Survivability through Basic Needs Consumption among Muslim Households B40, M40 and T20 Income Groups

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ABSTRACT

It has been argued that consumption and economic behaviour are strongly related. Malaysia is currently experiencing good economic growth, urbanisation, modernisation in technology and social and demographic change, especially in terms of a consumption-orientated lifestyle. Malaysian household expenses have a significant impact on the national economy. The recent economic crisis has also contributed to changes in the structure of Malaysia's current economic growth due to its impact on the current expenditure of households. One of the factors driving household expenses is total household income, which determines a household's ability to spend. Household spending is often changed by the strength of the economy as illustrated by the recession or economic crises of 1986, 1997, 1998 and 2008. The economic crises had contributed to a decrease in income and the purchasing power parity of households. This paper examines the roles of expenditure, basic needs and other demographic factors in explaining the concept of 'survivability' in Malaysia's current economic environment. Suggestions and recommendations will be offered aimed at educating households towards becoming good financial planners.

Keywords: Consumption, expenditure, basic needs, household income group, survivability JEL Code: D11, D12, D13, E21, E60

INTRODUCTION

The pace and sophistication of technology is a major catalyst in consumer lifestyle and livelihood, especially among households. The variety of goods and services offered in the market increases household consumption and provides options for meeting needs and wants. Furthermore, the economic boom and rapid development of Malaysia have increased Malaysians' income at every level (Sharifah et al., 2005). Robin and Roberts (1998) reported that 'unsustainable consumption' practices exist among the new middle-class in Asia.

To face the current economic challenges, households need to spend wisely and manage income, expenditure and debts efficiently. Unfortunately, today's world is witnessing overconsumption among households despite budget constraints and limitations. Furthermore, the credit facilities available in the market provide loans in the form of personal loans, education, housing, hire purchase, credit card and easy payment schemes (Kadir, 2007). A financial position that is not in line with the level of income and expenditure will lead to instability in financial institutions due to high levels of debt.

This situation is exacerbated by households' mismanagement of income and expenditure on goods and services. The income allocated for the purchase of goods or services refers to 'expenditure', while 'consumption' refers to the expenses for the goods or services that are typically used by households (Henderson & Poole, 1991). These terms are interrelated and shape a household's spending patterns for several sub-categories, namely consumer durables, nondurable goods and consumer services. Although the average household income increases annually, the issue of overconsumption remains a major concern for many parties. The theory of consumption is that a consumer decides to choose the goods and services along with the quantity to be consumed. The satisfaction of using goods or services, namely 'utility' is not always similar among individuals. In discussing consumption and consumer behaviour, the underlying theoretical foundations are the Theory of Consumption and Theory of Consumer Behaviour (Pindyck & Rubinfeld, 2005). The three most important theories of consumption can be explained by the Relative Income Theory of Consumption, Life Cycle Theory of Consumption and Permanent Income Theory of Consumption (Friedman, 1957; Keynes, 1936; Modigliani, 1949). This is also supported by Islamic scholars such as M. Fahim Khan (1984) Najetullah Siddiqi (1979), Zarqa (1983), M. Umer Chapra, (1970), Surtahman (2001) and Mannan (2007). These theories explain how consumers spend on goods or services with budget constraints.

A luxury lifestyle and a hedonistic culture can trap people in high debts. The concept of 'sufficiency' refers to being grateful and satisfied with what a person has. Sufficiency and adequacy in life do not mean that a person must accumulate wealth, power and a prominent position. Rather, they are embodied in a sense of gratitude. This is explained in *Surah An-Najm* of the Al-Quran, verses 43 to 48:

> And that it is He who makes people laugh and weep. And that it is He who gives death and life. And that He (Allah) creates the pairs, male and female. From Nutfah (drops of semen male and female discharges) when it is emitted. And that upon Him (Allah) is another bringing forth (resurrection). And that it is He (Allah) Who gives much or a little (or gives wealth and contentment).

Allah is Self-sufficient and fulfils all His creatures' requirements. Allah also stated in *Surah Ibrahim* verse 7:

> And (remember) when your Lord proclaimed: "If you give thanks (by accepting faith and worshipping none but Allah), I will give you more (of My Blessings), but if you are thankless (i.e. non-believers), verily! My Punishment is indeed severe.

Smart management of income and consumption expenditure means that a household can allocate and spend total income wisely. Due to budget constraints, a household should plan and prioritise the basic needs of consumption. Basic needs are defined as the major budget components of food, housing, transportation, healthcare and clothing, among others. According to the Overseas Development Institute (1978), there is no single universally accepted definition of 'basic needs', and there is no uniform vocabulary to describe the various elements of basic needs. Economic facts have revealed that low-income households allocate a large portion of their income for 'basic needs' expenditure rather than on unnecessary expenses. Maslow's theory encompasses the need for self-perfection, self-respect, love, social needs, security needs and physiological needs, highlighting that in terms of human psychology, everyone will ensure the lowest level of requirements are met before trying to meet higher level needs (Maslow, 1971).

According to Cameron (2014), only 9% of households have enough income to meet their monthly expenses for basic needs. This finding shows that households with low income are unable to meet their basic needs and need to supplement their income with activities such as trade to survive (Broekhuis Annelet, 1997). In Europe, good health, employment and friends positively

affect people's wellbeing with consumption control (Lelkes, 2005). This shows that good consumption control is important and can affect people's wellbeing.

Household Consumption

According to Bank Negara Malaysia (2013), the ratio of household debt to the Gross Domestic Product (GDP) for 2013 was 86.8%. This figure placed Malaysia among the countries with the highest household debt in the Asia Pacific region compared with Thailand (30%), Indonesia (15.8%), Hong Kong (58%), Taiwan (82%), Japan (75%) and Singapore (67%). In 2004, the debt ratio was only slightly above 60% with a record low of 60.4% in 2008. From 2009, this rate surpassed the 72% with consistent annual increases. Furthermore, the annual growth rate of household debt in Malaysia increased at a faster rate than the growth rate of household assets for the period 2003 to 2013 at 12.7%, compared with 10.4% for household assets each year. An increase of 12.7% is not in line with the increase in GDP growth of between 4%-6% per annum. As at the end of 2016, total household debt as a proportion of GDP was slightly lower at 88.4%, as the growth in household debt slowed below the nominal GDP growth for the first time since 2010, potentially marking a turning point for adjustments in households. The total household debt was RM1086.2 billion at 84.4% in 2014 of the GDP compared with 89.5% in 2015. Thus, it

seems slightly lower compared to previous periods. On the other hand, household financial assets increased by RM113.4 billion against an increase of RM55.6 billion in debt (BNM, 2016).

Excessive debt that is not commensurate with income will render households vulnerable to unexpected shocks. It affects household expenditure and spending along with the stability of the country's economic growth (Mohamad, 2014). The proportion of total household debt in Malaysia, includes loans from the banking system, development financial institutions, the mortgage lending treasury and non-bank financial institutions. The highest amount of debt in 2013 was from home purchasing, with 44.2% or RM377.7 billion, followed by vehicle purchases with 17.5% (RM149.9 billion), personal loans, 16.6% (RM141.5 billion), residential property, 7.6% (RM65.2 billion), the acquisition of stocks or securities, 6.4% (RM54.9 billion), credit cards, 4.2% (RM35.5 billion) and other purposes, 3.5% (RM29.6 billion) (Sabri, 2014).

In addition, according to the Credit Counselling and Debt Management Agency (2014), one should limit the amount of repayment of loans to ⅓ of its gross income. However, the reality today is quite the opposite. From 2009 until 2013, the ratio of Malaysian debt repayment on household loans exceeded by 43%, which means almost half of household income was spent on servicing debt, leaving slightly more than half to meet the needs of everyday

living expenses. This clearly shows that Malaysians are willing to enter into debt for personal comfort even though they realise such comfort is beyond their means.

Malaysia Department of Insolvency (MDI) (2013) reported that there was a total of 122,169 people involved in bankruptcies between 2007 and 2013 (13,238 for 2007, 13,855 [2008], 16,228 [2009], 18,119 [2010], 19,167 [2011], 19,575 [2012] and 21,987 [2013]). On average, 68 people declared bankruptcy every day, which is an increase of 13% from 60 cases daily in 2013. The highest bankruptcies in Malaysia in 2013 were due to hire-purchase loans (26.1%), housing loans (17.6%), personal loans (15.5%) and business loans (12.4%). If considered in terms of age, the highest percentage of those who declared bankruptcy in 2012 were aged between 35 and 44 years (36.6%) and 45 to 54 years (29.1%) and two-thirds were male (69.5%) (women, 30.5 %). In terms of ethnic groups, ethnic Malays declared bankruptcy the most with 48.4%, followed by the Chinese (33.2%), Indians (14.1%) and other ethnicities (4.3%) (Mohamad Fazli, 2014).

Given the above, this paper discusses expenditure on basic needs consisting of food, housing and transport among three income groups, B40, M40 and T20 to measure their 'sufficiency' and 'survivability'. However, on the practical level, economic behaviour is determined by the faith (*iman*) level of the individual or a group of people who tend to drive consumption behaviour and production in the market. That is why measuring spending behaviour is rather subjective.

According to Figure 1, across all income groups and strata, the three highest household expenditure item groups were food and non-alcoholic beverages, housing, water, electricity, gas and other fuels and transport. These three groups can be classified as basic needs based on Ibrahim (2003) and Ghani and Harjin (2005). Malaysian households spent 57.4% on average on these three expenditures. The B40 income group spent 62.6% of their total expenditure, while M40 spent 57% of their total expenditure and T20 spent 54.4% on these groups of items. This finding shows that the B40 income group spent almost two thirds of their total expenditure on food and non-alcoholic beverages, housing, water, electricity, gas and other fuels and transport.
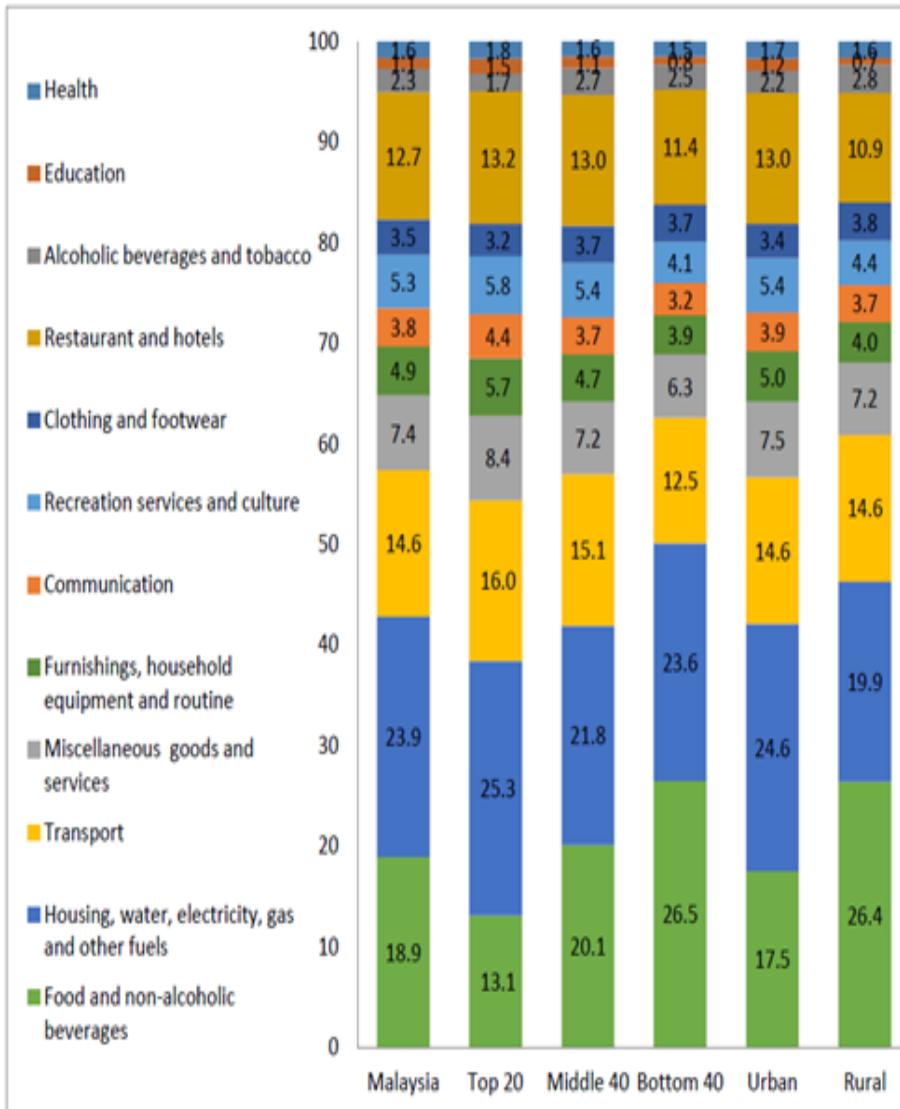
Figure 1. Malaysia household expenditure profile by household income group and strata 2014
Source: Household Expenditure Survey 2014, Department of Statistics Malaysia

Table 1
Income range for B40, M40 and T20 Income Groups in 2009, 2012 and 2014

Group	2009	2012	2014
B40	<RM2300	<RM3050	<RM3855
M40	RM2301 – RM5599	RM3050 – RM6950	RM3856 – RM8135
T20	>RM5599	>RM6950	>RM8135

Source: Household Income Survey 2009, 2012 and 2014, Department of Statistics Malaysia

Table 1 shows the household income range for B40, M40 and T20 for 2009, 2012 and 2014. The income range for B40 households increased by as much as RM750 in 2009 to RM2300 to RM3050 in 2012. In 2014, B40's household income range increased by RM805 to RM3855 from RM3050. A possible reason for the increase in income for the B40 group could be the implementation of minimum wages in 2013.

METHOD

This paper uses cross-sectional data obtained from questionnaires distributed to 441 Muslim households in Selangor, which has the highest per capita of GDP in Malaysia, and Kelantan, which has the lowest per capita of GDP as recorded by Department of Statistics Malaysia, 2013. Muslim households were selected as the construct items and questionnaire measurements were from an Islamic perspective. Petaling and Sabak Bernam districts were chosen to represent the urban and rural areas of Selangor, while Kota Bharu and Jeli represented Kelantan. The sample was chosen using stratified random sampling and were categorised into three income levels, namely T20, M40 and B40. The questionnaires were in Malay and contained eight major groups of questions. Section A elicited demographic information, Section B concerned the profiles of family members, Section C concerned income source of the household head, Section D was on consumption item allocation, Section E was on savings, Section F was on religion, Section G was on household

consumption pattern and Section H regarded the quality of life among the households. This questionnaire used a 5-point Likert Scale with values ranging from 'strongly agree' to 'strongly disagree'. The paper consisted of three main analyses, which included analysing the spending habits of the sample in order to understand them. The second part analysed the priority order of expenditure among the sampled households and the third analysed the relationship between total expenditure and expenditure of basic needs among the income groups.

RESULTS AND FINDINGS

Table 2 presents the respondents' profile.

Table 2
Profile of respondents (N=441)

Profile of Respondents	Frequency	Percentage
Gender (Head of Household)		
Male	368	83.4
Female	73	16.6
Marital Status		
Single	34	7.7
Married	355	80.5
Widow/Widower	52	11.8
Age		
20 to 30	64	14.5
31 to 40	133	30.2
41 to 50	105	23.8
51 to 60	90	20.4
60 and above	49	11.1
Education level		
Non-schooling	6	1.4
PMR/SPM and below	102	23.1
SPM	155	35.1
STPM/Diploma/Skills Certificates	82	18.6
Degree and above	96	21.8

Table 2 *(continue)*

Profile of Respondents	Frequency	Percentage
Number of Dependents		
None	22	5.0
1 to 3 persons	218	49.4
4 to 6 persons	174	39.5
7 to 9 persons	26	5.9
10 people and above	1	0.2
Gross Income		
Below RM1000	38	8.6
RM1001-RM2000	81	18.4
RM2001-RM3000	89	20.2
RM3001-RM4000	58	13.2
RM4001-RM5000	36	8.2
RM5001 and above	139	31.5

Spending in Islam should be managed wisely to avoid irregularities in family finances. Society today tends towards hedonism, which assumes that pleasure and enjoyment are the purpose of life. Ezani and Mohd Nor (2004) showed that the Muslim community lacked a clear understanding of spending in Islam based on a study of 500 respondents from Shah Alam. They showed that 71% of the respondents lacked a clear understanding of spending according to the Islamic concept compared with 29%, who understood it clearly. However, this study found contradictory findings, with 47.6% and 34.5% agreeing and strongly agreeing, respectively, with the statement "Understand spending habits in Islam," as shown in Table 3.

Table 3
Spending habit by Islamic concept

Understand Spending Habits in Islam	Frequency	Percentage
Disagree	3	0.7
Unsure	76	17.2
Agree	210	47.6
Strongly Agree	152	34.5
Total	441	100.0

Based on the priority expenditure for the B40 group in Table 4, it was found that spending on food received the highest priority, with a mean of 1.2, followed by transportation (3.82), housing (3.83), clothing (4.9), education (5.7), health (5.14), communication (6.37), *zakat* (7.24), parents (7.36), religious activity (8.68), loan repayments (8.98), recreation (9.09) and others (12.21). The same degree of priority was shown by the M40 and T20 groups. From the perspective of mean total expenditure for the month, the transportation allocation was the highest, with RM398/month, followed by food, with RM397/month. The lowest value was for recreation (RM23/month).

Table 4
Priority Expenditures among B40 (N=168)

	Mean Total Expenditure (RM)/Month	Frequency	Percentage	Mean	S.D.
Food	397	166	94.8	1.2	0.553
Transportation	398	150	95.7	3.82	2.375
Housing	138	149	87.1	3.83	2.727
Clothing	32	152	82.8	4.9	2.424
Education	113	120	32.8	5.7	2.836
Health	43	111	38.8	5.14	2.339
Communication	49	121	75.9	6.37	2.363
Zakat	134	132	80.2	7.24	2.895
Parents	58	110	76.7	7.36	2.808
Religious activities	89	120	63.8	8.68	2.934
Loan repayments	159	102	75.9	8.98	2.962
Recreation	23	104	38.8	9.09	2.32
Others	54	86	51.2	12.21	2.007

Table 5 provides the priority of expenditure among the M40 group. Comparatively, the M40 group had different priorities compared with the B40 group, whereby the highest portion of their expenditure was for transportation, with a mean value of 1.33 and mean total expenditure of RM811/ month. This was followed by transportation (3.18), housing (3.36), clothing (5.61), education (5.94), parents (6.95), health (6.05), communication (6.47), *zakat* (7.48), loan repayments (7.14), recreation (8.85), religious activities (9.04) and others (12.39).

Table 5
Priority order of Expenditures among M40 (N=157)

	Mean Total Expenditure (RM)/Month	Frequency	Percentage	Mean	S.D.
Food	515	153	97.5	1.33	1.031
Transportation	811	145	92.4	3.18	1.715
Housing	374	142	90.4	3.36	2.21
Clothing	38	142	90.4	5.61	2.927
Education	198	111	70.7	5.94	2.694
Parents	124	117	74.5	6.95	2.562
Health	67	116	73.9	6.05	2.388
Communication	90	108	68.8	6.47	2.223
Zakat	145	123	78.3	7.48	2.507
Loan repayments	402	106	67.5	7.14	3.214
Recreation	85	94	59.9	8.85	2.204
Religious activity	95	109	69.4	9.04	2.411
Others	61	59	37.6	12.39	1.531

The highest income group, T20, had a different priority for expenditures compared with the B40 and M40 groups (refer to Table 6). Surprisingly, the highest portion among T20 was allocated for transportation and loan repayments, with a mean total expenditures of RM1378/month and RM1151/month, respectively. In terms of priority expenditure, the first was food, with a mean value of 1.87, followed by transportation (2.97), housing (3.46), loan repayments (5.39), clothing (6.21), parents (6.08), communications (6.97), education (6.06), health (6.73), *zakat* (7.08) and recreation (8.69).

Table 6
Priority order of expenditures among T20 (N=116)

	Mean Total Expenditure (RM)/Month	Frequency	Percentage	Mean	S.D.
Food	596	110	94.8	1.87	1.838
Transportation	1378	111	95.7	2.97	1.598
Housing	623	101	871	3.46	1.598
Loan repayments	1151	88	75.9	5.39	2.886
Clothing	69	96	82.8	6.21	3.241
Parents	278	89	76.7	6.08	2.375
Communication	141	88	75.9	6.97	2.114
Education	451	78	67.2	6.06	2.509
Health	108	71	61.2	6.73	2.898
Zakat	224	93	80.2	7.08	2.687
Recreation	143	71	61.2	8.69	2.633
Religious activities	148	74	63.8	9.32	2.312
Others	198	31	26.7	11.87	2.232

This paper implemented the multiple regression method to analyse the relationship between total expenditure and basic needs among the three household income groups. The dependent variable was total expenditure, while the independent variable consisted of expenditure on basic needs, which were food, housing and transport. This analysis also included five control variables, namely number of household dependents, years of schooling, total household debt, marital status and household savings.

Three multiple regressions showed that the expenditure on basic needs had a significant relationship and impact on the total expenditure among the income groups. Table 7 shows that the basic needs comprising food, transport and housing had a positive and significant relationship with total expenditure. In other words, the increase in expenditure on basic needs

(food, housing and transport) will increase the total expenditure of household income. For food expenditure, B40 showed the highest coefficient (1.875), followed by T20 (1.849) and M40 (1.157), while for expenditure on transport, T20 recorded the highest coefficient (2.226), followed by B40 (1.925) and M40 (1.788). As for housing expenditure, T20 recorded the highest coefficient (1.043), followed by B40 (0.855)

and M40 (0.703). All the coefficients for food, transport and housing were significant at the 1% level. Therefore, it can be concluded that the increase of expenditure on food, housing and transport will lead to an increase in total household expenditure. As predicted, total household debt had a positive and significant relationship with total household expenditure.

Table 7
Multiple regression on total expenditure and basic needs

Independent Variable	Income Group		
	B40	M40	T20
Food	1.875***	1.157***	1.849***
	(0.000)	(0.000)	(0.000)
Transport	1.925***	1.788***	2.226***
	(0.000)	(0.000)	(0.000)
Housing	0.855***	0.703***	1.043***
	(0.000)	(0.000)	(0.000)
No of household	33.583	67.744**	-118.22
	(-0.328)	(-0.037)	(-0.111)
Years of schooling	-0.896	22.014	0.825
	(-0.975)	(-0.425)	(-0.983)
Household debt	2575.312***	2750.973***	2433.817***
	(0.000)	(0.000)	(0.000)
Marital status	-73.949	196.951	-360.357
	(-0.544)	(-0.257)	(-0.262)
Household savings	-5.257	-2279.256	-735.645
	(-0.984)	(-0.253)	(-0.152)

Note: ***, **and * denote to significant at 1%, 5% and 10%, respectively

CONCLUSION

In conclusion, different consumption patterns and behaviours among the households were observed. The best consumption practice for Muslims should refer to the Al-Quran and the *Hadith*. Everything on the earth belongs to Allah, who created mankind. Human beings may plan their consumption, but it should always be under the guidance of Islamic teachings. The human being is required to obtain goods in a good way. *Al-Furqan* verse 67 states that good consumption behaviour

is not being excessive in spending wealth nor is it being stingy or ungenerous, but best consumption is consumption in moderation. Therefore, to understand the concept of 'sufficient', it is important to appreciate the meaning of showing gratitude to God for all His blessings and rewards.

Islam promotes modest expenditure and consumption. Moderate consumption means minimum consumption as far as we can control or restrain our passions and excessive spending. We as Muslims should be aware of and ready for times of distress and hardship. We must be willing to change our attitude to be more thrifty and prudent in spending so as to be always ready for life's tests and trials.

Among the key roles that can be played by policy-makers is the appreciation of Islamic law. This makes it easier for people to make comparisons between Shari'ah and economic knowledge despite coming different backgrounds (secular knowledge). The combination of policy-makers from among economists and the *ulama'* is necessary for the development of knowledgeable societies. It can be organised through seminars, workshops, symposiums, colloquiums or paper presentations (Basri, 2003). The same goes for the education system, which can implement proactive measures in producing graduates who are knowledgeable of consumerism. At the primary and secondary education levels, teaching and learning that emphasise the importance of understanding Islamic economics (in terms of consumerism) should be implemented.

Limitations of the Study and Directions for Future Research

There are several limitations associated with this study. The sample chosen was limited to Muslim respondents from Selangor and Kelantan. This may affect the generalisability of the findings. Therefore, it is suggested to fill the gap in the measurement of survivability by presenting a measuring expenditure based on other ethnicities and in different states of Malaysia. This study is a preliminary overview of the household consumption pattern and survivability among the B40, M40 and T20 incomes groups.

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