

## **CHAPTER 4**

### **ACCESS, CHOICES AND SUPPORT**

This chapter considers three other aspects that may adversely affect the quality of life of women in poverty. They are namely, their access to assets and credit, the choices they have in participating in decision-making and the availability of support when they need assistance. Understanding these critical issues will identify some areas for policy and program intervention to alleviate women out of poverty.

#### **4.1 ACCESS TO ASSETS AND CREDIT**

##### **4.1.1 Ownership of Assets**

It is clear that more males than females own assets of any kind (Table 4.1). More people own house and land in the rural than the urban areas. For example, more than 40.0 per cent of rural female respondents are land/house owners compared to 27.9 per cent of urban female respondents. With a higher cost of living in the urban areas, the poor in the urban areas may be relatively worse off than those living in the rural areas.

Overall, access and ownership of assets for poor women is still on the low side. This is especially true for high value assets, such as house/ land. Their lower access to high value assets is due in part to gender discrimination as the inheritance of such assets

is normally passed down by parents to the sons instead of daughters. Hence, poor women would find it tougher to escape from poverty compared with men.

**Table 4.1: Percentage of Male and Female Respondents who Own the Following Assets in the Rural and Urban Areas**

Assets	Rural		Urban	
	Male	Female	Male	Female
Land / house	79.6	41.1	57.5	27.9
Agricultural implements and livestock	68.8	37.4	11.5	16.3
Transport	93.5	43.9	60.9	12.5
Electrical goods	75.3	43.9	87.4	45.2
Cash	89.2	85.0	97.7	94.2
Jewelry	8.6	79.4	8.0	84.6
Others	6.5	5.6	6.9	4.8
Number of cases	(93)	(107)	(87)	(104)

#### **4.1.2 Access to Credit Facilities**

Credit facilities are probably not available to the majority of the poor. The data indeed found that about 90.0 per cent of the respondents had not taken a loan in the last year. Rural female respondents probably had some access to credit facilities as some 15.0 per cent of them had taken loan compared with only 3.8 per cent of their urban counterparts (Table 4.2).

The loan amounts in the rural areas were fairly small, that is RM5,000.00 or less. This indicates that the poor may face difficulty in getting higher credit facilities for

various reasons. Perhaps with lower education compared with their male counterparts, many women may not be able to tap on the benefits of credit facilities to help them escape from poverty or they may be discriminated by financial institutions and others.

**Table 4.2: Percentage Distribution by Various Indicators of Loan Obtained by Respondents in the Rural and Urban Areas**

Loan	Rural		Urban	
	Male	Female	Male	Female
<u>Taken a Loan</u>				
No	89.2	85.0	86.2	96.2
Yes	10.8	15.0	13.8	3.8
 <u>Amount of loan received</u>				
$\leq RM1,000.00$	4.3	8.4	1.1	1.9
$RM1,001.00 - RM5,000.00$	2.2	4.7	3.3	1.0
$RM5001.00 +$	4.3	1.9	7.8	1.0
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

## 4.2 PARTICIPATION IN HOUSEHOLD DECISION-MAKING

### 4.2.1 Making Independent Decision

Generally, the respondents have to consult their family in making any major decisions. As expected more male respondents have the liberty to purchase or sell assets without the consent or knowledge of family members than female respondents. About a third of male respondents can make independent decision on buying or selling of assets compared to about one fifth of female respondents (Table 4.3).

**Table 4.3: Percentage of Respondents who Can Make Independent Decisions without the Consent or Knowledge of Household Members**

Decision Making	Rural		Urban	
	Male	Female	Male	Female
Buy Any Assets	37.6	25.2	39.1	20.2
Sell Any Assets	31.2	20.6	35.6	19.2
Spend Own Money	57.0	53.3	69.0	47.1
Number of cases	(93)	(107)	(104)	(87)

A higher percentage of respondents can spend their own money without consulting with other family members than in the purchase and sale of assets. Males have more say than females, and rural females more than urban females. The latter again highlights that urban poor females may indeed require special assistance, indeed more

than even the rural poor. Perhaps, many of these women migrated from the rural areas without much basic skills hoping for some improvements in their financial situations.

#### **4.2.2 Household Decision-Making**

While urban women were less likely to spend their own money independently compared with rural women, more of them were in control of household expenditures (Table 4.4). They also enjoy more say in most other decisions compared with their rural counterparts. Perhaps, due to poverty condition, many have to be careful and wisely spend the little they have. Hence, joint decisions between husband and wife were the case in most instances.

**Table 4.4: Percentage Distribution by Main Decision-Maker on Various Matters for Female Respondents by Place of Residence**

Various Matters Decision Making	Rural	Urban
<u>Household Spending</u>	100.0	100.0
Husband only	24.3	13.5
Wife only	31.8	52.9
Husband and wife	31.8	26.0
Other relatives	12.1	7.7
<u>Buying Properties</u>	100.0	100.0
Husband only	17.9	13.5
Wife only	14.2	20.2
Husband and wife	54.7	51.0
Other relatives	13.2	15.4
<u>Buying Household Durables</u>	100.0	100.0
Husband only	13.1	12.5
Wife only	18.7	23.1
Husband and wife	50.5	50.0
Other relatives	17.8	14.4
<u>Children's Education</u>	100.0	100.0
Husband only	11.6	9.5
Wife only	21.1	27.7
Husband and wife	63.2	58.5
Other relatives	4.2	4.3
<u>Number of Children</u>	100.0	100.0
Husband only	7.7	6.5
Wife only	6.4	13.0
Husband and wife	76.9	74.0
Other relatives	9.0	6.5
<u>Social Activities</u>	100.0	100.0
Husband only	9.8	8.8
Wife only	23.5	32.4
Husband and wife	61.8	49.0
Other relatives	4.9	9.8
<u>Use of Family Planning Methods</u>	100.0	100.0
Husband only	10.4	4.3
Wife only	6.3	14.5
Husband and wife	83.3	78.3
Other relatives	0.0	2.9
Number of cases	(107)	(104)

## **4.3 SUPPORT SYSTEM**

### **4.3.1 Type of Problem**

Slightly more than a quarter of the respondents encountered major unforeseen problems during the last one year. Some of the major problems mentioned were related to health, financial and natural calamity. Male respondents were more likely to mention financial problem while female problems were likely to be linked to health. Many of the poor respondents were also afflicted by problems of natural calamity, such as floods in the urban areas (Table 4.5).

The survey discovered that respondents who encountered major problems would ask for help and support from family members including parents and siblings. Only a few respondents would look for support and assistance from non-relatives and institutional organisations. Hence, the family forms the main source of help.

**Table 4.5: Percentage Distribution of Male and Female Respondents who have Encountered Major Unforeseen Problems During the Last One Year and Type of Problem by Place of Residence**

Problem	Rural		Urban	
	Male	Female	Male	Female
<u>Encountered Any Major Problem</u>				
No	69.9	70.1	75.9	71.2
Yes	30.1	29.9	24.1	28.8
<u>Type of Problems Encountered*</u>				
<i>Health problem sickness</i>	8.6	11.2	6.9	9.6
<i>Theft/robbery</i>	2.2	0.0	3.4	1.0
<i>Financial problem</i>	12.9	8.4	8.0	5.8
<i>Problem with spouse household members</i>	4.3	5.6	1.1	3.8
<i>Emotional problems</i>	5.4	3.7	4.6	2.9
<i>Natural calamity</i>	10.8	7.5	11.5	13.5
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

\*Figures may add to more than 100 per cent as some respondents mentioned more than one type of problems.

#### 4.3.2 Type of Crisis

When asked whether they faced any crisis in the last year, a small proportion encountered such a situation (Table 4.6). These included financial problems as well as marital problems. Only about 2.0 per cent reported not receiving support during a crisis situation.



**Table 4.6: Percentage Distribution of Male and Female Respondents who Faced Any Crisis During the last One Year, Type of Crisis and Support Received in the Rural and Urban Areas**

Crisis	Rural		Urban	
	Male	Female	Male	Female
<u>Faced Any Crisis</u>				
No	91.4	95.3	96.6	96.2
Yes	8.6	4.7	3.4	3.8
<u>Type of Crisis Faced</u>				
<i>Financial</i>	3.2	0.9	1.1	0.0
<i>Husband married second time</i>	0.0	0.9	0.0	0.0
<i>Husband's health problem</i>	1.1	0.0	0.0	1.0
<i>Problem with spouse</i>	2.2	1.9	1.1	1.0
<i>Problem with son</i>	0.0	0.9	0.0	1.0
<i>Quarrel with neighbour</i>	2.2	0.0	0.0	1.0
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)
<u>Received Support When You Need It</u>				
Yes	100.0	98.1	97.7	98.1
No	0.0	1.9	2.3	1.9
Total	100.0	100.0	100.0	100.0
Number of cases	(93)	(107)	(87)	(104)

### 4.3.3 Institutional Support

Besides the family, it is equally important to establish the amount of institutional support that is available. In the last five years, rural respondents were more likely to receive support from institutional organisations than their urban counterparts. Rural males reported some 30.0 per cent received institutional support compared with 20.0 per cent for rural females (Table 4.7). The percentage who received institutional support in the urban area was 6.0 per cent for males and 5.0 per cent for females. Hence, there may be a need to increase availability of institutional assistance in the urban area. Most of the support requested was financial in nature and they came from various agencies, such as from state/federal government, bank/credit institutions and religious bodies. The Pearson Chi-square test shows that there is obvious disparity in availability of institutional support to respondents in the urban and rural areas (for women,  $\chi^2 = 20.075$  and for men, the  $\chi^2$  is 25.461 both significant at  $\alpha \leq 0.05$ ).

**Table 4.7: Percentage Distribution by Indicators of Institutional Support and Amount Received by Male and Female Respondents in the Rural and Urban Areas**

Institutional Support			Rural		Urban	
			Male	Female	Male	Female
<u>Received</u>	<u>Support</u>	<u>From Any</u>				
<u>Institution*</u>						
No			69.9	80.4	94.3	95.2
Yes			30.1	19.6	5.7	4.8
<u>Name of Various Agencies</u>						
Government			17.1	11.2	3.3	2.9
Religious			6.5	2.8	0.0	1.9
Private			6.5	5.6	2.3	0.0
<u>Type of support received</u>						
Loan			9.7	10.3	4.6	0.0
Relief			15.1	5.6	0.0	1.0
Others@			5.3	3.7	1.1	3.8
Total			100.0	100.0	100.0	100.0
Number of cases			(93)	(107)	(87)	(104)

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

@ Others included provision of fertilizer, legal help, scholarship and zakat & fitrah.

#### 4.3.4 Familial Support

Children and spouse were the main source of financial and other support for both male and female respondents (Table 4.8). A sizeable amount of support in cash and kind came from siblings, with parents and parents-in-law being fairly important. As a whole, females received more familial support than males. Support was more forthcoming for the rural than urban residents; about 65.0 per cent of rural respondents received support in cash or kind from children compared to only about 30.0 per cent for urban respondents (Table 4.8). Perhaps, more rural folks received contributions from children living away from home, especially from those who have migrated to the cities.

**Table 4.8: Percentage of Male and Female Respondents who Received Financial Support (in cash or kind) from the Following Persons by Place of Residence**

Source of Support	Rural		Urban	
	Male	Female	Male	Female
<u>Received Cash from</u>				
Children	44.1	64.5	6.9	29.8
Spouse	30.1	68.2	35.6	69.2
Parents	8.6	18.7	8.0	14.4
Parents-in-law	9.7	3.7	4.6	5.8
Siblings	19.4	22.4	12.6	20.2
Other relatives	9.7	9.3	4.3	3.8
<u>Received Support in Kind from</u>				
Children	41.9	66.4	5.7	28.8
Spouse	36.6	65.4	40.2	65.4
Parents	9.7	22.4	12.6	14.4
Parents-in-law	9.7	7.5	5.7	6.7
Siblings	20.4	20.6	9.2	17.3
Other relatives	10.8	9.3	3.4	4.8
Number of cases	(93)	(107)	(87)	(104)

Note: Respondents may receive more than one source of support.

Males were likely to provide financial aid or support to family members compared to female respondents; for example, about 35.0 per cent of women provided contributions in cash or kind to their spouse compared to about some 80.0 per cent of male respondents (Table 4.9). This reflects in part the lower proportion of women in formal employment and earning their own keep. It is interesting to note that despite their

poor economic situation, quite a number of urban respondents generally recorded higher percentages providing financial support to their parents, parents-in-law, sibling and other relatives compared to their rural counterparts (Table 4.9).

**Table 4.9: Percentage of Male and Female Respondents who Provided Financial Support (in cash or kind) to the Following Persons by Place of Residence**

Provided Support	Rural		Urban	
	Male	Female	Male	Female
<u>Provided Cash to</u>				
Children	71.0	66.4	79.3	71.2
Spouse	80.6	37.4	85.1	24.0
Parents	24.7	34.6	59.8	60.6
Parents-in-law	30.1	4.7	54.0	32.7
Siblings	18.5	20.6	27.6	29.8
Other relatives	11.8	13.1	11.5	12.5
<u>Provided Support in Kind to</u>				
Children	72.0	70.1	77.0	71.2
Spouse	80.6	40.2	82.8	29.8
Parents	23.7	39.3	48.3	54.8
Parents-in-law	31.2	11.2	43.7	27.9
Siblings	19.4	19.6	24.1	26.9
Other relatives	9.7	7.5	9.2	11.5
Number of cases	(93)	(107)	(87)	(104)

Note: Respondents may provide support to more than one recipient.

#### 4.4 CONCLUSION

Access and ownership of assets for women in poverty is generally lower than men. Rural respondents were more likely to own land/house compared to urban residents. Credit facilities were not widely available among the poor. Women in poverty seem to have a lot of say in various household decision-making. However, major and important issues were usually joint decisions made with their spouses.

Only a small proportion of respondents encountered any unforeseen major problem, such as sickness, financial problem and natural calamity during the last one year. Women would obtain support from their family members whenever they needed it and also provided support to their family members. Institutional support was not widely available, especially for urban respondents.

Hence, access to credit especially amongst the urban poor and women in particular needs some consideration. When in trouble, many are left with little or no choice except to turn to family members. Provision of institutional backing especially for urban women would go a long way to alleviate their poverty conditions.