

EXPLORING THE SOCIO-DEMOGRAPHIC PROFILE OF URBAN POVERTY AMONG THE B40 GROUP IN PENANG, MALAYSIA

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Abstract: Urban poverty remains a pressing issue in Penang, Malaysia, particularly for the B40 group, with a monthly income below RM4,850.00. This study explores the socio-demographic profile of urban poverty within the B40 group in Penang's *Timur Laut* (TL) district. Analysing *eKasih* data from January 2019 to October 2022, 255 respondents were surveyed. Results indicate that most of Penang's urban poor are aged 60 to 79, with low education and limited job opportunities. Of the respondents, 51.4% were female and 48.6% were male, mostly with secondary education (1.6% tertiary). Note that employment was predominantly in the private sector. In particular, urban poverty affects households and individuals, with an average household size of one to four people mainly residing in rented accommodation. Furthermore, the primary monthly expenses for the urban poor were food, rent, and utilities. Thus, understanding this socio-demographic profile is crucial for policymakers to develop effective poverty alleviation policies. The findings provide insights into challenges faced by the urban poor in Penang, informing future efforts to address poverty and inequality in the region.

Keywords: Urban poverty, B40 group, socio-demographic, education, households.

Introduction

Poverty has become an increasingly prevalent aspect of contemporary society, particularly within the context of Malaysia. Multiple accomplishments have been attained to eliminate poverty in this nation. However, these triumphs have proven insufficient in curbing the escalating rates of poverty, particularly within the urban regions of Malaysia. In addition, the shift in the pattern of poverty that occurred due to the outbreak of the COVID-19 pandemic in Malaysia has had a significant effect and impact, especially for communities living in cities. This increase is also felt by many other countries worldwide since a significant part of it is caused by the economic situation that has been affected by the spread of the COVID-19 epidemic that has hit the world (Hibrahim, 2021).

The implementation of the Movement Control Order (MCO) by the Malaysian government during the COVID-19 pandemic has had repercussions for the national economy since it was intended to disrupt the transmission

of the virus among the population (Hamid *et al.*, 2021). As a result of the implementation of the MCO, every economic group in Malaysian society, especially the B40 group has had an appalling economic impact, disrupting jobs, and affecting the population's sources of income. This situation had generally restricted the movement of people across the state.

Furthermore, all restricted non-priority economic activities were postponed, social activities were also prohibited, and all educational institutions were also shut down, subjected to the guidelines from the Majlis Keselamatan Negara (MKN) from time to time (Hamid *et al.*, 2021). Consequently, this situation has indirectly contributed to the emergence of new issues, especially in the context of the income dimension in the measurement of poverty of the people of this country. This is attributed to the fact that the implementation of the MCO has affected employment opportunities for the community. In particular, this has caused the

unemployment rate to increase in various areas of the economic sector, as well as having a substantial impact on the economy of the people in Malaysia (Esa, 2022). As a result, Malaysia had to face complex challenges in dealing with urban poverty.

In Malaysia, the poverty gap is commonly analysed through income group categories: Top 20% (T20), Middle 40% (M40), and Bottom 40% (B40). The B40 group, representing the lowest 40% of income earners is particularly vulnerable to socio-economic challenges, especially in urban areas (Cheah, 2021). According to the Department of Statistics Malaysia (2023), households in the B40 category earn a monthly income of less than RM4,849.00 while the M40 group earns between RM4,850.00 and RM10,959.00. Meanwhile, the T20 group comprises households with monthly incomes exceeding RM11,000.00. Historical data by Rokis *et al.* (2018) indicated a slightly lower threshold, where B40 households earned RM3,855.00 and below, reflecting the evolving economic landscape.

The B40 group includes individuals facing financial hardships such as limited savings, job insecurity, and susceptibility to income disruptions. These vulnerabilities were exacerbated during the MCO period, as many experienced job losses, wage cuts, or unpaid leave (Samat *et al.*, 2023). Therefore, understanding these income classifications and their associated challenges is crucial for developing targeted policies to address urban poverty and reduce socio-economic disparities across the country.

During the MCO period, there were many reports in the media with regard to the effects of the MCO on vulnerable economic groups. A survey and study conducted by United Nations Children's Fund (UNICEF) Malaysia (2020) in one of the low-cost apartments in Kuala Lumpur revealed that one in three Heads of Households (HoHs) and four out of 10 HoHs depend on government assistance to deal with financial problems during the pandemic. The survey also noted that four out of ten HoHs had to use

their savings to compensate for their reduced income. The current unemployment rate among individuals in the HoHs category stands at 12%, representing a significant increase of two and a half times compared to the pre-COVID-19 era. Meanwhile, the unemployment rate among women classified as HoHs is 16%, a figure three times greater than the national average and remains higher than pre-crisis levels (UNICEF Malaysia, 2020).

In addition, the living environment of the urban poor, especially in the Projek Perumahan Rakyat (PPR) or People's Housing Programme and low-cost houses was observed to have a severe impact on the fight against COVID-19 (Firouz, 2021). The PPR is a government initiative to provide affordable housing for low-income households in urban areas. However, this group faced income and savings problems and lost the ability to meet basic needs. Most of the PPR residents were unable to work from home during the MCO period, which worsened the income constraints. Moreover, physically attending the workplace poses a risk of COVID-19 infection (Firouz, 2021). Hence, given their desperate circumstances, it is unsurprising that certain individuals would be willing to take risks in order to obtain a meagre portion of rice.

Therefore, considering the gravity of the circumstances, the researchers have opted for Penang as the designated study location, provided that this region is also among those hit by the rising prevalence of urban poverty among the B40 demographic. Specifically, the Northeast District (TL) in Penang had a significant prevalence of relative poverty, as reported in the statistics. Statistics from the Department of Statistics Malaysia (2020) indicated that there was an increase in the incidence of relative poverty in 2019 compared to 2016. In 2016, the incidence of poverty in the TL district was 7.9%, which increased to 8.6% in 2019.

Accordingly, in understanding the socio-demographic profile of urban poverty among the B40 group in Penang, policymakers need to develop effective poverty eradication policies

and programs to improve the living conditions of the B40 group, especially in Penang. As previously mentioned, this study aims to investigate the socio-demographic characteristics of urban poverty among the B40 group residing in Penang. The aspects that will be observed include the profile of the respondents, as well as their socio-economic profile, encompassing factors such as educational attainment, health status, and social services. Moreover, this study endeavour is anticipated to yield an increased understanding of the prevailing conditions of urban poverty among the B40 demographic in Penang. Correspondingly, the study's findings will examine the socio-demographic factors influencing poverty in the area, including inadequate income, poor educational attainment, unstable employment, and restricted access to essential services.

Materials and Methods

This study utilises secondary data from *eKasih* data obtained from the Implementation Coordination Unit (ICU), Department of the Prime Minister of Malaysia. Prior to conducting this study, the researchers requested a list of B40 HoHs data registered in the *eKasih* system for the state of Penang. The data had been provided by the Data Unit, People's Welfare Division, under the ICU, Bahagian Kesejahteraan Rakyat (ICU JPM). Notably, *eKasih* is a National Poverty Data Bank that contains information on poverty. It comprises individual profiles, programmes/ assistance received by HoHs and household members from aid agencies, applications for aid, and monitoring the effectiveness of programs/ aids accepted.

Due to the comprehensive nature of the *eKasih* data acquired by the researchers, encompassing all registered HoH information for the state of Penang, the researchers have opted to establish specific screening criteria for the dataset. That is, the researchers specifically chose to gather data from HoHs residing in the Northeast region. The study primarily examined the respondents' socio-demographic characteristics and social standing.

These data were analysed using descriptive analysis from Statistical Package for the Social Sciences (SPSS) version 27. The selection of descriptive analysis was driven by the study's objective to discuss the socio-demographic profile and social status of the B40 population in Penang. Accordingly, this approach allowed the researchers to study the relationship and patterns between demographic information and social status in a predetermined context while focusing specifically on the *eKasih* data source used in this study.

Criteria for Research Participants

Based on the entire *eKasih* data obtained from the ICU, Department of the Prime Minister of Malaysia, the researchers determined several selection criteria for the respondents involved.

The respondents were selected based on HoHs in the B40 household category. To determine whether the household group involved is from the B40 category, the researchers set the income limit of the HoHs for the respondents involved. Specifically, the criteria for respondents were as follows:

- (1) The selected respondents must be HoHs in the B40 group living in Penang and the Northeast district.
- (2) Respondents in Penang with an earned income within the gross income limit range of less than RM5,310.00.
- (3) The socio-demographic profile of the respondents is based on age, gender, status, religion, and ethnicity while the socio-economic profile includes education, income, employment status, and skills.
- (4) The social status profile of the respondents is based on their health status and government contributions received.

Results and Discussion

This subtopic will examine the socio-demographic profile of the respondents and provide an accurate representation of the actual living conditions experienced by the

B40 group in Penang. The presented statistics will demonstrate significant factors, like the distribution of age, composition of gender, and variety among ethnic groups. Furthermore, these data will offer pertinent information that may be utilised for subsequent discourse and analysis. Note that the primary objective of this data analysis was to enhance comprehension of the socio-demographic composition of the B40 population residing in the city of Penang. Table

1 summarises the demographic profile of the respondents.

According to the research findings, most participants were women, comprising 51.4% (131 individuals) while males accounted for 48.6% (124 individuals). Most individuals fall between the age range of 60 to 79 years, constituting 47.5% (121 individuals) of the sample population. This study also revealed that the sample population included just seven

Table 1: Profile of respondents

Profile	Frequency (n)	Percentage (%)
Sex:		
Male	124	48.6
Female	131	51.4
Total	255	100.0
Age (years):		
20-39	21	8.2
40-59	106	41.6
60-79	121	47.5
80 and above	7	2.7
Total	255	100.0
Status:		
Married	121	47.5
Single	35	13.7
Widowed	73	28.6
Divorced	23	9.0
Abandoned	3	1.2
Total	255	100.0
Religion:		
Islam	198	77.6
Buddhism	38	14.9
Hinduism	15	5.9
Christianity	4	1.6
Total	255	100.0
Ethnics:		
Malay	135	52.9
Chinese	42	16.5
Indians	78	30.6
Total	255	100.0
Number of family members:		
1 – 4 people	219	85.9
5 – 7 people	36	14.1
Total	255	100.0

Source: eKasih data

individuals aged 80 years and beyond. Moreover, based on the age category delineated previously, the research reveals that a significant proportion of households classified as married accounts for 47.5%. However, the percentage of widows/widowers is considerably lower at 28.6%. In addition, the majority of the participants in the study identify as Muslims, comprising 77.6% of the total sample size (198 individuals). This is followed by those identifying as Buddhist, accounting for 14.9% of the sample (38 individuals). Hindu respondents comprise 5.9% of the sample (15 individuals) while just 1.6% of the respondents (four individuals) identify as Christian.

In the PPR area of the Penang district, the Malay ethnicity is the household with the highest poverty rate when compared to other ethnicities such as Chinese and Indians. Based on the data obtained, the poverty rate of Malay ethnicity is as much as 52.9%, followed by 30.6% for Indian ethnicity, and 16.5% for Chinese ethnicity. The poverty rate presented in the data above is high for the Malay ethnic group. This clearly indicates that the Malay ethnic group needs to be given due attention in efforts to eradicate poverty. Additionally, the findings of this study align with statistics by the Department of Statistics Malaysia (2020), where the absolute poverty rate in Malaysia is the Malay ethnic group. This is 7.2%, compared to the Indian and Chinese ethnic groups, which are only 4.8% and 1.4%, respectively. This suggests that the poor Malay community experiences a high poverty rate compared to other ethnicities (Rameli, 2022).

In addition, the study demonstrates that the number of dependents of B40 households in PPR is as much as one to four household members. These dependents include husband, wife, children, and parents, who live in the same house with the head of the family. The majority of these households, reaching up to 85.9%, reported having dependents. In the Northeast of Penang, the average percentage of dependents carried by the head of a family of five to seven individuals is 14.1%, the second highest percentage.

Profile Socio-economic Status

Subsequently, the forthcoming debate will analyse the socio-economic status profile of the participants. The present study investigated the educational attainment, income levels, employment statuses, and skill sets of the B40 demographic in Penang. This investigation demonstrated the range of experiences and challenges encountered by individuals' access to learning opportunities, whereas income and work status reflect their financial stability and capacity to generate earnings. Building on this, examining individuals' talents and abilities can offer valuable insights into the prospects of socio-economic recovery. Table 2 depicts the profile of socio-economic status.

According to the data presented in Table 2, the research reveals that most participants possess a secondary-level education. Meanwhile, a small percentage of respondents, specifically 0.4% and 1.6% of individuals are HoHs with education at the skill certificate level and higher education, respectively. Furthermore, a notable proportion of the sample, comprising 20.4% of participants, lack formal education. The data collected unequivocally demonstrate that a significant proportion of HoH in PPR possess a minimum educational attainment at the secondary school level.

Among the main characteristics of the B40 household group is dependence on one income/job only. Note that dependence on one source of income/job will leave these B40 people exposed to shocks and stress that will most likely threaten their lives. Based on the data obtained below, a total of 255 households in the PPR area in the Northeast district of Penang belong to the B40 group in Penang. Correspondingly, there are three main job categories of respondents: Private sector employees (40%), self-employed (15.3%), and government sector employees (1.2%).

Based on the presented data, it can be inferred that a significant proportion of household heads in the B40 socio-economic group are employed in the private sector. Specifically, the data reveals that 40% of B40 HoH in the

Table 2: Profile of socio-economic status

Status	Frequency (n)	Percentage (%)
Level of Education:		
No formal education	52	20.4
Primary education	44	17.3
Secondary education	154	60.4
Vocational/technical education	1	0.4
Tertiary education (college or university)	4	1.6
Total	255	100.0
Level of Income:		
Below RM2,500.00	156	61.2
RM2,501.00 – RM3,170.00	34	13.3
RM3,171.00 – RM3,970.00	38	14.9
RM3,971.00 – RM4,850.00	23	9.0
RM4,851.00 – RM5,310.00	4	1.6
Total	255	100.0
Employment Status:		
Unemployed	80	31.4
Homemaker	11	4.3
Self-employed	39	15.3
Private sector employee	102	40.0
Government sector employee	3	1.2
Private sector retiree	11	4.3
Government sector retiree	9	3.5
Total	255	100.0
Skills:		
No skills	164	64.3
Cooking	42	16.5
Agriculture, livestock, fisheries	7	2.7
Sewing	22	8.6
Automotive/electronics, mechanical	8	3.1
Others (house carpentry, furniture, plumbing)	12	4.7
Total	255	100.0

Source: *eKasih* data

region of Penang are engaged in private-sector work. Hence, it aligns with the income received, namely an estimated amount (RM2,500.00 and lower), constituting 61.2%. The aforementioned proportion is purportedly the greatest compared to the second-highest percentage of 14.9%, with a range of RM3,171.00 to RM3,970.00 obtained by those classified under the B40 category residing in PPR. As such, the decrease in poverty levels within this urban area can be attributed to the interplay between income levels and family expenditures. Furthermore, this

phenomenon can be attributed to the positive correlation between the number of dependents in a home and the corresponding increase in incurred expenditures.

Health Status

Subsequently, the discussion is about health status. It was revealed that some respondents have serious health problems. This analysis illustrates the variety of health problems faced by the B40 group in Penang. Table 3 summarises the health status of the respondents.

Table 3: Health status

Type of Diseases	Frequency (n)	Percentage (%)
Chronic diseases: Kidney/diabetes/high blood pressure/cancer	80	31.4
Mental health	107	42.0
Metabolic and respiratory disorders: Thyroid/obesity/asthma	19	7.5
Skin diseases: Eczema	28	11.0
Other diseases	21	8.2
Total	255	100.0

Source: *eKasih* data

According to a health perspective, it is widely acknowledged by the B40 community that the COVID-19 pandemic has had a significant detrimental effect on health, particularly among the B40 population residing in the PPR region in Penang. In particular, the data analysis revealed that the second item, specifically labelled as “mental health”, experienced the highest percentage rate of 42.0%. The current trend may be attributed to the prevalence of individuals aged 20 to 39 residing in the locality since they constitute a significant portion of the population at risk. The results of this investigation align with the National Health and Morbidity Survey (NHMS) (2019), indicating that around 2.3% of adults in the nation encounter stress or depression, amounting to over half a million persons. Furthermore, a subset of these afflicted individuals belongs to

the B40 demographic, constituting 2.7% of the population (Aziz *et al.*, 2020). In contrast, the item with the lowest percentage rate, namely 7.5%, corresponds to the category labelled “Metabolic and Respiratory Disorders”. This category includes conditions such as thyroid disorders, obesity, and asthma. According to the responses, it is widely agreed that disregarding one’s eating habits might result in obesity for the individual in question.

Contribution

In addition, the study delved deeper into the type of contributions received by the respondents. The researchers specifically analysed the types of assistance provided to the B40 group in Penang. This analysis presents the various efforts made by the authorities to overcome

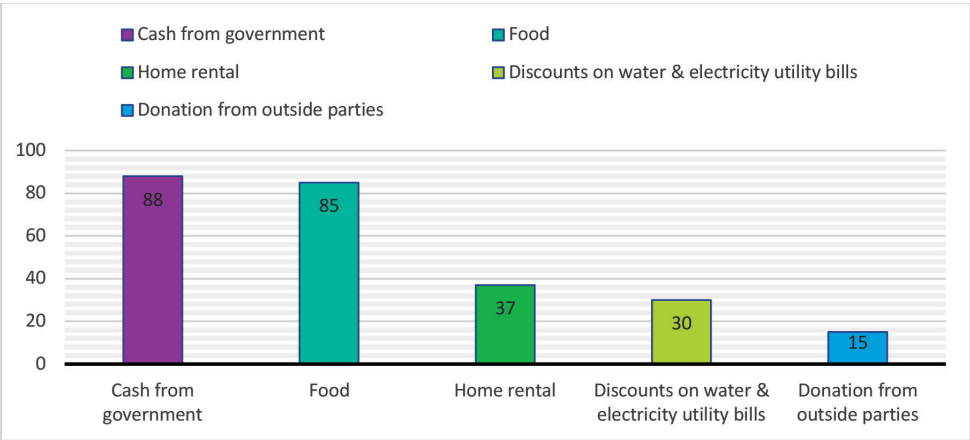


Figure 1: Contributions and government assistance received during the COVID-19 season

Source: *eKasih* data

urban poverty in the Penang area. To some extent, the contributions provided can help these affected people continue living during the MCO period. Figure 1 illustrates the contributions and government assistance received during the COVID-19.

Subsequently, residents of PPR in the Northeast district of Penang received five distinct categories of contribution. The issue of these contributions has significant implications and is thoroughly examined within the scope of this study. The collected data revealed that a substantial proportion of families' heads, specifically 88 individuals (34.5%) received government financial aid during the MCO implementation. Furthermore, it is worth noting that food assistance is consistently provided to a significant proportion of the population residing in this PPR region. This is specifically true for 85 individuals, accounting for approximately 33.3% of the total inhabitants.

In addition to cash and food donations, the B40 demographic received support through discounts on water and energy utility bills and reduced dwelling rent. The percentage rates for the two forms of donation are 11.8% (30 persons) and 14.5% (37 people), respectively. Moreover, in addition to government payments, there exist instances, where the heads of families received donation support from external entities such as agencies, the commercial sector, and individuals. Nevertheless, it should be noted that not all participants in this particular study have the privilege of receiving funds from external entities. This is due to the fact that, according to the data acquired, only 15 individuals (5.9% of the overall participants) obtained the donations.

Conclusions

The actual definition of poverty is considerably broad. This issue of poverty is subjected to those who are poor and unable to support their families and includes the inability of the household to interact with the environment. This will indirectly cause the group to be further marginalised, harming the national economy.

Apart from the absolute factor of poverty and the financial factor, this study noted that education and the number of elderly household heads are also relatively significant.

Furthermore, the gender factor has a significant role in shaping the issue of poverty in Malaysia, with particular attention given to female heads of the household compared to male heads. Urban poverty is exacerbated by several variables, including education, social circumstances, skills, and health, contributing to its deepening. This study demonstrates that the presence of a female head of the household responsible for supporting the family is among the factors contributing to urban poverty.

According to Sabri (2020), the prevalence of female-headed families, particularly those led by single mothers, contributes to the high incidence of financial constraints and subsequent classification as poor. These households typically lack a stable income, exacerbating their economic challenges (Muhsin & Lukman, 2023). Notably, the factors mentioned and discussed are the factors that policymakers need to pay attention to in forming poverty alleviation programs and policies targeted to address the specific needs of the B40 group. Therefore, a comprehensive approach and effective programs from the authorities can, to some extent, curb the problem of poverty in the city and will indirectly improve the socio-economic conditions of the B40 community, especially in the big cities.

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Conflict of Interest Statement

The authors declare that they have no conflict of interest.

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