

**PERCEPTION OF THE B40 GROUP QUALITY
OF LIFE TOWARD PUBLIC HOUSING
PROVIDED BY THE GOVERNMENT OF
MALAYSIA IN LANGKAWI**

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**ASIA e UNIVERSITY
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PERCEPTION OF THE B40 GROUP QUALITY OF LIFE TOWARD
PUBLIC HOUSING PROVIDED BY THE GOVERNMENT OF
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ABSTRACT

Public housing infrastructure for B40 categories in Malaysia plays a significant role on the quality-of-life improvement, and the present study has configured detail B40 perception assessment on the product quality, financial benefits, facilities, environment and community development as exogenous variables. There were five predictors hypothesized on the causal effect relationship model on the B40 toward quality-of-life improvement as endogenous variables. Public Choice Theory, New Public Management and Means End Chain Theory were employed as underpinning of the hypothesized model of B40 quality of life improvement. This research also examined government support as moderating variables, and wealth creation as mediating variables on the relationship between product quality, financial benefits, facilities, environment, community development and quality of life improvement. Simple random sampling of B40 population in Langkawi Island of Malaysia were involved on the survey and there were 230 samples were gathered and analyzed. An advanced quantitative analysis using SPSS has examined, validated and established a fundamental model of B40 toward quality-of- life improvement using public housing infrastructure in Malaysia. This research found product quality, financial benefits, facilities, environment and community development of public housing significantly contributed to the B40 toward quality-of-life improvement, significantly mediated by wealth creation as well as moderated by government support. A push moderation effect of government support on the final structural model confirmed a domination of government support importance on the B40 toward quality-of-life improvement through public housing infrastructure. A final hypothesized model and validated items contributed as a role model to the stakeholders, decision makers, and public policy practitioners as well as body of knowledge. Overall, the present study fundamentally

contributed to the model establishment with detail measurement of The Keluarga Malaysia (Malaysian Family), which validated through the perspective of public housing, with domination of product quality, financial benefits, facilities, environment, community development, wealth creation, government support toward the quality of life.

Keywords: *Quality of Life Improvement, Government Support, Wealth Creation, Product Quality, Financial Benefits, Facilities, Environment, Community Development.*

APPROVAL

This is to certify that this thesis conforms to acceptable standards of scholarly presentation and is fully adequate, in quality and scope, for the fulfilment of the requirements for the degree of Doctor of Philosophy

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.....
Professor Dato' Dr. Sayed Mushtaq Hussain
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30 May 2022

DECLARATION

I hereby declare that the thesis submitted in fulfilment of the DBA degree is my own work and that all contributions from any other persons or sources are properly and duly cited. I further declare that the material has not been submitted either in whole or in part, for a degree at this or any other university. In making this declaration, I understand and acknowledge any breaches in this declaration constitute academic misconduct, which may result in my expulsion from the programme and/or exclusion from the award of the degree.

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LIST OF ABBREVIATION

COE	Council of Europe
GFI	Goodness of Model Fit
KPKT	Kementerian Perumahan dan Kerajaan Tempatan
UNDP	United Nations Development Programme
SPSS	Statistical Package for Social Science
UNECE	United Nation Economic for Europe
NAPIC	National Property Information Centre
WHO	World Health Organization

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

An empirical concept of quality-of-life evolved over time, and its scope expanded to include life satisfaction, the fulfilment of aspiration and goals, and the modification of one's surroundings in order to cope better with it (Owczarek, 2010). In today's culture, where fundamental human requirements are nearly met, questions about the quality of life are frequently raised. Significantly, this concept became a global concern among countries, with each institution incorporating it into its long-term goals.

Since 1965, the United Nations has aided countries in eradicating poverty and achieving the sustainable of human development through its United Nations Development Programme (UNDP), and Mingst (2018) stated that an approach to dynamic movement of economic growth that emphasises improving the quality of life for all citizens while conserving the internal and external environment and natural resources for future generations. Mitsui & Co., a Japanese firm, has identified one of major issues or strategies for the long-term success of both society and the company as improving people's quality of life (Mitsui & Co., 2021).

Other than that, The Saudi Vision 2030 Quality of Life Program 2020 is one of the implementations plans with the overall goal of enhancing people's lifestyles in Saudi Arabia. The changes include creating an ecosystem that encourages people and residents to participate in cultural, environmental, and athletic activities (Kingdom of Saudi Arabia, 2020). Ordinarily, the Quality-of-Life sub ranking is determined by calculating using an equally weighted average of scores for nine country attributes associated with a country's quality-of-life such as a thriving labor market,

affordability, economic stability, friendliness toward members of the family, income equality, political stability, and safety, in addition to having well-developed health systems and public education (U.S. News, 2022).

These attributes were generated based on a study conducted by BAV Group and the University of Pennsylvania’s Wharton School of Business with over 17,000 worldwide residents from four regions to measure perceptions of 78 countries on 76 different criteria. Table 1 shows the rank of countries with the highest quality of life for 2021.

Table 1.1: Top 10 Countries with the Highest Quality of Life Index

Rank	Country
1	Canada
2	Denmark
3	Sweedden
4	Norway
5	Switzerland
6	Australia
7	Netherlands
8	Finland
9	Germany
10	New Zealand

Source: U.S News Best Countries Report 2021

However, obtaining a high standard of living is not as simple as it appears, particularly for countries that are still rising economically. Housing or living space, is a vital component of achieving a high quality-of-life. This particular component is one of mankind’s most basic requirements for physical survival, second only to food provision. According to Mulder (2006), prerequisite for the proper functioning of a household and the maintenance of a family's lifestyle will be called "living space." It also serves a variety of additional functions concurrently by addressing basic human

needs such as improving quality-of-life (QOL), reducing frustration, supporting intellectual development, increasing motivation for social activities and fostering a sense of security as well. Cunningham et al. (2019) later expanded on this notion, emphasising that this is an important aspect in deciding whether or not to start a family. As a result, housing is not restricted to providing shelter. It is a venue where the family and their generations will be able to express the way of their life and maintain their hereditary identities and history (Jiboye, 2012).

Due to that, the Ministry of Housing and Local Government of Malaysia relaunched the mission to provide 500,000 housing units under the 12th Malaysia Plan, guided by the National Affordable Housing Council's plan. As the backbone of the ministry, Perbadanan PR1MA Malaysia (PR1MA) and Syarikat Perumahan Negara Sdn Bhd provide affordable housing for the bottom 40% and middle 40% income categories. In addition, the ministry outlined the six "Livable Malaysia" goals for 2022, which include making sure there are enough and high- quality homes for everyone, integrating digital technology into the delivery of PBT services, empowering urban community development, enhancing fire and rescue preparedness, and putting urban sustainability, development, and resilience of green cities first (Birruntha, 2022).

As a result, housing has been proved to be one of the best markers of a person's standard of living and social status, and this study focused on improving B40 quality of life through public housing success factors. One of the challenges facing the planners, housing developers, policymakers and for all those involved in process of housing is determining the characteristics or parameters that will influence resident happiness with their housing and incorporating this knowledge into housing planning and development. Soliciting input from a building's residents is the best technique to analyse and comprehend its performance (Gopikrishnan & Paul, 2018).

Tables 1.2 and 1.3 detail the statistics on public housing fundamental programmes developed by the Ministry of Housing and Local Government of Malaysia for each state in Malaysia up to the end of December 2020. Citizens are offered two types of housing: rental and ownership. As indicated in the statistic, Malaysia has 123 public housing projects for rental (99 completed, 13 under construction, and 11 in planning) totaling 92, 081 units. Comparatively, Malaysia has 68 public housing projects (48 of which have been completed, and 20 of which are still being built) with the total 19, 241 units for ownership.

Table 1.2: People's Housing Programme (PHP) For Rental until 31st December 2020

Negeri State	Projek Siap Completed Project		Projek Dalam Pembinaan Project Under Construction		Projek Dalam Perancangan Project Under Planning		Jumlah Total	
	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units
Johor	12	11,195	4	1,730	3	1,700	19	14,625
Kedah	2	1,894	-	-	-	-	2	1,894
Kelantan	2	568	3	850	2	550	7	1,968
Melaka	2	1,100	-	-	-	-	2	1,100
Negeri Sembilan	1	420	-	-	1	200	2	620
Pahang	-	-	-	-	1	350	1	350
Perak	7	915	-	-	-	-	7	915
Perlis	3	1,428	-	-	2	370	5	1,798
Pulau Pinang	3	768	-	-	-	-	3	768
Sabah	33	23,009	5	3,090	1	500	39	26,599
Sarawak	5	3,016	-	-	-	-	5	3,016
Selangor	2	3,304	-	-	-	-	2	3,304
Terengganu	1	1,002	1	500	1	450	3	1,952
W.P. Kuala Lumpur	26	33,172	-	-	-	-	26	33,172
W.P. Labuan	-	-	-	-	-	-	-	-
W.P. Putrajaya	-	-	-	-	-	-	-	-
Jumlah Total	99	81,791	13	6,170	11	4,120	123	92,081

Table 1.3: People's Housing Programme (PHP) For Ownership, 31st December 2020

Negeri State	Projek Siap Completed Project		Projek Dalam Pembinaan Project Under Construction		Projek Dalam Perancangan Project Under Planning		Jumlah Total	
	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units	Bilangan Projek Number of Projects	Bilangan Unit Number of Units
Johor	-	-	1	400	-	-	1	400
Kedah	6	2,016	2	1,000	-	-	8	3,016
Kelantan	2	2,000	-	-	-	-	2	2,000
Melaka	1	336	2	375	-	-	3	711
Negeri Sembilan	2	250	2	552	-	-	4	802
Pahang	28	3,768	5	600	-	-	33	4,368
Perak	1	99	1	260	-	-	2	359
Perlis	-	-	-	-	-	-	-	-
Pulau Pinang	1	231	-	-	-	-	1	231
Sabah	-	-	-	-	-	-	-	-
Sarawak	3	1,124	3	1,112	-	-	6	2,236
Selangor	2	1,880	3	1,048	-	-	5	2,928
Terengganu	-	-	-	-	-	-	-	-
W.P. Kuala Lumpur	2	1,690	-	-	-	-	2	1,690
W.P. Labuan	-	-	1	500	-	-	1	500
W.P. Putrajaya	-	-	-	-	-	-	-	-
Jumlah Total	48	13,394	20	5,847	-	-	68	19,241

Source: Malaysia National Housing Department (2020)

More broadly, access to housing is frequently determined by one's income and wealth, as well as one's land and financing systems. These have been significant in Malaysia, as well as other countries (Hamzah, 1997). Consequently, this research is extremely important for the development of public housing (Projek Perumahan Rakyat) in Langkawi Island, Kedah, Malaysia. The study's goals are to determine the levels of potential residents' perceived contentment with public housing in the study area, as well as to analyze the perceived satisfaction of resident with their future home. The findings of this study are intended to serve as a foundation for improving the performance of public housing in Malaysia and the quality of life of Langkawi Island's B40 category.

1.2 Problem statement

Latterly, urban areas are facing increasing population growth issues, which has resulted in a strong demand for housing and living space. According to Kuddus, Tynan, and McBryde (2020), this housing issue is also exacerbated by widespread rural-urban migration. This scenario is essentially explained by two major predictors: the abundance of job opportunities in rural areas and the migration of rural residents to metropolitan areas. The other forecast is that the population has migrated away from densely crowded urban cores, settling on the outside of urban limits. Since independence, urbanization has accelerated due to migration from rural to urban regions. Due to the great demand for living space, the price of housing fluctuates. As a result, it will make it more difficult for those with low incomes to acquire a home.

Infrastructure development is accelerating in rapidly emerging countries, and it is flourishing in both the commercial and public sectors. While government expenditure on asset creation is prudent, it suffers from a lack of efficient post-construction oversight, particularly in terms of asset upkeep and the occupants are uninterested in these assets, measuring their performance post-occupation is difficult (Gopikrishnan & Paul, 2018). The intended recipient of any public housing programme that can assist rental subsidy beneficiaries in beginning to build household wealth through subsidised homeownership (Worth, 2019). A household must have the possibility to generate wealth in order to rise above simple subsistence. The ownership of home has traditionally been a very successful strategy for families to start accumulating true generational wealth (Worth, 2019). Examination on the wealth creation through the public housing infrastructure, lead to the 1st research gap identification on the establishment of wealth creation variable and its phenomenon on the public housing project.

However, in Malaysia, official statistics on poverty is computed using the 'Cost of Basic Needs' (CBN) approach. Nutritionists first construct a basket of food necessary for 'sustenance'. While the basket contains mostly the same items used as a standard of sustenance, the amount differs from household to household based on their composition and dependencies. Then the cost associated with purchasing the said basket is computed for each household in different localities (Gregory and Suraya, 2020).

The result is the Poverty Line Income (PLI), which works out to be RM980 in Peninsular Malaysia over the year 2016, assuming a family of 4. Keeping that definition in mind, Malaysia claims to have driven movement on the poverty down to 0.4% by 2016. However, this definition of poverty is; basically, identified as measured by gross income which includes other components of income. By factoring in imputed rent, homeowners appear to be enjoying higher welfare standard compared to competitor.

Furthermore, the picture becomes more complicated when the spending patterns of households earning RM980 do not necessarily coincide with the basket as prescribed by the nutritionist. In fact, the actual family income in Malaysia is difficult to forecast because certain details such as total assets, additional income, and home business owners are not submitted to the government (Khazanah Research Institute, 2017). Identically, the present study formulated the 2nd research gaps on the needed of B40 toward quality-of-life improvement in Malaysia.

Overall, there has been a widespread belief that a house's physical and structural sufficiency alone is a good indicator of its appropriateness for providing enough accommodation for its occupants (Worth, 2019). Whereas Lichtenthaler

(2022) highlighted that the provision of suitable housing, whether multiple or single units, is a critical aspect of a community's structure and physical form. The family belongings of a home reflect the standard of living and degree of affluence in a society.

This generality, however, falls short of explaining what constitutes adequate or suitable housing. According to Onibokun (1973) and followed by Oladapo (2006), a house that is adequate from an engineering or design standpoint may not be adequate or satisfying from a resident's perspective. Thus, the ideal home element includes not only the physical, architectural, and technical engineering elements of the home, but also the residents' social, behavioural, cultural, and personal characteristics, as well as the home's management environmental management.

On the other hand, in terms of housing resources, the development of a sense of place affect is a significant predictor of well-being. Ramkissoon (2021) stated that the place effect has been characterised as the affective link that exists between persons and their surroundings and contributes to psychological constraint. According to several evidence in the literature by prior researchers, an additional benefit is employing the COVID-19 pandemic site closure as a technique to develop social bonding (Ramkissoon, 2021), which can then lead to well-being (Williams & McIntyre, 2012; Lawton et al., 2009).

Individuals living in confined spaces can begin to build a stronger sense of self-identity when their apartment becomes the only available area and discover that it can perform a variety of new functions. Additionally, it is critical to recognise its distinction from other locations. The effect of place is thus related with decreased stress, which promotes well-being (Williams and McIntyre, 2012), thereby contributing to the enhancement of the people' quality of life (Ramkissoon, 2021).

Significantly, main objective of beneficiary target of the housing program is segmented population which indicated on the dynamic movement to reduce poverty with multiplier impact of their life (Lichtenthaler, 2022). A challenge on the poverty reduction could be reduce with a comprehensive action of subsidies arrangement to their daily, especially on the economic recovery setting.

Based on prior study, Kicklighter & Kicklighter, (1986) has observed that the concept of adequate housing implies more than just a formal arrangement, but it also includes all that is within the dwelling, and the creation of a conducive managing dynamic environment in which people stay and getting their economic recovery movement. Additionally, Lichtenthaler (2022) emphasizes that a home that is adequate from an engineering or architectural standpoint may not necessarily be adequate or satisfactory from the perspective of the occupant. The house plays an important role in a chain of factors which determine people's overall perceived satisfaction level. In conclusion, public housing arrangement to the ideal situation related to the proper arrangement to face a dynamic challenge related to circumstances.

According to Cohen et al. (2020) found out the perceived public housing user satisfaction plays an important role to the quality of their life. Cohen et al., (2020) also determined the detail of housing infrastructure, facilities, and environment will significantly contributed to the quality of their life. However, perception of housing is expensive, particularly for low-income individuals. In this condition, exclusion includes not only physical problems with the flat, but also difficulties developing social contacts and difficulties complying with administrative and legal restrictions (Zyed, 2014). This theory indicates that a lack of housing undermines the significance of an individual's internal comprehensive existence by impairing their daily emotional life, psychological, and also social life.