



UNIVERSITI PUTRA MALAYSIA

***ECONOMIC HARDSHIP, FAMILY SUPPORT AND SUBJECTIVE
WELLBEING AMONG VULNERABLE-TO-POVERTY HOUSEHOLD
HEADS IN SELANGOR, MALAYSIA***

NORAINI BINTI ISMAIL

FEM 2016 18



**ECONOMIC HARDSHIP, FAMILY SUPPORT AND SUBJECTIVE
WELLBEING AMONG VULNERABLE-TO-POVERTY HOUSEHOLD HEADS
IN SELANGOR, MALAYSIA**

By

NORAINI BINTI ISMAIL

**Thesis Submitted to the School of Graduate Studies, Universiti Putra
Malaysia, in Fulfillment of the Requirements for the Degree of
Doctor of Philosophy**

February 2016

COPYRIGHT

All material contained within the thesis, including without limitation text, logos, icons, photographs and all other artwork, is copyright material of Universiti Putra Malaysia unless otherwise stated. Use may be made of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior, written permission of Universiti Putra Malaysia.

Copyright © Universiti Putra Malaysia



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the Degree of Doctor of Philosophy

ECONOMIC HARDSHIP, FAMILY SUPPORT AND SUBJECTIVE WELLBEING AMONG VULNERABLE-TO-POVERTY HOUSEHOLD HEADS IN SELANGOR, MALAYSIA

By

NORAINI BINTI ISMAIL

February 2016

Chairman : Professor Laily binti Hj. Paim, PhD
Faculty : Human Ecology

Well being (WB) has been studied by social scientists for decades. Little attention was given to subjective approach of WB among household heads (HHHs) that are vulnerable to poverty (VTP). This study adds to the existing literature on subjective well being (SWB) of people who are VTP in Malaysia.

People differ in their experiences of SWB. Some individuals experience low levels of SWB even with certain advantages. There are evidence to suggest that poor people does not necessarily have low levels of SWB. It is thought that there is a strong link between income, utility and WB. However, some studies indicate that income, poverty and various hardship measures are only moderately interrelated. Available research indicates that people are able to evaluate their own SWB. Other things can make people well. There are some evidence to suggest that non-poor people are more likely to report varying degrees of hardship than poor people. Past literatures showed that there are several determinants like socio-demographic, socio-economic and social capital are identified as dynamics for quality of life in Malaysia and it is found that very few studies on WB are conducted in Malaysia either using objective or subjective measures.

This study is therefore one of the first, if not the first, to truly enhance the comprehension of the SWB of VTP HHHs in Malaysia. The objectives of the study are: i) to assess the level of SWB among vulnerable HHHs; ii) to describe the level of economic hardship (EH) experienced by VTP HHHs; iii) to determine the level of family support (FS) of the VTP HHHs; iv) to identify the relationship between EH and SWB; and v) to examine the moderating effects of FS on the relationship between EH and SWB. The respondents are 379 VTP HHHs in selected districts of Selangor, Malaysia.

The study is based on a data collected in 2010, which uses the "Vulnerability Index" instrument that was designed for the research of Vulnerability Index, by a

group of researchers in the Faculty of Human Ecology, Universiti Putra Malaysia. The Structural Equation Modelling (SEM) AMOS including The Confirmatory Factor Analysis, The Measurement Model, The Structural Model, and the Multi Group Analysis were employed to examine the levels of SWB, EH and FS, correlation between EH and SWB, as well as the moderation effect of FS on the relationship between EH and SWB.

The findings of the study have theoretical, practical and methodological implications. The data shows 91.8% of HHHs were satisfied with their lives. HHHs have stable levels of SWB which strengthen the Set Point Theory. Data shows 91.3% of HHHs have experienced some EH, HHHs can accommodate EH. The finding fits the Theorem of Incomparable Utilities. Data shows 90.7% HHH have received the support from family. Family plays an important role as resources which provide support to the HHHs. The result is in line with the Social Production Function Theory. Practically this study contributed in terms of actions projected as interventions aimed in enhancing SWB among VTP populations. The study contributed methodologically in terms of using SEM AMOS, whereas previous studies used SPSS. This study is exceptional since it uses indirect measures of material hardship to identify individuals who do not consume minimal levels of basic goods and utilities.

For the hypotheses testing, the study discovered that the EH had a significant negative relationship with SWB. The level of FS has not significantly affected SWB. The hypothesized measurement model of FS fully moderated the relationship between EH and SWB. The hypothesized structural model of EH and SWB fits the respondents' data. The moderation effect of FS was more apparent among those who reported to have the most support from their families as compared to those who reported to have more and least support.

Consistent with the Set-Point Theory, the level of SWB was firm although with the existence of EH. The findings of the study revealed the importance of FS in lessening the effect of EH on SWB. HHHs that were characterized as VTP are HHs that have these characteristics; either single parents and aged, or having disabled members in the HH. FS in terms of psychological and physical helps can enhance their SWB. The result supported the theory of Social Production Function where the HHH was presumed to have achieved their SWB by optimizing within their limited resources.

The study analysis suggests a moderation effect of FS on the relationship between EH and SWB among VTP HHHs in Malaysia. FS buffers the relationship between EH and SWB. A novel result has not yet established in such a framework. Policy implications of the findings were discussed in the effort to promote SWB enhancement in the country. The outcome of the study also established the fact that individuals' perspectives of their own SWB were unique and was sometimes not influenced by any sociological, psychological, economical or environmental complications.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia
sebagai memenuhi keperluan untuk Ijazah Doktor Falsafah

**KEPERITAN EKONOMI, SOKONGAN KELUARGA DAN KESEJAHTERAAN
HIDUP SUBJEKTIF DALAM KALANGAN KETUA ISI RUMAH GOLONGAN
RENTAN MISKIN DI SELANGOR**

Oleh

NORAINI BINTI ISMAIL

Februari 2016

Pengerusi : Profesor Laily binti Hj. Paim, PhD
Fakulti : Ekologi Manusia

Sejak beberapa dekad yang lalu saintis sosial telah mengkaji mengenai kesejahteraan hidup subjektif. Tetapi hanya segelintir pengkaji menggunakan pendekatan 'subjektif' kepada kesejahteraan dalam kalangan 'rentan miskin'. Kajian ini merupakan tambahan kepada kajian sedia ada mengenai kesejahteraan hidup subjektif isirumah rentan miskin terutamanya di Malaysia.

Individu mempunyai perbezaan dalam kesejahteraan hidup subjektif mereka. Sesetengah daripada mereka mengalami tahap kesejahteraan hidup subjektif yang rendah biarpun mempunyai beberapa kelebihan. Terdapat pernyataan bahawa orang miskin tidak semestinya mempunyai kesejahteraan hidup yang rendah. Ada pendapat bahawa terdapat hubungkait yang kuat antara pendapatan dan kesejahteraan. Walau bagaimanapun, terdapat kajian yang menunjukkan bahawa terdapat sedikit hubung kait antara kemiskinan dari segi pendapatan dan pelbagai ukuran kepayahan hidup. Kajian yang ada menunjukkan bahawa individu boleh menilai kesejahteraan hidup subjektif mereka sendiri. Terdapat perkara-perkara lain yang membuatkan mereka selesa. Terdapat bukti yang mengatakan bahawa individu yang tidak miskin lebih suka mengadu yang mereka menghadapi beberapa kesukaran berbanding mereka yang miskin. Sorotan literatur menunjukkan bahawa beberapa penentu dikenal pasti seperti sosio demografi, sosio ekonomi dan modal sosial sebagai penentu kepada kualiti hidup di Malaysia dan terdapat hanya sedikit kajian di Malaysia yang menggunakan sama ada ukuran objektif atau subjektif.

Kajian ini antara yang terawal walaupun bukan yang pertama yang benar-benar cuba mendalami kesejahteraan hidup dalam kalangan ketua isirumah rentan miskin di Malaysia. Objektif kajian ini adalah bagi: i) menilai tahap kesejahteraan hidup subjektif di kalangan ketua isirumah golongan rentan miskin; ii) menggambarkan tahap keperitan ekonomi; iii) menentukan tahap sokongan keluarga bagi ketua isirumah rentan miskin; iv) mengenal pasti hubungan di

antara keperluan ekonomi dan kesejahteraan hidup subjektif; dan v) mengenal pasti kesan moderasi sokongan keluarga dalam hubungan di antara keperluan ekonomi dan kesejahteraan hidup subjektif. Responden merupakan 379 ketua isirumah golongan rentan miskin dalam beberapa daerah terpilih di negeri Selangor, Malaysia.

Kajian ini berdasarkan data yang diperolehi pada tahun 2010 yang menggunakan instrumen "*Vulnerability Index*", yang dibina untuk kajian pembentukan satu *Vulnerability Index* oleh sekumpulan pengkaji daripada Fakulti Ekologi Manusia, Universiti Putra Malaysia. Kajian ini menggunakan *Structural Equation Modelling* (SEM) AMOS untuk analisis data termasuklah *Confirmatory Factor Analysis*, *Measurement Model* dan *Structural Model* dan *Multi Group Analysis* untuk mengenal pasti tahap-tahap kesejahteraan hidup subjektif, keperluan ekonomi, sokongan keluarga, korelasi di antara keperluan ekonomi dan kesejahteraan hidup subjektif, serta kesan moderasi sokongan keluarga dalam hubungan di antara keperluan ekonomi dengan kesejahteraan hidup subjektif.

Penemuan kajian mempunyai implikasi dari segi teori, praktikal dan metodologi. Analisis data mendapati bahawa 91.8 peratus responden mempunyai tahap kesejahteraan hidup subjektif "memuaskan". Ketua isirumah mempunyai tahap kesejahteraan hidup subjektif yang stabil yang menguatkan Teori *Set Point*. Analisis data kajian menunjukkan 91.3 peratus ketua isirumah mengalami "sedikit" keperluan ekonomi, dan ketua isirumah boleh menerima keadaan berkenaan. Penemuan ini menyokong *Theorem of Incomparable Utilities*. Data menunjukkan 90.7 peratus memperoleh sokongan yang "banyak" dan "agak banyak" daripada ahli keluarga. Keluarga memainkan peranan sebagai sumber yang menyediakan sokongan kepada ketua isirumah. Dapatan ini selaras dengan Teori *Social Production Function*. Dari segi praktikal, kajian ini memberi sumbangan dalam mencadangkan tindakan sokongan yang bertujuan untuk meningkatkan kesejahteraan hidup subjektif dalam kalangan golongan rentan miskin. Dari segi metodologi, kajian ini memberi sumbangan dengan penggunaan SEM AMOS di mana kajian sebelum ini menggunakan SPSS. Kajian ini berlainan dengan kajian-kajian terdahulu kerana menggunakan ukuran 'indirect' untuk mengukur kepayahan material bagi mengenal pasti individu yang tidak dapat memenuhi tahap minima keperluan asas.

Ujian hipotesis kajian mendapati bahawa keperluan ekonomi mempunyai hubungan negatif yang signifikan dengan kesejahteraan hidup subjektif. Tahap sokongan keluarga tidak memberi kesan signifikan kepada kesejahteraan hidup subjektif. "Measurement Model" bagi sokongan keluarga memberi kesan moderasi penuh dalam hubungan di antara keperluan ekonomi dan kesejahteraan hidup subjektif. "Struktural Model" bagi keperluan ekonomi dan kesejahteraan hidup subjektif adalah selaras dengan data responden. Kesan moderasi oleh sokongan keluarga ke atas hubungan di antara keperluan ekonomi dan kesejahteraan hidup subjektif paling ketara bagi ketua keluarga yang mendapat sokongan yang banyak daripada ahli keluarga berbanding dengan mereka yang dilaporkan mendapat sokongan yang sedikit.

Selari dengan Teori *Set Point*, tahap kesejahteraan hidup subjektif ketua isirumah dalam kajian adalah tetap walaupun mengalami sedikit keperluan ekonomi.

Dapatan kajian juga mendapati sokongan keluarga adalah sangat penting dalam mengurangkan beban keperitan ekonomi terhadap kesejahteraan hidup subjektif. Sokongan keluarga dari segi psikologi serta lain-lain pertolongan bentuk fizikal boleh meningkatkan tahap kesejahteraan hidup subjektif bagi ketua isirumah di bawah kategori berpendapatan rendah, tidak mempunyai pasangan, lanjut usia, atau mempunyai ahli keluarga yang kurang upaya. Dapatan kajian menyokong Teori *Social Production Function* yang mendapati ketua isirumah menikmati kesejahteraan hidup subjektif dengan mengoptimumkan sumber-sumber yang terhad.

Analisis kajian ini mendapati terdapat kesan moderasi oleh sokongan keluarga ke atas hubungan di antara keperitan ekonomi dan kesejahteraan hidup subjektif dalam kalangan ketua isirumah golongan rentan miskin di Malaysia. Sokongan keluarga memberi kesan kepada hubungan di antara keperitan ekonomi dan kesejahteraan hidup subjektif. Ini merupakan hasil penemuan baru yang belum ada dalam rangka seumpama ini. Implikasi dari segi polisi dibincangkan dengan mengambil kira penghebahan program peningkatan kesejahteraan hidup dalam negara. Hasil kajian mendapati bahawa seseorang individu mempunyai pandangan yang unik terhadap kesejahteraan hidup subjektif masing-masing sehingga kadang-kadang tidak dipengaruhi oleh sebarang unsur komplikasi sosial, psikologi, ekonomi, mahupun persekitaran.

ACKNOWLEDGEMENTS

All praise and thanks to the ALMIGHTY ALLAH, The Most Beneficent and The Most Merciful. Peace be upon His Noblest Prophet Muhammad (S.A.W). I thank ALLAH for granting me the opportunity, strength, and patience to complete this PhD programme.

My most sincere gratitude and deepest appreciation to Professor Dr. Laily binti Hj. Paim, who is also the chairperson of the Supervisory Committee for her unfailing support, guidance and advice throughout my research work. Special thanks for her willingness to allow me to utilize the data collected under the university's project headed by her and tirelessly guiding me throughout the period of my study. I am very fortunate to have the pleasure of her encounter. Without her dedication, the completion of this thesis is very much in doubt. I am also grateful to the Members of the Supervisory Committee, Assoc. Professor Dr. Asnarulkhadi bin Abu Samah for his professional support particularly his expertise in research methodology, and Dr. Mohd Daud bin Awang for his endless support and intellectual advice and contributions. My gratitude and appreciation to all the lecturers of the Faculty especially Prof. Ma'rof and Dr. Haslinda.

I am truly indebted to my employer, the Public Service Department for the opportunity to pursue this study and financial support provided. Special appreciation goes to my mother, Hajjah Zawiah binti Haji Salleh, for her continuous support, morally, emotionally, her endless love and doá. I would also like to express my special appreciation to all my brothers and sisters, Abe Zain, Kak Mah, Abe Yal, Yati, Norma, Da, Adik and entire siblings for their endless moral support, encouragement, understanding and doá. Not to forget my lovely gifted sons and daughters, Muhammad Afiq, Muhammad Adib, Muhammad Ammar, Muhammad Affaf, Nur Adlin, and Nur Humayra who always stand by me during hard times.

I also would like to acknowledge the moral, emotional support, well wishes and doá from the colloquies especially LizaUMK, Fauziah HaniUTHM, AminUSM, HaniUPM and AsbahUM. In addition to that, my gratitude to all officers and staff of the Faculty of Human Ecology, School of Graduate Studies and Library Universiti Putra Malaysia.

*This study is based on the data from a research project by Department of Resource Management and Consumer Studies headed by Prof. Dr. Laily binti Hj. Paim. The author acknowledges the permission to use their data for this study.

This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfillment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

Laily binti Hj. Paim, PhD

Professor
Faculty of Human Ecology
Universiti Putra Malaysia
(Chairman)

Asnarul Khadi bin Abu Samah, PhD

Associate Professor
Faculty of Human Ecology
Universiti Putra Malaysia
(Member)

Mohd Daud bin Awang, PhD

Senior Lecturer
Faculty of Human Ecology
Universiti Putra Malaysia
(Member)

BUJANG BIN KIM HUAT, PhD

Professor and Dean
School of Graduate Studies
Universiti Putra Malaysia

Date:

Declaration by graduate student

I hereby confirm that:

- this thesis is my original work;
- quotations, illustrations and citations have been duly referenced;
- this thesis has not been submitted previously or concurrently for any other degree at any institutions;
- intellectual property from the thesis and copyright of thesis are fully-owned by Universiti Putra Malaysia, as according to the Universiti Putra Malaysia (Research) Rules 2012;
- written permission must be obtained from supervisor and the office of Deputy Vice-Chancellor (Research and innovation) before thesis is published (in the form of written, printed or in electronic form) including books, journals, modules, proceedings, popular writings, seminar papers, manuscripts, posters, reports, lecture notes, learning modules or any other materials as stated in the Universiti Putra Malaysia (Research) Rules 2012;
- there is no plagiarism or data falsification/fabrication in the thesis, and scholarly integrity is upheld as according to the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) and the Universiti Putra Malaysia (Research) Rules 2012. The thesis has undergone plagiarism detection software

Signature: _____ Date: _____

Name and Matric No.: Noraini binti Ismail (GS29379)

Declaration by Members of Supervisory Committee

This is to confirm that:

- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) were adhered to.

Signature: _____

Name of Chairman
of Supervisory
Committee:

Professor
Dr. Laily binti Hj. Paim

Signature: _____

Name of Member
of Supervisory
Committee:

Associate Professor
Dr. Asnarul Khadi bin Abu Samah

Signature: _____

Name of Member
of Supervisory
Committee:

Dr. Mohd Daud bin Awang

TABLE OF CONTENTS

	Page
ABSTRACT	i
ABSTRAK	iii
ACKNOWLEDGEMENTS	vi
APPROVAL	vii
DECLARATION	ix
LIST OF TABLES	xiv
LIST OF FIGURES	xvi
CHAPTER	
1 INTRODUCTION	1
1.1 Introduction	1
1.2 Background of the Study	1
1.3 Problem Statement	5
1.4 Research Questions and Objectives	8
1.5 Research Hypotheses	8
1.6 Significance of the Study	9
1.7 Scope of the Study	9
1.8 Limitations of the Study	10
1.9 Conceptual and Operational Definition of Terms	11
1.10 Organisation of the Thesis	11
2 LITERATURE REVIEW	12
2.1 Introduction	12
2.2 Subjective Wellbeing in the Malaysian Context	12
2.3 Poverty in Malaysia	16
2.3.1 Absolute Poverty	18
2.3.2 Absolute Hard Core Poverty	19
2.3.3 Relative Poverty	19
2.3.4 Vulnerable-To-Poverty	20
2.4 Subjective Wellbeing	21
2.4.1 Conceptual and Measurement	21
2.4.2 Factors affecting Subjective Wellbeing	22
2.5 Economic Hardship and Vulnerable-to-Poverty	29
2.5.1 Conceptual and Measurement	29
2.5.2 Economic Hardship and Vulnerable-to-Poverty	31
2.6 Family Support	32
2.6.1 Conceptual and Measurement	32
2.6.2 Family Support and Subjective Wellbeing	33
2.7 Relevant Theories	36
2.7.1 Theorem of Incomparable Utilities (Veenhoven, 2004)	37
2.7.2 Set Point Theory (Bruce Headey, 1985)	39
2.7.3 Social Production Function (Lindenberg, (1986, 1991, 1993))	40
2.8 Conceptual Framework	40

2.9	Chapter Summary	42
3	RESEARCH METHODOLOGY	44
3.1	Introduction	44
3.2	Research Design	44
3.3	Data Source	44
3.4	Rationale for the Selection of Variables	46
	3.4.1 Dependent Variable – Subjective Wellbeing	46
	3.4.2 Independent Variable - Economic Hardship	47
	3.4.3 Moderating Variable - Family Support	48
3.5	Measurement Instruments	49
	3.5.1 Level of Subjective Wellbeing	50
	3.5.2 Level of Economic Hardship	50
	3.5.3 Level of Family Support	51
3.6	Statistical Analysis	51
	3.6.1 Data Analysis	51
	3.6.2 Validity and Reliability of Research Instruments	52
	3.6.3 Confirmatory Factor Analysis (CFA)	53
	3.6.4 Test of Measurement Model	53
	3.6.5 Test of Structural Model	57
	3.6.6 Assessing Normality	60
	3.6.7 Test of Multi-group Model	61
3.7	Chapter Summary	62
4	RESULTS AND DISCUSSIONS	64
4.1	Introduction	64
4.2	Respondents Characteristics	64
4.3	Level of Subjective Wellbeing	66
4.4	Level of Economic Hardship	69
4.5	Level of Family Support	77
4.6	Hypotheses Testing	81
	4.6.1 Effects of Family Support on Subjective Wellbeing	81
	4.6.2 Correlational Relationship between Economic Hardship and Subjective Wellbeing	84
	4.6.3 Test of Multi-group Model (Moderation) Effect of Family Support on the Relationship between Economic Hardship and Subjective Wellbeing	87
4.7	Chapter Summary	99
5	SUMMARY, CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS OF THE STUDY	101
5.1	Introduction	101
5.2	Summary of the Study	101
5.3	Conclusions of the Study	101
5.4	Implications of the Study	104
	5.4.1 Theoretical Implications and Contributions	104
	5.4.2 Policy Implications	107
	5.4.3 Practical Implications	107
5.5	Recommendations of the Study	108

REFERENCES	110
APPENDICES	130
BIODATA OF STUDENT	169
LIST OF PUBLICATIONS	170



LIST OF TABLES

Table		Page
3.1	The Strength of relation of effect size expressed in term of 'r'	52
3.2	The Fitness Indexes For Measurement Model	55
3.3	Confirmatory Factor Analysis (CFA) Report Summary For All Constructs	56
3.4	The CFA Results Summary For Discriminant Validity	56
3.5	The Regression Weights For Each Item	58
3.6	The Fitness Indexes for Structural Model	58
3.7	Squared Multiple Correlations	59
3.8	The Variance Estimate For Variable Y	59
3.9	The Regression Weight For (Y) EH In Predicting (X) SWB	60
3.10	The Assessment Of Normality For The Data	60
3.11	Estimate Regression Weights For Each Item	61
4.1	Demographic Characteristics of The Respondents (n=379)	65
4.2	Summary Statistics of Satisfaction with Life as a Whole Scale	66
4.3	Summary Statistics of Hardship Experience In Life	70
4.4	Summary Statistics of Family Support	78
4.5	Testing the causal and correlational relationship of family support and subjective wellbeing	82
4.6	Testing the Causal Effects of EH on SWB	85
4.7	The chi-square value and degree of freedom (df) for the constrained moderation models for the most, more and the least FS	89
4.8	The Chi-square values and DF for the unconstrained model for the most, more, and the least FS	91
4.9	The Result Of The Moderation Test For Many Supports From Family Group	92

4.10	The Result Of The Moderation Test For More Family Support Group	93
4.11	The Result Of The Moderation Test For The Least Family Support Group	94
4.12	The effect of X on Y was significant for all group levels	98



LIST OF FIGURES

Figure		Page
2.1	Conceptual model of the moderating effects of FS on the relationship between EH and SWB	41
3.1	The Measurement Model	55
3.2	The Structural Model	57
4.1	The Level of SWB of the HHHs	67
4.2	Items Measured Economic Hardship	70
4.3	Level of Economic Hardship of The HHHs	71
4.4	Summary Statistics Of Family Support (General)	78
4.5	Level of Family Support According to Item	79
4.6	Level of FS According to Categorization	79
4.7	The AMOS output on the correlational relationships among variables	82
4.8	The AMOS output showing the beta coefficients, variance and covariance of the variables	84
4.9	The constrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is constrained to 1 (the output of the constrained model for the most FS)	87
4.10	The constrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is constrained to 1 (the output of the constrained model for more FS)	88
4.11	The constrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is constrained to 1 (the output of the constrained model for the least FS)	88
4.12	The unconstrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is not constrained (the output of the unconstrained model for the most FS)	90

4.13	The unconstrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is not constrained (the output of the unconstrained model for more FS)	90
4.14	The unconstrained model: the coefficient in the path of interest (X to Y) where the effect of moderator variable to be examined is not constrained (the output of the unconstrained model for the least FS)	91
4.15	The standardised beta estimate for the most FS group in the path of EH to SWB	96
4.16	The standardised beta estimate for more FS group in the path economic hardship to SWB	97
4.17	The standardised beta estimate for the least FS group in path economic hardship to SWB	97

CHAPTER 1

INTRODUCTION

1.1 Introduction

The introductory part provides the general background of the study, the problem statement, research questions and objectives of the study, significance of the study, limitations of the study, conceptual and operational definition of relevant terms, and organization of the study.

1.2 Background of the study

Economic hardship (EH) or poverty is a multidimensional social phenomenon that has become one of the topics of interest in economics development. Approximately six billion people in the world have not getting what they want (World Bank Development Indicators). Poverty is a condition of having little or no money, goods, or means of support; state of being poor, for example a person whom has not enough money to pay a person's bills (Kusnic and Davanzo, 2014). According to The World Bank (2011) definition, vulnerability to poverty (VTP) is the probability of being in poverty.

Theoretically, it is the risk of experiencing poverty. Empirically, there are three definitions: vulnerability as expected poverty (VEP), vulnerability as low expected utility (VEU) and vulnerability as uninsured exposure to risk (VER) (Celidoni, Economiche, Degli, and Di, 2013). Economic deprivation in a large fragment of population results in poor access to health care, poor educational status, will shorten life expectancy and thus will lead to unsatisfactory living conditions and low level of SWB (Redmond, 2014). The United Nation's Millennium Development Goals aims to 'halve poverty' by halving the number of people living on less than a dollar a day. Likewise in the 1995 Copenhagen Summit, Members of the Organisation for Co-operation and Development (OECD) aims by 2015, to reduce poverty in third world countries by at least one half. Strong economic growth is the basic to forthcoming poverty eradication and to enhance the living conditions of individuals apart from other factors including have strong social bonding such as supports from family. The living standards of all OECD countries were very low on average by contemporary criteria. It is expected that in 2050, if the non-OECD countries are able to switch to a sustainable higher growth trail, the global poverty ratio will decrease from about 21 percent in 2005 to less than 2.5 percent.

VTP and economic problems challenge the SWB of Malaysian families as well. Although the government of Malaysia has been focused on eradicating poverty since 1970, and be successful in reducing the poverty rate from 49.3 percent in 1970 to 3.8 percent in 2009, but it has not been totally eradicated. In 2013, there are about 3.4 percent of the Malaysian population who fell below the poverty

threshold out of the 28.4 million population (World Bank Development Indicators) and 2.2 percent of its population who were living less than \$2.00 a day at international prices. This economic disadvantage tends to effect the VTP group that was represented in the lower parts of income distribution. The focus now is to uplift the income levels of the bottom 40 percent HHs, which are entitled for support and resources, based on their specific needs (The Economic Planning Unit, 2011). In 2009, the bottom 40 percent HHs (of about 2.4 million HHs) had a total family income level of less than RM2,300 per month. 90.6 percent of them are within the VTP HHs group, 7.6 percent within the poor groups and 1.8 percent within the hard-core poor groups. The mean monthly income of the bottom 40 percent HHs in 2009 was RM1,440. There are initiatives to increase the income level and SWB of this group including the effort of strengthening the social protection programmes to ensure the basic living necessities and services, and issues impacting their living standards and SWB are addressed.

According to Inoguchi and Fujii (2012), people in Southeast Asia assess their happiness more positively than their GDP per capita and the Human Development Index (HDI) suggests. It also explained that people in more competitive Southeast Asia like Malaysia, Thailand and Vietnam incline to select QOL-enriching factors including friendships, neighbours, family life, marriage and spiritual life in their daily lifestyle. This is slightly different with South Asia countries like Bhutan, the Maldives, and Pakistan where these countries tend to harmonize public sphere factors due to the fact that these countries face the challenge of tropical weather systems and have dominant-state structures. It also depicted that the standard of living and marriage or being married are important determinants for an overall quality of life in Asia. In addition to that, Inoguchi and Fujii (2012) found that Brunei emerges as the greatest nation of happiness with a positive 93 points on the Percentage Difference Index (PDI) which is followed by Maldives, Malaysia and Bhutan respectively. Malaysia and Bhutan both showed a positive 78.7 and 78.2 PDI points. It also discovered that there are an overwhelming majority of 85 percent respectively from people living in Malaysia saying that they are very happy or quite happy nowadays.

Wellbeing (WB) is the ultimate goal of public policy and individuals. Most people have their own lists of 'basic needs', or elements of a full life, or the constituents of WB beyond the income that the 'poor' would have less of. People likely include happiness, health and longevity, as the characteristics of a good life and Diener (2010) evidently shows that SWB causally affects health and longevity. Lyubomirsky, Tkach, Dimatteo, and Robin (2013) demonstrates that happy individuals tend to have larger social rewards, better work outcomes, greater coping abilities, better immune system, more cooperative, pro-social, and be more charitable. One question needs to be asked is; whether all 'poor people' are not happy with their lives. However, ample evidence explains that 'objective' factors alone do not capture the "very well" levels of WB. Anderson (2010) identified that in 2000, Vietnam had the same income as the UK in the early Nineteenth Century, but modern Vietnamese live an average of 28 years longer and the infant mortality rate is only a quarter as high compared to the UK in 1800s.

There is no association between the speed of the enhancement in most WB variables and the speed of GDP per capita growth across countries in the past, as showed by Stevenson and Wolfers (2012) and Bartolini and Bilancini (2010). They noted that unlike income, most WB variables are rapidly converging and that significant enhancements have occurred even in countries that have seen no economic progress. Camfield (2012) identified that disparity from socio-economic deprivation adversely affects people's environmental SWB and improved material resources do not directly lead to enhancements in SWB as argued by Layard and Programme (2012).

It is a widely held view that the more the EH people suffer, the lower the level of SWB people perceive. The effects of EH are serious; which includes severe health problems among children, low birth weight of infants, often miss school due to sickness, stress in families that is associated with domestic violence which includes abuses on children and the elderly. While effects of low SWB vary accordingly, it depends upon the inner strengths of individuals including psychological distress such as depression, social disengagement, as well as other mental and physical disorders. However, there are inconsistencies with this view.

Research shows that the relative income is important to individuals' subjective view of their income inadequacy. Even, in poor communities and in developing countries, it is hard to predict who will perceive themselves as 'poor'. This is in line with Campbell (2005) who noted that only 12 percent of the difference in perceived consumption adequacy can be explained by measures of perceived consumption adequacy in Jamaica, although all the determinants of WB like age, income, education, marriage, employment and health are put together, the result is still a small percentage of the difference explained WB. In the United States, these factors only explained eight percent of the variation of the WB, seven percent in Latin America, and four percent in Russia (Cummins, 2005; Graham, 2011; Rojas, 2007a).

There are some evidence to suggest that non-poor people are more likely to report a numerous materials hardship than poor people do. For example the study on material hardships (Heflin, 2009; Msw, Santhiveeran, and Hunter, 2008) reported that while about 13 percent of respondents under 200 percent of the poverty level reported not having enough food to eat, only 2 percent of those over 200 percent of the poverty line said the same. As these results indicate, many people who are VTP do not report numerous types of material hardship, and some people who are not deprived do. Thus, it suggests that it is timely to look into the 'subjective' perception of the people rather than look into the deficiency of a particular basket of common things to all societies.

A greater level of SWB corresponds to a greater utility level. The quality of social relationships was identified as one of the most consistent predictors of SWB. Previous studies have identified the influence of social support on SWB and there

exists an association between social support and SWB. Seligman and Diener (2009) illustrate that people who have satisfying family relationships, report being satisfied with their lives. Similarly a research conducted of married adults over a 10-year period finds that family income and FS are considered to be the primary sources of happiness (North, Holahan, Moos, and Cronkite, 2008a).

However, these studies do not specifically focus on the VTP population as this study intended to. The potential of FS in reducing the effects of EH on individuals function by enhancing their perception of personal resources and overcome challenges cannot be underemphasized. It plays an important role in enhancing the SWB of other members in the family especially household heads (HHHs). Family plays a vital role in providing support in terms of sharing hurdles and sorrows, solving problems, and assists to resolve family matters that involve certain decision-makings. This argument is in line with some researchers Carr (2007) and Taylor, Budescu, Gebre, and Hodzic (2014), showing the link between the stress of adults and children that bears emotional and behavioural outcomes were moderated by the availability of social support or kin support.

The impetus of this study is fuelled by the fact that pursuing the same policies hinders the improvement in living conditions for Malaysians who are vulnerably prone to poverty, which amounts to 40 percent from the total population. The main challenge that confronts the government now is ensuring all policies involving poverty eradication meets the objective and target in addressing poverty and WB. In the short-term, the answer lies in designing a better poverty abatement policy with programmes that comprehensively involves certain members in the family. The key to success of such programmes is that it must be based on the precise evaluation of the current economic stature of the target group by a third party. The present study fills the gap that is germane to the relationship between EH and SWB as well as the effect of FS as a moderator among VTP HHHs in Malaysia.

Past literatures showed that there are several determinants like socio-demographic, socio-economic and social capital are identified as dynamics for quality of life in Malaysia (Ibrahim Din, Ahmad, Ghazali, Said, Shahar, Razali, 2013; K and Siop, 2008; Momtaz, Ibrahim, Hamid, and Yahaya, 2011; Yadollahi, Paim, and Othman, 2009; Yahaya, Abdullah, Momtaz, and Hamid, 2010). It is found that very few studies on WB are conducted in Malaysia either using objective or subjective measures. However, with the exception of the research undertaken by Momtaz et. al (Momtaz et al., 2011), and Noor, Ghandi, Ishak and Wok (2012a), studies on SWB in Malaysia are highly limited. Previous studies either focusing on psychological factors or determinants of WB for instance Momtaz et. al (2011) studied the socio-demographic factors of elderly WB, and Noor, Ghandi, Ishak and Wok (2012a) were focusing on the development of indicators for family WB in Malaysia. This study is therefore one of the first, if not the first, truly enhance the comprehension of the SWB of VTP HHHs in Malaysia.

1.3 Problem Statement

People differ in their experiences of SWB. For example, some individuals experience high levels of SWB even with their contrary living conditions, while others experience low levels of SWB even with certain advantages such as education, wealth and good health. It is often thought that there is a strong link between income, utility, welfare and WB. Rich people have more goods and greater access to services, better health (McGillivray, 2005), and money that enables them to fulfil physical needs. A serious weakness in this argument is that money does not raise one's SWB, although Diener and Biswar (2002) pointed out that richer people are only slightly happier than most others within most economically developed nations. There are some evidence to suggest that poor people is not necessarily has low level of SWB. For example Mcgillivray and Clarke (2006) pointed out that between 73 percent and 82 percent of respondents reported to be either satisfied or very satisfied, even with large rampant capability poverty. In Mexico where 55 percent of the respondents are "poor" by UNDP definitions, only 5 percent admitted that they did not have a happy life (UNDP, 2005, p.220). Similarly Rojas (2007b) discovers there was an extremely high proportion of "happy people" and a high percentage of "unhappy rich people". Likewise, in a poor country like Nigeria, it is reported that average happiness on a ten-point scale of 6.82 in 1995 while Japan's average was 6.61 and South Korea was 6.69 (Frey and Stutzer, 2011). These situations suggest that being poor "materially" is unnecessarily not being well; there are other things that can make people well. Based on these arguments, there is a need to examine the SWB level of the VTP HHHS as main concern of this study.

It is believed that the level of EH has an impact on people's overall view on SWB. Humans feel good or bad about certain things, and SWB is linked with things that people value in their lives. Some scholars hold the view that people have ideas about what will make them happy. They are focusing on what they have, able to do and want to do in their lives and live according to the ideas what will make them pleased as pointed out by Camfield (2012) and Rojas (2006). Some scholars featured this as the fulfilment of 'basic needs' or Veenhoven called it "liveability" (2012). Basic needs were the strongest predictor of life evaluations. The fulfilment of basic needs believed to be influenced in their judgments on SWB. Basic needs have an intrinsic value and possibly can buffer the effect of adverse conditions albeit it could not increase WB's level of individuals. Since then, the individuals are capable to assess their own situation. For example Mayer and Jencks (1989) found that poor persons are significantly more likely to experience hardships and poverty, but it explains only a small amount of the variation in material hardships across individuals. Dolan and White (2006) point out that the effect of material WB on SWB diminishes with higher levels of material WB. Thus, people's judgments of their SWB are dependent on what they understand by 'being well'. Therefore, there is a need to examine the level of EH experienced by these VTP HHHS, in order to further study their insight of SWB.

Previous studies have identified that EH has a disruptive influence on individuals and families (Conger et al., 2013; Elder, 2012). EH can have profound influence

on the social, physical and developmental needs of children and families (Lee, Wickrama, and Simons, 2012). It contributes to the adverse effects on children and parents' emotions, behaviours, academic failures and poor cognitive functioning. In general, lower income people are having greater EH than those with a higher income, although it varies depending upon financial obligations.

Moreover, it is believed that happier people are healthier than unhappy people and they earn more. According to Veenhoven (2013), SWB depends on the fulfilment of certain absolute biological and psychological necessities. SWB builds on hardship because people have a tendency to be happier after hard times. The earlier part in life when it was seen as the worst, then moving on to another stage of life although still in a lower standard and then moving to the more favourable stage of life which is the present life. Thus, a certain degree of hardship is important to appreciate SWB. However, the empirical literatures (Beverly, 2008a; Bradshaw, 2006; Perry, Williams, Wallerstein, and Waitzkin, 2008) on the relationship between income poverty and various hardship measures indicate that they are only moderately interrelated with one another. Even, some studies (Heflin, 2009; Msw et al., 2008) indicate that many people who are prone to VTP do not report various types of material hardship, but some individuals who are not deprived do. On the basis of above contentions, it may be deduced that EH is relevant indicator that people use to make judgments of SWB. Taking these findings into consideration, the researcher argued that the relationship between EH and SWB also need to be examined as this study hypothesizes that the less the EH, the higher the level of SWB of HHH in the study.

The main factor behind an individual to uplift and enhance his/her SWB is the family, who is always there to provide support either materially and psychologically. Naturally everyone prefers to be in a company and do not like to isolate themselves. Strong and positive social relationships provide personal ties, support and the feeling of belonging and identity. As found out by Diener and Seligman (2009) that having close personal relationships with others contributed significantly to SWB.

Most individuals that declare themselves happy are found to have good social relationships including having good marital relationships and family WB (Frey and Stutzer, 2011; Myers, 2000; Wickrama, Surjadi, Lorenz, Conger, and Walker, 2012). Conversely, a great number of researches indicate that bad social relationships have a strong destructive impact on WB (Campbell and Cocco, 2007). Hence, it suggests that people need the support of others in order to enhance their own WB. Any individuals who have good social networks and civic associations have been proven to be resilient in opposing poverty as well as being invulnerable to being poor while enjoying the engagements and leverages of material gain (Noor, Gandhi, Ishak, and Wok, 2012b; Schafft, 2006). Therefore, the researcher argues that the level of FS to the VTP HHHs also needs to be examined.

In Malaysia, the hard core poverty is almost zero percent and the incidence of poverty was 0.6 percent in year 2014 and among ethnic groups, Bumiputera was 0.8 percent, Chinese was 0.1 percent, Indians was 0.6 percent and other ethnics was 0.9 percent. Poverty in Selangor was found to be 0.2 percent and the incidence of poverty show highest in Kelantan and Sarawak 0.9%. While urban poverty was 0.3% and rural poverty was 1.6% (The Malaysian Economic in Figures, Economic Planning Unit, 2015). It witnessed the decline from 5.7 percent incidence of poverty and hard core poverty was 1.2 percent in 2004.

Income share of bottom 40 percent (B40 group) of HHs Malaysia was 16.5 percent, the middle 40 percent was 36.9 percent whereas the top 20 percent of HHs was 46.6 percent in 2014. Mean monthly gross HH income for bottom 40 percent of HHs was RM2,537, middle 40 percent was RM4,585 whereas the top 20 percent was RM14,305. The poverty percentage and the gaps and differences between the two HHs groups in terms of income share and mean monthly gross income showed that the EH or poverty or income inequality is still depicted and prevalent in Malaysia although in a very small percentage since there are many programs and efforts by the government in abating the incidence of poverty. In the recent 11th Malaysia Plan, the focus of the government is to elevate the standard of living of those falling under the bottom 40 percent HH group income share.

Conceptually, SWB is an outcome of human activities. It represents a condition of life that one has accomplished. It is an outcome of many aspects including satisfaction with economic conditions and having good familial relationships. Whereas EH do not have specifically the same effects on all families and individuals (Donnellan, Conger, McAdams, and Nepl, 2009). Some families show considerable signs of distress and disturbances whereas others do not depend on personal characteristics and positive self-views one has (Wei, Liao, Ku, and Shaffer, 2011). This characteristic will promote more success in any relationships and can have 'stress-suppressing' effects (Craft, Johnson, and Ortega, 2008) and help individuals effectively resolve problems (Howell and Hill, 2009). Although many studies pointed out that social support is very important in one's life.

However, it is found that studies specifically detailing on FS in enhancing SWB is scarce although there are some that has considered quality of family relationships as a determinant of SWB (Holder, 2012; Sheldon and Hoon, 2007). Therefore, the researcher envisioned to focus on the importance of familial relationships and supports people's WB in relation to EH HHHs had experienced. In order to identify the matter, there is a need to study the moderation effects of FS on the relationship between EH and SWB in the lives of rural VTP HHHs in Selangor.

In summary, all current and available researches indicate that people are able to evaluate their own SWB. There are cases where people with EH reported to be happy while social support is important in determining the SWB among

individuals. However, what are not known are the level of SWB, level of EH, level of FS, the relationship between EH and SWB and the moderation effect of FS on the relationship between EH and SWB among VTP HHHs in Selangor. Thus, this study aims to acquire those evidences from this subset population group.

1.4 Research Questions and Objectives

The study will answer these questions:

1. What is the level of SWB of the VTP HHHs?
2. What is the level of EH of the respondents?
3. Is there any significant relationship between EH and SWB?
4. What is the level of FS of the respondents?
5. Is there any moderation effect of FS (decision, sharing, solving) on the relationship between EH and SWB?

Generally, the main objective of the present study is to measure the levels of EH, FS and SWB. In addition to that, this study also intent to develop a Structural Equation Modelling in order to examine the relationship between EH and SWB, and the moderation effect of FS on the relationship between EH and SWB among VTP HHHs, in Selangor, Malaysia.

Specifically, this study on SWB has been inspired by five main objectives:

1. To assess the level of SWB among VTP HHHs;
2. To describe the level of EH experienced by VTP HHHs;
3. To determine the level of FS of the VTP HHHs;
4. To identify the relationship between EH and SWB; and
5. To examine the moderating effects of FS on the relationship between EH and SWB.

1.5 Research Hypotheses

The hypotheses for this study were developed based on the problem statement, objective of the study, and the theoretical as well as the conceptual indications identifies from the previous literatures. Therefore, the research hypotheses that were tested are as follows:

Ha₁ : The level of FS has a significant effect on SWB.

Ha₂ : There is significant relationship between EH and SWB.

Ha₃ : The hypothesized Structural Model of EH and SWB fits the respondents' data.

Ha₄ : The hypothesized Measurement Model of FS moderates the relationship between EH and SWB fits the respondents' data.

1.6 Significance of the Study

This study is significant because it bridged the gap that exists in previous literatures. It is due to the fact that the data was used to examine the relationship between EH and SWB, relationship between level of FS and SWB, and the moderation effect of FS on the relationship between EH and SWB among VTP HHHs which is generally scarce in the existing literature.

Moreover, this study is significant because it aims to explore the perception of subjective dimension of WB of VTP people within Malaysian context, which is scarcely being focused by researchers. Thus, the findings are important to contribute to the understanding of SWB at the grassroots' level. Thus, the findings of this study may provide the impetus for new policy and programme development in benefitting these families that are in the VTP group.

This study is unique in its own way in which it marries between the objective and subjective approach in understanding SWB of VTP HHHs. This study measures the subjective outlook of SWB whereby at the same time attempts to comprehend the EH through the objective measures. Therefore, this study is significant because it will contribute to the field in terms of its unique approach. Likewise, the findings of this study posed a challenge for further researchers to build on the limitations of this study due to the fact that SWB and EH could be studied through multidimensional features.

The present study also bridged the gap that exists in previous literatures pertinent to the importance of FS in suppressing the effects of EH and more or less in stabilizing if not enhancing SWB of HHH that are VTP in Malaysia. This study will serve as a blueprint for family economics development strategy in Malaysia, especially in designing poverty abatement policy, plan and programmes to address the current economic challenges that are faced by most of the families in the developing countries.

Finally, the findings of this study will serve as a relevant material for students of Family Economics and Management Studies, Community Development, Sociology, Psychology, and Economics, and for the general Malaysian public.

1.7 Scope of the Study

This study covers only seven localities within Hulu Langat District which includes Ampang 1, Ampang 2, Cheras, Beranang, Semenyih, Kajang and Hulu Langat. The study employed relevant data from the huge data collected in 2010, which

was using instrument of “Vulnerability Index”, designed for the research of the development of Vulnerability Index conducted by a group of researchers in Human Ecology Faculty, Universiti Putra Malaysia. However, for the purpose of this study, the study analysed the data collected for only 15 questions from 30 questions of the “Vulnerability Index” Questionnaire. The questionnaire attempted to measure various dimensions of vulnerability (i.e. income poverty); personality (locus of control); level of vulnerability to be poor (human capital, physical capital, and social capital); and mediated by coping strategies.

The study only covered the information on EH, SWB, and FS among the respondents. Therefore, the findings of this study may only be generalized to the population of Selangor, because the characteristics of the sampled respondents may differ from the population of other states in Malaysia.

Moreover, this study only covers HHHs that are VTP, which are characterized either as single parent, aged or having disabled members in the HH. Thus, the findings of this study may not suit other characteristics of the VTP HHHs.

1.8 Limitations of the Study

This study has several limitations. Firstly, this study is only limited to Selangor state because the respondents were confined to several districts in Selangor. Secondly, the study covers only VTP HHHs which were characterized by being single parents, aged, or having disabled member in the HH. Thirdly, this study only employed data on EH, SWB and FS from the very large dataset which were collected to the purpose of establishing the index of vulnerability for Malaysia.

Fourthly, in terms of the EH measurement, this study used measurement using 16 items regarding respondents’ ability to afford necessities (Rowley and Feather, 1987). All 16 items assessed the hardship experienced in past 12 months. Whereas there are several measurements in assessing EH for example Lempers et al. (1989) assessed EH with 12 items. The measurement referred to increases or decreases in the family’s income during the past 6 months and the extent of the family’s current financial problems. Whereas Conger, Elder, and their colleagues in the Iowa Youth and Families Project measured economic pressure with three components; perceived inability to make ends meet, the sense of not having enough money for necessities, and reports of economic adjustments that were made in reaction to insufficient resources (McLoyd et al., 1994). This measurement indicated whether these events had occurred in the past 3 months.

Fifthly, the questionnaire used social capital assessments to assess the interaction in the societal-group level, including items to assess the helps from neighbours, relatives, friends; and family and spouse. However, for the purpose of this study, the researcher just used data on three items assessing support from family and spouse.

While the study does have limitations, it also offers strength. This dataset is new and relatively large dataset, which had not been previously analysed, thus providing opportunity to gain insights into the comprehension of a unique population.

1.9 Conceptual and Operational Definition of Terms

SWB refers to an individual's evaluation of his or her life condition overall - the totality of pleasure and pains, or quality of life (Bradburn, 1969; Campbell et. al, 1976; Diener, 1984; Omodei and Wearing, 1990; Watson, 1988). SWB is operationalised as the perceived overall satisfaction with life. Although SWB and life satisfaction are interchangeably used, however, only the concept of SWB is used in this study.

EH is conceptualized as "inadequate consumption of very basic goods and services such as food, housing, clothing, and medical care" (Beverly, 2008b). It is operationalised as deprivation of material WB: lack of money needed to meet family needs for food, clothing, shelter, education, medical care and difficulty paying bills.

FS has been conceptualized as "the beneficial interpersonal transactions that protect people from adverse effects of stressful occurrences" (Cohen and McKay, 1984). In this study, it has been operationalised as support in terms of ability to consult during decision making, to share the problem and to help in times of needs.

1.10 Organization of the Thesis

For good chapter organizations, this study will use a traditional method of research design, which uses only five chapters. The first chapter of the thesis presents the background of the study, problem statements, research questions and research objectives, hypotheses of the study, significance and scope of the study, limitations of the study and conceptual and operational definitions of terms and organization of the study. Chapter two includes the overview of SWB in Malaysian context, poverty and VTP in Malaysia, the variables like SWB, EH, and FS. It also contains the relevant theories and the conceptual framework. Chapter three contains research methodology which includes research design, data source, and selection of variables, instrumentation and procedures of statistical analysis. Chapter four presents the empirical findings and interpretations on the questions of the levels of SWB, EH and FS of the respondents, and followed by the hypotheses testing. The tests include measurements and structural models of the data to test the effects of FS on SWB, to test the correlational relationship between EH and SWB, and to test the moderation effect of FS on the relationship between the two variables. Chapter five consists of the summary, the conclusions, implications and recommendations of the study.

REFERENCES

- Abdel-Khalek, A. M. (2010). Quality of life, subjective well being, and religiosity in Muslim college students. *Quality of Life Research: An International Journal of Quality of Life Aspects of Treatment, Care and Rehabilitation*, 19(8), 1133–43.
- Ahuvia, A. C., & Friedman, D. C. (1998). Income, Consumption, and Subjective Well being: Toward a Composite Macromarketing Model.
- A Mohd Razali. (1997). *Pemikiran Ekonomi Melayu*. Universiti Malaya.
- Albelda, R. (2011). Time Binds : US Antipoverty Policies , Poverty , and the Well-Being of Single Mothers. *Feminist Economics*, (October 2012), 37–41.
- Albuquerque, I., Lima, M. P., Figueiredo, C., & Matos, M. (2011). Subjective Well being Structure: Confirmatory Factor Analysis in a Teachers' Portuguese Sample. *Social Indicators Research*, 105(3), 569–580.
- Allen, T. D. (2001). Family-Supportive Work Environments: The Role of Organizational Perceptions. *Journal of Vocational Behavior*, 58(3), 414–435.
- A Sudhir. (1983). *Inequality and poverty in Malaysia : Measurement and Decomposition*. Oxford University Press.
- Anand, P., Hunter, G., & Smith, R. (2005). Capabilities and Well being: Evidence Based on the Sen–Nussbaum Approach to Welfare. *Social Indicators Research*, 74(1), 9–55.
- Anderson, G. (2010). Polarization Of The Poor: Multivariate Relative Poverty Measurement Sans Frontiers. *The Review of Income and Health*, 56(1), 84–102.
- Anielski, M. (2009). Are We Happy Yet? *Alternatives Journal*, 35(6), 13–16.
- Ansari, S., Munir, K., & Gregg, T. (2012). Impact at the “Bottom of the Pyramid”: The Role of Social Capital in Capability Development and Community Empowerment. *Journal of Management Studies*, no–no.
- Armezzani, M., & Paduanello, M. (2013). Subjective Well being Among Youth: A Study Employing the Pyramid Procedure. *Journal of Constructivist Psychology*, 26(1), 37–49.
- Arthaud-day, A. M. L., Rode, J. C., Mooney, C. H., & Near, J. P. (2014). The Subjective well being Construct : A Test of Its Convergent, Discriminant, and Factorial Validity, 74(3), 445–476.

- Arthaud-day, M. L., Rode, J. C., Mooney, C. H., & Near, J. P. (2005). The Subjective Well being Construct: A Test of its Convergent, Discriminant, and Factorial Validity. *Social Indicators Research*, 74(3), 445–476.
- Baltatescu, S. Subjective well being and satisfaction with places of residence in the counties at the cross-border between Hungary and Romania (2011).
- Barofsky, I. (2012). Well being as an Indicator of Quality or Quality-of-Life. In *Quality: Its Definition and Measurement As Applied to the medically Ill* (pp. 393–450). New York, NY: Springer New York.
- Bartels, M., & Boomsma, D. I. (2009). Born to be happy? The etiology of subjective well being. *Behavior Genetics*, 39(6), 605–15.
- Bartolini, S., & Bilancini, E. (2010). If not only GDP, what else? Using relational goods to predict the trends of subjective well being. *International Review of Economics*, 57(2), 199–213.
- Bauer, J. W., & Dolan, E. M. (2011). Theories for Studying Rural Families and Work. In J. W. Bauer & E. M. Dolan (Eds.), *Rural Families and Work* (pp. 17–35). New York, NY: Springer New York.
- Bauman, K. J. (2008). Welfare , Work and Material Hardship in Single Parent and Other Households. *Journal of Poverty*, (February 2013), 37–41.
- Becker, G. S. (1974). A Theory of Marriage. In *Economic of the Family : Marriage, Children and Human Capital*, Theodore W. Schultz, Ed. (Vol. I, pp. 299–351).
- Beverly, S. G. (2008a). Measures of Material Hardship : Rationale and Recommendations. *Journal of Poverty*, 5(1 / November 2012), 23–41.
- Beverly, S. G. (2008b). Measures of Material Hardship : Rationale and Recommendations. *Journal of Poverty*, (February 2013), 37–41.
- Bishop, A. J., Martin, P., & Poon, L. (2006). Happiness and congruence in older adulthood : a structural model of life satisfaction. *Aging and Mental Health*, 10(September), 445–453.
- Biswas-Diener, R., & Diener, E. (2006a). The Subjective Well being of the Homeless, and Lessons for Happiness. *Social Indicators Research*, 76(2), 185–205.
- Biswas-Diener, R., Vittersø, J., & Diener, E. (2009). The Danish Effect: Beginning to Explain High Well being in Denmark. *Social Indicators Research*, 97(2), 229–246.
- Blore, J. D. (2008). *Subjective Well being : An Assessment of Competing Theories*.

- Böhnke, P., & Kohler, U. (2010). Well being and Inequality. In S. Immerfall & G. Therborn (Eds.), *Handbook of European Societies*. New York, NY: Springer New York.
- Bourne, P. A., Morris, C., & Eldemire-Shearer, D. (2010). Re-testing theories on the correlations of health status, life satisfaction and happiness. *North American Journal of Medical Sciences*, 2(7), 311–9.
- Boyce, C. J., Brown, G. D. a, & Moore, S. C. (2010). Money and happiness: rank of income, not income, affects life satisfaction. *Psychological Science*, 21(4), 471–5.
- Boyce, C. J., Wood, A. M., & Powdthavee, N. (2012). Is Personality Fixed? Personality Changes as Much as “Variable” Economic Factors and More Strongly Predicts Changes to Life Satisfaction. *Social Indicators Research*, 111(1), 287–305.
- Bradshaw, T. K. (2006). *Theories of Poverty and Anti-Poverty Programs in Community Development* (p. 22).
- Brannan, D., Diener, B., Mohr, C. D., Mortazavi, S., & Stein, N. (2010). *Friends and Family: A Cross-Cultural Investigation of Social Support and Subjective Well being among College Students. Investigation of Support and Well being*.
- Browning, M. (2010). The Economics of the Family Chapter 10 : An equilibrium model of marriage , fertility and divorce ., 1–29.
- Browning, M., Chiappori, P. A., & Weiss, Y. (2010). Chapter 6 : Uncertainty and Dynamics in the Collective model. In *Family and Marriages*.
- Camfield, L. (2012). Quality of Life in Developing Countries. In K. C. Land, A. C. Michalos, & M. J. Sirgy (Eds.), *Handbook of Social Indicators and Quality of Life Research* (pp. 399–432). Dordrecht: Springer Netherlands.
- Camfield, L., Choudhury, K., & Devine, J. (2007). Well being, Happiness and Why Relationships Matter: Evidence from Bangladesh. *Journal of Happiness Studies*, 10(1), 71–91.
- Camfield, L., & Guillen-Royo, M. (2009). Wants, Needs and Satisfaction: A Comparative Study in Thailand and Bangladesh. *Social Indicators Research*, 96(2), 183–203.
- Camfield, L., Skevington, S. M., & Suzanne, M. (2012). On Subjective Well being and Quality of Life. *Journal of Health Psychology*, 13(6), 764–775.
- Campbell, J. R. (2005). Theory and method in the study of poverty in east Africa. *European Journal of Anthropology*, 45, 56–68.

- Campbell, J. Y., & Cocco, J. F. (2007). How do house prices affect consumption? Evidence from micro data. *Journal of Monetary Economics*, 54(3), 591–621.
- Carr, E. G. (2007). The Expanding Vision of Positive Behavior Support : Research Perspectives on Happiness, Helpfulness, Hopefulness. *Journal of Positive Behaviour Interventions*, 9(1), 3–14.
- Carr, J. C., Cole, M. S., Ring, J. K., & Blettner, D. P. (2011). A Measure of Variations in Internal Social Capital Among Family Firms. *Entrepreneurship Theory and Practice*, 35(6), 1207–1227.
- Carrieri, V. (2012). Social Comparison and Subjective Well being: Does the Health of Others Matter? *Bulletin of Economic Research*, 64(1), 31–55.
- Celidoni, M., Economiche, S., Degli, U., & Di, S. (2013). Vulnerability to poverty : an empirical comparison of alternative measures, (February), 37–41.
- Cheng, C., Jose, P. E., Sheldon, K. M., Singelis, T. M., Cheung, M. W. L., Tiliouine, H., Sims, C. (2010). Sociocultural Differences in Self-Construal and Subjective Well being: A Test of Four Cultural Models. *Journal of Cross-Cultural Psychology*, 42(5), 832–855.
- Chiatti, C., Melchiorre, M. G., Rosa, M. Di, Principi, A., Santini, S., Döhner, H., & Lamura, G. (2013). Chapter 9 Family Networks and Supports in Older Age. In C. Phellas (Ed.), *Aging in European Societies* (pp. 133–150). Boston, MA: Springer US.
- Christoph, B. (2009). The Relation Between Life Satisfaction and the Material Situation: A Re-Evaluation Using Alternative Measures. *Social Indicators Research*, 98(3), 475–499.
- Chuzu, P. M. (1990). *Social Capital Effects on Poverty and Technical Efficiency in Rural Kwazulu-Natal, South Africa*.
- Clark, A. S. (2009). Bruno S. Frey, Happiness: A Revolution in Economics. *Society*, 46(3), 297–299.
- Cobb, S. Social support as a moderator of life stress. , 38 *Psychosomatic medicine* 300–314 (1976). Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/981490>
- Cohen, S., & McKay, G. (1984). Social support, stress and buffering hypothesis. In *Handbook of Psychology and Health* (pp. 253–267).
- Conger, R. D., Elder, G. H., Lorenz, F. O., Conger, K. J., Simons, R. L., Whitbeck, L. B., Melby, J. N. (2013). Linking Economic Hardship to Marital Quality and Instability, 52(3), 643–656.

- Copestake, J., Guillen-Royo, M., Chou, W.-J., Hinks, T., & Velazco, J. (2009). The Relationship Between Economic and Subjective Well being Indicators in Peru. *Applied Research in Quality of Life*, 4(2), 155–177.
- Craft, B. J., Johnson, D. R., & Ortega, S. T. (2008). Rural-Urban Women ' s Experience of Symptoms of Depression Related to Economic Hardship. *Journal of Women and Aging*, 3(10), 3–18. Retrieved from <http://dx>.
- Cummins, R. A. (2005). Caregivers as Managers of Subjective Well being: A Homeostatic Perspective. *Journal of Applied Research in Intellectual Disabilities*, 18(4), 335–344.
- Cummins, R. A. (2009). Subjective Well being, Homeostatically Protected Mood and Depression: A Synthesis. *Journal of Happiness Studies*, 11(1), 1–17.
- Cummins, R. A. (2010). Subjective Well being , Homeostatically Protected Mood and Depression : A Synthesis. *Journal of Happiness Studies*, 11, 1–17.
- Deci, E. L., & Ryan, R. M. (2006). Hedonia, eudaimonia, and well being: an introduction. *Journal of Happiness Studies*, 9(1), 1–11.
- Demartoto, A. (2013). The Role of Family in Bringing the Elderly's Well being into Reality in Rural Areas of Central Java, Indonesia. *Asian Social Science*, 9(5), 191–203.
- Demir, M. (2009). Close Relationships and Happiness Among Emerging Adults. *Journal of Happiness Studies*, 11(3), 293–313.
- Demirtepe-Saygili, D., & Bozo, O. (2011). Perceived social support as a moderator of the relationship between caregiver well being indicators and psychological symptoms. *Journal of Health Psychology*, 16(7), 1091–1100.
- Deneulin, S., & McGregor, J. a. (2010). The capability approach and the politics of a social conception of well being. *European Journal of Social Theory*, 13(4), 501–519.
- Deng, J., Hu, J., Wu, W., Dong, B., & Wu, H. (2010). Subjective well being, social support, and age-related functioning among the very old in China. *International Journal of Geriatric Psychiatry*, 25(7), 697–703.
- Diener, E. (2000). Subjective Well being : The Science of Well being and a Proposal for a Ntional Index. *American Psychologist*, 55(1), 34–45.
- Diener, E. (2009). Subjective Well being. *Social Indicators Research*, 37, 11–58.
- Diener, E. (2010). Happy People Live Longer: Subjective Well being Contributes to Health and Longevity.
- Diener, E. (2012). New Findings and Future Directions for Subjective Well being Research. *American Psychologist*, 37(November), 590–597.

- Diener, E., & Biswar-Diener, R. (2002). Will money increase subjective well being? A Literature Review and Guide to Needed Research. *Social Indicators Research*, 57(September 2001), 119–169.
- Diener, E., & Diener, C. (1996). Most People Are Happy. *Psychological Science*, 7(3).
- Diener, E., Horwitz, J., & Emmons, R. a. (1985). Happiness of the very wealthy. *Social Indicators Research*, 16(3), 263–274.
- Diener, E., Inglehart, R., & Tay, L. (2012). Theory and Validity of Life Satisfaction Scales. *Social Indicators Research*, (April).
- Diener, E., & Lucas, R. E. (2000). Explaining differences in societal levels of happiness: relative standards, need fulfillment, culture, and evaluation theory. *Journal of Happiness Studies*, 1(November 1999), 41–78.
- Diener, E., Lucas, R. E., & Scollon, C. N. (2009). Beyond the Hedonic Treadmill: Revising the Adaptation Theory of Well being. In E. Diener (Ed.), *The Science of Well being: The Collected Works of Ed Diener* (Vol. 37, pp. 103–118). Dordrecht: Springer Netherlands.
- Diener, E., Oishi, S., & Lucas, R. E. (2003). Personality, culture, and subjective well being: emotional and cognitive evaluations of life. *Annual Review of Psychology*, 54, 403–25.
- Diener, E., Sandvik, E., Seidlitz, L., & Diener, M. (1993). The Relationship between Income and Subjective Well being: Relative or Absolute? *Social Indicators Research*, 28, 195–223.
- Diener, E., Sapyta, J. J., & Suh, E. (2009). Psychological Inquiry : An International Journal for the Advancement of Psychological Theory Subjective Well being Is Essential to Well being Ed Diener , Jeffrey J . Sapyta , and Eunkook Suh, (February 2013), 37–41.
- Diener, E., Scollon, C. N., & Lucas, R. E. (2003). The evolving concept of subjective well being: the multifaceted nature of happiness. *Advances in Cell Aging and Gerontology*, 15, 187–220.
- Diener, E., Scollon, C. N., & Lucas, R. E. (2009). The Evolving Concept of Subjective Well being : The Multifaceted Nature of Happiness. *Social Indicators Research*, 39, 67–100.
- Diener, E., & Seligman, M. E. P. (2002). *Very Happy People* (Vol. 13, pp. 81–85).
- Diener, E., & Seligman, M. E. P. (2009). Beyond Money : Toward an Economy of Well being. In *The Science of Well being: The Collected Works of Ed Diener* (pp. 201–265).

- Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. L. (1999). Subjective Well being : Three Decades of Progress. *Psychological Bulletin*, 125(2), 262–302.
- Diener, E., Tay, L., & Oishi, S. (2013). Rising income and the subjective well being of nations. *Journal of Personality and Social Psychology*, 104(2), 267–76.
- Diener, E., Wirtz, D., Biswas-diener, R., Tov, W., Kim-prieto, C., Choi, D., & Oishi, S. (2009). New Measures of Well being. *Social Indicators Research*, 39(12), 247–266.
- Dolan, P., & White, M. (2006). Dynamic Well being: Connecting Indicators of what People Anticipate with Indicators of what they Experience. *Social Indicators Research*, 75(2), 303–333.
- Donnellan, M. B., Conger, K. J., McAdams, K. K., & Neppl, T. K. (2009). Personal characteristics and resilience to economic hardship and its consequences: conceptual issues and empirical illustrations. *Journal of Personality*, 77(6), 1645–76.
- Dsw, I. C., Chow, N. W. S., & Chou, K. L. (2004). Preventing Economic Hardship Among Chinese Elderly in Hong Kong. *Journal of Aging and Social Policy*, 16:4(2004), 79–97.
- Dyson, C., Gorin, S., Hooper, C.-A., & Cabral, C. (2009). Bangladeshi families living in hardship: findings from research using a life-history approach. *Child & Family Social Work*, 14(3), 362–371.
- Easterlin, R. A. (2001). Income And Happiness : Towards A Unified Theory, A Concept and Sources of Happiness. *The Economic Journal*, 111, 465–484.
- Easterlin, R. A. (2003). Building a Better Theory of Well being. In *Discussion Paper no. 742 Welfare State and Labor Market* (p. 56).
- Easterlin, R. A. (2005). Feeding the Illusion of Growth and Happiness: A Reply to Hagerty and Veenhoven. *Social Indicators Research*, 74(3), 429–443.
- Easterlin, R. A., & Angelescu, L. (2012). Handbook of Social Indicators and Quality of Life. *Social Indicators Research*.
- Elder, H. (2012). Families in Troubled Times : Adapting to Change in Rural America by Rand D . Conger ; Glen Review by : Brenda W . Donnelly
Published by : National Council on Family Relations Stable URL : <http://www.jstor.org/stable/352890> . *Journal of Marriage and Family*, 56(3), 780–781. Retrieved from <http://www.jstor.org/stable/352890>
- Ferrer-i-carbonell, A. D. A., & Praag, B. M. S. V. A. N. (2003). Income satisfaction inequality and its causes. *Journal of Economic Inequality*, 1, 107–127.

- Frey, B. S., & Stutzer, A. (2011). The use of happiness research for public policy. *Social Choice and Welfare*, 38(4), 659–674.
- Galinha, I. C. C., & Pais-ribeiro, J. L. (2009). The Structure and Stability of Subjective Well being : a Structure Equation Modelling Analysis. *Applied Research in Quality of Life*, (2008), 293–314.
- Galinha, I. C., Oishi, S., Pereira, C., Wirtz, D., & Esteves, F. (2012). The Role of Personality Traits, Attachment Style, and Satisfaction With Relationships in the Subjective Well being of Americans, Portuguese, and Mozambicans. *Journal of Cross-Cultural Psychology*, 44(3), 416–437.
- Garcia, D., & Erlandsson, A. (2010). The Relationship Between Personality and Subjective Well being: Different Association Patterns When Measuring the Affective Component in Frequency and Intensity. *Journal of Happiness Studies*, 12(6), 1023–1034.
- Gokdemir, O., & Tahsin, E. (2013). Factors that Influence the Life Satisfaction of Women Living in the Northern Cyprus. *Social Indicators Research*.
- Gonzalez Vazquez, T., Bonilla Fernandez, P., Jauregui Ortiz, B., Yamanis, T. J., & Salgado de Snyder, V. N. (2007). Well being and family support among elderly rural Mexicans in the context of migration to the United States. *Journal of Aging and Health*, 19(2), 334–55.
- Goswami, H. (2011). Social Relationships and Children's Subjective Well being. *Social Indicators Research*, 107(3), 575–588.
- Graham, C. (2011). Does More Money Make You Happier? Why so much Debate? *Applied Research in Quality of Life*, 6(3), 219–239.
- Greeff, A. P., & Lawrence, J. (2012). Indications of Resilience Factors in Families Who have Lost a Home in a Shack Fire. *Journal of Community and Applied Social Psychology*, 224(July 2011), 210–224.
- Green, B. L., Furrer, C. J., & McAllister, C. L. (2011). Does attachment style influence social support or the other way around? A longitudinal study of Early Head Start mothers. *Attachment & Human Development*, 13(1), 27–47.
- Guillen-Royo, M. (2008). Consumption and Subjective Well being: Exploring Basic Needs, Social Comparison, Social Integration and Hedonism in Peru. *Social Indicators Research*, 89(3), 535–555.
- Guindon, S., & Cappeliez, P. (2010). Contributions of Psychological Well being and Social Support to an Integrative Model of Subjective Health in Later Adulthood. *Ageing International*, 35(1), 38–60.

- Hahn, E. a., Cella, D., Bode, R. K., & Hanrahan, R. T. (2009). Measuring Social Well being in People with Chronic Illness. *Social Indicators Research*, 96(3), 381–401.
- Hair, J. F., Black, J. W. C., Babin, B. J., & Rolph E, A. (2010). *Advanced SEM Topics and PLS* (p. 760).
- Headey, B. (2012). The Set-Point Theory of Well being : Negative Results and Consequent Revisions. *Social Indicators Research*, 85(3), 389–403.
- Headey, B., & Wearing, A. (1989). Personality , Life Events , and Subjective Well-Being : Toward a Dynamic Equilibrium Model. *Journal of Personality and Social Psychology*, 57(4), 731–739.
- Heady, B., Veenhoven, R., & Alex Wearing. (2004). Top down and Bottom up theories of SWB. *Social Choice and Welfare*, 81–100. Retrieved from <http://onlinelibrary.wiley.com/doi/10.1002/cbdv.200490137/abstract>
- Heflin, C. M. (2009). Poverty , Material Hardship ,and Depression. *Social Science Quarterly*, 90(5).
- Heflin, C. M. (2012). Dynamics of Material Hardship in the Women ' s Employment Study. *Chicago Journals*, 80(3), 377–397. Retrieved from <http://www.jstor.org/stable/10.1086/505289>
- Hegedus, J., Teller, N., & Eszenyi, O. (2009). Explaining households ' economic hardship - an interplay of demography and housing system. In *ENHR Conference in Prague 2009* (pp. 1–21).
- Helliwell, J. F., & Huang, H. (2010). How's The Job? Well being and Social Capital in the workplace. *Industrial and Labour Relations Reviews*, 63(2), 1–24.
- Helliwell, J. F., & Putnam, R. D. (2004). The social context of well being. *The Royal Society*, 359(1449), 1435–46.
- Helliwell, J. F., & Wang, S. (2013). Weekends and Subjective Well being. *Social Indicators Research*, (March).
- Higgs, N. T. (2006). Measuring and understanding the well being of South Africans: Everyday quality of life in South Africa. *Social Indicators Research*, 81(2), 331–356.
- Holder, M. D. (2012). Similarities and Differences: Correlations and Predictors of Positive Well being in Adults and Children. In *Happiness in Children* (pp. 39–56). Dordrecht: Springer Netherlands.
- Hombrados-Mendieta, I., García-Martín, M. A., & Gómez-Jacinto, L. (2012). The Relationship Between Social Support, Loneliness, and Subjective Well being in a Spanish Sample from a Multidimensional Perspective. *Social Indicators Research*.

- Hong, P. Y. P., & Pandey, S. (2007). Human capital as structural vulnerability of US poverty. *Equal Opportunities International*, 26(1), 18–43.
- Howell, R. T., & Hill, G. (2009). The mediators of experiential purchases: Determining the impact of psychological needs satisfaction and social comparison. *The Journal of Positive Psychology*, 4(6), 511–522.
- Hungerford, T. L. (2007). The Persistence of Hardship Over the Life Course. *Research on Aging*, 29(6), 491–511.
- Ibrahim, N., Din, N. C., Ahmad, M., Ghazali, S. E., Said, Z., Shahar, S., ... Razali, R. (2013). Relationships between social support and depression, and quality of life of the elderly in a rural community in Malaysia. *Asia-Pacific Psychiatry: Official Journal of the Pacific Rim College of Psychiatrists*, 5 Suppl 1, 59–66.
- Inoguchi, T. & Fujii, S. (2012). *The Quality of Life in Asia: A Comparison of Quality of Life in Asia*. Springer. New York.
- James, W., & Chris, H. (2013). Religion , deprivation and subjective well being : Testing a religious buffering hypothesis. *International Journal of Well being*, 3, 182–196.
- Johnson, C. M., Sharkey, J. R., & Dean, W. R. (2011). Indicators of material hardship and depressive symptoms among homebound older adults living in North Carolina. *Journal of Nutrition in Gerontology and Geriatrics*, 30(2), 154–68.
- K S Jomo, S Ishak, (1986). Development Policies and Income Inequality in Peninsular Malaysia, Universiti Malaya.
- K, S., & Siop, J. (2008). Template thesis Sidiah QOL of Community-Dwelling Older People.
- Kahneman, D., & Krueger, A. B. (2006). Developments in the Measurement of Subjective Well being. *Journal of Economic Perspectives*, 20(1), 3–24.
- Kahneman, D., & Krueger, A. B. (2014). of Subjective Well being, 20(1), 3–24.
- Kalil, A., & Ryan, R. M. (2010). Mothers' Economic Conditions and Sources of Support in Fragile Families. *The Future of Children*, 20(2), 39–62.
- Katz, R. (2014). Ethnic Overcoming Inequalities : Robert Klitgaard, 2(3), 333–349.
- Kawachi, I., Kennedy, B. P., Lochner, K., & Prothrow-Stith, D. (1997). Social capital, income inequality, and mortality. *American Journal of Public Health*, 87(9), 1491–8. Retrieved from <http://www.pubmedcentral.nih.gov/articlerender.fcgi?artid=1380975&tool=pmcentrez&rendertype=abstract>

- Kim-Prieto, C., Diener, E., Tamir, M., Scollon, C., & Diener, M. (2005). Integrating The Diverse Definitions of Happiness: A Time-Sequential Framework of Subjective Well being. *Journal of Happiness Studies*, 6(3), 261–300.
- Kingdon, G. G., & Knight, J. (2006). Subjective well being poverty vs . Income poverty and capabilities poverty? *Journal of Development Studies*, 42(7), 1199–1224.
- Kingdon, G. G., & Knight, J. (2007). Subjective Well being Poverty vs . Income Poverty and Capabilities Poverty ? *Journal of Development Studies*eseve, (February 2013), 37–41.
- Kristjánsson, K. (2010). Positive psychology, happiness, and virtue: The troublesome conceptual issues. *Review of General Psychology*, 14(4), 296–310.
- Kusnic, M. W., & Davanzo, J. (2014). Who Are the Poor In Malaysia ? The Sensitivity of Poverty Profiles to Definition of Income. *Population and Development Review*, 8(1982), 17–34.
- Lahey, B., & Cohen, S. (2000). Social support theory and measurement. In *Social Support Measures* (pp. 29–52).
- Larsen, R. J., Diener, E., & Emmons, R. a. (1985). An evaluation of subjective well being measures. *Social Indicators Research*, 17(1), 1–17.
- Layard, R., & Programme, W. (2012). Why measure subjective well being.
- Lee, T. K., Wickrama, K. a S., & Simons, L. G. (2012). Chronic Family Economic Hardship, Family Processes and Progression of Mental and Physical Health Symptoms in Adolescence. *Journal of Youth and Adolescence*.
- Lelkes, O. (2006). Happiness quantified. A satisfaction calculus approach. *The Journal of Economic Inequality*, 4(3), 391–395.
- Lent, R. W., & Brown, S. D. (2008). Social Cognitive Career Theory and Subjective Well being in the Context of Work. *Journal of Career Assessment*, 16(1), 6–21.
- Levecque, K., Van Rossem, R., De Boyser, K., Van de Velde, S., & Bracke, P. (2011). Economic hardship and depression across the life course: the impact of welfare state regimes. *Journal of Health and Social Behavior*, 52(2), 262–76.
- Lever, J. P. (2004). Poverty and subjective well being in Mexico. *Social Indicators Research*, 68(May 2003), 1–33.
- Lin, N., & Burt, L. (2011). The Resource Perspective – Nan Lin ’ s Concept of Social Capital. In *Social Capital Theory* (pp. 117–145).

- Lincoln, K. D., Chatters, L. M., & Taylor, R. J. (2005). Social Support, Traumatic Events, and Depressive Symptoms Among African Americans. *Journal of Marriage and the Family*, 67(3), 754–766. Retrieved from <http://www.pubmedcentral.nih.gov/articlerender.fcgi?artid=1315287&tool=pmcentrez&rendertype=abstract>
- Linssen, R., van Kempen, L., & Kraaykamp, G. (2011). Subjective Well being in Rural India: The Curse of Conspicuous Consumption. *Social Indicators Research*, 101(1), 57–72.
- Lucas, R. E. (2007a). Adaptation and the Set-Point Model of Subjective Well being: Does Happiness Change After Major Life Events? *Current Directions in Psychological Science*, 16(2), 75–79.
- Lucas, R. E. (2007b). Adaptation and the Set-Point Model of Subjective Well being: Does Happiness Change After Major Life Events? *Current Directions in Psychological Science*, 16(2), 75–79.
- Lucas, R. E. (2007c). Adaptation and the Set-Point Model of Subjective Well being: Does Happiness Change After Major Life Events? *Current Directions in Psychological Science*, 16(2), 75–79.
- Luhmann, M., Hofmann, W., Eid, M., & Lucas, R. E. (2012). Subjective well being and adaptation to life events: a meta-analysis. *Journal of Personality and Social Psychology*, 102(3), 592–615.
- Luhmann, M., Lucas, R. E., Eid, M., & Diener, E. (2012). The Prospective Effect of Life Satisfaction on Life Events. *Social Psychological and Personality Science*, 4(1), 39–45.
- Lykken, D., & Tellegen, A. (1996). Happiness is a stochastic phenomenon David Lykken and Auke Tellegen.
- Lyubomirsky, S., Tkach, C., Dimatteo, M. R., & Robin, M. (2013). What Are the Differences between Happiness and Self-Esteem? *Social Indicators Research*, 78(3), 363–404.
- Malia, J. a. (2006). Basic Concepts and Models of Family Stress. *Stress, Trauma, and Crisis*, 9(3-4), 141–160.
- Maras, S. (2006). Social Capital Theory, Television, and Participation. *Continuum: Journal of Media & Cultural Studies*, 20(1), 87–109.
- Martin, A., Gardner, M., & Brooks-Gunn, J. (2012). The Mediated and Moderated Effects of Family Support on Child Maltreatment. *Journal of Family Issues*, 33(7), 920–941.
- Mayer, S. E., & Jenks, C. (1989). Poverty and the distribution of material hardship. *Journal of Human Resources*, 24(1), 88–114.

- McEachan, R. R. C., Conner, M., Taylor, N. J., & Lawton, R. J. (2011). Prospective prediction of health-related behaviours with the Theory of Planned Behaviour: a meta-analysis. *Health Psychology Review*, 5(2), 97–144.
- McGillivray, M. (2005). Measuring Non-Economic Well being Achievement. *Review of Income and Wealth*, 51(2), 337–364.
- McGillivray, M., & Clarke, M. (2006). *Understanding Human Well being* (p. 377).
- Michalos, A. C. (1986). An Application of Multiple Discrepancies Theory (MDT) to Seniors. *Social Indicators Research*, 18, 349–373.
- Miles, D., & Rossi, M. (2007). Learning about one's relative position and subjective well being. *Applied Economics*, 39(13), 1711–1718.
- Mirowsky, J., & Ross, C. E. (2001). Age and the effect of economic hardship on depression. *Journal of Health and Social Behavior*, 42(2), 132–50. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/11467249>
- Mirowsky, J., & Ross, C. E. (2012). Economic Hardship across the Life Course. *American Sociological Review*, 64(4), 548–569.
- Momtaz, Y. a, Ibrahim, R., Hamid, T. a, & Yahaya, N. (2011). Sociodemographic predictors of elderly's psychological well being in Malaysia. *Aging & Mental Health*, 15(4), 437–45.
- Moore, S. E., Leslie, H. Y., & Lavis, C. A. (2005). Subjective well being and life satisfaction in the Kingdom Of Tonga. *Social Indicators Research*, 70, 287–311.
- Msw, T. H., Santhiveeran, J., & Hunter, T. (2008). Experiences of Material Hardships Among TANF Leavers. *Journal of Family and Social Work*, (February 2013), 37–41.
- Muhwezi, W. W., Agren, H., & Musisi, S. (2007). Detection of major depression in Ugandan primary health care settings using simple questions from a subjective well being (SWB) subscale. *Social Psychiatry and Psychiatric Epidemiology*, 42(1), 61–9.
- Myers, D. G. (2000). The Funds, Friends, and Faith of Happy People. *American Psychologist*, 55(1), 56–67.
- Neff, D. F. (2006a). Subjective Well being, Poverty and Ethnicity in South Africa: Insights from an Exploratory Analysis. *Social Indicators Research*, 80(2), 313–341.
- Neff, D. F. (2006b). *Subjective Well being, Poverty and Ethnicity in South Africa: Insights from an Exploratory Analysis*. *Social Indicators Research* (Vol. 80, pp. 313–341).

- Noor, N. M., & Alwi, A. (2013). Stressors and well being in low socio-economic status Malaysian adolescents: The role of resilience resources. *Asian Journal of Social Psychology*, 16(4), 292–306.
- Noor, N. M., Gandhi, A. D., Ishak, I., & Wok, S. (2012a). *Development of Indicators for Family Well being in Malaysia. Social Indicators Research* (Vol. 115, pp. 279–318).
- Noor, N. M., Gandhi, A. D., Ishak, I., & Wok, S. (2012b). *Development of Indicators for Family Well being in Malaysia. Social Indicators Research*.
- North, R. J., Holahan, C. J., Moos, R. H., & Cronkite, R. C. (2008a). Family Support , Family Income , and Happiness: A 10-Year Perspective. *Journal of Family Psychology*, 22(3), 475–483.
- North, R. J., Holahan, C. J., Moos, R. H., & Cronkite, R. C. (2008b). Family Support, Family Income, and Happiness: A 10-Year Perspective. *Journal of Family Psychology* :, 22(3), 475–83.
- Oishi, S., & Diener, E. (2009). Goals, Culture, and Subjective Well being. In E. Diener (Ed.), *Culture and Well being: The Collected Works of Ed Diener* (Vol. 38, pp. 93–108). Dordrecht: Springer Netherlands.
- Okech, D., Howard, W. J., Mauldin, T., Mimura, Y., & Kim, J. (2012). The Effects of Economic Pressure on the Resilience and Strengths of Individuals Living in Extreme Poverty. *Journal of Poverty*, 4(16), 37–41.
- Ormel, J., Lindenberg, S., Steverink, N., & Verbrugge, L. M. (1999). Subjective well being and social production functions. *Social Indicators Research*, 46, 61–90.
- Ormel, J., Lindenberg, S., Steverink, N., Verbrugge, L. M., Social, S., & Jan, N. (2014). Subjective Well being and Social Production Functions Subjective Well being and Social Production Functions. *Social Indicators Research*, 46(1), 61–90.
- Ott, J. C. (2010). Limited Experienced Happiness or Unlimited Expected Utility, What About the Differences? *Journal of Happiness Studies*, 12(3), 519–524.
- Pallant, J. (2011). *SPSS Survival Manual* (p. 345).
- Patterson, J. M. (2013). Integrating Family Resilience and Family Stress Theory. *Journal of Marriage and Family*, 64(2), 349–360.
- Pavot, W., & Diener, E. (1993). The affective and cognitive context of self-reported measures of subjective well being. *Social Indicators Research*, 28, 1–20.

- Pereira, M. C., & Coelho, F. (2012). Untangling the Relationship Between Income and Subjective Well being : The Role of Perceived Income Adequacy and Borrowing Constraints. *Journal Happiness Study*, 21.
- Perry, M., Williams, R. L., Wallerstein, N., & Waitzkin, H. (2008). Social capital and health care experiences among low-income individuals. *American Journal of Public Health*, 98(2), 330–6.
- Pittau, M. G., Zelli, R., & Gelman, A. (2009). Economic Disparities and Life Satisfaction in European Regions. *Social Indicators Research*, 96(2), 339–361.
- Ployhart, R. E., Moliterno, T. P., & Carolina, S. (2011). Emergence Of The Human Capital Resource : A Multilevel Model. *Academy and Management Review*, 36(1), 127–150.
- Poulin, J., Deng, R., Ingersoll, T. S., Witt, H., & Swain, M. (2012). Perceived family and friend support and the psychological well being of American and Chinese elderly persons. *Journal of Cross-Cultural Gerontology*, 27(4), 305–17.
- Putnam, R. D. (2009). Bowling Alone : America ' s Declining Social Capital. *Journal of Democracy*, 6(1), 65–78.
- Randall, M. I. S. C., & Eber, B. R. A. W. (2004). Local Social And Economic Conditions ,Spatial Concentrations o f Poverty, and Poverty Dynamics. *American Agricultural Economics Association*, 86(5), 1276–1281.
- Redmond, G. (2014). Poverty and Social Exclusion. In *Handbook of Child Well being* (pp. 1387–1426). doi:10.1007/978-90-481-9063-8
- Requena, F. (2010). Welfare Systems, Support Networks and Subjective Well being Among Retired Persons. *Social Indicators Research*, 99, 511–529.
- Rex B. Kline. (2011). *Principles and Practice of Structural Equation Modelling*, 3rd. ed. (p. 445).
- Richards, L. (2013). Patterns of connectedness , economic hardship , and psychological well being. In *Social Stratification Research Seminar* (p. 35).
- Rios, R., & Zautra, A. J. (2011). Socioeconomic disparities in pain: the role of economic hardship and daily financial worry. *Health Psychology : Official Journal of the Division of Health Psychology, American Psychological Association*, 30(1), 58–66.
- Roberts, R. N., Wasik, B. H., Casto, G., & Ramey, C. T. (1991). Family support in the home. Programs, policy, and social change. *The American Psychologist*, 46(2), 131–7. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/1826590>

- Rojas, M. (2006). Life satisfaction and satisfaction in domains of life: is it a simple relationship? *Journal of Happiness Studies*, 7(4), 467–497.
- Rojas, M. (2007a). A Subjective Well being Equivalence Scale for Mexico: Estimation and Poverty and Income-distribution Implications. *Oxford Development Studies*, 35(3), 273–293.
- Rojas, M. (2007b). A Subjective Well being Equivalence Scale for Mexico: Estimation and Poverty and Income-distribution Implications. *Oxford Development Studies*, 35(3), 273–293.
- Rojas, M. (2009). Enhancing Poverty-Abatement Programs : a Subjective Well being Contribution. *Applied Research in Quality of Life*, 4, 179–199.
- Rothbaum, F., Rosen, K., Ujiie, T., & Uchida, N. (2002). Family systems theory, attachment theory, and culture. *Family Process*, 41(3), 328–50. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/12395563>
- Ruut Veenhoven. (2013). Is Happiness Relative? *Social Indicators Research*, 24(1), 1–34.
- S Chamhuri, P Mohd Haflah. (1988). *Isu, Konsep dan Dimensi Kemiskinan*, Dewan Bahasa Pustaka.
- Salami, S. O. (2011). Personality and Psychological Well being of Adolescents: The Moderating Role of Emotional Intelligence. *Social Behavior and Personality: An International Journal*, 39(6), 785–794.
- Sarshar, M. (2010). *Amartya Sen ' s Theory of Poverty* (pp. 10–19).
- Schafft, K. a. (2006). Poverty, Residential Mobility, and Student Transiency within a Rural New York School District. *Rural Sociology*, 71(2), 212–231.
- Schiffrin, H. H., & Nelson, S. K. (2008). Stressed and Happy? Investigating the Relationship Between Happiness and Perceived Stress. *Journal of Happiness Studies*, 11(1), 33–39.
- Schimmack, U., Schupp, J., & Wagner, G. G. (2008). The Influence of Environment and Personality on the Affective and Cognitive Component of Subjective Well being. *Social Indicators Research*, 89(1), 41–60.
- Schimmel, J. (2007a). Development as Happiness: The Subjective Perception of Happiness and UNDP's Analysis of Poverty, Wealth and Development. *Journal of Happiness Studies*, 10(1), 93–111.
- Seiling, S. B., Manoogian, M. M., & Son, S. (2011). “ I Don ' t Know How We Would Make It ”— Social Support in Rural Low-Income Families. In *Rural Families and Work*, J.W. Bauer, E.M. Dolan (pp. 157–183).

- Sharma, N., & Gulati, J. K. (2012). Individual Attributes as Indicators of Happiness among Rural Adolescents Living in Socio-Economic Hardship. *European Journal of Social Sciences*, 34(1), 150–161.
- Shek, T. L. (2012). Economic Disadvantage , Perceived Family Life Quality , and Emotional Well being in Chinese Adolescents : A Longitudinal Study
Author (s): Daniel T . L . Shek Reviewed work (s): Published by : Springer JSTOR is a not-for-profit service that helps scho. *Social Indicators Research*, 85(2), 169–189. Retrieved from <http://www.jstor.org/stable/27734576>
- Sheldon, K. M., & Hoon, T. A. N. H. (2007). The multiple determination of well being: independent effects of positive traits, needs, goals, selves, social supports, and cultural contexts. *Journal of Happiness Studies*, 8(4), 565–592.
- Siewert, K., Antoniow, K., Kubiak, T., & Weber, H. (2011). The more the better? The relationship between mismatches in social support and subjective well being in daily life. *Journal of Health Psychology*, 16(4), 621–31.
- Siisiäinen, M. (2000). *Two Concepts of Social Capital : Bourdieu vs . Putnam* (p. 26).
- Şimşek, Ö. F. (2008). Happiness Revisited: Ontological Well being as a Theory-Based Construct of Subjective Well being. *Journal of Happiness Studies*, 10(5), 505–522.
- Sirgy, M. J. (2012). Effects of Other Demographic Factors on Subjective QOL. In *The Psychology of Quality of Life: Hedonic Well being, Life Satisfaction, and Eudaimonia* (pp. 95–107). doi:10.1007/978-94-007-4405-9
- Sirgy, M. J. (2012). Material Well being. In *The Psychology of Quality of Life* (Vol. 50, pp. 325–351). Dordrecht: Springer Netherlands.
- Sobolewski, J. M., & Amato, P. R. (2012). Economic Hardship in the Family of Origin and Children ' s Psychological Well being in Adulthood. *Journal of Marriage and Family*, 67(1), 141–156.
- Stevenson, B., & Wolfers, J. (2012). Economic Growth and Subjective Well being : Reassessing the Easterlin Paradox, 2008, 1–87.
- Stewart, T. L., Chipperfield, J. G., Ruthig, J. C., & Heckhausen, J. (2012). Downward social comparison and subjective well- being in late life : The moderating role of perceived control. *Journal of Aging and Mental Health*, (February 2013), 37–41.
- Suh, E., Diener, E., & Fujita, F. (1996). Events and subjective well being: only recent events matter. *Journal of Personality and Social Psychology*, 70(5), 1091–102. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/8656337>

- Surjadi, F. F. (2010). Dynamics of family economic hardship and the progression of health problems of husbands and wives during the middle years: a perspective from rural mid-west. *Journal of Aging and Health, 22*(8), 1132–1157.
- Tay, L., & Diener, E. (2011). Needs and subjective well being around the world. *Journal of Personality and Social Psychology, 101*(2), 354–65.
- Taylor, R. D. (2010). Risk and Resilience in Low-Income African American Families: Moderating Effects of Kinship Social Support. *Cultural Diversity & Ethnic Minority Psychology, 16*(3), 344–51.
- Taylor, R. D., Budescu, M., Gebre, A., & Hodzic, I. (2012). Family Financial Pressure and Maternal and Adolescent Socioemotional Adjustment: Moderating Effects of Kin Social Support in Low Income African American Families. *Journal of Child and Family Studies.*
- Taylor, R. D., Budescu, M., Gebre, A., & Hodzic, I. (2014). Family Financial Pressure and Maternal and Adolescent Socioemotional Adjustment : Moderating Effects of Kin Social Support in Low Income African American Families. *Journal Child and Family Studies, 23*(8), 242–254.
- Taylor, R. J., Chatters, L. M., Hardison, C. B., & Riley, a. (2001). Informal Social Support Networks and Subjective Well being among African Americans. *Journal of Black Psychology, 27*(4), 439–463.
- Taylor, R. J., Chatters, L. M., Hardison, C. B., & Riley, A. (2001). Informal Social Support Networks and Subjective Well being among African Americans. *Journal of Black Psychology, 27*(4), 439–463.
- Teitler, J. O., Reichman, N. E., & Nepomnyaschy, L. (2004). Sources of Support , Child Care , and Hardship among Unwed Mothers , 1999 – 2001. *Chicago Journals, 78*(1), 125–148. Retrieved from <http://www.jstor.org/stable/10.1086/380770>
- The Economic Planning Unit. (2011). *Tenth Malaysia Plan. Economic Planning* (p. 451).
- Throop, R. (2011). *The Effects of Health and Marital Support on Subjective Well being in Midlife and Old Age.*
- Tiwari, M. (2008). Poverty and Well being at the “Grassroots”—How Much is Visible to Researchers? *Social Indicators Research, 90*(1), 127–140.
- Trzcinski, E., & Holst, E. (2007). Subjective Well being Among Young People in Transition to Adulthood. *Social Indicators Research, 87*(1), 83–109.
- Türkdoğan, T. (2012). The Role of Basic Needs Fulfillment in Prediction of Subjective Well being among University Students *. *Educational Science, 12*(4), 2440–2447.

- Veenhoven, R. (2012). Happiness, Also Known as “Life Satisfaction” and “Subjective Well being.” In K. C. Land, A. C. Michalos, & M. J. Sirgy (Eds.), *Handbook of Social Indicators and Quality of Life Research* (pp. 63–77). Dordrecht: Springer Netherlands.
- Veenhoven, R. (2013). Well being in Nations and Well being of Nations : Is There a Conflict between Individual and Society? *Social Indicators Research*, 91(1), 5–21.
- Veenhoven, R., & Ehrhardt, J. (1995). The Cross-National Pattern Of Happiness : *Social Indicators Research*, 34, 33–68.
- Veenhoven, R., & Vries, A. De. (1992). Happiness in nations. *World Database of Happiness*.
- Wahl, A., Bergland, A., & Løyland, B. (2010). Is social capital associated with coping, self-esteem, health and quality of life in long-term social assistance recipients? *Scandinavian Journal of Caring Sciences*, 24(4), 808–16.
- Wang, X., Shang, X., & Xu, L. (2011). Subjective Well being Poverty of the Elderly Population in China. *Social Policy & Administration*, 45(6), 714–731.
- Wei, M., Liao, K. Y.-H., Ku, T.-Y., & Shaffer, P. a. (2011). Attachment, self-compassion, empathy, and subjective well being among college students and community adults. *Journal of Personality*, 79(1), 191–221.
- Weng, B. K. (2012). Social Network and Subjective Well being of the Elderly in Hong Kong. *Asia Pacific Journal of Social Work and Development*, 8(February 2013), 37–41.
- Weston, R. (1999). Finding Happiness: Factors Contributing to personal well being. *Australian Institute of Family Studies*, 52, 55–60.
- WHO. (2001). *Poverty and health case studies : an analytical framework*. *World Health* (pp. 13–18).
- Wickrama, K. a S., Surjadi, F. F., Lorenz, F. O., Conger, R. D., & Walker, C. (2012). Family Economic Hardship and Progression of Poor Mental Health in Middle-aged Husbands and Wives. *Family Relations*, 61(2), 297–312.
- Wills-Herrera, E., Islam, G., & Hamilton, M. (2009). Subjective Well being in Cities: A Multidimensional Concept of Individual, Social and Cultural Variables. *Applied Research in Quality of Life*, 4(2), 201–221.
- Wrzus, C., Hänel, M., Wagner, J., & Neyer, F. J. (2013). Social network changes and life events across the life span: a meta-analysis. *Psychological Bulletin*, 139(1), 53–80.

- Yadollahi, M., Paim, L., & Othman, M. (2009). Factors Affecting Family Economic Status. *European Journal of Scientific Research*, 37(1), 94–109.
- Yahaya, N., Abdullah, S. S., Momtaz, Y. A., & Hamid, T. A. (2010). Quality of Life of Older Malaysians Living Alone. *Educational Gerontology*, 36(10-11), 893–906.
- Zhang, B., & Li, J. (2011). Gender and marital status differences in depressive symptoms among elderly adults: the roles of family support and friend support. *Aging & Mental Health*, 15(7), 844–54.
- Zhu, S., Hu, J., & Efird, J. T. (2012). Role of social support in cognitive function among elders. *Journal of Clinical Nursing*, 21(15-16), 2118–25.



LIST OF PUBLICATIONS

Haji Paim, Abu Samah, Awang, Ismail, *The moderating role of family support on the relationship between economic hardship and subjective wellbeing among vulnerable households*, Proceedings from Seminar Proceedings for the 18th National MACFEA Seminar 2014, 27th-28th August 2014.

Noraini Ismail, Laily Hj Paim, Asnarulkhadi Abu Samah, Mohd Daud Awang, *The Structural Model of Economic Hardship and Subejective Well-being Among Vulnerable People*. Journal of Techno Social, Vol. 6, No 2 (2015).





UNIVERSITI PUTRA MALAYSIA

STATUS CONFIRMATION FOR THESIS / PROJECT REPORT AND COPYRIGHT

ACADEMIC SESSION: _____

TITLE OF THESIS / PROJECT REPORT:

ECONOMIC HARDSHIP, FAMILY SUPPORT AND SUBJECTIVE WELLBEING AMONG VULNERABLE-TO-POVERTY HOUSEHOLD HEADS IN SELANGOR, MALAYSIA

NAME OF STUDENT : NORAINI BINTI ISMAIL

I acknowledge that the copyright and other intellectual property in the thesis/project report belonged to Universiti Putra Malaysia and I agree to allow this thesis/project report to be placed at the library under the following terms:

1. This thesis/project report is the property of Universiti Putra Malaysia.
2. The library of Universiti Putra Malaysia has the right to make copies for educational purposes only.
3. The library of Universiti Putra Malaysia is allowed to make copies of this thesis for academic exchange.

I declare that this thesis is classified as :

*Please tick (√)

CONFIDENTIAL

(Contain confidential information under Official Secret Act 1972).

RESTRICTED

(Contains restricted information as specified by the organization/institution where research was done).

OPEN ACCESS

I agree that my thesis/project report to be published as hard copy or online open access.

This thesis is submitted for :

PATENT

Embargo from _____ until _____
(date) (date)

Approved by:

(Signature of Student)
New IC No/ Passport No.:

Date :

(Signature of Chairman of Supervisory Committee)
Name:

Date :

[Note : If the thesis is CONFIDENTIAL or RESTRICTED, please attach with the letter from the organization/institution with period and reasons for confidentially or restricted.]