

## Exploring Socioeconomic Dynamics with Business Self-Efficacy Among Low Income Women in Rural Malaysia: A Demographic Analysis

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**Abstract:** The challenges of the global economy today affected much household expenses. Thus, this circumstance leads to varieties of household problems especially activities related to financial matters. The household is forced to struggle in life to make sure they can fulfil the basic needs. The increment of products and service pricing would become a burden to them. Therefore, this study examines the socioeconomic dynamics of women in rural Malaysia, focusing on their roles, income sources, and family structures. Utilizing demographic data from a diverse group of women, findings reveal significant reliance on informal employment and entrepreneurship, with monthly incomes ranging from RM300 to RM2,600. The respondents are taken from Majlis Agama Islam Pahang *asnaf* (poor people) listing. Ten families are chosen who meet the researchers' criteria. The data collected by using the interview method and employed the latest version, Atlas.ti to transcribe and interpret. The findings show many informants juggle multiple roles as primary earners, caregivers, and entrepreneurs, especially among single mothers who bear the full economic burden. Education is a priority for most families, with children enrolled in primary, secondary, and tertiary institutions. However, financial constraints often challenge their ability to support larger families, particularly for single mothers. Spousal contributions vary, with many engaged in manual labor or farming. Adult children also play a small role in supporting household incomes. With this information, hopefully their contribution as small entrepreneurs have been concerned by the appropriate agencies to help them move from poverty.

**Keywords:** Socioeconomic, Entrepreneurship, Self-efficacy, Low income, Women

### 1. Introduction

The global COVID-19 pandemic has had devastating effects on societies and economies worldwide. Governments implemented measures such as movement control orders (MCOs) to mitigate the spread of the virus. These measures led to an economic downturn, resulting in workforce reductions and business closures. Although the pandemic's effects are receding, economic challenges persist, with high rates of unemployment and underemployment. This has forced many households to struggle to meet basic needs as the prices of essential products continue to rise. Consequently, many individuals have turned to part-time jobs or entrepreneurial ventures, relying on family members, particularly women, to generate additional income.

The New Straits Times (2021) reported that over half a million middle-income households have slipped into the bottom 40% (low-income group) income category, compelling low-income households to find ways to supplement earnings. Women in such households have taken on side jobs such as dropshipping, baking, sewing, and more, often working from home. This behavior reflects entrepreneurial self-efficacy (ESE), a significant factor in fostering anti-poverty attitudes and facilitating pathways out of poverty. This study explores the socioeconomic dynamics of women in rural Malaysia, focusing on their roles, income sources, and family structures.

### 2. Problem statement

The COVID-19 pandemic exacerbated socioeconomic challenges for low-income urban families in Malaysia. A survey by UNICEF in December 2020 revealed that nearly half of the households surveyed faced deteriorating economic conditions (UNICEF, 2021). Over 500,000 middle-income households fell into the low-income category (New Straits Times, 2020). Despite poverty levels in Malaysia declining from 49.3% in the 1970s to 5.6% in 2019 Economic Planning Unit (2020), regional disparities persist, with Sabah, Kelantan, and Sarawak recording the highest poverty rates.

A UNICEF (2023) survey reported an improvement in household unemployment rates but a decline in income among female-headed households. Poverty remains linked to societal issues such as inadequate housing, lack of access to safe food and water, and increased exposure to crime (United Nations, 2024; Mishra et al., 2023). Women disproportionately face these challenges due to lower earning potential and limited access to high-paying jobs. Research on women's entrepreneurial self-efficacy as a mechanism to escape poverty remains limited, despite its critical importance (Wuepper & Lybbert, 2017).

### 3. Literature review

#### Low Income Women

The government revised the national Poverty Line Income (PLI) for the B40 income group from RM980 to RM2,208, resulting in over 400,000 households in the country with monthly incomes below this threshold being classified as poor (Ida Lim, 2020). Currently, Malaysia employs a national PLI of RM980, with adjusted thresholds of RM1,020 for Sarawak and RM1,180 for Sabah to account for additional expenses, such as transportation costs. A monthly PLI of RM980 equates to slightly more than RM8 per person per day, assuming a household size of four. Households with monthly incomes below the PLI are categorized as poor. According to official statistics, this classification included 24,700 households, or just 0.4% of total households in Malaysia, as of 2016 (Ida Lim, 2019). Consequently, many of these households depend on seeking decent work to support their family finances. Talib et al. (2017) highlighted that women are increasingly being exposed to digital entrepreneurship, thereby enhancing their participation in business. This indicates that women have the potential to act as agents of change at societal, national, and global levels. Farrell et al. (2016) suggested that a woman's financial self-efficacy, her confidence in her financial management capabilities can significantly influence her financial outcomes. Notably, the relationship between financial self-efficacy and the likelihood of women holding financial products appears to be cumulative. Higher levels of financial self-efficacy are associated with a stronger probability of owning at least two, or all three, types of financial products (investment, mortgage, and savings). Conversely, lower levels of financial self-efficacy are linked to a greater likelihood of relying predominantly on debt-related products.

#### Business Perceived Self-Efficacy Concept

Self-efficacy refers to an individual's perception of their ability to "produce and regulate events in their life" and assesses the extent to which a person feels they have control over their life and can implement changes (Bandura, 1977). Aida Idris et al. (2015) elaborated on the Self-Efficacy (SE) theory developed by psychologist Albert Bandura in 1977, which posits that goal-setting theory contributes to higher individual performance. High levels of SE indicate a willingness to exert greater effort, exhibit resilience, and persist in the face of challenges. Four conditions contribute to the development of self-efficacy:

1. Enactive Mastery (Performance Outcomes) – This involves gaining relevant experience through handling specific tasks or roles.
2. Vicarious Modeling – Confidence is enhanced when individuals observe others successfully completing similar tasks.
3. Verbal Persuasion – A person's confidence is bolstered when others affirm their ability to perform specific tasks.
4. Existence of Arousal – Refers to a state of heightened energy that motivates individuals to complete their tasks.

Individuals with high SE set higher aspirations, exert greater effort, persist longer, and experience less anxiety regarding their efforts. Consequently, the concept of SE aligns closely with emerging economic literature on

aspirations (Dalton et al., 2016; Guyon & Huillery, 2016). Entrepreneurial self-efficacy (ESE), a subdomain of SE, refers to the belief in one's ability to perform entrepreneurial tasks and is a critical determinant of entrepreneurial intentions and behaviors (Najib et al., 2020; Wen et al., 2020).

Perceived self-efficacy is a mechanism that can enable individuals to escape poverty traps but can also be undermined by poverty (Wuepper & Lybbert, 2017). Several factors contribute to entrepreneurial self-efficacy, including education and training programs, entrepreneurial experience, family influence, firm characteristics, work experience, role models or mentors, individual differences, personal traits, and environmental factors (Litzky et al., 2020; Newman et al., 2019; Wei et al., 2020). Wei et al. (2020) highlighted that environmental and personal factors significantly influence entrepreneurial self-efficacy. Entrepreneurs can enhance their capacity to manage negative emotions and pressures by continuously immersing themselves in entrepreneurial environments, which facilitates the acquisition, modification, and enhancement of ESE.

### **Socioeconomic Status in Low Income Households**

Socioeconomic status (SES) is a multidimensional measure that encompasses income, education, and occupation to evaluate an individual's or family's social and economic position relative to others. It is a critical factor influencing the experiences of families living in poverty. During the COVID-19 pandemic, many wives in low-income households were compelled to seek additional income streams to support their families. Leveraging their skills, these women engaged in part-time work to alleviate the financial burdens on their spouses. The strain of supporting large families, coupled with escalating financial pressures, has driven them to strive for better living conditions (Zakaria, 2023; Benton et al., 2021). Many poor families allocate more than half of their income to rent and reside in disadvantaged neighborhoods that lack opportunities and access to quality education, exacerbating a significant national issue (UNICEF, 2023).

Income-generating activities within these households often involve the participation of husbands, who may be working part-time or have lost their jobs due to the pandemic. By pooling resources and skills, these couples manage to meet immediate financial needs. However, without adequate entrepreneurship skills, such efforts are not sustainable as long-term solutions for alleviating poverty (Narayan et al., 2022). While some breadwinners have returned to employment as the pandemic subsides, economic instability and rising living costs continue to push many families into deeper poverty despite slight recoveries in income. This compels households to explore additional ways to manage high expenses (UNICEF, 2024).

Education plays a pivotal role in breaking the cycle of poverty, as it facilitates access to stable employment opportunities. Parents in low-income households must prioritize their children's education to prevent perpetuating poverty across generations. Without sufficient education, children may remain trapped in poverty, exposed to adverse influences such as crime and bullying (Patrinos, 2024; Mishra, 2023). Parents in these circumstances struggle to secure better incomes to ensure their children receive quality education and protection from high-crime environments. Unfortunately, the increasing costs of education—such as tuition for extra classes, school activities, and transportation—often render this goal unattainable, especially for families supporting children with disabilities (UNICEF, 2023).

Low-income families often face precarious employment conditions that prevent them from taking time off, even when unwell or under significant stress. This lack of flexibility contributes to chronic fatigue and burnout, reducing their ability to engage in family life. The pressure to work additional jobs to earn extra income further erodes their quality time with family, leading to feelings of guilt and inadequacy as parents (Thilagavathi & Geetha, 2020). This imbalance between work and personal life adversely affects both physical and mental health. Additionally, working multiple jobs isolates individuals from social networks, depriving them of emotional support and well-being. Such challenges significantly impact family dynamics and overall quality of life (Wheeler, 2024).

## **4. Methodology**

### **Data Collection and Sampling Technique**

In this study, the Majlis Agama Islam Pahang Jengka (MUIP) identified a total of 75 low-income families in the Wilayah Jengka area, including Jengka 1 to Jengka 25 and surrounding villages such as Kg Sg Nerek, Kg Sg Jerik, and Kg Awah, as eligible for Zakat funds. These families were selected from the asnaf (poorest) listing based on specific criteria, including being married women aged between 25–65 years old, employed in either permanent or contract positions, engaging in small businesses as part-time jobs, possessing basic literacy in reading, writing, and IT, owning a mobile phone, and having children under 18 years of age living with them.

The snowball sampling method was employed to identify families meeting all these criteria. Ultimately, ten women from low-income families were chosen for the study. Each participant was informed prior to the interview and consented to the terms and conditions of the program provided to them.

For the demographic profile section, a set of ten interview questions was designed. The number of respondents required for this survey was determined based on the principle of saturation (Cresswell, 1998). The demographic data collected were analyzed thematically using descriptive analysis.

### 5. Findings and Discussion

Based on interviews, AZ, F, K, Z and W reported that they live in rental homes, with monthly costs exceeding RM400. Meanwhile, M, A, and S preferred not to disclose their housing status, and MU resides in a heritage home inherited from her late parents. This section discusses further informants’ demographics profile.

Table 1 presents the profiles of the ten informants. Among them, five are married, while the remaining five are single mothers. Their ages range from 36 to 53 years, and all are actively striving to alleviate the financial burden on their households. All informants successfully completed secondary education, with several pursuing further studies to enhance their qualifications. Notably, informants K, M, and A obtained additional skills certifications or diplomas to improve their employability and income-generating potential.

**Table 1: The Informant Age, Education Level and Marital Status**

Informant	Age	Education level	Status
F	47	Sijil Pelajaran Malaysia – Literary stream	Married
K	42	Diploma – Computer system	Married
M	38	Sijil Pelajaran Malaysia & Majlis Latihan Vokasional Kebangsaan –Room division	Married
MU	42	Sijil Pelajaran Malaysia – Literary stream	Married
A	39	STPM- Commerce stream	Single mother
SH	50	Sijil Pelajaran Malaysia- Literary stream	Single mother
S	36	Sijil Pelajaran Malaysia- Literary stream	Single mother
Z	53	Sijil Pelajaran Malaysia – agriculture stream	Single mother
W	51	Sijil Menengah Agama (SMA)	Single mother

Table 2 outlines the details of the informants’ children, with the majority having between three to six children. Informants AZ, K, MU, A, and S have children in primary school, while AZ and the other informants also have children in secondary school. Notably, MU has one child in tertiary education and another with a disability. Informant F is facing depression following the loss of her child, which adds to her challenges. Additionally, three of the informants have adult children over the age of 18 who are employed. Some of these adult children are married and living independently. While a few provide financial support to their parents, their low salaries often cover only their own expenses, leaving limited capacity to contribute regularly.

**Table 2: Informants’ Children Status**

Informant	Primary School and below	Secondary School	Tertiary	Working adult children	Total Children

AZ	1	2	0	0	3
F	0	1	0	2	3
K	2	1	0	0	3
M	0	0	0	0	3
MU	2	0	1	0	3
A	2	1	0	0	3
SH	0	1	0	4	5
S	3	1	0	1	5
Z	0	1	0	3	4
W	0	1	0	5	6

As summarized in Table 3, the primary occupations, working hours, and part-time jobs of the informants highlight their efforts to generate additional income. Three out of ten informants (MU, SH, and Z) are cleaners at institutions who finish their primary jobs around 4:30 PM. Afterward, they engage in part-time work. For instance, MU works as a masseuse, providing house-to-house services almost daily, and takes on part-time cleaning jobs during weekends when masseuse work is unavailable. Similarly, SH assists at a food stall after her primary job, while Z supplements her income by selling detergents, flowers, and cookies. Among the informants with permanent employment, AZ works as a clerk at a construction company, and F is a promoter for OKBB Baby's brand. After their regular working hours, AZ sells pre-ordered catering, cakes, and desserts, while F sells herbal products to earn additional income. In contrast, K and M are self-employed, working as a seller of pre-ordered delights and cakes and as a home baker, respectively. Their flexible schedules are dictated by pre-orders. A primarily works as a night market vendor and takes on a part-time role as a Coway product consultant to supplement her earnings. Lastly, S and W assist at food stalls as their primary occupation, but they also generate extra income by preparing and selling pre-ordered delights and desserts at the stalls where they work and in nearby areas.

**Table 3: Informant Main Occupation and Part-timer**

Informant	Occupation	Working Time	Part-timer after working day
AZ	Clerk at a construction company	8.00-5.00pm (Mon – Fri, 8.00-1.00pm on Sat)	Seller of re-order catering, cakes, and delights
F	Promoter for OKBB Baby's brand	9 hours per shift every day except Sunday	Seller of herbal products
K	Seller of pre -order delights and cakes	Flexible based on pre-order	Seller of detergents
M	Home baker	Flexible based on pre-order	Home baker
MU	Cleaner	7.30am - 4.30pm (Mon – Fri), 7.30pm-1.00pm (Sat)	Part -time masseuse and cleaner
A	Night market vendor	5 times per week	Coway product consultant
SH	Cleaner	7.30am-4.30pm	Helper at food stall
S	Food stall assistant	10.00am-7.00pm (every day) except on Saturday)	Seller for pre-order delights and dessert
Z	Cleaner	7.30am -4.30pm	Seller of detergent, flowers and cookies
W	Food stall assistant	5 days per week	Seller of pre order delights and dessert

The informants reported their household incomes, which range from RM1,000 to RM3,000 per month has been shows in Table 4. Although some informants have spouses, their husbands have faced employment challenges, including termination or retrenchment, due to the economic impacts of the COVID-19 pandemic. To sustain their families, some of these husbands have taken on farm work, which provides irregular and minimal income.

For those employed as worker at palm oil mill or as cleaner at mosques, their earnings remain insufficient to cover the rising expenses of raising children, particularly those in school or tertiary education. Although the informants preferred not to disclose their spouses' individual incomes, they provided details on their total household incomes. For the single- mothers they work hard and survive independently.

**Table 4: Total Households Income**

Informant	Wife Income (RM) (working + part-time)	Spouse Work	Total House-hold Income (RM)
AZ	1300	Self-employed (rural work)	1300
F	1500	Used to work at ECRL (terminated)	1500
K	Not mentioned	Contract worker at Bank subsidiary	1900
M	Not mentioned	Operator at palm oil mill	1500
MU	Not mentioned	Cleaner and landscaping at mosque	2600
A	3000	None	3000
SH	1700	None	1700
S	1200	None	1200
Z	1200	None	1200
W	1000	None	1000

The demographic profile underscores the multidimensional challenges faced by women in rural communities. Despite economic hardships, their resourcefulness through side jobs and entrepreneurial efforts stands out as a significant resilience factor. The dual burden of contributing to household income while managing family responsibilities is particularly evident among single mothers. The findings can be revealed into several categories for further discussion:

**Living arrangements:** - The informants, aged between 36 and 53 years, predominantly reside in rented houses or heritage homes. A substantial number of single mothers in the sample indicate the dual challenges of navigating financial and family responsibilities independently (UNICEF, 2024). Shared living arrangements often reflect traditional family structures, occasionally including extended families. Rental costs, often exceeding RM400 per month, account for a significant portion of household incomes, a reality echoed by (UNICEF 2023). These financial pressures illustrate the multidimensional challenges faced by rural women in managing both economic and familial obligations.

**Employment and Income:** - The working hours of the informants vary significantly, with some employed full-time (7:30 AM–4:30 PM) and others following flexible schedules to balance caregiving responsibilities. Most are engaged in informal or semi-formal employment, such as cleaners, food stall helpers, and part-time bakers. Entrepreneurial activities, including selling food items like delights and desserts or producing handicrafts such as bouquets and herbal products, serve as crucial additional income sources. Monthly incomes range from RM300–500 for part-time work to as high as RM2,600 for more stable employment. However, income from entrepreneurial activities is inconsistent, fluctuating due to factors such as demand, weather conditions, health issues, and market competition (Narayan, 2023).

The informants demonstrate considerable resourcefulness in supplementing household income despite economic hardships. Economic stability varies across families, often hinging on dual incomes or entrepreneurial efforts. Business self-efficacy emerges as a critical factor in preventing poverty and enhancing financial stability (UNICEF, 2024; UNICEF, 2023). However, adult children rarely contribute significantly to household income, as their salaries are often just sufficient to meet their personal living expenses.

**Education:** - As noted by Patrinos et al. (2023), effective educational spending is foundational for poverty alleviation and economic development. The informants prioritize education, with all having completed at least

secondary school. Some pursued further qualifications, such as STPM, certificates, or diplomas. Many families have children attending primary and secondary schools, with a few supporting children in tertiary education. Education expenses, compounded by the costs of maintaining multiple school-going children, represent a significant financial strain (Mishra, 2023). Education is a shared priority among the informants, as families strive to ensure at least secondary education for their children despite limited resources. However, access to tertiary education is often constrained by financial challenges. For instance, informant MU, who has a child in university, juggles multiple jobs to cover these expenses.

**Work-Life Balance:** - The informants face complex schedules as they strive to balance work and family responsibilities. Many working mothers take on additional part-time jobs, demonstrating high levels of resilience but also risking burnout. For instance, one informant experienced profound guilt and depression after the loss of a child, highlighting the mental health risks associated with such pressures. This observation aligns with findings by Thilagavathi and Geetha (2020), emphasizing the psychological toll of poor work-life balance.

## 6. Conclusion / implication

The demographic profile highlights the multifaceted challenges faced by women in rural communities, particularly in the areas of economic instability, education, and work-life balance. Despite facing significant financial constraints, these women exhibit remarkable resilience through entrepreneurship and multitasking. However, the dual burden of managing household responsibilities alongside contributing to the household income often results in mental health struggles and burnout. Although education is highly valued, access to tertiary education is frequently hindered by financial barriers. Effective strategies to support these women must address systemic economic challenges, alleviate educational expenses, and prioritize mental health interventions.

The implication can be highlighted that the need for targeted policies to support rural women by addressing economic instability, education barriers, and mental health challenges. Improving access to affordable education and formalizing informal jobs through training and market access could enhance financial stability. Flexible work arrangements and community-based mental health programs are essential to alleviate the burden of dual responsibilities. Institutions like universities, government or private agencies and NGOs play a crucial role in addressing these challenges, and increased collaboration among academic, governmental, and non-governmental organizations could provide effective solutions for rural communities. These implications can guide future strategies and interventions to improve the well-being of women in rural communities.

## 7. Recommendations

In order to address the challenges faced by women in rural communities, a multi-faceted approach is essential. Policymakers should implement targeted financial aid programs, subsidize education costs, and provide accessible entrepreneurial training to improve economic stability. Expanding access to formal education and vocational training can break the cycle of poverty, while formalizing informal jobs through legal protections and market access can enhance income security. Community-based mental health support programs, combined with flexible work arrangements, can alleviate the burden of dual responsibilities and prevent burnout. Institutions like universities should continue fostering research and partnerships with governmental and non-governmental organizations to develop sustainable, community-driven solutions that address systemic barriers and promote resilience in rural communities.

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