

FEMALE HEADED HOUSEHOLDS AND URBAN CHALLENGES IN MALAYSIA

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ABSTRACT

Women form almost 50 per cent of the total population of 23.3 million as reported by Population and Housing Census of Malaysia, 2000. For the 21st century urban challenges become more complex. Female headed household has been of primary interest to decision makers of different disciplines. According to the 1999 Household Income Survey, there were 711,000 female headed households in Malaysia. The purpose of this paper is to examine the urban challenges that are faced by the female headed households. The research provide concrete evidence with regard to the female headed households' role coping with the urban demands.. The recommendation of this research would be in the form of social policies and strategies in dealing with the challenges faced by female headed households in urban areas.

Key words: female headed households, urban challenges, urban demands.

Introduction

For many years, urban household especially with female headed has been of primary interest to planning and other disciplines. Many studies have emerged in recent years from developed and developing countries including Malaysia which are indirectly related to the female headed households. As for the 21st century, the city managers are facing with the challenge of ensuring continued economic growth and well being for all residents. As the rate of urbanisation increases urban issues are becoming more challenging than before. One of the issues associated with urbanisation is urban poor or low income community. The low income are categorised mainly based on their income level which is related to type of employment. The impact of urbanisation is felt mostly by this group more so the female headed households. In Malaysia various economic, social and training programmes were implemented by the Government and non-governmental organisations (NGOs) to reduce the incidence of poverty among women, including female-headed households. Through these programmes, the incidence of poverty declined from 12.5 per cent in 2002 to 11.5 per cent in 2004 (Government of Malaysia, 2005).

Literature review

Urbanisation

Urbanisation refers to a demographic change and is related to historical growth. It can be illustrated in terms of a geographical pattern or statistical figures. Factors like location of employment opportunities, industrialisation development, growth of infrastructure, especially transportation networks are the main determinant of urbanisation (Oberai, 1993). Urbanisation has also been the by-product of sectoral and national policies rather than efficient spatial development (Randinelli, 1991). During the 1990s, cities in the developing countries were expected to increase their population per day by over 160,000 people (Kasarda and Crenshaw, 1991). Thus the developing countries were to have more cities at a very rapid rate. Cities are the focus to achieve better living standards. Many cities are hard pressed to provide infrastructure, housing, services, and opportunities. If they are not able to meet people's needs, poverty and hopelessness will increase. The issues on urbanisation are multi-dimensional and encompass socio-economic, spatial, environment and institutional aspects. Government involvement is usually required to enhance the urban efficiency and quality of life within urban centres and also to maintain law and order (Cohen, Muylaert and Rosa, 1997; Clammer, 1996). The interaction and relationship among these factors affect the growth and development of urban centres, stimulating the development and expansion of urban activities and often evolving the development of the secondary (industrial) and tertiary (services) sectors (Cohen, Muylaert and Rosa, 1997).

Generally, it has been recognised that urbanisation accompanies industrialisation and increased public sector activity accompanies urbanisation (Bish and Nourse, 1975). Catanese (1988) states that regulation for urban growth by the public authority through planning control mechanisms, land use zoning plans, subdivision and planning standards and other regulatory devices were proven to be the best way to implement urban plans. Development regulation has to control both externally, that is by having the master plans, and internal design guidelines to ensure proper planning. Implementers or developers for large scale new town development could control site planning to achieve the physical planning objectives as well as the social planning objectives (Hise, 1992). Through planning intervention, urbanisation could be stabilised and thus becomes more manageable.

Urban Challenges

The Johns Hopkins University Bloomberg School of Public Health (2002) reported that growing urban poverty is a major concern. The World Bank estimates that, worldwide, 30 percent of poor people live in urban areas. By 2020 the proportion is projected to reach 40 percent, and by 2035 half of the world's poor people are projected to live in urban areas. Most of the urban poor live in slums and squatter settlements, without adequate access to clean water, sanitation, and health care. While health and child survival rates are better in urban than rural areas on average, they often are worse for the poor than for other urban residents. Pollution of the water and air endangers the health of urban residents, causes chronic illnesses, and kills millions. Many municipalities cannot keep up with the soaring demand for water. Where access to clean water is scarce, sanitation is poor, contributing to a variety of water-related diseases. As urban areas grow in population, they expand outward as well as upward, often overwhelming the natural environment and destroying ecosystems. Urban areas in developed countries, where consumption levels per capita are much higher than in developing countries, have a greater impact on the environment. But rapid urban expansion, rising consumption levels, and unplanned growth of many cities in developing countries also strain the natural resource base. Urban poverty is debilitating because in urban areas, access to all goods and services depends on having a cash income.

Many developing countries experienced economic crises during the 1990s. As economic conditions worsen, a growing percentage of people shift from employment in the formal economy to work in the

informal labor market. In 30 of 40 developing countries surveyed by the International Labor Organization (ILO) in 1999, employment in the urban informal sector constituted over one-third of total urban employment. Urban informal-sector employment ranged from 15 percent in Turkey to 84 percent in Uganda. Participation in the urban informal sector was highest in sub-Saharan African countries, with rates above 50 percent in two-thirds of countries surveyed.

The improving standards and higher level of living of the urban community should bring higher quality in the provision of services. Planning and development need to provide a living environment that is socially beneficial with sufficient and optimum provision of houses, infrastructure, utilities such as clean water supply, amenities, electricity and drainage systems; public facilities, recreational spaces and commercial and industrial centres. The rapid economic growth has given rise to new planning issues. Environmental living conditions in cities can be a major constraint, particularly the level of crowding and poor sanitation. Informal safety nets to help the vulnerable such as kinship and community networks are different in urban areas (Daniel, Carol, Margaret, Marie, Saul, and Clement, 2000). Previous studies note a positive relationship between female-headed households and poverty in urban and rural areas of Botswana (Henry and Judith, 2002). There are few documented experiences of programs that target female headship and their consequences (Mayra and Geeta, 1997). As mentioned by Apollo (2000) there is still a lack of comprehensive, reality-based and sophisticated analyses and documentation of the important issues and debates on the roles and status of women and children in Africa although research has expanded over the past two decades in this area.

Gender issues

Access to income and assets, housing, transport and basic services is influenced by gender-based constraints and opportunities. The goals can only be achieved when the specific constraints facing women, as well as men, are addressed for example women's responsibility for food production but relative lack of access to assets and resources could be noted in relation to food security and rural economic development (Rachel and Charlie, 2005). The Jordan Living Conditions Survey (1996) found that comparatively good access to basic services, housing and infrastructure, existing alongside income shortfall and unemployment. Urban government has little initiative to create opportunities for the poor sections of city's population. 'The poor communities cope with urban life through 'household strategies' such as: putting more family members into the work force, through petty trading, avoiding many basic goods, which represent luxuries to them, increasing their household size by inducting more relatives, withdrawing their children from education, constructing their own shelter, using kinship as social capital, and establishing patron-client relationships with local leaders' (Shahadat Hossain, 2005).

The percentage of poor single-parent families is 18 percent in Great Britain, 19 percent in Germany, 20 percent in Italy, 21 percent in Norway, 22 percent in France, 25 percent in Switzerland, 40 percent in Ireland, 52 percent in Canada and 63 percent in the United States (Hector, Mylene, Theresita and Christopher, 2001). As men and women experience and respond to poverty in different ways, it is important to have a gender equality perspective of urban poverty (Rachel, Arjan and Sally, 1997). As explained in the Bridge Report (2001) the term, the 'feminisation of poverty' originates from US debates about single mothers and welfare, dating from the 1970s. It has been used to mean three distinct things: that women have a higher incidence of poverty than men; that their poverty is more severe than that of men; and that there is a trend to greater poverty among women, particularly associated with rising rates of female headed households. Recent observations indicate that households headed by women are poorer than households headed by men. Journal of Family and Economic Issues (1994) in its article stated that female heads are older and more likely to have members in poor health than U.S. households on average. Governance responses to poverty which address the needs of women are therefore not necessarily those which target women in isolation, but those which understand the different roles, responsibilities and interests of men and women (Charlie Sever, 2005). 'The marginalisation of women in the political

process and governance in general has been both the cause and effect of the slow progress made in the advancement of women' (UNDP, 2000). Charlie Sever (2005) quoted from (Baden 2000) mentioned that governance, as the articulation of the relationship between state and citizen, has increasingly taken up by development cooperation agencies as fundamental to the fight against poverty and inequality and the promotion of sustainable development.

Table 1: Urbanisation Rate in Malaysia, 1997, 1998 and 2000

| States | Urbanisation Rate Percentage | | |
|--------------------------------|------------------------------|-------------|-------------|
| | 1997 | 1998 | 2000 |
| More Developed States | | | |
| Federal Territory Kuala Lumpur | 100 | 100 | 100 |
| Selangor | 85.6 | 87.0 | 89.4 |
| Pulau Pinang | 83.0 | 84.1 | 86.1 |
| Melaka | 46.3 | 47.5 | 49.8 |
| Johor | 53.6 | 54.6 | 56.4 |
| Perak | 63.5 | 65.0 | 67.8 |
| Negeri Sembilan | 45.8 | 46.4 | 47.6 |
| Less Developed States | | | |
| Sarawak | 46.3 | 47.7 | 50.5 |
| Sabah | 36.4 | 37.0 | 38.2 |
| Terengganu | 45.3 | 45.5 | 45.7 |
| Pahang | 32.7 | 33.0 | 33.7 |
| Kedah | 39.0 | 40.0 | 42.1 |
| Perlis | 32.3 | 33.3 | 35.3 |
| Kelantan | 37.8 | 38.3 | 39.4 |
| Malaysia | 56.5 | 57.3 | 58.8 |

Source: Department of Statistics, Malaysia (various years)

There is a need for more effort by some governments and international agencies to reduce the discrimination women face in relation to access to employment, housing, basic services etc. (Rachel, Arjan and Sally, 1997). There is frequent debate in the print media about the new 'working woman' and about the pressures and costs of 'juggling' work and home (Edwards and Roces, 2000). De Bowman (2000) found that single mothers became a better person and were able to contribute significantly to the society through their economic and public activities. Poverty weighs most heavily on urban children who live in the growing number of single parent, female-headed households, where low wages and unemployment make life an increasing economic battle (Ascher, 1988).

Urbanisation in Malaysia

The rate of urbanisation varies between states. The percentage of population residing in urban areas continues to rise. The rise is due to the migration of workers for better economic opportunities and the perception that the quality of life is better in the urban areas. The figures show that urbanisation rate is more advanced in the west coast states of Peninsular Malaysia. For the year 2000, the urbanisation rate in the more developed states, ranged between 47.6 per cent to 100 per cent, and for the less developed states

ranged between 33.7 per cent to 50.5 per cent. The rate of increase of about 0.2 percent minimum is experienced by all states for 1997, 1999 and 2000. The positive trend of urbanisation is not without urban challenges. The most urbanised is Federal Territory of Kuala Lumpur with 100 percent urban area for all the three years. Kuala Lumpur is the capital city of Malaysia since the independence day of 31st August 1957 until 1998 when the Federal Government moved to Putrajaya. Two states of Selangor and Pulau Pinang had achieved more than 80 percent rate of urbanisation. The state of Pahang, Perlis, Sabah and Kelantan are with the lowest rate of urbanisation with less than 40 percent for year 2000. These states are among the seven states categorised as less developed states.

The urbanisation process resulted in the urban sprawl towards the southern part of Kuala Lumpur to Kajang and Bangi. In the 1980s a new growth corridor began to take shape aided by the Kuala Lumpur–Seremban expressway. The early 1990s witnessed a rapid growth and urbanisation in Malaysia which stimulated further growth in all sectors particularly the upgrading of infrastructure and utilities. The southern growth corridor was further reinforced when the government identified Sepang as a new international airport (KLIA) and selected Perang Besar for the new Federal Administrative Capital of Putrajaya. This is also known as The Multimedia Super Corridor. Both the Federal and State Governments played an important role in urban development programmes especially housing development. The increase in population means additional space is required for housing, public amenities and infrastructure. Hence, development to be carried out should be able to bring a good return whilst priority being given to environmental protection, through a balanced and optimal use of national resources. The National Urbanisation Policy aims to ensure that urban centres would be able to play optimal role as the engine of the nation's economic growth providing a high quality of life through a systematic and planned urbanisation process.

Women and Urban Households in Malaysia

For many years, urban household has been of primary interest to planning and other disciplines. Many studies have emerged in recent years from Asia including Malaysia which are indirectly related to the household economics literature. The issue of low level jobs and low-level wages paid to women giving deterrent to their family. Zeenath and Zaleha (2003) also addressed the issue of the conflict between traditional value and current situation places many women in a state of dilemma and may contribute to them experiencing a diminished sense of well-being. Through New Economic Policy, the Government intensified the development projects and emphasised on the participation of women in a wide range of economic-based projects (Maimunah, 2000). Malaysian women are living their everyday lives in a context in which the 'family' is highly politicised. One of the main objectives of the National Policy on women addressed by Sharifah Zaleha (1998) was to integrate women in all sectors of development in accordance with their capabilities and needs in order to enhance the quality of life, eradicate poverty, ignorance and illiteracy, and ensure the attainment of a peaceful and prosperous nation. Nevertheless, Roziah and Azizah (2003) highlighted some strategies to enhance the visibility of women, for example, through polishing their skills in by formal courses or by allowing availability to credit facilities. Various economic, social and training programmes were implemented by the Government and non-governmental organisations (NGOs) to reduce the incidence of poverty among women, including single mothers and female-headed households. Through these programmes, the incidence of poverty declined from 12.5 per cent in 2002 to 11.5 per cent in 2004 (Government of Malaysia, 2006).

Research objective

The objective of this research is to examine the urban challenges faced by facing the female headed households in Malaysian urban centres.

Research methodology

The research covers eleven urban centres in Peninsular Malaysia. The current development, existing and proposed facilities, the support facilities, and the social response in the areas are taken into account in order to examine the challenges and pressures received by the targeted respondents. The source for primary data was from those identified as samples by using questionnaire. The selection of sample was through related non governmental organisations especially the Single Mothers Association at the states' level. For each urban centre 400 questionnaires were distributed to the members of the associations. The respondents were required to fill up the questionnaires. After about three months a total of 1486 questionnaires were returned by the respondents. Related questions included family background, education level, nature of life style now and before, reason for marital failure, children's arrangements and upbringing, support facilities, source of income, economic activities, leisure activities, surrounding response, environment and communities' challenges, problems and opinions. The questionnaires were distributed to the four regions.. Secondary data was collected from the related government agencies including Welfare Department for all the states, the religious authorities and other related religious associations. Data is analysed using computer software of Statistical Package for Social Science.

Results and Discussion

The research focused on the challenges faced by female headed households in the urban areas of Peninsular Malaysia. The discussion is based on 1486 respondents. The distribution of respondents were as follows; Kuala Lumpur - 354 (24 percent), Kota Bharu -311 (21 percent), Ipoh - 263 (17 percent), Melaka -131 (9 percent), Pulau Pinang – 121 (8 percent) and Kuala Terengganu - 111 (8 percent), Kuantan - 73 (5 percent), Alor Star – 51 (3 percent), Arau - 37 (3 percent), Johor Bharu - 26 (2 percent) and Seremban - 8 (1 percent). As mentioned earlier all respondents are members of single mothers' organisations in the eleven urban centers.

Age group

It was found that ladies of age above fifty years old formed about 45 per cent of the respondents. Although 55 percent were in the age group of below 50 there were seven young respondents aged below 20 years old. The percentage of senior citizens that is the population aged 60 years and above, has increased from 5.2 percent in 1970 to 6.2 percent in 2000. There are 1.66 million senior citizens in this country. According to projection, the percentage of senior citizens will continue to increase to 7.3 percent in 2010 and 9.5 percent by 2020, reaching 15 percent by 2035. The lifespan of Malaysians continues to increase. The lifespan of females increased from 71 years in 1980 to 75.5 years in 2003. The government will also continue to give attention to several issues and strategies in the efforts to ensure the well-being of senior citizens. Percentage of distribution by age groups shows that the majority that is 21 per cent of respondents are senior citizens of age above 61 years old, 13 percent aged between 56-60years old, 13 percent are those in the age group of 51-55years old, 12 percent aged between 45-50, 15 percent aged between 41-45, 10 percent aged between 36-40, one percent aged between 31-35, 0.5 percent aged between 26-30, 0.2 percent aged between 21-25 and only seven respondents were below 20 years old. However, there are young ladies of age group between below 20 to 25 are single mothers. They comprised of almost two per cent of the total respondents.

Status and Children

In 2001 there were 13,029 divorce cases among Muslims. The figure increased from 11,474 in 1995. From those who were divorced in 2001 only 13 percent or 1697 the total who reconciled and 15 percent or 1,715 in 1995. Divorce among non-Muslims has increased significantly, that is from 1,233 cases in 1995 to 2,322 in 1998 and 3,793 in 2002. The research found that the majority of these respondents are widows. The data shows that more than 69 percent stated that their husbands passed away, and more than 25 per cent of the respondents are divorcees, only about five per cent with husbands went missing or husbands never return home. As for those 1026 respondents who are widows the majority of them or 23 percent are without child. The analysis shows that about 20 per cent are with only one dependant child, another 16 per cent with five children and more while others are with two to four children dependant children. Since the majority of these widows are above fifty, the number of dependant are smaller compared those respondents who are divorcees. The situation is more critical for the divorcees. From 375 respondents who are divorcees 14 percent have five and more dependant children, one percent with four dependant children, two percent with three dependant children, 23 percent with two children, two percent with one dependant child while another two percent or 65 of them are without child.

Education level

Education is one of the critical areas of concerns. As women make up half of the total population of the country, they play an important role in the education of their children. Educated and knowledgeable women will be able to educate their children to a higher level. Research by the United Nations Development Fund for Women (UNIFEM) has found that reducing the gender gap can assist in the rapid economic development of a country. If not contained now, the digital gap will threaten to widen further the gap between the rich and the poor, as well as between the educated and the uneducated. The level of education of respondents shows that the majority of them that is about 33 per cent with lower level education and 27 percent without formal education. Another 15.2 percent with lower secondary qualification while 16 per cent with upper secondary certificate and only 0.9 per cent are university graduates. Comparing the data on the level of education by the urban centres, it shows that majority of respondents from Kota Bharu are not educated. Data shows that 162 respondents (52 percent) with no formal education are those from Kota Bharu with 311 total of respondents. Besides that another 111 or 35.6 percent with lower primary education. The data analysis demonstrated that 44 percent or 155 respondents from Kuala Lumpur with primary school education while another 25 percent or 92 respondents are without formal education. Table 1 above shows that Kuala Lumpur is the most urbanised region while Kota Bharu is in the State of Kelantan and one of the least urbanised region. The analysis found that the issue of education level of respondents is among the similar challenges faced by urbanised and the least urbanised areas. Those with no formal education or lower level of education are those who would find difficulties in coping with the urban demands.

Employment

Of the 12.8 million women in this country, 8.1 million are in the working age category, where 65.4 per cent or 5.3 million are between the ages of 15 and 39. In 1970 the labour force participation rate was 37.2 per cent for females and 79.3 per cent for males. Women are engaged in paid employment in all the economic sectors or are employers, self-employed and unpaid family workers. Changes have taken place in the employment pattern of women in tandem with the structural transformation of the economy from an agricultural-based to an industrial-based economy, especially after the 1970s. Due to a large extent to the expansion of employment opportunities and women's improved educational attainment in 2004, the

female labour force participation rate had increased to 47.3 per cent. Although the trend of the female labour force participation rate is increasing, the participation level of Malaysian women is still relatively low compared to the developed countries. Among the developed nations as reported by The Organization for Economic Cooperation and Development (OECD) Sweden has the highest participation rate of 76.9 per cent, followed by Norway with 75.9 percent, Denmark with 74.8percent, Switzerland with 73.9 percent and Canada with 73.0 percent. In terms of the distribution of employed Malaysian women by age groups, the largest concentration of employed women that is 63.8 percent was within the age group of 25 to 29 years. The research found that majority of the respondents are having full time job. These comprised of 53 per cent where more than 28 per cent are working in the informal sector or self- employed. The data also shows that about 17 per cent are working in the private sectors while more than six percent are government employees. There are 46 percent who are not working but these are those in the age group of above 50 years old. Besides working as full time employees, there are also respondents who are doing part time job. The research found that about 33 per cent of them are involved in various activities to earn more income. These include doing small scale business, tailoring, baby-sitting and also house keeping. Although these ladies are involved in many activities to earn more money, the research found that the income is meant for daily expenditure.

Income and Savings

Their level of education is related to the job opportunities and the income they earned. It was found that 92 per cent of the respondents are with the monthly income less than RM1,000. The research also found that almost 80 per cent of them are with income less than RM500 per month where 26.6 per cent are without any income. As mentioned above majority of Kota Bharu respondents are without education, this is reflected in the income data which shows that 309 of the 311 respondents earned less than RM500 a month. Although majority of them with income less than RM500 per month, the research found that they received financial assistance from other sources. The survey data showed that more than 99 per cent of the respondents are getting financial assistance from Religious Departments. About 98 per cent stated that financial assistance is from many other agencies such as State Welfare Departments. Another 97 per cent mentioned that they do receive money from the former husbands. More than 84 per cent are getting assistance from their children who are already working. Since majority of these respondents are widows, they are receiving pension money of their late husbands who were former government employees. It can be summed up that majority of the respondents are getting sufficient financial assistance to support their live as well as the children. Incidence of poverty among female headed households declined from 16.9 per cent in 1999 to 12.5 per cent in 2002.

Women are also more inclined to keep their income in savings accounts as a form of savings, which acts as a safety measure against contingencies. However this research found that more than 65 per cent of the respondents do not have savings. About 10 percent of respondents with savings of RM50, three percent with RM51-100, seven percent with RM100-200, 15 percent with more than RM200 savings. Facts learned from other research that women's top priority in savings and insurance is still their children and they do not give priority to their own security. In general they are underinsured since less than 30 percent purchase insurance coverage of any type. Women are also generally vague about coping strategies in times of hardship.

Property Ownership and Provision of Infrastructure

Referring to the properties especially the house, the survey data shows that more than 54 per cent are the owners of the land and houses. This situation reflected that the basic need for them and their children is available. These houses are mainly wooden houses. This situation reflected those respondents from Kota Bharu, Kuala Terengganu as well as Ipoh. The distribution on the types of houses shows that more than

51 per cent are wooden houses, about 24 per cent are flat, seven percent single storey terrace houses. There are also those staying in transit home of Kuala Lumpur City Authority's long houses. The figure also shows there are about five per cent of the respondents are living in squatter houses in the urban areas. However, there are another 46 per cent of the respondents are either tenants or staying in houses belong to other person. The analysis found that about 48 per cent of the houses are with two bedrooms. Another 14 per cent are single room houses. These houses are below the standard of the housing set by the government where a house must be with a minimum of three bedrooms. The data shows that only less than 20 percent of the houses are with three rooms. The data analysis found that 45 per cent of the respondents are comfortable with the condition of these houses they live in. The analysis shows that about 47 per cent are uncomfortable while another 6.2 per cent felt very uncomfortable with the condition of their houses. These houses are well served by water supply and electricity.

The data shows that more than 97 per cent of the respondents stated that the basic infrastructure is available. However, about 51 per cent of them are without telephone service and do not have modern toilet facilities. The survey data shows that the majority of respondents do not own any vehicle. The research found that about 40 per cent are having bicycles. There area 19.6 per cent of the respondents owned motorcycles, another 11.6 per cent are having cars while only one percent stated that they are having multi-purpose vehicles. Referring to the data on ownership of household items, more than 79 per cent of the respondents are having television sets and about 64 per cent of them are having refrigerators. These are the two types of household items which has become the necessity for every household especially for those living in the urban areas. Another important household item is the washing machine. Almost 50 per cent of the respondents stated that they own one. Dining table seems to be another item available in their houses where more than 44 per cent of the respondents are having them in their houses. However, more than 20 per cent of them are satisfied with the urban living condition and children's education. Among the facilities available in their living areas and in good condition are shops, place of worship, kindergarten, bus service, primary schools, secondary schools, food stalls, public phones and taxi service. The survey data demonstrated that facilities such as park, hall, supermarket, fast food restaurant, post office, clinic, library, child-care centre and counseling centre are not available in many areas. However, as for the train and light rail services, many of the areas are not being served. The service is only available for those staying in Kuala Lumpur and in the Klang Valley Region.

General Issues

The perceptions of the respondents on related agencies, environmental and family issues are important for the research to demonstrate their satisfaction levels. In general, majority of the respondents are satisfied with their living environment, single mothers' organisation and also their family's well being. The single mothers' organisations in the states are involved actively in coordinating programmes for their members. They are involved in organising activities including counseling session, motivation workshops, fund raising, and also organising short courses for their members. This is related to the satisfaction level of the family well being. Majority of them, 31.4 per cent are satisfied with their family well-being. However, the respondents preferred to be neutral on the listed issues addressed to them. As for the cooperation and involvement of agencies, the data shows that about 12 per cent of the respondents stated that they are very unsatisfied with the role of State Welfare Departments. It was found that 10 per cent of the respondents are not satisfied with the involvement of the Religious Department in helping them. The respondents were also satisfied with the moral support from their families, friends and also neighbours. However, they are not happy with the moral support from their employers.

Conclusion

Analysis of socio economic and demographic variables in the household such as household size and composition together with economic activity are critical for understanding the urban living condition of female headed households. The Malaysian Government will continue to focus on reducing the incidence of poverty, especially among female headed households. Efforts have been made to overcome poverty among women household heads. This includes providing small business loan facilities or micro-credit through Amanah Ikhtiar Malaysia and skill training programmes to assist them in obtaining jobs. Under the Eighth Malaysia Plan, efforts will be made to ensure women household heads have the capability and ability to support themselves and their families. As stated in The Ninth Malaysia Plan all existing laws and regulations that could potentially discriminate against women will be reviewed by the Federal Government. In planning and implementing strategies for the development of women, the Ministry of Women, Family and Community Development is responsible for the urban challenges faced by the group that need to be given appropriate attention.

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