ANALYSIS OF QUALITY OF LIFE
FEM 4203

FEM 4203 (Unit 1-6)

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Preface

This module is prepared to help students in learning the contents of the course. Students are encouraged to search additional materials on issues discussed. Since this course is an applied course, there is no specific reference used. The learning materials are searched from many sources especially internet. To understand the contents of this module, the writer suggests that the contents are used for discussion and for further thinking and not to be quoted.

Laily Paim
### A. Information about the course

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<td>Name of the Course</td>
<td>Analisis Kualiti Hidup (Analysis of Quality Of Life)</td>
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<td>Code</td>
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<td>Credit Hours</td>
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This course comprises of 6 units. To fulfill the course requirement the students need to complete one individual assignments and one group project. The learning approach for this course is self learning as this course is a distance learning course.

### B. Information about the writer

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<th>At the end of the semester, students will be able to:</th>
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<td>Explain the concept and model of quality of life</td>
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<td>Discuss the interrelation process between level, standard and quality of life.</td>
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<td>3.</td>
<td>Identify economics and non-economics elements that contribute to quality of life.</td>
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<td>Analyze internal and external constraints faced by the family system in order to improve quality of life.</td>
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<td>Evaluate the effectiveness of policy and programs towards enhancing quality of life of the family.</td>
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<td>Concept, indicator and measurement of quality of life from various perspectives. Analysis of internal and external constraints faced by the families in improving quality of life. The effectiveness of policy and programs towards improving the quality of life of the family.</td>
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Course content

CONCEPT AND MODEL OF QUALITY OF LIFE
  Concept
  Approaches
  Dimension

INDICATOR AND MEASUREMENT: STRENGTH AND WEAKNESS
  Malaysia’s Quality of Life Index
  Human Development Index (HDI, UNDP)
  Physical Quality of Life Index (PQLI)
  Economics Well-being Index (IEWB)
  Other index.

ECONOMICS ACTIVITY AND POVERTY
  Concept
  Measurement
  Market and non-market economic activity
  Poverty Incidence in Malaysia and other countries

PROGRAM AND GOVERNMENT’S POLICY
  Development policies towards improving quality of life
  Poverty Eradication Program and programs to improve quality of life of the family
  Education and health program

SUSTAINABLE DEVELOPMENT

ANALYSIS OF QUALITY OF LIFE
## Unit and suggested learning hour

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## Course Evaluation

Course evaluation consists of

(i) **Total course work** 60%

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<td>Assignment 2 (individual)</td>
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<td>Project (Group)</td>
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(ii) **Final exam** 40%

TOTAL 100%

### Test

There is one test in this course. The students' knowledge and application ability will be tested based on the module. The test will cover unit 1 to 3. The types of questions asked will be in the form of objective (multiple choices, true and false) and subjective questions (structure and fill in the blank). However, the final information about the test will be given to the students via e-mail or tutorial at the learning centers. The test will contribute 20% of the total marks.

### Final exam

Final exam will cover all units; however, it will emphasis on units that are not tested in the test. The types of questions asked will be in the form of objective (multiple choices, true and false) and subjective questions (structure and fill in the blank) (however, types of question are subject to changes). Information about final exam will be given to the students during the second meeting or via e-mail or tutorial at the learning centers. The exam will contribute 40% of the total marks.
Main Reference


Additional references


Current related research articles.
## Explanation about icon in the module

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<th>Icon</th>
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<td>a.</td>
<td>INTRODUCTION → Introduction of the unit or, topic or sub-topic</td>
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<td>OBJECTIVE → Objectives of the module, unit or topic</td>
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<td>c.</td>
<td>IMPORTANT POINT → Important points which are available in the unit or topic</td>
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<td>d.</td>
<td>CONCLUSION → Conclusion that can be made from the unit or topic learned</td>
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<td>e.</td>
<td>QUESTION IN TEXT → Questions posted by the writer in the text when discussing specific issue</td>
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<td>f.</td>
<td>EVALUATION QUESTION → Questions provided by the writer to help the students to understand more on certain topic.</td>
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<td>g.</td>
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<td>Topic 4: Poverty Incidences in Malaysia and other countries</td>
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UNIT 1
CONCEPT AND MODEL OF QUALITY OF LIFE

Objective of the unit.
After going through the module, the students will be able to:

1. Describe relevant concept
2. Differentiate approaches to analyze quality of life
3. Illustrate domain of quality of life

Topic 1: Concept of Level And Standard of Living

Level of Living
What have actually been faced by individual or group, whether it brings happiness or unhappiness.

Standard of Living
Level that family wants to achieve, achievement portrays success and failure causes frustration.

Consumption Level
Refers to food, fuel and other goods which cannot be measured, services provided at home, vehicles, clothes, durable goods and non durable goods, services provided by human which are used by individual/group in a certain period.

Level of Living
Refers to the real experience faced by individual or group. It is formed by combinations of complex consumption, work environment, ownership, freedom, environment and others, and balanced and harmony among them which are related to fulfilling needs and wants.

A few relevant facts about level and standard of living
- Comparison of levels are difficult and almost impossible
- Misuse of the concept
• Low consumption level seldom proportionate to the decrease in quantity.
• Changes in level of living are not directly related to the changes in consumption level.
• In few countries, high consumption level per capita shows high consumption standard and standard of living.
• High standard of living is important for high level of living. When level of living is low, adaptation is important to avoid conflict.


Measurement of Level of Living
Two direct variables which are frequently used to measure the level of living are related to material, which are income (wage from productive activity, transfer income, and other income) and consumption (resources that are actually used). Whereas indirect measure (Proxy) level of living is socio-economics variables.

Categories of Level of Living
high ------ low
superior ------ inferior
expensive ------ thrifty
elaborate ------ simple
ample ------ restricted

A well-balanced simple plane of living is much better as compared to an ill-balanced elaborate plane of living.

Well-being
According to Surangi-Unger (1981, p.132) definition of well-being is "At one extreme, individual well-being can be expressed in physical and biological terms; at the other extreme, it can be viewed as a state of happiness. Between the two extreme notions of other criteria, such as income and wealth, social position, the Maslowian hierarchy of accomplishments, personal power, spiritual or ideological achievement, and many others."

Relationship between Consumption & Well-being
i) More is better
ii) Gap between level and standard of consumption
iii) Balanced consumption elements
iv) Goal achievement gap  
v) Social comparison gap  
vi) Best previous experiences gap

What should be considered in calculating income? How do these items contribute to the household’s income?
- Wage from working at the labor market
- Rent
- Self employed
- Transfer
- Household production

How to measure consumption using the following items?
- Consumption of goods
- Goods bought from the market
- Goods produced at home
- Goods received from other sources
- Goods in the form of “in-kind” from employer
- Non-food consumption
- Durable Goods
- Opportunity Cost (money used to buy durable goods)
- Depreciation value

**Topic 2: Approaches in Examining Quality of Life**

**Basic needs approach.**
Looking into minimum level of living, it is defined from the aspects of health status, eating habits and literacy. Elements in basic need approach are life expectancy, literacy rate and income per capita.

**Human development approach**
Humans are important to achieve development goals and are the main sources for economics growth.

**Capability approach.**
The capability of someone to do something meaningful to achieve well-being which leads to a better life.
Example of quality of life framework in a previous study.
Index and elements in measuring quality of life

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<td>Relationship with family and friends</td>
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<td>Emotional Well-being</td>
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<td>Material Well-being</td>
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<td>Work and Productivity</td>
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<td>Feeling of belonging to the local society</td>
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<td>Personal security/ safety</td>
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<tr>
<td>Quality of Environment</td>
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</table>
Quality of life = Level in which someone experience any important possibilities in his or her life (Source:http//www.utoronto.ca/qol/concepts.htm)

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<th><strong>Well-being</strong></th>
<th><strong>Who someone is from the aspect of</strong></th>
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<th><strong>The relation with the environment where someone is</strong></th>
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<th><strong>Achieving personal goals, dreams and aspiration</strong></th>
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<td>Growth Becoming</td>
<td>Adapting to Changes</td>
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Relationship between consumption and quality of life

Definition and concept of consumption and consumption economics

Physicist: “What happens when you transform matter/energy?”

Ecologist: “What big fish do to little fish?”

Economist: “What consumers do with their money?”

Sociologist: “What do you do to keep up with the joneses?”

Kyrk (1923, pp 6-7): Field and scope, which are broad and diverse. Consumption habit differs according to time and place, includes many style, interest, motives, formed and shaped by environment where he or she is.

Hoyt (1938), pp. 4-6): Consumption of economics resources by consumers. Emphasize not only on goods and services which are offered in the market, but also on resources from the society. Includes all goods and services used by household regardless the sources, including those produced at home, received as in-kind income, or those provided by the government.

Cochrane and bell (1956, p.6): Decision made by the household in choosing goods and services to use in life.

Burk (1968, p. 3-13): Various disciplines about the distribution of resources to fulfill wants, fulfilled through choices made by household. 5 dimension of consumption economics:

i. Behavioral
ii. Economics
iii. Technical
iv. Temporal
v. Aggregative

Magrabi (1977): Macro and micro analysis of consumption pattern and behavior of the household. Family economics refers to the determinants of level of living and possibilities to change whereas consumption economics refers to external environment. It is about decision on: what to produce, how resources are
used in the production and how goods and services that have been produced are distributed to consumers.

Ownership
Refers to types and total of resources; are inputs which are owned/ acquired/ produced/ rented; including goods and services in the market and human capital.

Consumption
Refers to using goods and services; determinant of well-being, building of human capital, and is the main input in the function for the nation’s social & economics development.

Disposal
Will affects environment; depends on the way of using goods and services.

Importance of Consumption Data
1. To evaluate population well-being or subgroup from population
2. To predict the behavior of population or group when environment or policy changes has changed the situation where goods and services acquired or used by household.
3. To identify ways to improve well-being of population or group.
4. To evaluate the possibilities to form/retain needed resources for economics and social development

Lifestyle
Can be explained through the following questions:
- How does individual live?
- How does individual use his or her money?
- How does individual spend his or her time?

Differences between personality and lifestyle
Personalities are internal characteristics, whereas lifestyle is external traits which include activities, interests and views about certain things. Activities are what people do including what has been purchased and how someone spends his or her time. Interest is shown through taste and preference or priority. On the other hand, views are what people feel about the world, moral, economics, social and others. It involves feelings.
Lifestyle also explain about

- The way people achieve their goals.
- The way someone does something.
- Decision making (according to the situation).
- A consistent way to express views or feelings.
- Action done.
- Usually, lifestyle are the same as long as the goals are the same.
- Someone’s unique custom or habit.
- Lifestyle is an active adaptation to social environment, which causes the need for products, for integration and socialization purpose.
- Lifestyle also includes social consumption such as alcohol and cigarettes, eating habit, recreation and others.
- Lifestyle can be categorized into traditional lifestyle, neotraditional, and nontraditional which differs the following aspects significantly; personality; role concept; attitude; choice of study field, job, motivation; others.
- Parents’ lifestyle is the most important variable in explaining their daughters’ choice of lifestyle.

CLASSIFICATION OF LIFE STYLE

Integrated

Societally concious

I-am-me

Integrated

Achiever

Emulator

Belonger

Survivor

Sustainer

Need-driven

Outer directed

Inner-directed
To understand lifestyle in detail, ask yourself questions related to activities, interests and your views about the following:

Activity:
- What sports are you involved in at least twice a month?
- How many books do you read a year?
- How many times do you visit a shopping mall?
- Have you ever go for a vacation oversea?
- How many club memberships do you have?

Interest:
- Which interest you most? – sports, religion, studies
- How important is trying new food to you?
- How important is moving forward to you?
- For two hours in the weekends, do you prefer to be alone or to be with your family?

Views:
- All Malaysian citizens are the same no matter their nation
- Men are supposed to get the priority of getting a job
- The salary for a lecturer is too high
- We must be prepared for nuclear bomb attack
UNIT 2

INDICATOR AND MEASUREMENT: STRENGTH AND WEAKNESS

This unit will cover topics on Malaysia’s Quality of Life Index, Human Development Index (HDI, UNDP), Physical Quality of Life Index (PQLI), Economics Well-being Index (IEWB) and other index.

Objective of the unit:
After going through the module, the students will be able to:

1. Show the indicators in Malaysia’s quality of life index
2. Compare different indicators and measurement of quality of life
3. Rationalize the indicators used in different level of development

Measurement of Quality of Life
Quality of Life can be measured subjectively – which is “good” feeling and satisfaction - , and objectively which is – fulfilling social and cultural demand from the aspect of material, social status and physical well-being.

There are a few characteristics of ideal measurement for quality of life: (1) Dynamic, which means measurement that can show potential development as compared to only showing the current development status, (2) measurement according to changes in human’s perception of development, (3) taking into consideration the changes in main motivating power such as information technology.

Perennial measurement
Three aspects of quality of life for complete achievement is material, intellectual and spiritual.

Conventional measurement
In the form of material and quantity (example: GNP). There is cost/limit to over materialism including polluting the environment and human achievement, in real world it means material is not everything.
**Topic 1: Malaysia’s Quality of Life Index**

Refer to the latest Malaysia’s Quality of Life published by The Prime Minister Department. What can you say about Malaysia’s quality of life? Which areas show improvement and which areas have not improve or become worse?

Components and indicators of the Malaysia’s Quality of Life Index

<table>
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<tr>
<th>Area</th>
<th>Indicator</th>
</tr>
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| Income & Distribution             | • Real Per Capita Income  
                                 | • Gini Coefficient  
                                 | • Incidence of Poverty |
| Working Life                      | • Unemployment Rate  
                                 | • Trade Disputes  
                                 | • Man Days Lost due to Industrial Actions  
                                 | • Industrial Accident Rate |
| Transports & Communications       | • Private Motorcars & Motorcycles  
                                 | • Commercial Vehicles  
                                 | • Road Development Index  
                                 | • Telephones  
                                 | • Internet Subscribers  
                                 | • Average Daily Newspaper Circulation |
| Health                            | • Male Life Expectancy at Birth  
                                 | • Female Life Expectancy at Birth  
                                 | • Infant Mortality Rate  
                                 | • Doctor-Population Ratio |
| Education                         | • Literacy Rate  
                                 | • Pre-School Participation Rate  
                                 | • Secondary School Participation Rate  
                                 | • University Participation Rate  
                                 | • Primary School Teacher-Student Ratio  
                                 | • Secondary School Teacher-Student Ratio |
| Housing                           | • Average Price of Low-Medium-Cost House  
                                 | • Low-Cost Housing Units  
                                 | • Housing Units with Piped Water  
                                 | • Housing Units with Electricity |
| Environment                       | • Air Quality  
                                 | • Water Quality |
- Forested Land

**Family Life**
- Divorces
- Crude Birth Rate
- Household Size
- Juvenile Crimes

**Social Participation**
- Registered Voters
- Membership in Registered Non-Profit Organizations
- Registered Residents’ Associations

**Public Safety**
- Crimes
- Road Accidents

**Culture & Leisure**
- Membership in Public Libraries
- Television Viewers
- Domestic Hotel Guests

**Topic 2: Human Development Index (HDI, UNDP)**

There are a number of articles or references on Human Development Index. You can search through internet or library to find the relevant articles. Read the article and summarize the main points on concepts and index.

**Topic 3: Physical Quality of Life Index (PQLI)**

There are a number of articles or references on Physical Quality of Life Index. You can search through internet or library to find the relevant articles. Read the article and summarize the main points on concepts and index.

**Topic 4: Economics Well-being Index (IEWB)**

There are a number of articles or references on Economics Well-being Index (IEWB). You can search through internet or library to find the relevant articles. Read the article and summarize the main points on concepts and index.
Topic 5: Other index

Indicator of Quality of Life

<table>
<thead>
<tr>
<th>Area</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Rights and Democracy</td>
<td>Freedom from Expropriation</td>
</tr>
<tr>
<td></td>
<td>Government does not break contracts</td>
</tr>
<tr>
<td></td>
<td>Bureaucratic quality</td>
</tr>
<tr>
<td></td>
<td>Rule of law</td>
</tr>
<tr>
<td></td>
<td>Freedom from Corruption</td>
</tr>
<tr>
<td></td>
<td>Civil Liberties</td>
</tr>
<tr>
<td></td>
<td>Human Rights Rating</td>
</tr>
<tr>
<td></td>
<td>% of Children (age 10-14) working</td>
</tr>
<tr>
<td></td>
<td>Political Rights</td>
</tr>
<tr>
<td></td>
<td>Index of political independence from military</td>
</tr>
<tr>
<td>Political instability</td>
<td>Cabinet Changes (-)</td>
</tr>
<tr>
<td>and war</td>
<td>Deaths from Political Violence, per capita (-)</td>
</tr>
<tr>
<td></td>
<td>General Strikes (-)</td>
</tr>
<tr>
<td></td>
<td>Government crises (-)</td>
</tr>
<tr>
<td></td>
<td>Number of assassinations per million per year (-)</td>
</tr>
<tr>
<td></td>
<td>Number of coups per year (-)</td>
</tr>
<tr>
<td></td>
<td>Number of revolutions per year (-)</td>
</tr>
<tr>
<td></td>
<td>Purges (-)</td>
</tr>
<tr>
<td></td>
<td>Riots (-)</td>
</tr>
<tr>
<td></td>
<td>War deaths per capita (-)</td>
</tr>
<tr>
<td></td>
<td>Freedom from External conflict risk</td>
</tr>
<tr>
<td></td>
<td>Freedom from Civil war risk</td>
</tr>
<tr>
<td></td>
<td>Absence of Racial tensions</td>
</tr>
<tr>
<td></td>
<td>% involved in separatist movements (-)</td>
</tr>
<tr>
<td>Education</td>
<td>Schooling years for adult population (25+)</td>
</tr>
<tr>
<td></td>
<td>% literate</td>
</tr>
<tr>
<td></td>
<td>% &quot;no schooling&quot; in population (-)</td>
</tr>
<tr>
<td></td>
<td>Gross enrollment ratio for higher education</td>
</tr>
<tr>
<td></td>
<td>Gross enrollment ratio for secondary education</td>
</tr>
<tr>
<td></td>
<td>Gross enrollment ratio for primary education</td>
</tr>
<tr>
<td></td>
<td>Museums per capita</td>
</tr>
<tr>
<td></td>
<td>Book titles published per capita</td>
</tr>
<tr>
<td>Health</td>
<td>Life expectancy at age zero</td>
</tr>
<tr>
<td></td>
<td>Mortality - Infant (-)</td>
</tr>
<tr>
<td></td>
<td>Mortality - Under-5 (-)</td>
</tr>
<tr>
<td></td>
<td>Daily calorie intake</td>
</tr>
<tr>
<td></td>
<td>Daily protein intake</td>
</tr>
<tr>
<td></td>
<td>Hospital beds per capita</td>
</tr>
<tr>
<td></td>
<td>Physicians per capita</td>
</tr>
<tr>
<td></td>
<td>Nurses per capita</td>
</tr>
<tr>
<td></td>
<td>% with access to safe water</td>
</tr>
</tbody>
</table>
% rural with access to safe water
% urban with access to safe water
Access to sanitation
Access to sanitation (rural)
Access to sanitation (urban)

Transport and Communications
- Paved Roads as share of all Roads
- Road length per car
- Railroad Mileage per square mile
- Telephones per capita
- International telexes, minutes per capita
- Telegrams per capita
- Radios per capita
- TVs per capita
- Mails per capita
- Fax machines per capita

Inequality across class and gender
- Gini coefficient (-)
- Share of income of bottom 20%
- Share of income held by middle 60%
- Share of income of top 20% (-)
- Female to male schooling years (age 26+)
- Ratio of Women's Literacy to Men's
- Female to male primary enrollment
- Female to male secondary enrollment
- Female to male higher enrollment

"Bads"
- Fraud rate per capita (-)
- Freedom from Political terrorism (-)
- Homicide rate per capita (-)
- Manslaughter per capita (-)
- Robbery rate per capita (-)
- Rapes per capita (-)
- Drug crimes per capita (-)
- Carbon Dioxide Emissions per capita (-)
- Industry CO2 Emissions Per Capita (-)
- Sulphur Dioxide Emissions per capita (-)
- Nitrogen Oxides Emissions per capita (-)
- Suspended particulate matter (-)
- Annual forest area change (%)
- Waste paper production per capita (-)
- Injuries at work (per 1000 workers) (-)
- Suicides per capita (-)

Note: (-) indicates that sign of variable
Determinants of quality of life
The nine quality-of-life factors, and the indicators used to represent these factors, are:

<table>
<thead>
<tr>
<th>Factor</th>
<th>Indicator</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Material wellbeing</td>
<td>GDP per person</td>
<td>Economist Intelligence Unit</td>
</tr>
<tr>
<td>2. Health</td>
<td>Life expectancy at birth, years.</td>
<td>US Census Bureau</td>
</tr>
<tr>
<td>3. Political stability and security</td>
<td>Political stability and security ratings.</td>
<td>Economist Intelligence Unit</td>
</tr>
<tr>
<td>4. Family life</td>
<td>Divorce rate (per 1,000 population), converted into index of 1 (lowest divorce rate) to 5 (highest).</td>
<td>UN; Euromonitor</td>
</tr>
<tr>
<td>5. Community life</td>
<td>Dummy variable taking value of 1 if country has either high rate of church attendance or trade-union membership; zero otherwise.</td>
<td>ILO; World Values Survey</td>
</tr>
<tr>
<td>6. Climate and geography</td>
<td>Latitude, to distinguish between warmer and colder climates.</td>
<td>CIA World Factbook</td>
</tr>
<tr>
<td>7. Job security</td>
<td>Unemployment rate, %</td>
<td>Economist Intelligence Unit; ILO.</td>
</tr>
<tr>
<td>8. Political freedom</td>
<td>Average of indices of political and civil liberties. Scale of 1 (completely free) to 7 (unfree).</td>
<td>Freedom House</td>
</tr>
<tr>
<td>9. Gender equality</td>
<td>Ratio of average male and female earnings, latest available data.</td>
<td>UNDP Human Development Report</td>
</tr>
</tbody>
</table>

Note: The Economist Intelligence Unit has developed a new “quality of life” index based on a unique methodology that links the results of subjective life-satisfaction surveys to the objective determinants of quality of life across countries. The index has been calculated for 111 countries for 2005. This note explains the methodology and gives the complete country ranking.
The World’s Consumption Scenario (UNDP, 1999, 22)

- Almost 1.3 billion people has income < USI; almost 1 billion people cannot fulfill basic needs
- Approximately 840 billion people are malnourish. Consumption of 1/5 richest people in the world is 16x the consumption of 1/5 poorest people in the world
- Almost 160 billion of children malnourish; > 250 billion children work as children labor
- > 880 billion have no access to health facilities, 2.6 billion have no basic sanitation facilities; > 5 billion died of diarrhea (polluted water).
- > 850 billion adults are illiterate; > 260 billion of children dropped out from primary and secondary school (1997)

Asia’s Consumption Scenario

- 2/3 world’s poorest people are Asian
- The average intake of cereals and calories in Asia = 1/3 of intake in developed countries
- 70% of stunted children, low body weight are Asian children
- At least 1/3 of Asian people have no access to safe drink and at least ½ have no access to sanitation facilities

North Consumption Scenario (1/5 of World’s Population)

- 86% of world’s consumption expenditure
- 46% meat consumption
- 65% electricity consumption
- 84% paper consumption
- 85% metal & chemical substances consumption
- 70% emission of carbon dioxide

Consumption Comparison

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Education for everyone</td>
<td>6b</td>
</tr>
<tr>
<td>Cosmetics in US</td>
<td>8b</td>
</tr>
<tr>
<td>Water &amp; Sanitation for everyone</td>
<td>9b</td>
</tr>
<tr>
<td>Ice cream in Europe</td>
<td>11b</td>
</tr>
<tr>
<td>Health reproductive for every woman</td>
<td>12b</td>
</tr>
<tr>
<td>Perfume in Europe and US</td>
<td>12b</td>
</tr>
<tr>
<td>Basic Health and Eating</td>
<td>13b</td>
</tr>
<tr>
<td>Food for animal pet in Europe &amp; US</td>
<td>17b</td>
</tr>
<tr>
<td>Business entertainment in Japan</td>
<td>35b</td>
</tr>
<tr>
<td>Cigarettes in Europe</td>
<td>50b</td>
</tr>
<tr>
<td>Alcohol in Europe</td>
<td>105b</td>
</tr>
<tr>
<td>Narcotic drugs in the world</td>
<td>400b</td>
</tr>
<tr>
<td>World’s military expenditure</td>
<td>780b</td>
</tr>
</tbody>
</table>
Factors that affect Quality of life (domain consumption)

Income
- Price
- Availability of goods and services
- Taste/Preference

Utility Model
\[ U = f (X_1, X_2, \ldots, X_n) \]
\[ Y - P_i X_i = 0 \]

Consumption & Saving Function
(i) Absolute Income Hypothesis (Keynes)
\[ C = f (YD) \]

Relationship between consumption and income
For any changes in income, consumption will change in the same way but in a smaller magnitude: \(0 < \frac{C}{Y} < 1\)

(ii) Relative Income Hypothesis (Duesenberry)
Average tendency to use are determined by relative income (position in distribution of income) or past income

Household can adapt easily to increment in income than decrement in income

(iii) Fixed Income Hypothesis & Cycle of Life Hypothesis (Modigliani & Brumberg)
Individual used constant ratio from current value of income throughout his or her life every time
\[ C_p = KY_p \]
\[ K = f(r, A/W, Z) \]
- \(r\) = rate interest
- \(A\) = asset
- \(W\) = total asset
- \(Z\) = other indicators including age and taste

Stock Adjustment Theory

Approaches:
1. Stock in the form of preference and habit.
2. Stock is collection of goods needed by consumers

\[ a. \ St - St_{-1} = (St^* - S t -1) > 0 \]
where: \(St\) = real stock at time \(t\)
\(St^*\) = stock needed
b. $q_t = a + B S_t + X_t$

Where:
- $q$ = purchase at time $t$
- $S_t$ = stock
- $X_t$ = income

Demand for Durable Goods

- Purchasing increases stocks; consumption causes decrement/physical depreciation of stock
- Availability of stock $> one$ period = past decision → current behavior → future action
- Decision of purchasing can be postponed or bring forward.
- Consumer’s confidence (about expectation of income and price) is an important determinant in purchasing.
- Goods and habit stocks play equal role in relating past, current and future decision → analysis using the same model
- Adjustment cost may delay the adjustment for the real stock with wanted stock
- Markets of durable goods $>$ easy to get excess demand
- Relation between the new and old durable in the market are complicated.
- Purchasing of durable goods easily changes
- New demand = substitution demand
- The decision to buy or not are two discreet alternatives
- Information takes time to be disseminated – many goods whether new or old are influenced by changes in technology

Types of Income

<table>
<thead>
<tr>
<th>Types of income</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Income</td>
<td>Flow of goods &amp; services which are used and can give satisfaction &amp; can fulfill needs in a certain period.</td>
</tr>
<tr>
<td>Income discretionary</td>
<td>Balance after deducting expenditure of life needs (e.g.: food, house loan others)</td>
</tr>
<tr>
<td>Psychic Income</td>
<td>Satisfaction or happiness gained from ownership /consumption of goods or services</td>
</tr>
</tbody>
</table>
Income Components (DaVanzo and Kusnic)

<table>
<thead>
<tr>
<th>Component</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary/Wage</td>
<td>Cash received from working</td>
</tr>
<tr>
<td>Business</td>
<td>Net Income from farm, Net Income from business, Money received from micro industry</td>
</tr>
<tr>
<td>Capital and interest</td>
<td>Income from land and building rental (cash), Dividend, Interest, Insurance and EPF</td>
</tr>
<tr>
<td>In-kind</td>
<td>Received from workers, Consumption value at home (farm product), Consumption value at home from own business</td>
</tr>
<tr>
<td>Transfer</td>
<td>Transfer income within household, Value of income from assets/presents received</td>
</tr>
<tr>
<td>Home Services</td>
<td>Value of the services given when living in own house</td>
</tr>
<tr>
<td>House Chores</td>
<td>Value when cleaning the house, shopping, washing the clothes and doing other chores</td>
</tr>
<tr>
<td>Cooking and child care</td>
<td>Value when cooking and taking care of own children</td>
</tr>
</tbody>
</table>

\[
\text{Market Income} = \text{Salary} + \text{business} + \text{capital and interest}
\]

\[
\text{Total Observable Income} = \text{Market} + \text{in-kind} + \text{transfer} + \text{value} + \text{home services} + \text{cottage}
\]

\[
\text{Total Actual Income I} = \text{Total observable income} + \text{value of house works}
\]

\[
\text{Total Actual Income II} = \text{Total actual income I} + \text{cooking and child care value}
\]
UNIT 3
ECONOMIC ACTIVITY AND POVERTY

Objective of the unit: After going through the module, the students will be able to:

1. Show the difference between market and non market activities
2. Discuss the importance of measuring non market activities
3. Discuss different methods of measuring non market activities

Topic 1: Concept of Market and Non-Market Economic Activity

Non-Market Economic Activity

(1) Including leisure in definition.
   * Kuznet Rule
   * Nordhaus & Tobin Rule

(2) Excluding leisure in definition
   * Kravis Rule
   * Kendrick Rule
   * Hawrylyshyn Rule
   * Reid Rule

(3) Household output approach

Kuznet Rule

Economics activity has the outcome:
   i) to produce satisfaction
   ii) that are limited relatively

Without using time allocation data (Kuznet)

1. Estimation of home services done by housewife
2. This estimation is 25% from GNP

Method:
1. Estimate the number of household living in farms and not living in farms.
2. The number of families living in farms multiply by the average salary rate of farm workers a year; the number of families not living in farms multiply by the average salary rate of home maid

Nordhaus & Tobin Rule

Economics activity is any activity which gives consumption benefits directly or indirectly

Kravis Rule

Two rules to differentiate between economics and non-economics activity
1. The rule of remunerated activities: gives services to other people and receives pay is an economic activity.

2. The rule of sensitivity to reward: In household, activities which time used relatively affected by rewards changes for paid activity outside the household is activity which time used are not sensitive to salary changes is non-economics activity ( = leisure time)

Kendrick Rule

Economic activity is activity which is done with its main purpose is to gain income. Whereas non-economics activities are activities done by yourself – social, recreation, and other activities during leisure time.

Using time allocation data (Kendrick):
Kendrick’s estimation includes home services + volunteer works and student’s homework.

Hours counted includes:
1. Preparation of meals and cleaning
2. Maintenance of home, surrounding the house and durables; building and repairing
3. Sewing and maintaining clothes and home equipment
4. Family care, including transportation
5. Home management, record keeping and shopping

Hawrylyshyn Rule (criteria of third person)
Economics activity (indirectly utility activity) is activity which will not decreased the value of final utility for the household if it were done by the third party.

Reid Rule
Non-market economic activity is unpaid activity which are done by or for members, which can be replaced by market goods, or paid services, if
situation such as income, market situation and the individual itself let the services to be done by other people from outside of the household

Five Types of Non-market Economics Activity (Murphy).
- Output and consumption of goods and services in family unit
- Formal education including time to study
- Time for volunteered activity outside the family unit
- Traveling time
- Leisure time

Topic 2: Measuring non market activities

Measurement and Evaluation of Non-market Economics Activity

Conceptual Issues:
1. Forming output measurement for home activity
2. Determining the appropriate cut off level where home activity should be measured
3. Understanding to what extend a statistic model and assumption causes estimation

The Importance Of Evaluating Non-market Economics Activity:
- To estimate ‘losses’ faced by family due to accident/ death/ divorce.
- To determine the real KNK where the government policy gives direct impact towards family
- To determine one vs. two earner in family
- Can be used to compare between families
- To estimate housework of the housewife and projection of housework in the future
- To increased self esteem of the housewife
- To increased family members’ appreciation towards works done by them
- To evaluate cost to support family more accurately
- To help family members to understand the best way they can help in doing activity at home
- To determine amount of time used
- To determine housewife’s welfare

Evaluating home activity

Market Cost
Time used for works such as cleaning the house, cooking, repairing the house, taking care of the children, and many cost to get services in the market

Problems (market cost):
- are not clear of the equal job opportunities in the market
- even with clear information of equal job opportunities "comparative efficiency" problem
Solution (market cost)
Take the average rate of many jobs; however household can get the services at least with 2 ways:
- by replacing the household who does the work with helper or other worker.
- With purchasing certain services that have been done by the household, according to hours, services of certain workers: cook, nanny and others.

Replacement Cost
two ways to approximate:
- Using time budget data
- Without using time budget data

Services Cost
1. Identify many home activities as economics
2. Estimate the number of hours to do the activity
3. Multiply the total hours with the current wage rate per hour of the similar work at equal market

Opportunity Cost
- Time is the same as income, it has constraint
- Household will divide its time until the marginal output is the same for all activity

Comprehensive Model
- Household or individual distribute the time to work in the market and to do non-market activity.
- Time is time after deducting the time needed for physiology (sleep and personal care)
Meaning of poverty:
- The state of being poor (e.g. status, wealth, attitude to life and work, consumption preference).
- The lack of adequate means to meet particular ends.

Definition of Poverty
- Varies from basic subsistence → social psychological self-perception of being poor.
- Frequently, the concept refers to economic aspect of living
- Even economic and socio-cultural are not all inclusive
- Varies depending on its purpose
  - to identify – objective definition (e.g. Level of income, wealth, consumption)
  - to design & evaluate program – a broader & more sociological definition
- Complex, multidimensional (vary by gender, age, culture & other social & economic context)
- Lack of multiple resources for material well-being (physical deprivation)
- Importance of psychological aspects of poverty
- Lack of voice, power & independence → exploitation
- Vulnerable to rudeness, humiliation, inhumane treatment
- Unavoidable violation of social norms
- Inability to maintain cultural identity
- Inability to participate in community life → breakdown of social relation
- Lack of basic infrastructure
• Lack of physical, human, social and environmental assets (focus on asset rather than income) ⇔Vulnerable and exposure to risk

Defining Poverty

1. The subsistence approach (biological approach). The poor are those earnings are insufficient to obtain the minimum necessities for maintaining physical efficiency.
2. The inequality approach. Focus on the nature and size of the difference of inequality
3. The externality approach. Concerned with the social consequences of poverty for the rest of the society rather than in terms of the needs of the poor.

Poverty Measurement

Absolute Poverty: Related to the inability to obtain minimum necessities to maintain physical efficiency or to fulfill basic human needs.

Relative Poverty: Measures welfare of wealth inequality of certain groups in a society through inequality-parity approach. Relative poverty exists in a situation of comparative deprivation. This approach enables us to divide society into poor and wealthy groups by comparing their incomes.

Hardcore poor: To distinguish the poor from the destitute

Problem in Defining and Measuring Poverty

1. Space & Context
   - Sources (input) vs. utility (output)?
   - What can be achieved vs. what has been achieved?
   - What aspects should be taken into consideration? Material, social, cultural, politics?

2. Universality
   - How to determine poverty line?
   - Absolute vs. relative?
   - Can be used for other= societies?
   - Developed Countries = undeveloped countries?

3. Objective vs. subjective
   - How far does value judgment influences the definition and
Measurement of Poverty

Poverty line:
Minimum income needed by family according to certain composition to
achieve normal level of living

Median Income:
A household is poor if its income is lower than the certain median income at
certain time

Break-Even Point:
Set the critical income point, in which income is equal to expenditure (no
surplus, no shortage.)

Poverty line Income
Income which is only enough to buy the minimum necessities of certain
groups of food to ensure that the household members are in good nutrition,
and other basic needs such as clothes and shoes, house rent, fuel and
energy, transportation and communication, health care, education and
recreation.
Poverty line Income USA (Orshansky)

124 based on:
- types of household,
- gender of household’s head,
- numbers of children <18 years old,
- numbers of adults,
- stratum urban-rural

Critiques:

This poverty line is based on current income. The issue is it does not take into account the asset owned by the households.

Answers to the critiques

- If money cannot solve problem, let alone without money
- Free goods are not the substitute to goods that need to be purchased
- Those are the available data
- Research shows that – household with low income does not have many asset.
- Research among older households show that there is no difference in income whether or not asset is taken into consideration
UNIT 4
PROGRAM AND GOVERNMENT’S POLICY

Objective of the unit:
After going through the module, the students will be able to:

1. Discuss programs and government’s policy to enhance household’s quality of life
2. Identify important elements for the development of the nation

Topic 1: Development policies towards improving quality of life

The Link Between Economic Growth, Sustainable Development And Poverty Alleviation in Malaysia

1950 & 1960 Growth as the primary means of reducing poverty and improving quality of life; reliance on trickle down process to translate growth into development and poverty alleviation; trickle down process does not work in most cases.

1970 Direct provision of health, education and health services, basic needs approach.

1980 Improvement in health, education and nutrition of the poor to promote growth in income, including the income of the poor global recession-constrain in public spending, question the effectiveness of public policy, especially towards the poor.

1990 Reexamine policies to reduce poverty and explores the prospects of the poor.
Three basic approaches to development

Growth with redistribution

Rapid and sustainable poverty alleviation achieved by pursuing two prong policies:

- Policies that promote the productive use of the poor’s most abundant asset - labor
- Provision of basic social services to the poor; including health care, family planning, nutrition and primary education

Human Development (UNDP 1990)

Human being as the main beneficiaries of development, expanding human capabilities to increase income, through better education, health, nutrition and access to basic services.

Sustainable Development

Incorporates economic, social and ecological dimensions with poverty and equitable income distribution as its major aim.

Children Development Goals (UNICEF)

- Abolish poverty and starvation
- Achieve overall primer education
- Encourage gender equality and empowering woman
- Reducing death rate of babies
- Increase mothers’ health
- Preventing HIV/AIDS, malaria and other diseases
- Ensure sustainable environment
- Form “global partnership” for development

Current Status of Children (UNICEF)

- 121 million children do not go to school
- Girls have higher risk of having diseases
- Terrorism and abusement
- Discrimination
- Campaign of “EDUCATION FOR EVERYONE” at Thailand (1990) achieve in 2005
- World’s Education Forum at Senegal has found that:
  - 31 countries (most of them at Sub Saharan Africa) has not achieved by 2005
  - 86 countries achieve gender equality in primer education
  - 36 countries almost achieve
Impacts from failure to educate Children (UNICEF)

Lost big potential and most of the children who does not go to school are girls.

Development gap (UNICEF)

Growth model:
- Economics growth → reducing poverty, reducing inequality FAIL because fail to take gender into consideration
- Non-paid economics which are done most by woman
- Poverty is hard to abolish without giving empowerment to woman

A positive spiral

Educating girls has a wide-ranging impact on society and human development. Long-term benefits include:
- Enhanced economic development.
- Education for the next generation.
- The multiplier effect.
- Healthier families.
- Fewer maternal deaths.

(Source: UNICEF - The State Of The World's Children, 2004)
Amanah Ikhtiar Malaysia

Introduction

Amanah Ikhtiar Malaysia is a non governmental organization established on September 17, 1987 under Trustee Act (Inc.) 1952 to institutionalized Projek Ikhtiar, an action research project done by University Science Malaysia

Background

Start as an action research project (1986-1988) to test the effectiveness of Grameen-style micro credit on poverty reduction. The project was declared success, especially among female borrowers: 95% repayment rate & substantial increase in monthly income. 1987 – Establishment of AIM to expand operation to other poorest states in Malaysia to specially focused on poor women.

Guiding Principles

- Priority will be given to the poorest among the very poor households
- All activities conducted in the open, with as much possible carried out at the weekly center meetings
- There should be a minimum of paperwork
- Trustees and employees are not allowed to accept anything in the form of gifts and services

The Activities

- Identification and registration of the very poor households
- Motivation of very poor households to take advantage of the opportunity offered by AIM
- Organization of representatives of very poor households into groups and the centers
- Disbursement of Ikhtiar Loan Scheme to members
- Supervision of the utilization of loan by members
- Collection of repayment and savings
- Monitoring and evaluating of the impact of loan on the level of living of the recipient households

Target Group

Poor households with monthly income less than two-third of government poverty line
Specialized Delivery System

- Suitable loan conditions (no collateral, no guarantor & no legal action)
- The credit must be taken to the very poor
- Simple procedures, group training and oral test on understanding of AIM’s procedures
- Formation of groups (5 members in a group)
- Self-chosen loan activities
- Collective responsibilities
- Small loan and weekly repayment
- Loans for income generation
- Close supervision & loan utilization check
- Availability of consequent loan (normally a bigger amount)
- Compulsory saving of at least RM1

Ikhtiar Financing Scheme

IFS 1 RM100-4,900 all members
IFS 2 RM5,000-9,900 AIM members with income >RM600

Objective

The Amanah is established for the sole purpose of assisting very poor households to lift themselves out of poverty primarily by means of benevolent loans to be used for financing income generating activities

The Essence of AIM’s Approach

Based on four essentials:
- Exclusive focus on the very poor
- Specialized credit delivery system
- Specially trained professional staff
- Supportive national framework

Ministry Of Rural Development

Objective

“To promote rural development and modernization effort in line with the national development framework as stated in various national development policies (New Economic Policy, National Development Policy and National Vision Policy). The major focus is to uplift the socio economic conditions of the rural people simultaneously minimizing rural urban divide”.
Functions of MRD

1. To enhance quality of life of the rural people through:
   - infrastructure (utility) development
   - agricultural development
   - industrial development
   - rural growth center
   - regional development

2. To plan, implement and promote land development policies such as:
   - resettlement of villages
   - land consolidation and rehabilitation
   - crop replanting

3. To provide community development services through efforts that can change rural people attitude towards development and participating in the development process by:
   - inculcating good and noble values
   - inculcating self reliance

4. To modernize and restructure rural traditional villages as new growth centers

5. To eradicate or at least reduce poverty without discriminating any race or groups, focusing on the hardcore poor, the poor and the near poor (the vulnerable groups).

Explain the existing urban-rural scenario in terms of:

- Percentage of rural population
- Income growth rate
- Net income disparity ratio
- Incidence of poverty
- Achievement in poverty eradication program
- Rural Road Program
- Rural Electrification Program

Critical Success Factors

- Rural Development and Poverty Eradication is Integral Components of National Development Since Independence
- Government Plays Leading Role and Promote Smart Partnership
- Continuous Budgetary Support
- Full Commitment of Political Will
- Clear and explicit policy statements
• Administrative machinery geared for implementation
• Clear identification, matching of programs and needs of the target groups
• Target groups understand their own roles

Vision 2020

Malaysia: The Way Forward
“...What we have between our ears, at our elbow and in our hearts is much more important than what we have below our feet and around us. Our people are our ultimate resource. Without a doubt, in the 1990s and beyond, Malaysia must give the fullest emphasis possible to the development of this ultimate resource.”

“...Nor can we afford to neglect the rural sector of our economy and society. In the years ahead, we must work for a second rural development transformation, restructuring the villages so as to be compatible with both agriculture and modern industry. Less and less farmers should produce more and more food, thus releasing manpower for an industrial society.”


Read about Second Rural Development Transformation and give attention to the following:
• Philosophy
• Objective
• The Seven Initiatives for Rural Transformation
• Pre conditions and challenges

Topic 3: Poverty Eradication Program and programs to improve quality of life of the family


Read and summarize the programs carried out by the government to improve the quality of life for each area of quality of life.
Topic 4: Education And Health Program

Development challenges

1. Improving health and eating habit
   - Nutrition education
   - Initiative from many institutions. Need to look at the issues of cost effectiveness and reachness to the target groups.

2. Building technical capacity
   - Broadening and improving primary and secondary education
   - Giving incentive to increase supply and demand for more specialized technical training

3. Reducing poverty
   - Economics based on labor (labor-intensive)
   - Efficient social expenditure

Development Strategy Based on Basic Needs Philosophy

- Providing consumer’s basic goods such as food, clothes and place to live
- Have basic services such as water, education and health facilities
- The right to get job that will ensure income to fulfill basic consumption needs
- Providing facilities to enable the fulfilling of basic goods and services
- Involvement in decision making.

Policy

Health

Industrial Country: Increase income will lead to increment in children born alive and receive secondary education

Developing Countries:
- Increase 10% health expenditure will reduce the death rate of baby for 0.8%
- Increased 10% income will reduce the death rate of baby for 1.2%
- Increased low malnutrition, high health facilities will lead to low death rate of babies (Chile, China, Kerala, Costa Rico)
- Increased disease control, vaccination campaign (Curative care > expensive prevention care)
- Health facilities are not used (including countries with high rate of mortality and morbidity)

Ghana: less out patients because of:
- not enough medicine
- low moral of workers (because of low salaries?)
- government’s fails to set standard, quality & target group
Health and Eating Habit

- increment in workers’ productivity
- reducing the number of medical leave
- increase working hours.

Example:
Sri Lanka: malaria eradication program (1940’s – 1950’s)
Sierra Leone: increase 10% of caloric intake for farm workers \(\Rightarrow\) increase production 5%
Nepal: Height measurement according to age (food history measurement) children are the second important factor after income to explain achievement at school
Philippines: Weight measurement according to height is an important determinant to mathematics achievement for city kids

Increase the caloric intake for road labor \(\Rightarrow\) production \(\Rightarrow\) Adults’ Productivity

Long-run effects of health and eating habit on productivity and production:
- Affects ability and motivation to study.
- Disease and malnutrition \(\Rightarrow\) less focus

Education
Training Program will increase productivity and reduce poverty (Mexico)
School and text books will reduce the rural-urban gap of enrolment to school (Peru)

Many inefficient programs
high numbers of enrolment in primary school, however, students fail to achieve literacy and number literacy
- teachers are not well prepared
- not enough teaching aid
- Level teachers’ skill?
- out-dated books?

Focus of education
- Higher Education Institution: Group with high income will gain many benefits
- Top Quintile will gain > 1 /2 expenditure (subsidies) educations – Chile, Costa Rica, Republic Dominican, and Uruguay.
- India, Nepal and Papua New Guinea: the best educated 10% receive > 1 / 2 government expenditure.
- Bangladesh: the top 10% receive > 72% government’s expenditure for education.
UNIT 5
SUSTAINABLE DEVELOPMENT

Objective of the unit:
After going through the module, the students will be able to:

- Demonstrate the relationship between sustainable consumption and quality of life
- Evaluate the levels of efforts towards sustainability by different countries.

Topic 1: Consumption And Sustainable Production

Sustainable production and consumption is the use of goods and services that respond to basic needs and brings a better quality of life, while minimizing the use of natural resources, toxic materials and emissions of waste and pollutants over the life cycle, so as not to jeopardized the need of future generation (Symposium on Sustainable Consumption, Oslo, Norway, 19-20 Jan 1994)

Sustainable production and consumption involves business, communities and households contributing to environmental quality through the efficient production and use of natural resources, the minimization of wastes, and the optimization of product and services. (Falkman, E.G. Waste Management International)

Seven Common Themes:
1. Sustainable consumption is a mean not an end
2. Sustainable consumption is a balance (environmental, social, and economics).
3. Sustainable consumption aims to institutionalized alternatives.
4. Sustainable consumption is about informed choice
5. Sustainable consumption requires a multi level approach
6. Sustainable consumption needs continuous improvement
7. Sustainable consumption needs open public participation
ENVIROMENTAL DEGRADATION = POPULATION, AFFLUENCE, TECHNOLOGY
Which are shaped by economic, political, social and cultural factors.

Sustainable Consumption In The Development of Countries

Starting from 1946 – 1998 (30 international events) about life (whale, birds), pollution, fishing, nuclear, human environment, marine environment, earth resources, forest, ozone layer, waste substances, weather, others.

United Nations conference on Environment and Development on the 3-4 June 1992
  o Rio Declaration on Environment and Development,
  o Statement of Forest Principles,
  o Agenda 21 Programs of Actions on Sustainable Development
  o Commission on Sustainable Development.

World Summit on Sustainable Development on 22 August – 4 Sept 2002.

However after ten years, the success is not as expected. In fact, certain situations are worse than before.

Current scenario

Development is not moving towards sustainability – at industrial countries and developing countries
  • Cities at Asia Pacific are having sustainability problem
  • Human can solve problem through sustainable society
  • Sustainable society cannot be formed without fundamental changes—the way they think, ethics, moral concept and religious belief

Why consumption?
  • One of the consumption problem in the modern society is its bad effects on sustainability
  • Consumption rate is faster than replacement rate that occurs naturally
  • Increment in consumption and waste substances produced.

UNFORTUNATELY
There are countries with high income that has politically denied the efforts towards this sustainability.
Focus of environment policy

Production especially through controlling pollution and eco-efficiency. HOWEVER Consumption is a centre toward achieving sustainable environment.

Concept of sustainability

“sustainability”...cannot be only defined as concerns of “green” or “environment”, more broadly defined, sustainability is to ensure a better quality life for every human being, now and in the future, using fair and square ways, and in the same time live in the limitation of supporting ecosystem (Agyeman et al, 2002, 78).

Perspective of sustainability

Neoclassical economics stability: human’s charity, technical and substitution, environmental externalities, stocks of natural modal and economics modal, individual’s role related to producing income, consumption and environment implications.


Physico-economics. Consumption of resources, industry metabolism depends on policy product chain, integrated waste management, pollution, recycling, and product development.

Human Ecology. Consumption, double impact of human activity to the environment.

Sustainable Consumption

- Includes what to use, how to use, consumption patterns and consequences of consumption.
- Refers to the sequence of activity/purchasing decision, using, and passing along goods and services, material, energy and resources.
- Using goods and services to fulfil the basic needs and improve quality of life.
- In the same time, minimizing the consumption of natural resources, toxic substances, production of waste substances and pollution all the time.
- Not jeopardizing the future generation needs.
Consumption Trend

Trend and impact of environment from consumption

(i) Increase in household demand for goods and services including consumption of electricity and water caused by increase in the size of household and many equipments using electricity and water

(ii) Consumption rate of energy as compared to the overall consumption which is increasing

(iii) Increase in waste,

(iv) Diversity of waste.

Factors affecting consumption

Self-motive, self-interested (price, quality, taste, lifestyle). Preference which will change, how fast will it change, under which motives?

Changes in lifestyle and purchasing pattern towards processed and packed product

Rate of ownership consumption of services and recreation

Motive based on social (culture, self identity, social context, awareness of the environment and social)

- Factors such as socio-economics, socio-demography, income
- Demography (more women are working, more household are single, more pensioners family).
- Technology, institution and infrastructure
  - From the market perspective, it is always contradict as environment friendly goods is usually more expensive. Sustainability seems to contradict in the consumption of today’s modern society (Casimir & Dutith, 2003).
  - Only when we know why and how individual used and how they relate consumption with environment, we can change consumption realistically (Hobson, 2003).

The relationship between human and environment

- Relationship between human, environments – many religions agree on the relation between humans which are interdependent (Omer (2003).
- Humans are allowed to use whatever that are surrounding them to carry out their duty as khalifah.
- Human’s right on environment is to use moderately, balance and to do conservation.
- Environment’s right on humans is to be safe from misuse, mistreatment, and destruction.
- Balance between social, economics and environment aspects (Fadil, Asyraf, Zakaria and Wan Ibrahim, 2003). Therefore, it is important to combine spiritual and physical aspects in order to achieve stable development.

### Approaches towards Sustainability

1. **Weak sustainability or shallow environmentalism**
   Increase stock of resources (renew, find substitutes, use resources more efficient, technology solving to the problem of reducing resources or pollution).

2. **Strong sustainability or deep ecology**
   Demand towards the earth --> can reduce consumption.
   Change consumption to adapt with the available resources as compared to adapting available resources to the demand.

3. **Moderate sustainability (combination of weak & strong sustainability)**
   Enhancing available resources, and in the same time reducing the demand for stock of resources (Williams & Millington, 2004).

How to develop the country without bringing impacts to consumption habits (Hobson, 2004)

### Mechanism of social and economic policy

Many imported economics and social policy can be questioned its cultural relevancy and political workability, not all imported policy succeeded (Harashima, 2000; Hobson 2004)

Growth of the middle class in cities in Asia Pacific can easily overcome the minor effort of improving the environment, such as recycling. Sustainable consumption agenda is an agenda focusing on the middle class. Hobson (2004)

Research at the west shows that imported policy approach fails to influence individual behaviour and fails to reduce the declining of environment (Hobson, 2002).

Changes in consumption behaviour are impractical and cause discomfort to individual’s. In the same time, there are those who have preconceived political motivation towards projects like that (Hobson, 2004).
To form sustainable society, not only producers have to produce goods and services with sustainability. In fact, consumers must also accept those goods and services.

Methods to implement sustainable consumption are

- Restriction/rules
- Education
- Volunteered by consumer.

Parties involved in sustainable consumption are educated consumers, through choices, government, sellers, labor organization, and environment organization.

Policy Guidelines to encourage sustainable consumption

Shifting the structure of consumption. Change the consumption rate to capital modal by using differently – using product with low energy sources and less pollution.

Changing both “hardware” and “software” consumption pattern. There is a need to change the available product and infrastructure (hardware) to consumption behaviour (which needs action from government and business), consumer’s attitude towards purchasing and using alternative goods (software).

Using cycle of life approach to determine the point of policy intervenes. Reducing the stress on environment and in the same time continue to fulfil needs.

Economics instrument (tax, abolishing certain subsidies), regulatory instrument, and volunteer approach among producer and consumer.

Upstream Intervenes are more effective generally = economics instrument and rules to producer

- Avoiding the sustainable consumption policy from getting very complicated
- Avoiding government from disturbing consumer’s choice.
- Money incentive and laws to resources cause producers to find other alternatives to fulfil consumers’ demand.
- Consumers are not the main target but through better product (innovation) and current price of goods.
- However, for impacts on environment caused by consumption pattern such as water and energy, upstream approach is not enough.
- Combination of policy is the best to encourage changes.

Combinations will complement for specific policy. Also, different policies are about different areas and decisions in household. Integrative policy and cross sectoral
- Because of many factors such as economics, socio-demography, technology and others which affect consumption pattern, encouraging sustainable consumption needs integrative policy and cross sectoral.
- Encourage and support the initiative done by public sector and civic organization.
- There are many options in affecting consumption pattern. This means that encouraging sustainable consumption needs approaches from many stakeholders including public policy, market innovation, mobilization of consumers' NGO, and the consumers' volunteered initiatives.
Benefits Of Education (Mc Mahon)

1. Pure current consumption effects
   - Satisfaction enjoyed when schooling itself is enjoyable
   - Services provided

2. Health
   - Spouse’s education vs. own education on family members’ health

3. Effects on further learning
   - Children IQ
   - Number attending college/high institution

4. Returns on savings
   - Inflation hedge

5. Consumption behavior
   - Spending patterns
   - Home management
   - Savings fort folios
   - Teaching the children
   - Doing the income tax
   - Life cycle planning
   - Market search
   - Credit card

6. Affective attributes created by education
   - Selection of spouse
   - Happiness
   - Divorce, adjustment to divorce, remarry
   - Adjustment to changes on the job
   - New technology

Benefits of Education to the Society (Mc Mahon)

1. Important to implement affective administration system
2. Important for efficient market; adjustment to technical changes (Schultz, 1975)
3. Decrease the crime rate; decrease any expenditure related to legal system [Spigglemen (1968); Webb (1977); Ehrlich (1975); Phillips (1972)]
4. Reducing charity help and public treatment cost [Garfinkel and Havemen (1977); Lefocowitz (1973); Lando (1975); Orcutt et al. (1977), Grossman (1982)]
6. Benefits to neighborhood and those related to work
7. Benefits to production
Discuss the effects of education on individual in terms of:

- understanding about himself or herself and the surrounding world
- mind ability through experience
- Choices made as a consumer, producer, and citizen
- ability to fulfill needs
- ability to achieve high standard of living
- opportunities and social achievement
UNIT 6
ANALYSIS OF QUALITY OF LIFE

Objective of the unit:
After going through the module, the students will be able to:
- Analyse the quality of life certain group of the Malaysia population
- Suggest ways to improve the specific aspects of quality of life

Refer to the Guideline of Group Project
Tujuan
Melalui projek ini pelajar dapat mengumpul, menganalisis dan menulis laporan teknikal berkaitan kualiti hidup isirumah Malaysia.

Kumpulan

Proposal
Setiap kumpulan perlu menyediakan proposal ringkas (maksimum 2 mukasurat) tentang projek yang akan dijalankan yang merangkumi tajuk, objektif kajian, dan metodologi (populasi dan pemilihan responden, jenis instrumen dan kaedah analisis data yang akan digunakan). Proposal perlu dihantar bersama instrumen selewat-lewatnya pada minggu kelima dan maklum balas akan diberikan.

Projek

Laporan projek
Kandungan dan cadangan mukasurat:
- Pengenalan (latar belakang dan permasalahan kajian, objektif kajian) (2 mukasurat).
- Kajian literatur (ulasan kajian lalu yang berkaitan) (10 mukasurat).
- Metodologi (2 mukasurat)
- Hasil kajian dan perbincangan (15 mukasurat tidak termasuk jadual).
- Kesimpulan dan cadangan (1 mukasurat)
- Senarai rujukan .

Format
Stail APA
Plagiarism dalam apa bentuk sekalipun akan diberikan markah sifar
Taip langkau 1.5. Tidak melebihi 30 mukasurat tidak termasuk jadual.

Tarih Hantar
Dua minggu sebelum peperiksaan akhir.
Values, social problems and balanced development in Malaysia. By: Amin, Ruzita Mohd.; Yusof, Selamah Abdullah; Haneef, Mohamed Aslam Mohamed. Journal of Socio-Economics, Feb 2006, Vol. 35 Issue 1, p151-163, 13p; Abstract: Balanced development can only be achieved if growth is accompanied by an improvement in the quality of life, which includes a reduction in social problems. This study investigates whether this is true for Malaysia and whether a person's values are related to his social behavior. It is found that the incidence of social problems increases with higher income levels and that involvement in social problems is negatively related to good values. Hence, in order to improve social well being, in particular to reduce the incidence of social problems, it is proposed that the focus be directed at inculcating good values. [ABSTRACT FROM AUTHOR; Copyright 2006 Elsevier; DOI: 10.1016/j.socec.2005.12.009; (AN 19687924)]

Measuring Human Poverty: A Generalized Index and an Application Using Basic Dimensions of Life and Some Anthropometric Indicators. By: Chakravarty, Satya R.; Majumder, Amita. Journal of Human Development, Nov 2005, Vol. 6 Issue 3, p275-299, 25p; The Human Poverty Index (HPI) is a composite index of poverty that focuses on deprivations in human lives, aimed at measuring poverty as a failure in capabilities in multiple dimensions, in contrast to the conventional headcount measure focused on low incomes. The HPI was introduced in the United Nations Development Programme Human Development Report 1997 and concentrates on deprivations in basic dimensions of life. This paper develops an axiomatic characterization of a family of global deprivation indices using an arbitrary number of dimensions of human life. When we consider only the three basic dimensions, a member of this family becomes ordinally equivalent to HPI. The general index allows the calculation of percentage contributions of deprivations in different dimensions, and hence to identify the dimensions whose failures affect the overall deprivation more. This is important from a policy perspective. We also provide an empirical illustration of the characterized indices using cross-country data for the three basic dimensions and the anthropometric indicators birth weight, height for age and nourishment. [ABSTRACT FROM AUTHOR; DOI: 10.1080/14649880500287605; (AN 18685283)]

Measurement of Human Development: an alternative approach. By: Chatterjee, Shoutr Kishore. Journal of Human Development, Mar 2005, Vol. 6 Issue 1, p31-53, 23p; The quality of life of an individual is standardly regarded as having three dimensions: (i) prospective longevity, (ii) educational attainment and (iii) standard of living. An index of human development in a population should be based on the distribution of characters representing these in the population and should ideally take account of both the general level and the extent of inequality (i.e. equality or concentration) in the 'values' of each character. The Human Development Index of the United Nations Development Programme nowadays takes account of only the general levels of the characters -- such as expectation of life for, (i) literacy rate and enrolment ratio for, and (ii) Gross Domestic Product per capita for. In this paper first a joint measure of the general level and concentration of the distribution of an ordered qualitative or a quantitative character is proposed. The measure is then applied on the distribution of prospective longevity, educational level and income, and an alternative Human Development Index is set up on that basis. The method is illustrated by computing the proposed index for the rural and urban sectors of a number of Indian States and of India as a whole. [ABSTRACT FROM AUTHOR; DOI: 10.1080/1464988050200034239; (AN 16295850)]

On the Arbitrariness and Robustness of Multi-Dimensional Poverty Rankings. By: Qizilbash, Mozaffar. Journal of Human Development, Nov 2004, Vol. 5 Issue 3, p355-375, 21p; It is often argued that multi-dimensional measures of well-being and poverty -- such as those based on the capability approach and related views -- are ad hoc. Rankings based on them are not, for this reason, robust to changes in the selection of weights used. In this paper, it is argued that the extent of potential arbitrariness and the
range of issues relating to robustness have been underestimated in this context. Several issues relating to both the identification of the poor and the use of dimension-specific data are distinguished. For illustrative purposes, these distinct issues are discussed in the context of the inter-provincial ranking of poverty in South Africa in 1995-1996. It turns out that this ranking is fairly robust, and that an important policy-relevant result involving a comparison between KwaZulu-Natal and the Free State in 'income'/expenditure' and 'human' poverty rankings is reinforced rather than undermined by checking for robustness. Even when the rankings are not robust, the discussion suggests that they may inform policy debates. [ABSTRACT FROM AUTHOR]; DOI: 10.1080/1464988042000277242; (AN 15269348)

The Impact of Parental Wealth on Early Living Standards in Israel. By: Spilerman, Seymour. American Journal of Sociology, Jul2004, Vol. 110 Issue 1, p92-122, 31p; This article examines the role of parental wealth as a determinant of the living standards of young adults in Israel. Living standards were examined in terms of four measures: home ownership, car ownership, schooling after marriage, and a subjective evaluation by the respondent. Israel is a strategic site for examining the interplay between parental wealth and living standards because of the particular organization of its housing market. The study focuses on the role of parental wealth in the early years of marriage because young couples in Israel have great financial need at that time but are liquidity constrained. The main finding is that, net of indicators of parental SES and a couple's own income, parental wealth plays a substantial role in the living standards of young adults. [ABSTRACT FROM AUTHOR]; (AN 14075196)

Income inequality at neighbourhood level and quality of life: A contextual analysis. By: Drukker, Marjan; Feron, Frans J.M.; van Os, Jim. Social Psychiatry & Psychiatric Epidemiology, Jun2004, Vol. 39 Issue 6, p457-463, 7p; Objective:. Associations were examined between neighbourhood income inequality and neighbourhood socioeconomic deprivation on the one hand and (mental) health related quality of life (QoL) on the other, in Maastricht, the Netherlands. Methods:. Three different data sources were used: 1) neighbourhood socioeconomic indicators, 2) house prices per postal code area aggregated to an inequality measure at neighbourhood level, and 3) individual data measured in a family cohort study. Maastricht families with children aged approximately 11 years received questionnaires including the parents' QoL and family socioeconomic status (response rate: 60%). Multilevel analyses were conducted using neighbourhood level, family level, and individual level data. Results: Income inequality at neighbourhood level was not associated with QoL, whereas socioeconomic deprivation was associated with environment-related QoL. Conclusion:. The relative income hypothesis, according to which it is the contrast in deprivation rather than the absolute level of deprivation that influences health outcomes, does not hold at the neighbourhood level. Income inequality may only have an effect in larger areas containing sufficient socioeconomic contrast. [ABSTRACT FROM AUTHOR]; (AN 13461318)

Forming Life Satisfaction among Different Social Groups during the Modernization of China. By: Chau-Kiu Cheung; Kwan-Kwok Leung. Journal of Happiness Studies, Mar2004, Vol. 5 Issue 1, p23-56, 34p, 9 charts; Quality of life has become a notable concern in the modernization of China. However, there are no adequate data to chart the formation of quality of life, in terms of life satisfaction, and in relation to the societal conditions of modernization. Moreover, it is still a question concerning how life satisfaction forms among people of different social groups, differentiated by class, education, age, and gender. To answer the questions, the present study involved a random sample survey of 732 inhabitants in Beijing. Results indicate the contributions of income, age, perceived modern economic conditions in society, and satisfaction with societal economic conditions. In contrast, education and the ownership class appear to predict lower life satisfaction. Furthermore, there are significant variations in the effects

60
of the factors in predicting the life satisfaction of people in different social groups. Notably, perceived economic conditions appear to be less important to people of higher class positions. [ABSTRACT FROM AUTHOR]; (AN 12632823)

Quality of Life. By: Doyle, Rodger. Scientific American, Oct2002, Vol. 287 Issue 4, p32, 1p, 2 graphs; Abstract: Reviews indices developed by Lars Osberg of Dalhousie University in Nova Scotia, and Andrew Sharpe of the Center for the Study of Living Standards in Ottawa, Ontario, that measure the average quality of economic life. Statistics related to the economic well-being of fourteen countries, using consumption, wealth, economic equality and security about future income as indicators; Finding that the U.S. has a somewhat less favorable trend since 1980 than that of Norway; Explanations for variations in the chart; Usefulness of the index. INSET: MORE TO EXPLORE. (AN 7295633)

THE QUALITY OF LIFE OF FAMILIES OF FEMALE-HEADED HOUSEHOLDS IN BOTSWANA: A SECONDARY ANALYSIS OF CASE STUDIES. By: Akinsola, Henry A.; Popovich, Judith M.. Health Care for Women International, Sep2002, Vol. 23 Issue 6/7, p761-772, 12p; Previous studies note a positive relationship between female-headed households (FHHs) and poverty in urban and rural areas of Botswana. To explore this further, data were collected from 7 FHHs through participant observation and open-ended interviews. A secondary analysis of data described the quality of life (QOL) of members of the households according to one’s ability to meet basic human needs (food, water, shelter, safety, and health). FHHs ranged in age from 40–91 years, with family size ranging from 1–11 members. Monthly income for 6 of the 7 families was $30 (U.S.) per month or less. Physical living environments were overcrowded, with poorly maintained latrines and unsafe refuse disposal. Family illnesses included hypertension, cataracts, mental illness, knee pain, ringworm, leg sores, and tonsillitis. Health risk behaviours included unprotected sex, alcohol abuse, and breastfeeding among potentially HIV positive mothers. Although Botswana claims rapidly rising levels of national income after independence, the QOL of FHHs remains poor. We suggest that, to alleviate poverty, governments in developing African countries should explore strategies that effectively target families headed by women. [ABSTRACT FROM AUTHOR]; DOI: 10.1080/07399330290107502; (AN 7688521)