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Decision-Making Freedom among Households of Lower Income Group in Selangor, Malaysia

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Abstract

The present study aims to measure the current status of decision-making freedom on economic, social, and household related issues among the lower-income group categorized as the B40 in Selangor, Malaysia. The study utilizes a quantitative approach in analysing the primary data from a sample of 404, B40 people residing in the nine districts of Selangor. A stratified random sampling method is used to select the respondents and descriptive statistics together with Women Empowerment Index (WEI) are utilized in analysing the data. The WEI is employed to measure the status of freedom in terms of economic, social, and household decision-making. The study reveals that there is moderate level of freedom on decision-making in all three categories. The present study recommends policy considerations for successful and effective necessary guidelines for decision-making freedom on economic, social, and household related issues among the lower-income group categorized as the B40 in Selangor, Malaysia.

Keywords: Women Freedom of Decision-Making, B40 Income Group, Selangor & Malaysia

Introduction

The Malaysian government has released its blueprint in the shared prosperity vision 2030 for the period 2021 to 2030 with an aim to increase the income of all ethnic groups particularly the Bumiputeras comprising the B40 in reference to the lower-income group, the hardcore poor, the economically poor, those in economic transition, the indigenous people known as Orang Asli, Sabah and Sarawak Bumiputeras, the disabled, youths, women, children and

senior citizens (Koya, 2019; Loheswar, 2019). Poverty alleviation, socio-economic wellbeing and sustainable livelihood of the stakeholders are among the prime initiatives of the government (Chua and Oh, 2011; Kronbak and Vestergaard, 2011). It has restructured its past approaches to reduce poverty and inequalities in line with the Sustainable Goal theme 'no one will be left behind'. To become a developed country and sustainable livelihood, it is very important for Malaysia to alleviate poverty completely and restructure the society. Although the rate of overall poverty in Malaysia has been declining to a negligible percentage, the specific threat from poverty is still noticeable among certain groups, certain areas and states. The government is still facing big challenges to provide enough opportunities on Income Generating Activities (IGAs) towards low income group to achieve certain standards in certain areas. About 40% of Malaysian households remain in the low income category, earning less than RM1,500 a month, of which 77.2% are the Bumiputeras. At the same time, the low income group still experiences social inequity, depriving of access to education, healthcare, credit availability, income opportunity, and securing property rights (Courtenay, 1988; Nair, 2001; Sulochana Nair, 2010). This group of people requires specific policy interventions especially on capability development in order to achieve upward mobility. Income disparities between ethnic groups and regions must still be actively addressed.

The current scenario indicates that Malaysia is no longer just grappling with absolute poverty but also with relative poverty, pockets of persistent poverty, the traditional rural poverty, and urban poverty as well as increasing inequalities. A key feature of a green economy is that it seeks to provide diverse opportunities for economic development and poverty alleviation without liquidating or eroding the natural assets of a country (Chua & Oh, 2011; Kronbak & Vestergaard, 2011; Nair, 2010). In particular, the ecosystem of goods and services comprise a large component of the livelihoods of the poor rural communities ((Chua & Oh, 2011; Kronbak & Vestergaard, 2011; Nair, 2010). During the Tenth Malaysia Plan (10MP 2011–2015), the bottom group consists of 2.4 million households, with 73% Bumiputeras (locals) and the remaining 27% are the non-Bumiputeras (non-locals). While in the 11MP (2016–2020), there were 2.7 million households' monthly income of RM2,537.00, with 68% Bumiputeras (locals) and 32% non-Bumiputeras (non-locals); and 56% in the urban and 44% in rural areas.

Many studies also concluded that household decision-making freedom is considered as one of the most crucial factors in ensuring smooth income generating among the lower-income group (Ali et al., 2014; Bhuiyan et al., 2013; Bhuiyan & Hassan, 2013; Bhuiyan et al., 2012; Haque et al., 2018). Therefore, this study takes an initiative to investigate and measure the current status of freedom of decision-making on economic, social, and household related issues among the lower- income group categorized as the B40 in Selangor, the wealthiest state in Malaysia.

Literature Review

Income disparity has become a major economic growth problem faced by most countries globally (Samsudin and Nadzrulizam, 2021). The income gap that exists between the rich and the poor grows wider every year hence, the Malaysian government has set up economic policies and provided various aids that focus on improving the economic situation of the lower-income group of its citizens known as the B40 to reduce the income gap that exist among them. Income inequalities among the B40 households are prominent in Selangor while Kelantan has the lowest maximum and average income value among the B40 from

all states. The demographic factors that have significant impacts on the distribution of income among the B40 population in Malaysia has been analysed using regression models. Residential area, levels of academic studies and working status of the head of household are the factors that affect the B40 populations in Malaysia (Samsudin & Nadzrulizam, 2021).

Alshami, Majid, Rashid, & Adil in 2019 explorative case study conducted semi interviews with 22 poor women in Selangor, Malaysia. They find that the majority of women who received loan three years ago have successfully operated their micro and small enterprises. However, they face huge challenges to sustain the business and the majority of them are still in the infant stage. There are many causes that affect the sustainability of women micro and small enterprises such as lack of product diversity and the inflexibility of the implementation process of loan disbursement and repayment. In the same way, Tammili et al (2018) investigate poverty eradication recipients in Selangor. Descriptive analysis and multiple regression were used to analyze the data and relationship between the dependent variable are measured by income-investment ratio, and independent variables are represented by socio-demographic as well as other related variables. The findings of the study show that most of the respondents were married (95.7 percent) and have secondary education (72.7 percent). In terms of income distribution, most respondents earn less than RM1,500.00. Nevertheless, all respondents show positive income changes after receiving different income generating program schemes from the Amanah Ikhtiar Malaysia (AIM). Multiple regression analysis has identified two variables which are the family workers and hired workers where both significantly influenced the income-investment ratio after joining the income generating program.

Another study by Al-Shami, Majid, Mohamad, and Rashid, in 2017 scrutinize on the women household welfare and empowerment. A cross-sectional survey was employed through the distribution of a questionnaire to 495 women. They observe that income generating initiatives has significant positive effects on borrowers' household income and personal asset acquisition. However, even though the effect of income generating empowers women borrowers in households' decisions-making, it has no effect on women control over minor financials (Al-Shami et al., 2017). On the other hand, Abdelhak et al (2015) investigate the role of institutions in helping farmers deal with their vulnerabilities to poverty. A structured socio-economic questionnaire from a three-round panel survey was undertaken at six-month interval targeting the farmers in Kelantan and Terengganu, Malaysia. Results of the study indicate that institutions are inactive in providing assistance and support to farmers. Often, assistance is provided after an occurrence of a shock. Incidentally, the assistance that is provided does not reach all farmers, partly due to asymmetric information on the availability of the assistance or that farmers are not selected for the assistance. In most occasions, assistance is just not available to the farmers (Abdelhak et al., 2015). In the meantime, they examine the impact of income generating initiatives on women livelihood with main focus on household income in the urban Selangor province. A cross sectional survey was interviewed with 240 of old clients and 100 of new clients, while the stratified random sampling was used to collect the data. The result of multinomial logit suggests that income generating initiatives has positive impact on women household income in urban areas.

Methodology

The present study utilizes a quantitative approach in analyzing the primary data from a sample of 404 people categorised as the B40 residing in Selangor. A survey questionnaire was developed to collect data on multidimensional deprivation information from the B40 groups. A purposive stratified random sampling method was used to select the respondents based on the nine districts of Selangor comprising Gombak, Klang, Kuala Langat, Kuala Selangor, Petaling, Sabak Bernam, Sepang, Hulu Langat, and Hulu Selangor. The sampling of the present research is based on 17% of the population which is categorized as the B40 (DOSM, 2019).

The selection of sampling for this study is based on 2019 data produced by the Department of Statistic Malaysia (DOSM). The study identifies that there are 17% of B40 groups in the state of Selangor, 2019, whereas a total of 4,932,695 of population in Selangor are considered as the B40 group. The study considers only 838,558 as total populations that represent the 17% of the B40 and total suggested sample is 404. The percentage of population also takes into consideration the races of the population comprising Malay, Chinese, Indians, and others from the eight districts of Selangor.

Descriptive statistics and Women Empowerment Index (WEI) are used in the analysis to measure the household freedom of decision-making in terms of economic, social, and household related issues. Household freedom of decision-making are multi-dimensional as it enables them to realize their full identity and power in all spheres of life. Various studies have been conducted about the issues in measuring freedom of decision-making, but the indicators for measurement are still debatable. Moreover, even the World Bank and other credible agencies have not yet given a rigorous methodology for measuring changes in women empowerment (Malhotra et al., 2002). Nonetheless, this study employs the WEI, which was constructed by (Varghese, 2011). The index of each dimension was constructed, and the minimum and maximum values were chosen for each underlying indicator. The performance in each indicator is expressed as the minimum and maximum value between 1 and 5 in accordance with the construction method of the Human Development Index (UNDP, 2005).

The WEI is then computed as the simple average of the three indexes according to the following formula:

$$IV_{ij} = \frac{(X_{ij}) - \text{Min}(X_{ij})}{(X_{ij}) - \text{Max}(X_{ij})}$$

where:

IV_{ij} = index value

X_{ij} = actual value

Min(X_{ij}) = minimum value

Max (X_{ij}) = maximum value

The WEI is computed by getting the average of the three indices according to the following formula: WEI=1/3(economic decision-making index) +1/3(household decision-making index) +1/3(freedom of movement index). Based on the modification of the measurement format, the present study computed household, social, and economic freedom of decision-making and measured the overall values of these three indices. The present study defines the empowerment value of index 0% as deprived of development and the value 100% as full freedom of decision-making. A value between 0% and 50% is minimum level of freedom of

decision-making, 60% to 70% is medium level of freedom of decision-making, and 80% or higher is high freedom of decision-making.

Findings

Gender of Respondents

Table 1 shows gender of the respondents. It is found that 51.2% of respondents are male where 48.8% are female.

Table 1: Gender of Respondents

Gender		
Gender	Frequency	Percent
Male	207	51.2
Female	197	48.8
Total	404	100

Location of Respondents

Table 2 shows the location of the respondents and it is found that 30.90% of them are living in the rural area while 65.8% are from Semi-urban, and 3.2 % live in the city areas.

Table 2: Location of Respondents

Location		
	Frequency	Percent
Rural	125	30.9
Semi-urban	266	65.8
City	13	3.2
Total	404	100

Age Range of Respondents

Table 3 shows that mostly the respondents are in the age range of 41-50 years old comprising 25% followed by 23.26% of the 31- 40 years old group, 20.54% represent the 18-30 years old group, 51-60 years-old group at 18.70 %, and 65 to 71 or older age group at 13.12%.

Table 3: Age Range of Respondents

Age Range of Respondents		
	Frequency	Percent
18-30	83	20.54
31-40	94	23.26
41-50	101	25
51-60	73	18.70
61-Above	53	13.12
Total	404	100

Races of Respondents

Table 4 shows the race diversity of the respondents comprising Bumiputera Melayu at 58.4%, Chinese at 26.2%, Indians at 14.90%, and 0.5% of them are from other races.

Table 4: Races of Respondents

	Races	
	Frequency	Percent
Melayu	236	58.4
Chinese	106	26.2
Indian	60	14.9
Others	2	0.5
Total	404	100

Employment Status of Households

Table 5 shows the distribution of the employment status of the respondents. The majority of the respondents are involved with full time employment which is at 48.3%, whereas 17.8% of the respondents are engaged in self-employment, micro business, small business for income generating activities. However, 5.7% of them are engaged in the odd worker/informal sector, while part time employment is at 5.2%, and 23% are them are not working.

Table 5: Employment Status of Respondents

	Employment status	
	Frequency	Percent
Employed	195	48.3
Part time employed	21	5.2
Odd worker/Informal sector	23	5.7
Self-employed/Micro business/Small business	72	17.8
not working	93	23
Total	404	100

Status of Household Head

Table 6 shows the status of the household head led by family members. The study found that 51% of them are headed by adult male whereas elderly male-headed comprises 23.3%, 10.9% is led by son, 7.4% is led by single mother, 3% is headed by elderly female, 1.7% by daughter, and 1.2% by single father.

Table 6: Status of Household Head Led by Family Members

	Household Status	
	Frequency	Percent
Adult male-headed	206	51
Elderly male-headed	94	23.3
Single father	5	1.2
Son	44	10.9
Adult female-headed	6	1.5
Elderly female-headed	12	3
Single mother	30	7.4
Daughter	7	1.7
Total	404	100

Household Family Structure

Table 7 shows the distribution of the family structure of the respondents. The findings reveal that 38.4% of the respondents are married with children under 19 in the family, 37.1% of them are married with no children under 19 in the family, 10.4% of them are single and no children, 5.9% of them are married with no children, 5.2% of them are single with no children under 19 in the family, and 3% of them are single with children under 19 in the family.

Table 7: Family Structure of Respondents

Family Structure of Respondents		
	Frequency	Percent
Single, no children	42	10.4
Single, no children under 19 in family	21	5.2
Single, children under 19 in family	12	3
Married, no children	24	5.9
Married, children under 19 in family	155	38.4
Married, no children under 19 in family	150	37.1
Total	404	100

Household Member Contribution in the Income Structure

Table 8 shows contribution of the household members in the income structure of the lower income group in Selangor, Malaysia. The study shows that 56.7% of household income is contributed from paid employment, 39.4% of income of the household from self-employment, 19.6% of income is derived from paid wages of odd jobs, and 3.2% of income is transfers received from different relatives among the lower income group.

Table 8: Household Member Contribution in the Income Structure

Source of Household Income		
	Frequency	Percent
Rent/ASN/ASB/LUTH	14	3.5
Income from self-employment	159	39.4
Income from paid employment	229	56.7
Income from paid wages (Odd jobs)	79	19.6
Transfers received	13	3.2
Other sources	103	25.5

Household Internet Access

Table 9 shows the distribution of the household internet access among the lower-income group in Selangor, Malaysia. The study found that 48.5 % of the household have paid internet access, and 26.7% have WIFI access, however, 18.3% of them do not have the WIFI access in their residents. The study also reveals that 6.4% of households do not have any internet access in their residents and living area.

Table 9: Distribution of Household Internet Access

Internet access		
	Frequency	Percent
Has Wifi	108	26.7
No Wifi	74	18.3
Has Internet paid access at home	196	48.5
No Internet access at home	26	6.4
Total	404	100

Status on Household Freedom of Decision-making

Table 10 shows the status of the respondent household freedom of decision-making among the lower-income group in the Selangor. The survey data are categorized based on the Observation Scale (Strongly disagree=1, Disagree=2, No change =3, Agree=4, and Strongly agree=5). In terms of decisions about their health care, 85.1% of the respondents indicated their rights on the decisions about their own health whereas, 4.40 % indicated negative responses. Moreover, the average comment of respondent status recorded from the survey data is 3.96 respectively. Furthermore, 70% of the respondents indicated that they share on the decision about the health care of their children whereas 12.4% indicated that they do not have enough freedom. Moreover, the average comment of respondents about the status from the survey data is 3.67 respectively. Moreover, 74.7% of the respondents indicated their share on the decision with regard to the food to be cooked each day but 10.7 % indicated otherwise. However, the average value of respondent status recorded from the survey data is 3.78. Meanwhile, only 41% of the respondents indicated their share on the decision on employing servants at home, whereas more than 33.7% indicated that they do not have the right on this matter. Moreover, the average comment of respondent status recorded from the survey data is 2.93 respectively.

Table 10: Respondent Status on Household freedom of Decision-making

Household freedom of decision-making									
Issues	Observation Scale					Average Value of Scale	SD	Proportion of Low	Proportion of High
	1	2	3	4	5*				
Decision about your health care	9	9	42	272	72	3.96	0.75619	4.4	85.1
Decision about health care of child	19	31	71	226	57	3.67	0.97004	12.4	70
Decision about food to be cooked each day	14	29	59	230	72	3.78	0.93759	10.7	74.7
Decision about employing servants at home	82	54	102	142	24	2.93	1.2384	33.7	41

Status on Freedom of Social Decision-making

Table 11 shows the status of the respondent household freedom on social decision-making among the lower-income group in the Selangor. The survey data are categorized based on the Observation Scale (Strongly disagree=1, Disagree=2, No change =3, Agree=4, and Strongly agree=5). Most respondents at 76% indicated their status in terms of making decisions to visit family and relatives, whereas 11.4% indicated the opposite. The average comment of respondent status recorded from the survey data is 3.75 respectively. In terms of their decisions to visit outside of the village, 72.3% of the respondents indicated that their status increased, whereas 13.2% said it decreased. The average comment of respondent status recorded from the survey data is 3.68 respectively. With regard to the decision to go to a health center or hospital on their own, 78.2% of the respondents indicated their status increased but 8.2% indicated otherwise. The average value of respondent status recorded from the survey data is 3.8 respectively.

Table 11: Household Freedom of Social Decision-making

Freedom of social decision Indicators									
Issues	Observation Scale					Average Value of Scale	SD	Proportion of Low	Proportion of High
	1	2	3	1 and 2 (%)	4 and 5 (%)				
Decision on visiting to family and relatives	15	31	51	247	60	3.7574	0.92	11.4	76
Decision on visiting outside village/town/city alone	14	39	59	241	51	3.6832	0.93	13.2	72.3
Decision to go to health centre or hospital alone	13	20	55	261	55	3.8	0.85	8.2	78.2

Status on Economic Freedom of Decision-making

Table 12 shows the status on the economic freedom of decision-making of the respondents' family. The survey data are categorized based on the Observation Scale (Strongly disagree=1, Disagree=2, No change =3, Agree=4, and Strongly agree=5). With regard to the decisions on how to spend money, 82.2% of the respondents indicated they have the rights to indulge in the matter, whereas 6.6% indicated a decrease in their rights. The average comment of respondent status based on the survey data is 3.91 respectively. On decisions about purchasing large household items, such as furniture, 62.9% of the respondents indicated a high proportion of rights, and 13.3% of the respondents indicated a low proportion of rights. The average comment of respondent status from the survey data is 3.53. In terms of decisions on buying gifts for social functions, 67.1 % of the respondents indicated that they have the rights however, by contrast, 10.1% of the respondents indicated otherwise. The average value of respondents' status from the survey data is 3.62 respectively.

Table 12 Respondent Status on economic freedom of decision-making

Economic freedom of decision-making Indicators									
Issues	Observation Scale					Average Value of Scale	SD	Proportion of High (%)	Proportion of Low (%)
	1	2	3	4	5*				
Decision on how to spend money	3	24	45	265	67	3.91	0.75868	82.2	6.6
Decision on purchasing large household items, like furniture	22	32	96	215	39	3.53	0.96392	62.9	13.3
Decision on buying gifts for social functions	19	22	92	229	42	3.62	0.91386	67.1	10.1

Index Values of Household Decision-making Freedom

Table 13 and Figure 1 show the level of household freedom of decision-making among the lower-income group in the Selangor. The decision of the lower-income group on their child health care is recorded at 59.85%. Their decision on their health care is about 53.95%, which means that their positions are in the above to medium level of development based on the index values. Moreover, decisions on employing servants at homes are recorded the lowest values at about 56.25%, which denoted that their position was within the medium level of development based on the index values. However, in the case of decision on employing servants at home, it is about 39.00% which denoted that their position was within the medium level of development based on the index value respectively. Overall, Household Decision-making Freedom index values show about 52.26% improvement among the lower-income group of people.

Table 13: Household Decision-making Freedom

Particulars	Household decision-making Freedom				
	Decision on Your Health Care	Decision on Health Care of Children	Decision on Food to be Cooked Each Day	Decision on Employing Servants at Home	Overall HE Index Values (%)
Total Index Score	299.25	269.75	281.25	195	261.3125
Average Index Value	0.5985	0.5395	0.5625	0.39	0.522625
Average Index Value %	59.85	53.95	56.25	39	52.2625

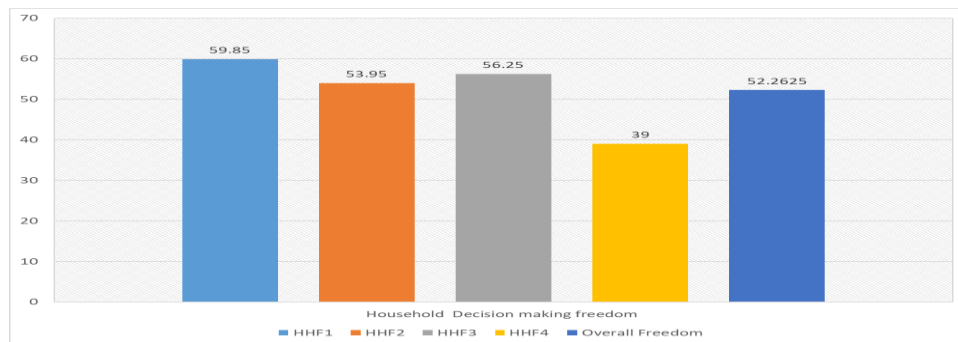


Figure 1 Household Freedom of Decision-making

Social Freedom of Decision-making

Table 14 and Figure 2 present the social freedom of decision-making of the lower-income group in the Selangor. The decision of the lower income group on visiting their family and relatives is at 55.7%, while their decision to visit outside of their village, town, or city alone is at 54.2%. The findings indicate that their social participations are in the above to medium level of development based on the index values. Moreover, decision to go to health centres or hospitals on their personal capacity recorded the lowest values at 56.65 %, which denoted that their position is within the medium level of development based on the index values.

Table 14: Social Freedom of Decision-making

Particulars	Social freedom of decision-making			
	Decision to Visit Family and Relatives	Decision to Visit Outside the Village, Town, or City Alone	Decision to Go to a Health Center or Hospital Alone	Overall Social Empowerment Index Values %
Total Index Value	278.5	271	283.25	277.58
Average Index Value	0.557	0.542	0.5665	0.55
Average Index Value (%)	55.7	54.2	56.65	55.52

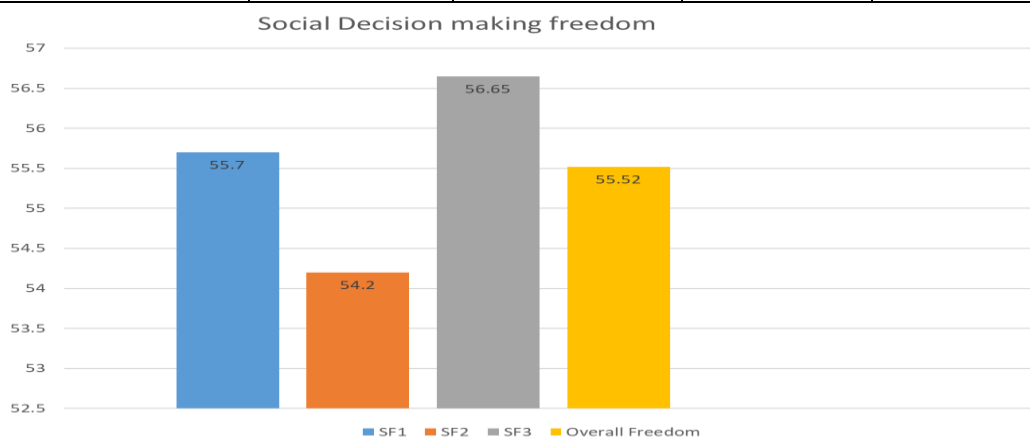


Figure 2: Social Freedom of Decision-making

The overall social empowerment index values show about 55.52% improvement among the lower-income group in the Selangor. Based on the overall social empowerment index values, the lower-income group improve their rights in social participations.

Economic Freedom of Decision-making

Table 15 and Figure 3 show the level of economic freedom of decision-making level among the lower income group in the Selangor. Their decision-making power in buying gifts for social functions is at 58.85%, which indicated above medium level of development based on the index values. Moreover, their decision-making power in purchasing large household items, such as furniture, is at 51.25%. With regard to decisions on how to spend money, the lowest value at 53.05% denote a medium level of development based on the index values.

Table 15 Economic Freedom of decision-making level

Particulars	Economic Freedom of decision-making level			
	Decision on How to Spend Money	Decision on Purchasing Large Household Items (e.g., furniture)	Decision on Buying Gifts for Social Functions	Overall EE Index Value
Total Index value	294.25	256.25	265.25	271.92
Average Index Value	0.5885	0.5125	0.5305	0.54
Average Index Value (%)	58.85	51.25	53.05	54.38

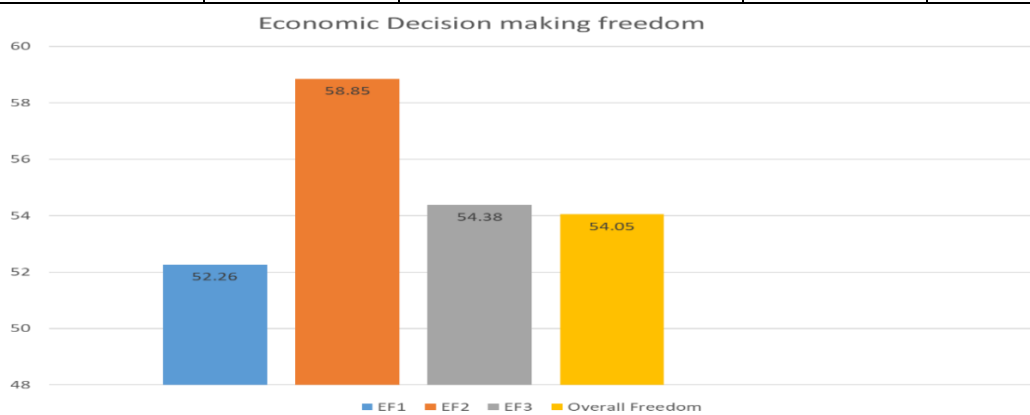


Figure 3 Freedom of Decision-Making Level

The overall economic freedom of respondent scores of index values shows 54.38% improvement. Based on the overall economic empowerment index values, the lower income group improve their decision-making power regarding economic participation respectively.

Overall Decision-Making Freedom

Table 16 and Figure 4 show the distribution of overall decision-making freedom of lower-income group of people in Selangor, Malaysia. The findings reveal that the household decision-making freedom of the lower-income group is recorded at 52.26%. However, 58.85% of the respondents have freedom of decision-making in the category of the social activities among the B40 family whereas, the average economic freedom of respondent scores of index values is shown at 54.38% respectively. Finally, the overall freedom of household of decision-making status in the categories of household, social, and economic together is 54.05% respectively.

Table 16: Overall Decision-making Freedom

Overall Decision-making Freedom of the Lower-Income Group				
Item	Household freedom	Social Freedom	Economic Freedom	Overall Freedom
Total Index Value	261.31	294.25	271.92	270.27
Average Index Value	0.52	0.5885	0.54	0.54
Average Index Value (%)	52.26	58.85	54.38	54.05

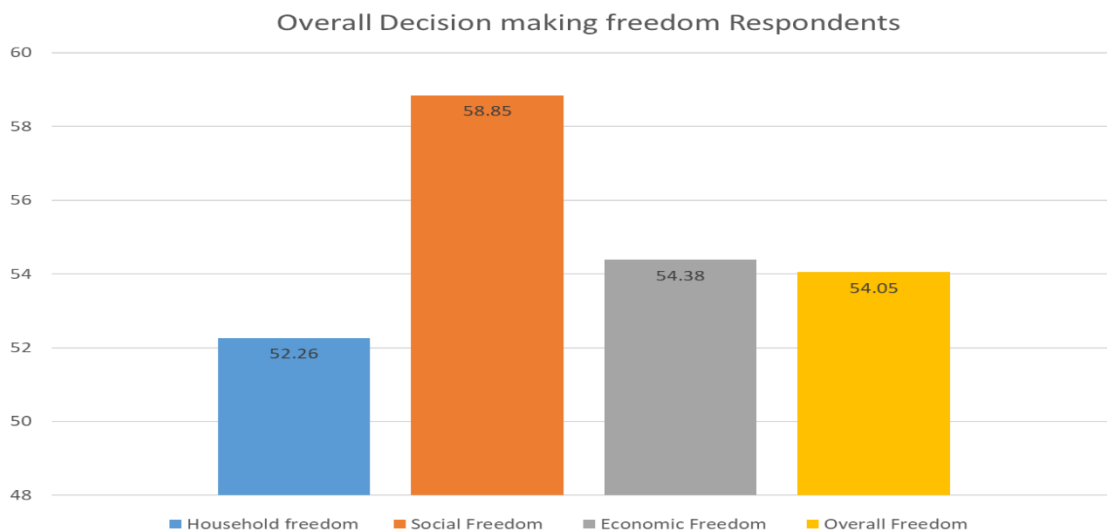


Figure 4: Overall decision-making freedom

Discussion

The major findings of the study revealed that the status the level of household freedom of decision-making among the lower-income group in the Selangor. The decision of the lower-income group on their child health care, decisions on employing servants at homes, in the case of a decision on employing servants at home, which denoted that their position was within the medium level of development based on the index value respectively. However, overall, Household Decision-making Freedom is also considered as the medium level of development based on the index values. In the case of the social freedom of decision-making of the lower-income group in the Selangor. Especially for the decision of the lower-income group on visiting their family and relatives, visit outside of their village, town, or city alone and decision to go to health centers or hospitals on their personal capacity are in the above to the medium level of development based on the index values. The overall social freedom of decision-making index values among the lower-income group are in the above to the medium level of development respectively. In the categories of the economic freedom of decision-making level among the lower income group in the Selangor. Their decision-making power in buying gifts for social functions, decision-making power in purchasing large household items, such as furniture, decisions on how to spend money are denoting a medium level of development based on the index values. Finally, the overall freedom of household of decision-making status in the categories of household, social, and economic together is 54.05% respectively among the lower-income group in Selangor, Malaysia.

Conclusion

The present study investigates the status of household freedom on decision-making among the lower-income group known as the B40 in Selangor, Malaysia. The findings indicate that the majority of respondents are involved with full time employment comprising about 48.3%, whereas 17.8% of respondents are engaged in self-employment, micro business, and small business for their income generating activities. In the same way, the findings also reveal that 52.2% of the respondents' main household head are not working and 47.8 % of them are working full time. Besides, the study found that 51% of them are headed by adult male whereas elderly male-headed comprises 23.3% of the respondents. Moreover, 56.7% of the household income is contributed from paid employment, 39.4% from self-employment, 19.6% of income derived from paid wages of odd jobs. In the case of monthly household income, it is revealed that 39.1% of the families have less than RM2,500 of their household monthly income. Overall, the level of decision-making freedom of the lower income group on average is recorded at 52.26%. However, 58.85% of them are in the of economic freedom of decision-making level. The present study recommends policy considerations for the successful and effective necessary guidelines for the lower income group by increasing income-generating activities, providing sufficient access of credit, and proper education and providing the economic freedom of choice with necessary skill training.

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