A STUDY ON POVERTY ATTRIBUTIONS AND SUBJECTIVE WELL-BEING AMONG LOW INCOME GROUP: COMPARISON BETWEEN SUBURBAN AND RURAL AREAS OF MALAYSIA

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Abstract--Although the concepts of attribution is widely used in social psychology, little is known about the relationships between this concepts towards the subjective well-being of the low-income group. This study examines how poverty attributions contribute to the subjective well-being of low income group in Malaysia. In this paper, we hypothesized that how people define the causes of poverty will affect their subjective well-being. We also hypothesized that these factors will differ according to urbanized status of the sampled population. A total of 384 respondents in suburban area in Kuala Lumpur and rural area in Pahang participated in this survey. The findings showed that the respondents mostly attributed poverty to micro-environmental factors (e.g. low income) and fatalistic factors (e.g. having many children to support). There were also significant differences of these poverty attributions between suburban and rural respondents. The multivariable analysis results showed significant associations between several types poverty attributions (micro-environmental, individualistic and fatalistic) and subjective well-being among the respondents. There were consistent significant associations between fatalistic attribution and well-being, even after the data was separately analyzed according to locality (rural vs. suburban). This study implies that poverty attribution is a crucial variable in explaining the mindset and subjective well-being of the general population of Malaysia, especially for the low-income group.

Key words-- Poverty attribution, decision-making style, subjective wellbeing, low-income group, B40.

I   INTRODUCTION

Economic inequality is often considered as a threat to the stability of social order (Castillo Fernández, 2007). Some studies have shown that extreme economic inequalities and political stability, such as unjust systems, are

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correlated at the macro-level (i.e. structural level). At the individual level, some studies suggested that poverty is the consequence of individual character deficiency (Feagin, 1972; Kluegel & Smith, 1981; Robinson, 2009). Past studies on inequality have described how both disadvantaged and advantaged individuals or groups come to accept 'legitimizing myths' (Sidanius & Pratto, 1999). Jost, Banaji and Nosek(2004) pointed out that disadvantaged individuals are more likely to justify existing social systems, and such justification is more prominent in societies with more extreme social and economic inequalities.

While most studies on attribution have attempted to place the beliefs of individuals and groups within this individual-structural continuum framework, some past studies have argued that context does matter. Wilson (1996) found that attributions could be better explained in terms of a 'public arena' paradigm that explains the beliefs about causes of poverty in the context of the type of poverty in question, as well as the effects of exposure to media images of the poor and personal experiences with the poor (Iyengar, 1990). Recent studies have confirmed these findings and concluded that poverty itself predicts poverty attributions (Bullock, 2006; Cozzarelli, Wilkinson, & Tagler, 2001; Wichowsky, 2007).

Previous studies about the nature of poverty beliefs have spanned decades in Western countries, this issue is less studied in developing countries. As most attribution and justice studies have been done in the developed world (Seekings, 2007; Shek, 2003), there is limitation in generalizing these findings across cultures (Bolitho, Carr, & Fletcher, 2007). Given the paucity of these studies in the developing world, the validity of the individual-structural continuum as an explanatory construct for poverty among the disadvantaged requires further empirical investigations.

Based on Heider's (1958)pioneering work, Nasser (2007) categorized attributions into four broad dimensions— individual, structural, fatalistic and cultural attribution. These categories differ from the general convention, whereby scholars classify attributions according to external-internal distinction, which is based on perceived locus of causality. While internal attributions explain phenomena as caused by factors within the individual, external attributions locate causality within the environment (Fiske & Taylor, 1991). This distinction can perhaps be better understood in terms of a 'person blame – structure blame' dichotomy, analogous to the difference between individual character and the social structure (Hollander & Howard, 2000; Kluegel & Smith, 1986). According to Harper (2003), poverty attributions are not just based on age, gender, political preference or any other individual factors, but are also based on social, political and ideological factors.

Poverty attribution studies generally use the attribution of poverty scale developed by Feagin (1972),which typified the poverty explanations into the followings— (i) Individualistic: attributing responsibility for poverty to the poor themselves, including lack of thrift and effort and loose morals; (ii) Structural: encompassing the external and economic forces, including wages, access to good education, lack of jobs and discrimination; and (iii) Fatalistic: entailing forces beyond the individual's control, including bad luck and illness.

Several poverty attribution studies found that the levels of access to wealth and opportunity positively covaries with the extent of blaming the poor, but negatively covaries with system blaming (Carr, 1996). In a cross- cultural

study, Bolitho et al. (2007) reported that Australians (i.e. the privileged 'observers') blamed the poor for poverty more than the economically poorer Malawians (i.e. the underprivileged actors). Similarly, Hine and Montiel (1999) reported that Filipinos blamed the poor for poverty less than their Canadian counterparts. 'Observers' or the non-poor tend to attribute poverty to individual lack of ability or lack of effort, while 'actors' or the poor are more likely to adduce poverty to external factors or 'blame the system'. This is consistent with Hine and Montiel's (1999) notion of 'cultural variation' that proposes that residents in Western countries tend to attribute poverty to internal factors, while non-Westerners in the Global South attribute poverty to external factors (Carr & MacLachlan, 1998). Similar studies in poorer countries produced predominantly structural results (Turkey- Morçöl, 1997; Lebanon- Abouchedid & Nasser, 2001; Lebanon and South Africa- Nasser, Abouchedid, & Khashan, 2002; Chinese people- Shek, 2003; Iran- Hayati & Karami, 2005; India- Nasser, Singhal, & Abouchedid, 2005).

This fundamental attribution error is analogous to Jones and Nisbett's (1972) 'actor-observer effect', which posits that actors will perceive reality differently from observers, whereby disadvantaged groups will attribute poverty to factors outside of self regardless of their individual socio-economic status. Citing prior studies, results show that individuals usually attribute their own outcomes to situational factors, but the outcomes of others' to personal causes (Ross, 1977). Therefore, people have a tendency to overlook contextual and power-based dimensions of these patterns (Harper, 1996). The fact that those who hold more social power attribute poverty to the individual rather that structural factors has implications for the ideologies and beliefs that perpetuate inequality (Hunt, 1996). Fox and Ferri (1992) found that favored groups tend to ignore structural causes of poverty, while less opportune groups are sensitive to structural situations that lead to deprivation. For example, women are more likely to emphasize structural factors, while men are more amenable to individualistic explanations like intelligence and ambition. In the same vein, higher rates of structural attribution are found among Black as compared to White Americans, and among lower as contrasted with higher socio-economic groups, as well as among unemployed people rather than the employed (Gurin, Miller, & Gurin, 1980).

While the advantaged groups are predominantly individual in their attribution, studies have found that dual consciousness is more prevalent among the minorities and the disadvantaged persons and groups (Hunt, 1996). Bobo (1991) reported that while minority group members reported more structural explanations than the advantaged group members, the disadvantaged minorities were more likely than the advantaged to hold the poor responsible for their plight. This dual consciousness has been reported in a plethora of studies that argued that the oppressed in America are likely to combine structural with the predominant individualist attributions (Bobo, 1991; Bolitho, Carr, & Fletcher, 2007; Hine and Montiel 1999; Hunt, 1996). Thus, while individualism retains its place as the dominant hegemonic value, there exists a structuralist 'social responsibility' outlook upon which the oppressed groups might draw to counter the dominant individualism.

II   Objectives of the Study

As emphasized previously, poverty attribution studies in developed countries tend to report that disadvantaged people are more likely to combine structural and individual attributions in explaining their compromised situations (Bobo, 1991; Hunt, 1996; Mann, 1970; Matiju, 1996). However, as Bolitho et al. (2007) argued, there is a problem in extending these findings across cultural context, given the lack of data from developing nations (Shek 2003). This lack of data poses a research gap that needs to be dealt with. Hence, the primary objective of the current study was to investigate empirically the individual-structural continuum of poverty attribution in the general population of Malaysia, which can be classified as a developing country. The secondary objective was to examine to what extend the attribution towards poverty is associated with the subjective well-being among the respondents. The study also tried to differentiate the rural and suburban populations for the sub-analyses of these two objectives.

III RESEARCH METHOD

The study was based on a cross-sectional survey design. The study data was derived from standardized questionnaires administered among residents of low-cost apartments located in Lembah Pantai (a suburban area in Kuala Lumpur) and Chemomoi (a rural area in Bentong, Pahang). All residents who have attained the age of 18 years at the time of the survey were eligible to be included in the sampling frame. Lembah Pantai and Chemomoi were chosen for this study because of the high concentration of neighbourhoods of lower classes (B40 household) in both areas. Besides that, another rationale for this setting choice was the expectation that the potential respondents might have developed unique attitudes and feelings derived from the systematic differences in educational and other opportunities as well as the disparity of government attention and infrastructures provision compared to communities that are more affluent. Sample size was determined using the formula for prevalence survey by Kish (1965), whereby the standard margin of error was set 5%, the confidence level was set at 95% and the response prevalence was set at 50% (to achieve the optimum number of sample size). Based on this calculation, the minimum sample size needed was 384 respondents. The lists of households were obtained from the local authorities in Kuala Lumpur and the district of Bentong, Pahang (Department of Community Development, Kuala Lumpur City Council; and District Office of Bentong, respectively). The sampling inclusion criteria for the respondents— (i) Must be a resident in the selected area; and (ii) Must be an adult (age of 18 years or older); and (iii) Must be a household head or a breadwinner of the household or his/her spouse (i.e. either husband or wife). In the situation where the sampled household was not available during data collection or disagreed to join the study, this missing sample will be replaced by another household with similar characteristics. A multi-stage cluster sampling was adopted in the study based on the assumption that the socio-economic characteristics of the population of the communities will be similar. In each pre-defined cluster, a 10% simple random sampling of the dwellings was conducted to identify the potential households. This study has been reviewed and approved by the UKM Medical

Centre Research Ethics Committee, which scrutinizes all proposals related to human research within Universiti Kebangsaan Malaysia.

Study Instruments

The 21 items in the poverty attribution section of the standardized questionnaire used in the current study were based on the combination of an adaptation of the Attribution for Poverty (AFP) scale by Feagin (1972) and an in-house additional scale. In the adapted AFP, there are three dimensions measured—(i) structural attribution (5 items); (ii) individualistic attribution (5 items); (iii) fatalistic attribution (6 items). The in-house additional scale is developed to measure another extra dimension of poverty attribution— micro-environment attribution (5 items). Each item is scored using five-digit Likert scale (1 'Strongly Disagree'; 2 'Disagree'; 3 'Quite agree'; 4 'Agree'; and 5 'Strongly Agree'). The scores for the items in each dimension were added and divided by the number of items in each dimension for the mean score of the corresponding subscales. The higher the score, the stronger is the attribution towards that specific dimension. All items have undergone back-translation procedure into the Malay language beforehand. Based on the current main study, the reliability of all of these four subscales were acceptable (with the Cronbach's alpha values of above 0.70) as demonstrated in Table 1. All the total scores of the four dimensions were normally distributed (i.e. the skewness and kurtosis within ±2.000).

The five items in the standardized subjective well-being section of the standardized questionnaire were based on the Satisfaction With Life Scale (SWLS) designed by Diener, Emmons, Larsen and Griffin(1985). There was only a single dimension in this scale that attempts to measure life satisfaction. Each item is scored using 7-digit Likert scale (1 'Strongly Disagree'; 2 'Disagree'; 3 'Quite Disagree'; 4 'Unsure'; 5 'Quite Agree'; 6 'Agree'; and 7 'Strongly Agree'). The scores for the items were added and divided by five for the mean score of the subjective well-being variable. The higher the score, the better is the well-being. All items have undergone back-translation procedure into the Malay language beforehand. The reliability of this scale was acceptable based on the data in the current main study (with the Cronbach's alpha values of above 0.70) as demonstrated in Table 1. The total score of this scale was normally distributed (i.e. the skewness and kurtosis within ±2.0).

Table1: Reliability and normality test for the scales measured (n=384)

Scales	No of Items	Cronbach's Alpha	Skewness	Kurtosis
Poverty Attributions				
Structural	5	0.712	0.182	-0.078
Micro-environment	5	0.784	-0.406	0.417
Individualistic	5	0.850	-0.695	0.622
Fatalistic	6	0.852	-0.920	0.478
Subjective Well-being	5	0.873	-0.176	-0.572

Statistical Analysis

The data was analysed via IBM SPSS software version 22. For the descriptive statistical analyses, frequency and percentage were analyzed for categorical data, whereas mean and standard deviation were analyzed for continuous data. For the bivariable inferential statistical analyses, Pearson's correlation tests were used to determine the associations between each of the four poverty attribution subscales and the subjective well-being scale for the respondents as a whole. For the bivariable analyses to differentiate all the five dimensions according to suburban and rural samples, Student's t-test were used. Multiple linear regression modelling using ordinary least squares (OLS) via forced entry method was used to determine the multivariable inferential statistical associations between the four subscales of poverty attribution and subjective well-being. Three models were tested— (i) the overall model; (ii) the suburban model; and (iii) the rural model. The level of statistical significance set for this study was p value of less than 0.050. All the relevant assumptions testing were conducted prior to inferential statistical analyses.

IV RESULTS

Descriptive Analysis

Data was collected from a total of 384 respondents throughout the study period, whereby 200 were from rural area and 184 from suburban area (52.1% and 47.9%, respectively). The sociodemographic characteristics of the sample (as shown in Table 2) indicated that majority of the respondents were female (64.1%), below 36 years of age (49.7%), Malay (88.8%), married (67.7%), have attained secondary school level of formal education (47.4%) and were working (69.5%). Besides that, the majority of the respondents came from The majority of the respondents came from households with five to six family members and with the average household income between RM6000 and RM9000.

Table 2: Demographic Profile of Respondents (n=384)

Demographic Characteristics		N	%
Gender	Male	138	35.9
	Female	246	64.1
Age	18 - 35 yrs	191	49.7
	36 - 55 yrs	164	42.7
	55 and above	29	7.6
Ethnic	Malay	341	88.8
	Non-Malay	43	11.2

Marital Status	Married	260	67.7
	Single	104	27.1
	Widow/widower	20	5.2
Education level	UPSR(primary school)	5	1.3
	PMR(lower secondary)	13	3.4
	SPM (Secondary)	182	47.4
	STPM/STAM/Diploma (high school)	119	31.0
	Degree	58	15.1
	Others (informal education)	7	1.8
No.of household	1 -2 person	31	8.1
	3 - 4 person	120	31.3
	5 - 6 person	158	41.1
	7 and above	75	19.5
Employment status	Working	267	69.5
	Not working	117	30.5
Total household income per month (household head+couple+others)	RM2,100 - RM3,600	141	36.7
	RM3601 - RM9000	239	62.2
	RM9001 above	4	1.0
Location	Rural	200	52.1
	Suburban	184	47.9

Table 3 explained the mean scores of the four poverty attribution subscales. As a whole, the attribution of poverty was most focused on the micro-environment factor, which has the highest mean score (M=3.72, SD=0.18), followed by fatalistic and individualistic factor (M=3.48, SD=0.13; M=3.48, SD=0.08, respectively). The least focused attribution of poverty was the structural factor (M=3.24, SD=0.29). For the individual micro-environment attribution item, the highest mean score was for the for 'Low salary' (M=3.88, SD=0.05). For the structural attribution, the highest mean score was for the item 'Lack of job opportunities that offer a fair wage' (M=3.68, SD=0.05), whereas for the individualistic attribution, the highest mean score was for the item 'Lack of skills in getting a job' (M=3.58, SD=0.05). For the fatalistic attribution, the highest mean score was for the item 'Having many children to support' (M=3.69, SD=0.05). The lowest individual item for poverty attribution was for the item 'the government's lack in providing of public facilities' (M=2.96, SD=0.05).

Table 3: Descriptive Analyses of Poverty Attribution Subscales (n=384)

Poverty Attribution Subscales	Item (Code)	Mean	SD

Structural	Overall	3.24	0.29
	There is no help or support in the field that one wants to go further.	3.04	0.06
	The government lacks in providing of public facilities.	2.96	0.05
	Lack of job opportunities that offer a fair wage.	3.68	0.05
	The education system has less emphasis on skills.	3.49	0.05
	The government lacks in providing of housing assistance.	3.05	0.06
Individualistic	Overall	3.48	0.08
	Don't know how to manage money well.	3.45	0.05
	Lack of skills in getting a job.	3.58	0.05
	No clear vision for self-achievement.	3.44	0.06
	Don't know how to take the opportunity to succeed.	3.42	0.05
	Don't know how to spend time with beneficial activities.	3.50	0.05
Fatalistic	Overall	3.48	0.13
	Bad luck.	3.41	0.05
	The power of God is inevitable.	3.39	0.06
	Fate.	3.33	0.06
	Accident or natural disaster.	3.52	0.05
	Illness and disability.	3.55	0.05
	Having many children to support.	3.69	0.05
Micro-environment	Overall	3.72	0.18
	Low salary.	3.88	0.05
	No capital to generate extra income.	3.86	0.05
	Inability to get financial resources for personal expenses and need for help.	3.84	0.04
	Difficulty of continuing higher education.	3.55	0.05
	Poor family situation.	3.48	0.05

Bivariable Inferential Analysis

The results of the Pearson's correlation between all subscales of poverty attribution and subjective well-being were summarized in Table 4. Between the subscales of poverty attribution, the strongest and statistically significant positive association was between structural and micro-environment subscales (r=0.587, p<0.05), whereby the strength of this relationship can be classified as a large effect size (r≈0.5). The next strongest and statistically significant positive associations were between individualistic and fatalistic subscales (r=0.297, p<0.05) as well as between micro-environment and fatalistic subscales (r=0.209, p<0.05), whereby the strength of these relationships can be categorized as small-to-medium effect size (r=0.1– 0.3). However, there was no significant correlation between any of the poverty attribution subscales and subjective well-being when they were tested in a bivariable manner.

Table 4: Pearson's Correlations Between Subscales of Poverty Attribution and

Subjective Well-Being (n=384)

Variables	Structural	Micro-environment	Individualistic	Fatalistic	Subjective Well-being
Poverty Attributions					
Structural	1	0.587[*]	-0.064	0.125[*]	-0.002
Micro-environment	0.587[*]	1	0.034	0.209[*]	-0.073
Individualistic	-0.064	0.034	1	0.297[*]	0.001
Fatalistic	0.125[*]	0.209[*]	0.297[*]	1	-0.087
Subjective Well-being	-0.002	-0.073	0.001	-0.087	1

Note. * p < 0.05.

The mean difference of the subscales of poverty attribution and subjective well-being between rural and suburban respondents were summarized in Table 5. In terms of subjective well-being, rural respondents significantly (p<0.05) fared better than the suburban subjects (M=3.51 vs. M=3.31, respectively). However, rural respondents were significantly (p<0.05) more prone compared to their suburban counterparts.to attribute poverty due to structural (M=4.15 vs. M=3.79, respectively), micro-environment (M=3.43 vs. M=3.27, respectively) and individualistic factors (M=3.96 vs. M=3.71, respectively). Suburban respondents have a significantly (p<0.05) higher poverty attribution towards fatalistic factor compared to rural respondents (M=3.34 vs. M=3.05, respectively).

Table 5: Means Differences of Subscales of Poverty Attribution and Subjective Well-Being Between Rural and Suburban Respondents

Variables	Mean		T-Test Value	P-Value
	Rural	Suburban		
Poverty Attribution				
Structural	4.15	3.79	3.442	0.001*
Micro-environment	3.43	3.27	2.898	0.004*
Individualistic	3.96	3.71	4.470	<0.001*
Fatalistic	3.04	3.34	-4.464	<0.001*
Subjective Well-being	3.51	3.31	2.980	0.003*

Note. * $p \leq 0.05$.

Multivariable Inferential Analysis

Referring to the multiple linear regression model results of the overall population (n=384) in Table 6, this model can be considered as valid due to the fulfilled assumptions testing (i.e. absence of multicollinearity between the predictor variables) and a significant F test (p<0.05). However, the model's R^2 value of 0.04 can be considered to be small, hence reflecting the small contributions of the poverty attributions and locality towards subjective well-being. There were significant associations (p<0.05) between 3 dimensions of poverty attribution (micro-environment, individualistic and fatalistic) and subjective well-being of the respondents when all the variables (each poverty attributions and locality) in the model were controlled (i.e. remained constant). For both micro-environment and fatalistic attributions, the less the respondents blamed these factors for their poverty, the better their subjective well-being would be (B=-0.234 and B=-0.170, respectively). However, for the individualistic attribution, the more the respondents perceived this factor as the root of their poverty, the better their subjective well-being would be (B=0,108). Besides that, locality was significantly (p<0.05) associated with subjective well-being, whereby those in the rural area have better well-being (B=-0.458), which was consistent with the previous bivariable analysis finding.

Table 6: Comparison of Overall, Rural and Suburban Populations Multiple Linear Regression via OLS Models for the Relationship Between Subscales of Poverty Attribution and Subjective Well-Being

Predictor Variables	Overall Population (n=384)				Rural Population (n=200)				Suburban Population (n=184)			
	B	SE	t value	VIF	B	SE	t value	VIF	B	SE	t value	VIF
Poverty Attribution												
Structural	0.125	0.087	1.441	1.544#	0.215	0.127	1.689	1.570#	0.018	0.116	0.156	1.541#
Micro-environment	-0.234	0.093	-2.522*	1.599#	-0.166	0.131	-1.264	1.507#	-0.266	0.124	-2.138*	1.579#
Individualistic	0.108	0.062	1.751*	1.165#	0.141	0.083	1.695	1.148#	0.148	0.088	1.677	1.180#
Fatalistic	-0.170	0.063	-2.683**	1.172#	0.175	0.088	1.995*	1.145#	-0.506	0.087	-5.806**	1.205#
Locality (Rural=0; Suburban=1)	-0.458	0.106	-4.299**	1.089#								
R^2	0.042				0.043				0.109			
Adjusted R^2	0.035				0.028				0.099			
F Test	5.639**				2.929**				11.573**			

Note. B: Unstandardized regression coefficient; SE: Standard error of unstandardized regression coefficient, VIF: Variance inflation factor

*$p<0.05$, **$p<0.01$, #Acceptable VIF value that showed the absence of multicollinearity for a valid model

In the sub-analysis done to differentiate the multivariable models to explain the effect of poverty attributions on subjective well-being according to locality, we discovered that the model for the suburban population (n=184) was slightly better than the model for rural population (n=200). As summarized in Table 6, the R^2 value of the suburban model was better than the rural model (R^2=0.109 vs. R^2=0.043, respectively). The R^2 value of the suburban model could be interpreted as a medium effect size, if compared to the small effect size of the rural model. Both models were statistically valid with the absence of multicollinearity as well as the significant individual F test for each

model (p<0.05). In terms of the poverty attributions, there was stark difference of the significant (p<0.05) effect of fatalistic attribution towards well-being when all the predictor variables in the model were controlled. For those in the rural area, the more they attribute their poverty to fatalistic factors, the better their subjective well-being would be (B=0.175). In contrast, the suburban respondents would have worsening subjective well-being, if fatalistic attribution was practiced (B=-0.506). Besides that, subjective well-being would be worsen among the suburban respondents who attributed micro-environment factors for their poverty (B=-0.266).

V DISCUSSION

Based on the findings of the descriptive analysis, we have demonstrated that poverty attributions among the sampled population was dominated by micro-environmental factors, followed by fatalistic factors, individualistic factors and finally structural factors. And among the micro-environmental attributions (which can also be seen as an indirect proxy variable for economic well-being), the issue of 'low salary' seemed to be the most glaring. The fact that this issue scored the highest clearly illustrates that Malaysians generally view income factor as the main cause of poverty. This finding was consistent with the findings of Azlina and Ma'rof (2013) who found that the dominant contributing factor to poverty among their study subjects was economic attribution, which includes low-paid works and no capital for business. Income plays an important role in meeting the day-to-day needs of those who come from the B40 group. However, it should be noted that not all individuals inside the B40 group are poor. As highlighted by Itang (2013), the poverty attribution based on income aspect might not offset by increasing household income. an increase in living demands that must be met and indirectly lead to poverty.

Besides that, the current study found that the poverty attributions towards fatalistic and individualistic aspects were ranked nearly the same. This finding differed from the study by Murnizam, Mohd Dahlan, Ferlis, Norlizah and Webley (2012)who found that their study subjects leaned more towards fatalistic poverty attribution, rather than individualistic attribution. One of the reasons postulated to cause this was the lack of knowledge among the subjects as well as the exposure to the condition of the poor.

It is interesting to note that the subjects in the current study perceived structural factors as the least important cause of poverty. This might be due to the Malaysian government's continuous efforts to assist the needy community. This type of poverty attribution might differ according to the cultural factors and economic status of a country, which in turn might influence the socioeconomic status of the individual. According to Daganzo and Bernardo (2018), socioeconomic status plays a role in how individuals attribute the problems they face. It was further pointed out that social tendencies that are distinguished by socioeconomic status groups are irrelevant to the social perceptions involving other individuals or groups. The relevant tendencies are those that individuals apply to their own personal experiences. Hence, it can argued that those with low levels of economic well-being (i.e. high level of micro-environmental poverty attributions) actually perceived poverty based on their own experience rather than others. The use of this poverty attribution as a type proxy variable for socioeconomic status should be handled critically as it can be misleading, This was due to the fact that the administered poverty attribution subscales should

be seen as presenting hypothethical scenarios for judgement, rather than measuring the individual personal experience.

Based on the current study, only the fatalistic poverty attribution is consistently associated with subjective well-being across the three different models (overall, rural and suburban populations), although the direction of the association differs between the rural and suburban respondents. Nevertheless, this finding is consistent with the findings of Diaz, Blanco, Bajo and Stavraki (2014) who found that fatalism is an important indicator of subjective well-being because it plays a critical role in the individual's positive functioning. In other words, fatalism can manifest as a smart and realistic adaptation strategy for a given situation. We hypothesized that the difference of the association direction between fatalistic poverty attribution and subjective well-being might be due to the difference of values between rural and urban population, although further studies should be conducted to explore this hypothesis.

The main limitation of the current study was inclusion of respondents from households that were not classified under B40 group. The inclusion of the middle-income group (i.e. M40 group) and upper-income group (i.e. T20 group) might 'contaminate' the effect of the poverty attributions on subjective well-being. This limitation can only be overcome if the study employed two-phase data collection, whereby the first phase was to identify the B40 households and the second phase was to administer the main study instruments.

VI RESEARCH IMPLICATION

This study implies that poverty attribution is a crucial variable in explaining the mindset and subjective well-being of the general population of Malaysia, especially for the low-income group. Poverty attributions among the sampled population was dominated by micro-environmental factors, fatalistic factors and individualistic factors.Result of the association direction between fatalistic poverty attribution and subjective well-being might be due to the difference of values between rural and urban population, although further studies should be conducted to explore this hypothesis. Any intervention program or module targeting this group need to focus on changing their mindset and attitude toward fate and their current socio-economic status.

VII CONCLUSION

In conclusion, the current study showed that poverty was mostly attributed poverty to micro-environmental factors (e.g. low income) and fatalistic factors (e.g. having many children to support) among the general population in Malaysia. There were also significant differences of these poverty attributions between suburban and rural respondents. The multivariable analysis results showed significant associations between micro-environmental, individualistic and fatalistic poverty attributions and subjective well-being among the respondents. There were consistent significant associations between fatalistic attribution and well-being, even after the data was sub-analyzed according to locality (rural vs. suburban).

VIII   ACKNOWLEDGEMENTS

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