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Research paper



Social Capital Impact on Quality of Life of Low-Income Population Group

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Abstract

Efforts to improve the quality of life are often the goals of development programs in every country, Malaysia is no exception. Various policies and programs have been conducted to ensure the quality of life of the community to be at a high level. Each country has its own resources in the form of raw materials, investments, labor and so on. Social capital is one of the resources in a country. Thus, this study is conducted to identify the impact of social capital on respondents' quality of life. This study focuses on the low income group of bottom 40 per cent of the population, so-called B40 as respondents. Surveys were conducted to 100 household heads in Kuala Terengganu, Terengganu, Malaysia. SPSS software has been used to analyze the data that was collected. The findings show that social capital is able to influence the respondents' quality of life. Therefore, each program or policy framework should be in line with the needs of social capital constructs to impact quality of life of the society.

Keywords: *Quality of Life; Social Capital; Low Income Group.*

1. Introduction

Social capital and how to gauge it are as yet an energy for government officials and scholastics [1]. As of late, sociologists and financial analysts have conceded that physical capital is not the main capital requirement. Many scholars propose that human capital, regular capital, social capital and social capital likewise have an essential part in human social life [2]. Thus, social capital can be portrayed as a reciprocal idea of network life. As indicated by [3], this relationship and correspondence in various structures go about as a security with the goal that components in the public eye can be coordinated and worked as social participation. The objective of common improvement at the neighborhood, national and global levels is likewise to advance personal satisfaction. A portion of these components are found to affect the nature of our association with other individuals, gatherings and formal and casual areas communicated as social capital. In [4] utilizes objective accomplishment, conduct, status and solace as a pointer of the prosperity of life. In [5] starting in 2016, 36,959 families in the locale of Kuala Terengganu have a place with the lower wage amass B40. This sum speaks to 34.1% of the whole B40 bunch over the province of Terengganu. The B40 amass salary confine for the territory of Terengganu is RM (Ringgit Malaysia) 4,070.

2. Literature Review

Social capital can be said to be very new in principle and research as it was just presented in the 1980s by a few sociologists, including Bourdieu, Coleman and Lin who openly investigated the idea in detail contends that previously, financial analysts and strategy producers stressed the aggregation of physical and human capital as a method for accomplishing formative destinations, for example, raising pay, wellbeing and instruction. Notwithstanding, overlooking social capital may bring about inability to accomplish maximum capacity of improvement. The discoveries demonstrate that social capital assumes a critical part in enhancing the personal satisfaction. Interest in social capital is relied upon to enhance expectations for everyday comforts, as well as to enhance the personal satisfaction. In [6] attempt to consider the connection between social capital and the results of the poor by the poor to diminish their destitution and social prohibition in Mexico and Focal America. In [7] utilizes a quantitative approach and investigation in its examination to survey social capital connections on financial improvement. The discoveries demonstrate that there is a relationship between monetary advancement and social capital. In [8] directed an investigation on the significance of social capital. The outcome demonstrates that social capital assumes an imperative part in decreasing neediness rates. In [9] examines a few things. Among them are the idea of social capital, social capital status, how it associates with different factors in worldwide advancement, and how it will add to financial development and a decrease in future neediness rates.

In [10] said that living prosperity is basically to deliver the issue and to enhance the personal satisfaction of an individual in a sheltered, sound and agreeable life both physically, socially and mentally. In [11] in his investigation isolates the prosperity into two classes of value, specifically target personal satisfaction and subjective personal satisfaction. As indicated by him, the personal satisfaction is a target of life that can be delighted in by people and can be seen remotely as salary, lodging, wellbeing and instruction. The subjective personal satisfaction is the fulfilment and pleasure in the person that he has a craving for being glad and appreciative for having a great job, effective youngsters and a cheerful family. He clarified that the prosperity of life is a nature of subjective life in light of the fact that the prosperity is the finish of the fulfilment and decency of man. In [12] clarifies the idea of living prosperity or personal satisfaction is not just estimated by material esteem alone, for example, home proprietorship, vehicle,

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abnormal state of training, yet it likewise incorporates non-material perspectives, for example, love and a feeling of empathy.
In the present mechanical progression, the general public is likewise less associated up close and personal, the part of social capital is progressively clear and essential as it is additionally part of virtual capital [13]. Studies directed by specialists in different social fields in a few nations have discovered that social capital assumes a vital part in making financial progress [14]. This investigation recommends that social capital assumes a part in setting up collaboration amongst networks and money related foundations that is required to help the advancement of open endeavours. This social capital approach is another option to financial advancement techniques of monetarily wasteful local gatherings typically bolstered by reserves got from government-helped venture help. In [15] contends that in different parts of the economy, social orders with social capital will profit more than the individuals who do not have it. As indicated by him, social capital is basically a sentiment of sensitivity from a man or gathering of individuals to someone else or gathering. This sentiment of sensitivity can be wonderment, love, friendship, compassion, gratefulness, duty, or trust in a man or gathering of individuals.
Hence, based on the highlighted work, this study has proposed a conceptual framework (Figure 1) to identify the impact of social capital on the quality of life. Six elements have been included in the social capital variables. These elements are networks and communications; trust; values, norms and habits; social rules; ability or capability of self and religious needs.

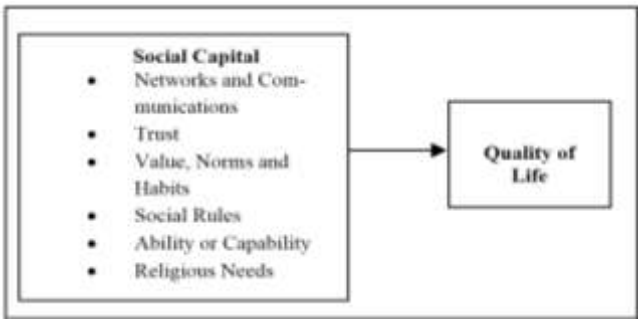

Fig. 1: Conceptual framework

3. Methodology

Based on literature review, this study has identified and used several variables which have been tested for reliability (refer to Table 1). The study was quantitative and was conducted on the heads of the household who lived in Kuala Terengganu. Questionnaire items were related to social capital elements and quality of life. This study applied stratified random sampling techniques based on the total household income in the B40 group. A total of 100 pre-sample studies were selected from the B40 household group in Kuala Terengganu, and data were processed and analysed using the Statistical Package for Social Science (SPSS). Among the analyses performed were the reliability test and the inference analysis.

Table 1: Results of Reliability Test Analysis

Item	Number of Item	Cronbach's Alpha
Quality of Life	35	0.897
Social Capital	61	0.849

Based on Table 1, the values of Cronbach's Alpha for items of quality of life and social capital, were 0.897 and 0.849 respectively. All of the above Cronbach's Alpha values exceeded 0.6 means the above items are suitable for use and acceptable as measurement.

4. Results and Discussion

4.1. Demographic Profile

The total number of respondents of this study was 100 people. Based on Table 2 below, 87% were male and 13% were female. 59% of respondents aged between 36 to 50 years old and 95% were married. In addition, education level showed that 62% of respondents had education level at SPM level and 28% had education at STPM / Diploma level. In terms of employment, 38% of respondents were self-employed while 36% of respondents were working in private sector. 28% of respondents had income from RM1001 to RM2000 per month while 56% others had income of RM2001 to RM3000 per month.

Table 2: Respondents' Demographic Profiles

Demographics Profile	Category	Frequency	Percentage
Age	21 to 35	35	35.0
	36 to 50	59	59.0
	51 to 65	6	6.0
Gender	Male	87	87.0
	Female	13	13.0
Marital status	Single	4	4.0
	Married	95	95.0
	Widowed	1	1.0
Level of education	SRP/PMR	2	2.0
	SPM	62	62.0
	STPM/Diploma	28	28.0
	Degree and above	8	8.0
Profession	Government servants	25	25.0
	Private Sector	36	36.0
	Self-employed	38	38.0
	Unemployed	1	1.0
Monthly income	RM0001-RM1000	4	4.0
	RM1001-RM2000	28	28.0
	RM2001-RM3000	56	56.0
	RM3001-RM4000	12	12.0

Min capability of the social capital index, as shown in Table 3, was the scale of measurement for this study with a value from 1 to 5, representing the value of 1 indicating a low measurement scale while value 5 indicates a high measurement scale.

Table 3: Min Quality of Life and Social Capital

Variables	Minimum	Maximum	Min	SD
Quality of Life	2.49	4.54	3.914	0.304
Mental Health	3.00	4.60	4.222	0.286
Network and Communications	3.00	4.45	3.593	0.203
	2.80	4.50	4.001	0.444
Trust	3.20	5.00	4.251	0.337
Value, Norms and Habits	3.20	4.20	3.858	0.236
Social rules	2.90	4.50	4.252	0.318
Capability or Ability	3.00	5.00	4.343	0.269
Religious Needs				

Based on Table 3, all variables of life quality and dimensions of social capital, network and communication; trust; values, norms and habits; social rules; capability or self-esteem and religious needs indicate a min greater than 3. This indicates the level of quality of life, mental health and social capital is high because the median scale for this scale is 3. If the value is greater than 3, it is considered as good as it is closer to the value 5. On the other hand, if the mean value of the score is lower than 3, the variable's level is considered low because it is approaching the minimum value 1. The scale of this measurement refers to the study conducted by [16]. Hence, all variables of the B40 group scored highly.
The findings of regression analysis show the effects of independent variables that are social capital factors on respondents' quality of life. Based on the correlation analysis, only two factors showed insignificant value, network and communication and trust. Only factors with significant correlation value can be measured by the effects of regression analysis.

Table 4: Model Summary

R	R Square	Adjusted R	Std. Error of The Estimate
0.393	0.154	0.137	0.28226

Relapse research demonstrates that R^2 is 0.154 (refer to Table 4). This demonstrates the impact of social capital factors on the personal satisfaction of the respondents is 15.4%. As indicated by [17-18], the relapse result is thought to be great in spite of the fact that the R^2 esteem is under 20 percent, since this esteem is basically a manual for the flawlessness of the relapse demonstration. Notwithstanding the social capital variables examined, there are likewise different components that may influence the nature of respondents' lives.

Table 5: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.408	2	0.704	8.836	0.000
Residual	7.728	97	0.080		
Total	9.136	99			

Table 6: Regression

Model	B	Std. Error	Beta	t	Sig.
Constant	1.809	0.521	-	3.473	0.001
Values, Norms and Habits	0.254	0.087	0.281	2.907	0.005
Religious needs	0.237	0.109	0.209	2.160	0.033

Based on Table 6, two elements of social capital - values, norms and habits and religious needs affect the respondents' quality of life. Each shows the Beta values of 0.28 and 0.20. Social need elements and capabilities have shown no significant value. This analysis can also be explained by the following equation:

$Y = a + \beta X1 + \beta X2$

Y = quality of life
a = constant
β = regression coefficient
X1 = values, norms and habits
X2 = religious needs

Quality of life = 1.809 + (0.28) * values, norms and habits + (0.21) religious needs.

In light of the investigation directed, it was discovered that there was a positive connection between social capital and personal satisfaction. This outcome is likewise in accordance with the examination directed by [19, 8, 3]. These examinations have likewise demonstrated positive outcomes between social capital and personal satisfaction. In spite of the fact that in the discoveries of this examination, the component of social convictions has no huge impact on the personal satisfaction; it is not quite the same as the discoveries. Their examination found that there was a positive connection between the component of social trust and the personal satisfaction.

5. Conclusion

From this study, it can be concluded that the level of social capital and quality of life of B40 group in Kuala Terengganu is high. In order to improve the quality of life of the B40 group, social capital factors such as values, norms, habits, social rules, capabilities or personal abilities and religious needs should always be addressed to improve the quality of life of individuals. This is because the findings show that these factors can contribute to the quality of life of the respondents. In future, the study may also take into consideration other elements to be tested.

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