not suitable in increasing their income source. It is found that although they are poor in general do not face food shortage. However, health status for women are generally poorer than males. Many of the issues affecting women in poverty would continue to be ignored. The findings clearly highlight that key areas such as education and training, employment, food security and health need to be addressed more aggressively in poverty eradication programs and many of these issues affect women more seriously than men. A special policy or program is therefore needed to target poor women to improve their deprived situation.