## PalArch's Journal of Archaeology of Egypt / Egyptology

# RE-ASSESSING FACTORS CONTRIBUTING TO POVERTY IN THE STATES OF NORTHERN MALAYSIA

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## ABSTRACT

Poverty is a never-ending global issue. The intensity and the nature of poverty may be varying from one country to another, but poverty denies the poor from certain basic needs applied to all the poor. Many studies have determined factors causing poverty and many studies have also provided various suggestions and policy implications to alleviate poverty. However, as the world economy and social practices are changing, which have affected the livelihood strategies of the overall world population, these would also cause changes in factors contributing to poverty. Therefore, it is crucial to reassess these factors to redefine the poverty paradigm so that it is in line with current needs. This study aims to reassess factors contributing to poverty in Kedah Malaysia. Using qualitative method of analysis, data are collected through sample surveys. The information on the poor households in Kedah are also captured from the e-*kasih* data base and Implementation Coordination Unit (ICU) at state level. The findings discover that there are three main categories contributing to poverty; physiology, knowledge and means of livelihood. Physiology includes physical and health condition, while knowledge includes educational achievement and skill level. For means of livelihoods include occupational composition and income. The study also discovers that even though pockets of poverty is existing in Malaysia, many of the poor households are receiving financial and non-financial assistance from government and non-government agencies to help the poor to improve their socio-economic standard. In addition, even though the factors contributing to poverty are not much different from previous studies, the nature of economic activities and livelihood strategies have changed that require the poor to adjust to suit the new work setting.

## INTRODUTION

Poverty is a reflection of inability of an individual to meet basic needs to sustain the individual everyday livelihoods and to uphold individual's wellbeing. There are various factors causing poverty. Among them are due to low education or unskilled or low skill, no capital or land and ill health (Hassan,2008). Poverty can instigate numerous social and economic setbacks and therefore poverty has become a global issue. Right approaches to alleviate poverty are vital to enhance the effectiveness of any poverty alleviation programmes. Therefore, the right information on factors contributing to poverty is vital so that the right solutions are formulated to overcome the problems.

Developed and developing countries have introduced numerous poverty alleviation programmes to reduce the percentage of poverty in their countries. However, poverty persists as there are different types of poverty and each of them requires specific approach exclusive to the type of poverty. In addition, as poverty is dynamic in its nature, it needs to be studied constantly to guarantee the changes related to poverty are made aware by the related agencies so that any action related to poverty are based on the up-to-date issues and nature of poverty. In addition, the trajectories of poverty are numerous with various contributing factors which can be complicated to disentangle (Fields, 2000; Krishna, 2016 and Biewen, 2014).

Poverty alleviation programmes involve tremendous amount of resources in term of financial and human capital and can be a very time consuming. The programmes are formulated and implemented based on factors that caused poverty. The programmes are expected to overcome the factors and to promote socio-economic improvement to the poor. In addition, it would be a waste of resources in terms of labour, financial, time and other resources if the programmes are not suitable and unable to effectively achieve the objectives. As most of the programmes involve public money (government money) which are usually limited in most countries (Brown & Robinson, 2016). Therefore, knowing and identifying factors contributing to poverty are important and it is among the fundamental elements in determining the achievement of any poverty alleviation programmes.

This paper intends to re-assess factors contributing to poverty in the northern states of Malaysia, which based on a study taken placed in the four northern states, Perlis, Kedah, Penang and northern Perak. Methods of data collection and analysis used is quantitative in nature.

## PROBLEM STATEMENT

The attention paid to poverty, its determinants and poverty elimination programmes have become an integral part of development in most developing countries. However, despite the initiatives, problems of poverty remain persistence in many developing countries. There has been 85 percent decreased in incidence of poverty since the implementation of the NEP (Golam Hassan,

2003) but the pockets of poverty are still found within the emerging economic scenario across the space and strata of people in Malaysia. The country's approach of poverty is now been adjusted from macro to micro approach which require detail information on each poor household. This approach requires detail understanding of various dimensions of poverty and factors contributing to poverty for each poor household in Malaysia. These tasks need to be prioritized before any poverty alleviation policy and programmes are formulated by the policy makers to warrant efficient and cost-effective poverty alleviation policy and programme can be implemented.

Many studies have determined factors causing poverty and many studies have also provided various suggestions and policy implications to alleviate poverty. However, as the world economy and social practices are changing, which have affected the livelihood strategies of the overall world population, these would also cause changes in factors contributing to poverty. Therefore, it is crucial to reassess these factors to redefine the poverty paradigm so that it is in line with the current needs

## LITERATURE REVIEW

In the past, in Malaysia and most other developing countries, most of development programmes and policies were two prongs, to develop the countries' socio-economic achievement and also to alleviate poverty. At that time the developing countries were experiencing high poverty incidences. However, at present, the situation is very much different in Malaysia as the incidence of poverty is low and only pockets of poverty in urban and rural areas. Therefore, as mentioned earlier, poverty is tackled at micro level. This makes the poverty alleviation initiatives to be more specific to an individual, a household or a community.

### Types of Poverty

There are various types of poverty. Among them are absolute poverty, chronic poverty, transient poverty, and relative poverty. **Absolute Poverty** is the condition where an individual or a household unable to obtain a minimal standard of consumption to maintain basic physical fitness. It is a condition of severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education, and information (FAO, 1991; Townsend and Gordon, 2000). **Chronic Poverty** is a situation when an individual or a household are frequently in poverty over a period or has a high probability of being poor (Mc Culloch & Calandrino, 2003). It is also the situation that makes a poor individual or household unable to escape poverty due to being poor for a long period of time (Greene & Pick, 2006). **Transient poverty** takes place when economic fluctuation occurs and a household unable to avoid poverty. The situation may be due to low education, level of vulnerability of losing jobs and depending on remittances (Lawson, McKay & Okidi 2003). **Relative poverty** is relative deprivation among members in a society, which is usually related to economics status. According to Iceland,

2012, relative poverty compares whether people comparatively lack certain level of income, consumption, material possession, good quality housing, clothing, etc.

For this study, it is anticipated that most of the poor households in Malaysia are in transient and relative poverty (Hassan, 2008). There would be a small number of poor households in chronic poverty. Relative poverty can be used to compare the lowest segments of population with upper segments, usually measured in income quintiles or deciles (Renata and Dessallien, 1999). For instance, in most literature on developed country, relative poverty line could be at 50% of the country's mean income or consumption while most studies in Africa prefer to set it as 40% on the national mean income. According to Economic Planning Unit (2016), those who earn mean monthly income at the bottom 40% of household income group are relatively poor.

**Causes of Poverty**

Poverty is caused by various factors. Different poor individuals or households are poor caused by different factors. Some of the factors are overlapped while some are unique to the individual or household. Therefore, to ensure a cost-effective poverty policy and programme, it is imperative to identify the specific factors causing poverty before suggesting or implementing any poverty alleviation programmes in a community or an individual or a household.

A study of causes of poverty in Malaysia by Nor Fatihah *et. al* (2014), highlighted on households and demographic poverty profile. To determine the causes of poverty, logistic regression was performed and the risk of being poor is measured. This study shows that age of head of households, household's size, number of income recipients, strata, gender of head of households, marital status, education level and occupation of head of households are the factors contributing to poverty. At households' level, the result of the study indicates that older heads of the households, are more prone them to be poor. In terms of household size, as the household size increases, the less likely of that households being poor. This is due to the data which is the household members is referring to those who are also income recipients for that family. Therefore, when the increasing the households' size is parallel to number of income recipients, this will lead to less likely of being poor households. While at demographic level, the result of this study shows that the odd of being poor in rural area is almost two times higher than urban area. For households headed by single parent, they are more likely to be poor. Head of households with no formal educational and those who participate in low skilled occupation such as working in hotel and restaurant, agricultural, hunting and forestry and construction work are more likely to be poor.

Mok, Gan and Sanyal (2007) study the causes of urban household poverty in Malaysia using demographic, socioeconomic, human capital and region as variables. The results show education is an important determinant under human capital category. At demographic level, number of children is

found to be associated with poverty where higher proportion of children under 15 years of age, less number of female and male adults in the household increase the probability of a household falling into poverty. The variable migrant displays the highest marginal effect and the variable Chinese has a negative and significant coefficient. At region level, Sabah and Terengganu have the highest incidence of poverty. While under socio-economic category most of the poor work in construction and fishery in Terengganu and manufacturing in Sabah.

Study of determinants of poverty among coastal fisherman community in Malaysia by Rhoumah (2016) share similar result in terms of individual and demographic characteristics. Age of household has a positive sign and significant with poverty. As the person move from illiteracy to higher education, probability of respondent for getting out of poverty has increased. Skills and working experience of respondents also has significant effect on poverty.

## METHODOLOGY

This study adopts quantitative research design. Data for this study are accessed from e-kasih database where almost all information of poor households and their distribution are stored in e-kasih database. e Kasih database project was introduced during the Ninth Five Year Malaysia Plan period (ICU, undated). The database was formulated as an initiative to identify, monitor and extend benefits to poor households in Peninsular Malaysia. The project thus provided a census information on poor households. The information able to depict the poverty scenario spatially or geographically and able to identify the 'pockets of poverty' over the space and the types and determinants of poverty in particular areas.

The e-kasih system is used by agencies related to poverty alleviation programmes in ensuring a fair distribution of funds for each beneficiary; and there is no overlap in the distribution of assistance with other poverty programmes (E-Government for women's empowerment in Asia and the Pacific, 2017). The household level information was then aggregated to sub-district level for spatial analysis and summarisation. After the aggregation, variables were chosen for description and to compute the indications for the purpose of analysis.

For this study, population Census 2010 were used to compute and ascertain the population information and to determine the relative of indicator population information. This is because the projected yearly or mid-census population statistics are available only for a few parameters and only at the state level. Therefore, this study employs Census 2010 information for computing the indicators at sub-district level and at other levels. The computed indices showing extent of poverty, poverty affected groups of people and factors causing poverty.

The quantitative approach uses a survey instrument or set of questionnaires. Respondents of the study were former recipients of poverty assistance based on the list in e-Kasih. The respondents were randomly chosen from the list of those who have been categorized out of the poor systematically. Data were analysed using descriptive analysis method.

## ANALYSIS AND FINDINGS

### Population Distribution

Table 1 shows northern Perak has the highest percentage of poor people in the northern states that is 74. This is because Perak also has the highest number of populations. In terms of percentage for each state, Perak still has the highest percentage of poor persons. Kedah has the second-highest percentage of poor population followed by Perlis and Penang. Overall, 0.75 percent of northern population are poor.

**Table 1** Population Distribution and Poor Persons in NCER States

| State/District | Population (2010) | | Poor Persons (2015) | | |
| --- | --- | --- | --- | --- | --- |
| | Number | % to Total | Number | % to poor persons northern states | % to total Population of each State |
| Kedah | 1,899,751 | 31.92 | 10,502 | 23.68 | 0.552809 |
| Penang | 1,526,324 | 25.65 | 354 | 0.80 | 0.023193 |
| Northern Perak | 2,299,582 | 38.64 | 33,250 | 74.98 | 1.445915 |
| Perlis | 225,630 | 3.79 | 239 | 0.54 | 0.105926 |
| NCER States | 5,951,287 | 100 | 44,345 | 100 | 0.745133 |
| MALAYSIA | 27,484,596 | | | | |

Source: Northern Corridor Economic Region, 2016

### Factors Causing Poverty

Numerous studies been carried-out to understand the factors responsible for prevalence of poverty in Malaysia and other countries. For this study, factors responsible for the prevalence of poverty in the region were investigated in four northern states in Peninsular Malaysia. The states involve northern part of Perak, that is from Kuala Kangsar and all northern district of Perak, Penang, Kedah and Perlis. These states were known as Northern Corridor Economic Region. For this study the area is then called as northern states of Malaysia.

The examination of factors causing poverty at regional level using e-Kasih data was constrained by the limits of the information gathered and supplied by ICU. Based on the information an attempt is made to discuss three

major micro level factors causing poverty. These three factors are related to physiology, knowledge and means of livelihood. These factors are not mutually exclusive but interdependent and their effects are finally evident in the income earnings. In the following sections these factors are analysed and discussed to understand the poverty scenario and effects of education and occupation on household income.

## i.    Physical and Health Conditions

Person's ability to work and get rewarded initially depends on his/her physical condition, which is related to sound physical health. In this context two characteristics of poor households i.e. prevalence of major physical disabilities and health problems were analysed. These characteristics of members of poor households are presented in Table 2 and 3.

**Table 2** Poor Households with Major Physical Disabilities

| State | Percentage of Poor Households Having Major Physical Disabilities | | | | |
|---|---|---|---|---|---|
| | Blindness | Hearing Impairment | Bodily Impairment | Chronic Illness | Other Impairment |
| Kedah | 2.18 | 1.26 | 3.77 | 0.29 | 1.93 |
| Penang | 1.23 | 0.00 | 4.94 | 0.00 | 1.23 |
| Perak | 1.82 | 0.78 | 2.79 | 0.17 | 1.35 |
| Perlis | 0.00 | 0.00 | 7.14 | 0.00 | 0.00 |
| Northern States | 1.90 | 0.89 | 3.08 | 0.20 | 1.49 |

Though they are numerous kinds of disabilities reported by poor households. For analysis, these are grouped into five categories. The highest percentage of poor households are suffering from bodily impairment and consisting 3.08 percent. The other disabilities are related to blindness, hearing problems and chronic illness. Apart from this, 1.5 percent households have other types of impairments. In general, 7.6 percent poor households are in state of impairment, which is a sizeable number explaining causing factors of poverty.

**Table 3** Poor Households with Major Health Problems

| State | Major Health Problems | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Asthmatic | Cancer | Diabetes | Gastritis | Heart Disease | Hypertension | Joint Pain | Kidney Problem | Tuberculosis | Other Diseases |
| Kedah | 4.98 | 0.42 | 2.68 | 0.42 | 1.84 | 17.29 | 1.26 | 0.46 | 0.17 | 7.16 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Penang | 2.47 | 0.00 | 1.23 | 0.00 | 2.47 | 17.28 | 1.23 | 0.00 | 0.00 | 7.41 |
| Perak | 4.19 | 0.33 | 3.09 | 0.93 | 2.06 | 16.69 | 1.91 | 0.44 | 0.27 | 6.92 |
| Perlis | 4.76 | 0.00 | 7.14 | 2.38 | 7.14 | 9.52 | 0.00 | 0.00 | 0.00 | 7.14 |
| Northern States | 4.38 | 0.35 | 2.99 | 0.80 | 2.03 | 16.82 | 1.72 | 0.44 | 0.24 | 6.99 |

Another problem, which is both cause and effect of poverty, is related to poor health condition or the inflicted by diseases. In all 36.8 percent households are affected by major health problem including the hypertension. Other diseases affecting the people are asthmatic (4.38%), diabetes (3.0%) and heart disease (2.0%) etc.

## ii.   Education and Skill Levels

Education and acquired skills are important in determining level of employment for most individuals. In modern era education can be acquired formally and informally due to abundance of knowledge, information and skills provided by formal and informal institutions and also via online. Many studies have discovered that many people are poor due to low education and skills. For this study, educational level is assessed in terms of number of years of education received by the heads of households who are mainly responsible for managing the economic wellbeing of the household. Table 4 summarizes the educational attainment of head of poor households by state.

It is found that all heads of poor households, in almost every ethnic group had education equivalent to 4 to 5.5 years. Across the four states maximum years of education was found in case of Perlis (7.2 years) and minimum of 4.7 years in Kedah. Consistently, in all states Chinese heads of poor households reported to had minimum years of education, 2.3 in Kedah to 4.3 in Perak. Indians and Malay heads of poor households uniformly had similar years of education in all the states in the range of 4.7 to 6.8 years. The findings show that average educational level of heads of poor households found to be low compared to the demand of education to get better footings in the labour market.

**Table 4** Year of Education of Heads of Households by Poverty Status and Ethnicity

| State | Ethnicity | | | | |
|---|---|---|---|---|---|
| | Malay | Chinese | Indian | Others | **All Poor** |
| Kedah | 4.75 | 2.27 | 4.27 | 3.18 | 4.70 |
| Penang | 6.83 | 2.60 | 6.58 | 6.00 | 6.52 |
| Perak | 5.80 | 4.30 | 5.53 | 4.35 | 5.68 |
| Perlis | 7.39 | - | - | 1.00 | 7.24 |
| Northern States | 5.51 | 4.09 | 5.48 | 4.06 | 5.44 |

Acquired skills play a vital role in eradicating poverty. Having skills is more significance than the formal education for the poor because with right skills individuals would able to have good paid jobs. The poor can also utilize the skills to create their own jobs if they are provided with proper financial and equipment assistance. Table 5 describes the status of skills acquired by head of poor households. It is significance to understand that of the total head of poor households, only 46.9 percent had acquired certain types of skills to improve their livelihoods. The situation in all states except that the Kedah was highly alarming as there were more than 60 percent heads of poor households do not have skills of any kind.

**Table 5** Poor Households by Dominant Skill

| State/skill | Kedah | Penang | Perak | Perlis | NCER States |
|---|---|---|---|---|---|
| Fishery | 2.26 | 2.47 | 2.49 | 0.00 | 2.42 |
| Livestock Rearing | 3.39 | 1.23 | 1.02 | 2.38 | 1.65 |
| Farming | 35.12 | 3.70 | 7.97 | 4.76 | 14.99 |
| Construction | 31.65 | 18.52 | 16.18 | 21.43 | 20.25 |
| Carpentry | 0.21 | 1.23 | 0.20 | 0.00 | 0.21 |
| Handicraft | 0.13 | 1.23 | 0.24 | 4.76 | 0.24 |
| Plumbery | 0.21 | 2.47 | 0.33 | 0.00 | 0.32 |
| Mechanical Work | 1.05 | 0.00 | 1.28 | 0.00 | 1.20 |
| Welding | 0.29 | 0.00 | 0.45 | 0.00 | 0.40 |
| Auto Repair | 0.33 | 1.23 | 0.92 | 0.00 | 0.76 |
| Sewing | 2.60 | 4.94 | 2.51 | 0.00 | 2.54 |
| Beauty Care | 0.00 | 0.00 | 0.11 | 0.00 | 0.08 |
| Others | 3.60 | 2.47 | 1.22 | 0.00 | 1.84 |
| None or No Reply | 19.17 | 60.49 | 65.10 | 66.67 | 53.11 |

In Kedah, because of its dominants in agriculture related economic activities, 35.1 percent heads of poor households had skills in farming. Skills related to construction is among the dominant skills in all the four states. Advanced level skills are almost absent among the poor households. This means that a large portion of heads of household members are unskilled and low waged workers which is a common employment trend for the poor.

### iii.  Education and Income

This section discusses the relationship between years of education and incomes. Table 6 illustrates a direct relationship between a number of years of education and incomes. This means that, generally, the incomes increase as the number or years of education increase. However, it can be said that the increment is not significant. There are some cases where a less number of years of education receive more income.

In general, there is not much variations across the households. The average monthly poor household income in the region was RM791 and by educational level it varied from RM656 for one-year education level to RM934 for 11 years of education. This pattern is consistently occurred in all the four states, signifying a strong relation of income with educational attainment. It is clear that education play a significance role in enhancing the income level but its effect in absolute difference is not much visible across the states may be because of the influence of other factors such as health status and acquired skills.

**Table 6** Household income by years of Educational of Heads of Poor Households

| State | Years of Education | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1 Year | 6 Years | 9 Years | 11 Years | 13 Years | 16 Years | All Poor House-holds |
| Kedah | 514 | 702 | 737 | 742 | 694 | 691 | 611 |
| Penang | 362 | 868 | 772 | 990 | Na | Na | 712 |
| Perak | 725 | 883 | 962 | 978 | 1,005 | 1,141 | 855 |
| Perlis | 657 | 838 | 1,105 | 1,027 | Na | Na | 938 |
| Northern States | 656 | 856 | 901 | 934 | 916 | 916 | 791 |

### iv.  Occupational Composition

The poor individuals, due to some issues such as physical handicaps, health problems, poor educational attainment and low skills have difficulties to have good paid jobs. The employment status of heads of poor households, shown in Table 7, suggests that only 36.6 persons were employed. The remaining 27.5 persons were self-employed, and 25.1 percent had no proper occupation. Among others only 0.03 percent were engaged in wage earning activities. The employment pattern reflects that a poor head of household has low employability and thus causing them to remain poor. Because of farming skills, majority heads of poor households in Kedah and Perlis are under the category of self-employed. Contrary to it, heads of poor households in Penang and Perak are formally employed.

The occupation of heads of poor households also have a significant variation in income. Employed heads of poor households have the highest household income in all the states except that of Perlis. Based on Table 7, the households headed by home makers and self-employed have more income than those headed by retirees, wage earners, the elderly, and students.

**Table 7** Occupational Composition of Heads of Households

| State | Occupational Composition (Percentage to total household) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Employed | Self Employed | Retiree | Home Making | Wages | Student | Too Old | Others | None |
| Kedah | 21.93 | 42.65 | 0.21 | 11.39 | 0.00 | 0.00 | 0.00 | 0.38 | 23.44 |
| Penang | 41.98 | 20.99 | 1.23 | 2.47 | 2.47 | 0.00 | 0.00 | 1.23 | 29.63 |
| Perak | 41.80 | 22.10 | 1.46 | 6.72 | 0.02 | 0.05 | 0.02 | 2.24 | 25.61 |
| Perlis | 30.95 | 40.48 | 0.00 | 2.38 | 0.00 | 0.00 | 0.00 | 2.38 | 23.81 |
| Northern States | 36.58 | 27.52 | 1.12 | 7.88 | 0.03 | 0.03 | 0.01 | 1.74 | 25.07 |

The findings discover that there are three main categories contributing to poverty; physiology, knowledge and means of livelihood. Physiology includes physical and health condition, while knowledge includes educational achievement and skill level. For means of livelihoods include occupational composition and income.

The above analysis shown that the main causes of poverty are poor health conditions. Many of the poor have health problem such as bodily impairment, blind, hearing problems and have chronic diseases such as diabetic, asthma and heart problem. Low education and low skills are also among the major contributing factors for being poor. In terms of types of employments that provide higher incomes are self-employed and homemakers. The wage earners receive less incomes due to low education and skills. However, there are cases where those who are low educated have higher incomes that those with high education.

The study also discovers that even though pockets of poverty is existing in Malaysia, many of the poor households are receiving financial and non-financial assistance from government and non-government agencies to help the poor to improve their socio-economic standard. In addition, even though the factors contributing to poverty are not much different from previous studies, the nature of economic activities and livelihood strategies have changed that require the poor to adjust to suit the new work setting and demand. The poverty alleviation programmes in this case should be implemented at micro level as different poor households have different factors causing poverty and may need

a specific poverty alleviation programme to solve the poverty problem. For example the introduction of micro-credit facilities to provide opportunities for the poor to create jobs through forming small businesses (Hassan, Alias, Othman & Perumal, 2015).

## CONCLUSION

The development strategy, executed for northern part of peninsular Malaysia, though aimed to integrate forces and sectors to accelerate development, but not keeping the issue of poverty out of focus. Malaysian experience of eliminating poverty in the country is highly acclaimed achievement but poverty is not completely vanished from the landscape. It continues to prevail in certain areas and among groups characterised by constraining conditions. The remnants of poverty, its forms and determinants are being studied ceaselessly by social scientists and economists in this country as well as in other parts of the world.

Findings of the study are presented in three main categories that causing poverty; physiology, knowledge and means of livelihood. Physiology includes physical and health condition, while knowledge includes educational achievement and skill level and lastly the means of livelihoods include occupational composition and income. Besides poor health conditions, low education and low skills are also among the major contributing factors for being poor in the northern states. Proper poverty alleviation programmes at micro level would provide opportunities to empower the poor to escape from poverty.

## ACKNOWLEDGMENT

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