

KEMISKINAN BERTERUSAN DALAM KALANGAN MASYARAKAT MISKIN
BERDASARKAN DIMENSI INDEKS PEMBANGUNAN MANUSIA (HDI)

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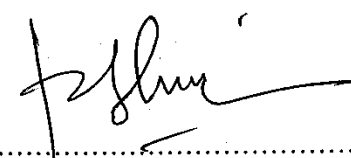
Tesis ini dikemukakan sebagai memenuhi syarat penganugerahan Ijazah Sarjana
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DEDIKASI

Dengan nama Tuhan yang Maha Pengasih lagi Maha Penyayang. Saya ingin mendedikasikan nukilan tesis ini khusus buat ayahanda dan bonda tercinta. Untuk adik-adik tersayang, jadikan ini sebagai pembakar semangat untuk terus berjuang dalam menimba ilmu pengetahuan. Tidak dilupakan juga, insan istimewa yang tidak putus memberi kata semangat.



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PENGHARGAAN

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ABSTRAK

Kemiskinan adalah ketidakupayaan individu atau isi rumah untuk memenuhi sebahagian daripada keperluan asas mereka. Akibat daripada kekangan sumber yang dihadapi masyarakat miskin membuatkan mereka sukar untuk mencapai taraf kehidupan yang sempurna, sehingga membawa kepada kemiskinan berterusan. Kebergantungan yang berterusan terhadap bantuan dari agensi pembasmian kemiskinan menyebabkan kemiskinan semakin sukar untuk dibanteras. Kajian juga telah membuktikan bahawa bilangan penerima bantuan bulanan untuk agensi Jabatan Kebajikan Masyarakat dan Majlis Agama Islam Johor semakin meningkat dari tahun ke tahun. Oleh yang demikian kajian ini bertujuan untuk mengkaji faktor utama yang menjadi penyumbang kepada kemiskinan berterusan berdasarkan dimensi dalam Indeks Pembangunan Insan (*Human Development Index*, HDI). Penerima bantuan dari dua agensi pembasmian kemiskinan dijadikan sebagai responden dalam kajian ini menggunakan kaedah persampelan berkuota bagi memastikan 50 peratus responden dipilih mewakili setiap agensi. Temubual turut dilakukan untuk mengenalpasti inisiatif setiap agensi pembasmian kemiskinan untuk mengatasi masalah kemiskinan berterusan. Analisis Ujian Friedman dilakukan untuk membandingkan ketiga-tiga dimensi dalam mengenal pasti faktor utama yang menjadi penyumbang kepada kemiskinan berterusan. Hasil kajian mendapati peratusan masyarakat miskin yang dikategorikan sebagai miskin berterusan adalah kecil manakala, aspek ekonomi memperoleh pengkelasan nilai min paling tinggi dimana ia dikategorikan sebagai faktor utama penyumbang kepada kemiskinan berterusan. Kegusaran masyarakat miskin terhadap aspek ekonomi menyebabkan kebergantungan kepada bantuan saraan hidup dilihat secara berterusan. Bantuan dalam aspek ekonomi perlu diperkukuh supaya masyarakat miskin boleh terus bersaing dengan masyarakat setempat.



ABSTRACT

Poverty refers to inability of individuals or households to meet some of their basic needs. Due to the scarcity of resources faced by the poor, it is difficult for them to achieve standard of living, prompting proceeded to persistent poverty. Dependency on help from poverty eradication agencies has made it difficult to eradicate persistent poverty. Studies have also shown that the number of monthly aid recipients under the Public Welfare Department and Johor Islamic Religious Council agencies has increased throughout the years. The purpose of this study is therefore to study the major factors contributing to the persistent poverty based on the Human Development Index (HDI) dimensions. Recipients of assistance from two poverty eradication agencies are the respondents of this research. They were selected by using non random quota sampling method whereby 50 percent of respondents were selected from each agency. Interviews were also conducted to identify the initiatives provided by each poverty eradication agency to address the problems of persistent poverty. The Friedman Test analysis was performed to compare the three dimensions in identifying major factors contributing to persistent poverty. The study found that the percentage of poor people who were classified as persistent poor was small, while the economic aspects gained the highest mean rank value which was then categorized as a major contributing factor to the persistent poverty. The results of this study prove that persistent poverty is a serious issue and hence needs prominent consideration towards its thorough eradication. Government's helps in economic aspects needs to be strengthened so that the poor can continue to compete with the local communities.



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SENARAI SINGKATAN

PGK - Pendapatan Garis Kemiskinan

U.K - United Kingdom

JKM - Jabatan Kebajikan Masyarakat

MAIJ - Majlis Agama Islam Johor

HDI -Indeks Pembangunan Insan

MPI - Indeks Kemiskinan Pelbagai

UNDP - Program Pembangunan Pertubuhan Bangsa-Bangsa Bersatu

DOSM - Jabatan Perangkaan Malaysia

RMK - Rancangan Malaysia

IHP - Indeks Harga Pengguna

UNESCO - *United Nations Educational, Scientific and Cultural Organization*

KDNK - Keluaran Dalam Negeri Kasar

EPU - Unit Perancang Ekonomi

MDG - Matlamat Pembangunan Milenium

B40 - Bawah 40 peratus

M40 - Pertengahan 40 peratus

T20 - Atas 20 peratus

DEB - Dasar Ekonomi Baru

DPN - Dasar Pembangunan Nasional

DTN - Dasar Transformasi Nasional

SPSS - *Statistical Package for Social Science*

SPM - Sijil Pelajaran Malaysia

STPM - Sijil Tinggi Pelajaran Malaysia



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2YEP - *2 Years-Exit-Programme*

TVET - Pendidikan dan Latihan Teknik dan Vokasional

KPM - Kementerian Pendidikan Malaysia

PSH - Pembelajaran Sepanjang Hayat

NGO - Badan bukan kerajaan

FELDA - Lembaga Pembangunan Tanah Persekutuan

PR1MA - Skim Perumahan Rakyat 1Malaysia

KPT - Kementerian Pengajian Tinggi

IR4.0 - *Industrial Revolution 4.0*

UHC - *Universal Health Coverage*

AKPK - Agensi Kaunseling dan Pengurusan Kredit

BOT - Bantuan Orang Tua

USIM - Universiti Sains Islam Malaysia

AI - *Artificial Intelligence*



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BAB 1

PENDAHULUAN

1.1 Pengenalan

Kemiskinan adalah ketidakupayaan individu atau isi rumah untuk memenuhi keperluan asas mereka dalam kehidupan. Keperluan asas adalah keperluan yang wajib dimiliki oleh setiap isi rumah contohnya, seperti makanan, minuman, tempat tinggal, pakaian, kenderaan dan sebagainya, dan ia dianggap tidak sempurna jika seseorang individu itu tidak dapat memiliki salah satu daripada keperluan tersebut.

Terdahulu, Townsend (1979) mendefinisikan kemiskinan sebagai keadaan individu, isi rumah dan kelompok dalam populasi yang mengalami kekangan dalam mendapatkan diet seimbang, melibatkan diri dalam aktiviti kemasyarakatan serta mendapatkan keperluan asas dalam masyarakat yang mereka tinggal. Sumber yang dimiliki mereka berada dibawah standard asas seorang individu atau isi rumah yang kebiasaannya ada, malah gaya hidup serta aktiviti mereka juga terhad. Selain itu, Mansur *et al.* (2013) mencadangkan kemiskinan dihapuskan dengan segera kerana ia boleh memberi kesan kepada pertumbuhan ekonomi negara.

Disebabkan masalah kekurangan pendapatan, isi rumah tidak dapat memenuhi keperluan asas yang wajib dan ini secara tidak langsung sukar untuk mereka mencapai taraf kehidupan yang sempurna. Selain daripada ketidaksempurnaan dalam memiliki keperluan, ketidakupayaan mendapat pekerjaan yang sesuai dan pendidikan yang rendah juga dikatakan menjadi punca mengapa golongan miskin sukar untuk keluar dari kepompong kemiskinan kerana jurang pendapatan yang tinggi yang seterusnya boleh membawa kepada kemiskinan berterusan.

Terdapat pelbagai jenis kaedah untuk mengukur kemiskinan antaranya ialah pengukuran menggunakan kaedah kemiskinan mutlak dan relatif. Kaedah pengukuran yang popular digunakan di Malaysia adalah di bawah kaedah kemiskinan mutlak dengan menggunakan Pendapatan Garis Kemiskinan (PGK). Sebuah isi rumah tersebut dianggap jatuh miskin sekiranya pendapatan bulanan isi rumah tersebut kurang daripada garis kemiskinan yang telah ditetapkan oleh Jabatan Perangkaan Malaysia. Berdasarkan laporan Kajian Pendapatan Isi Rumah (HIS) pada tahun 2016, pendapatan garis kemiskinan isi rumah adalah RM970 untuk semenanjung Malaysia, RM1,170 untuk Sabah dan Labuan, serta RM1,070 untuk Sarawak (Portal rasmi Kementerian Perumahan dan Kerajaan Tempatan, 2019). PGK yang digunakan adalah dibawah metodologi 2005.

Manakala, kemiskinan relatif di Malaysia adalah konsep mengambil kira pendapatan isi rumah yang berada pada peratusan tertentu di bawah pendapatan median isi rumah. Dalam kajian separuh penggal Rancangan Malaysia ke-11, konsep kemiskinan relatif digunakan untuk melihat dengan lebih jelas kadar kemiskinan yang ada. Laporan Institut Penyelidikan Khazanah menunjukkan, sekiranya kemiskinan relatif diambil kira dan digunakan untuk menentukan kadar kemiskinan, ini bermakna mengikut data terbaru yang dikeluarkan oleh Jabatan Perangkaan Malaysia, pendapatan penengah di Malaysia adalah RM5,873 sebulan. Jika kemiskinan relatif mengambil definisi pendapatan isi rumah kurang 50 peratus, bermakna garis kemiskinan relatif untuk isi rumah di Malaysia adalah mereka yang berpendapatan di bawah RM2,936.5 sebulan malah, sebanyak 16.9 peratus daripada isi rumah sedang mengalami kemiskinan Choong dan Gen (2019).

Berdasarkan statistik 2002 hingga 2016 dari Laman Web Rasmi Kementerian Hal Ehwal Ekonomi (2019) kadar kemiskinan luar bandar menurun daripada 13.5 peratus kepada 1.0 peratus, manakala di kawasan bandar pula kadar kemiskinan berkurang daripada 2.3 peratus kepada 0.2 peratus. Kadar peratusan yang semakin menurun ini menunjukkan keberkesanan kerajaan dan agensi-agensi pembasmian kemiskinan dalam menjaga hal-hal berkaitan kebajikan masyarakat miskin dari penyediaan modul pembelajaran sehingga program penjanaan pendapatan.

Namun begitu, kemiskinan tidak boleh diukur menggunakan tahap pendapatan isi rumah sahaja. Hal ini kerana, menurut Biewen (2014), kerajaan perlu memberi

perhatian kepada golongan miskin berterusan dan juga golongan yang keluar masuk kepompong kemiskinan kerana golongan ini berpeluang untuk kekal dalam kemiskinan untuk tempoh yang lama. Biewen turut berpendapat, kerajaan perlu memahami ciri-ciri individu miskin berterusan ini kerana golongan miskin ini bukan sahaja memiliki pendapatan yang kurang, sebaliknya terdapat aspek lain yang boleh diberi perhatian untuk menilai kemiskinan berterusan.

Kemiskinan berterusan adalah situasi dimana individu yang tidak dapat keluar dari kemiskinan untuk tempoh yang lama. Kajian yang dilakukan oleh Glauben *et al.* (2012), mendapati terdapat kemungkinan isi rumah yang mengalami kemiskinan berterusan kekal berada dalam kemiskinan itu seumur hidup mereka dan ada juga yang berkekalan untuk beberapa tempoh. Walaubagaimanapun, tempoh tersebut akan menjadi lebih lama sekiranya saiz isi rumah yang semakin besar dan juga terdapat individu yang tidak bekerja di dalam isi rumah tersebut. Selain itu juga, kebergantungan kepada satu sumber pendapatan sahaja juga menjadi punca tempoh keberadaan dalam kemiskinan berterusan menjadi semakin berpanjangan.

Kemiskinan berterusan adalah isu yang perlu diberi perhatian sewajarnya. Dijelaskan oleh A. Sarlo (2019), apabila mereka jatuh kedalam kelompok kemiskinan berterusan, amat sukar untuk mereka keluar dari kitaran ganas kemiskinan tersebut. Terutama golongan kanak-kanak, mereka akan mengalami kekurangan yang berterusan malah, mereka juga boleh terbeban dengan kesan psikologi yang memberi impak apabila mereka dewasa kelak. Tambahan pula, jumlah pendapatan sahaja tidak mencukupi untuk mentafsirkan isi rumah itu mengalami kemiskinan berterusan. Sebaliknya terdapat juga ciri-ciri lain seperti ibu bapa tunggal, individu yang tiada kemahiran, orang kurang upaya dan tiada pendidikan sempurna.

Anand dan Lea (2011) turut menekankan individu yang kurang berkemampuan dalam kehidupan lebih terdedah kepada serangan psikologi yang memberi kesan kepada mental dan fizikal. Selain daripada kekurangan keperluan asas, persekitaran yang tidak sempurna juga memainkan peranan penting dalam mempengaruhi psikologi golongan miskin. Sebagai contoh, kawasan kejiranan yang mempunyai masalah saluran air, lampu jalan tidak berfungsi, jalan tidak berturap boleh menjejaskan individu secara tidak langsung. Menurut Jamil dan Che Mat (2014), disebabkan taraf kesihatan dan pendidikan yang rendah serta sumber makanan yang terhad menjadikan



individu mudah untuk terlibat dalam jenayah semata-mata untuk mendapatkan duit dengan cara yang mudah. Dengan itu, mereka berharap dapat keluar dari kemiskinan hasil dari sumber tersebut. Ternyata, kekurangan yang ada boleh mempengaruhi psikologi seseorang individu. Kekurangan ini akan berterusan jika individu tidak dapat keluar dari kemiskinan. Sekiranya tempoh keberadaan dalam kemiskinan semakin bertambah, individu tersebut dikategorikan sebagai miskin berterusan.

1.2 Latar belakang kajian

Kemiskinan berterusan adalah satu bentuk kemiskinan yang berlaku ke atas golongan miskin untuk sesuatu tempoh yang lama. Hill (1985) melihat kemiskinan berterusan melalui pelbagai perspektif. Salah satu cara adalah memerhatikan status kemiskinan seseorang individu untuk beberapa tahun dalam satu tempoh, kemudian melihat berapa tahun individu tersebut berada dalam kemiskinan. Sekiranya individu tersebut miskin sepanjang tempoh itu, maka jelas individu tersebut mengalami kemiskinan berterusan. Di samping itu, terperangkap dalam kemiskinan juga boleh menyebabkan seseorang itu mengalami kemiskinan berterusan (Lade, Haider, Engstrom dan Schluter, 2017) dan ia turut menghalang keupayaan kerajaan untuk membasmi kemiskinan secara terus.

Dalam menterjemah tempoh kemiskinan berterusan untuk golongan miskin, terdapat beberapa definisi daripada penyelidik terdahulu. Mood (2015) menjelaskan untuk menterjemahkan konsep kemiskinan berterusan, ianya memerlukan pemerhatian untuk beberapa tempoh bagi sesebuah populasi golongan miskin berterusan.

Seperti dalam kajian Valletta (2006) yang menggambarkan peralihan kemiskinan dan kemiskinan berterusan untuk tempoh enam tahun. Menurutnya lagi, sekiranya golongan miskin itu berada dalam kemiskinan untuk tempoh enam tahun berturut-turut sepanjang tempoh pemerhatian tersebut ianya digelar sebagai kemiskinan berterusan. Oleh yang demikian, dengan meletakkan tempoh pemerhatian untuk melihat corak kemiskinan berterusan lebih sesuai digunakan berbanding mengukur corak kemiskinan tanpa melihat kepada tempoh pemerhatian.

Menurut artikel yang dikeluarkan oleh *Office for National Statistics UK* (2017) tempoh yang dikatakan kemiskinan berterusan adalah isi rumah yang mengalami

kemiskinan relatif sekurang-kurangnya dalam tempoh 2 hingga tiga tahun berturut-turut. Kemiskinan relatif disini bermaksud individu yang memiliki pendapatan kurang 60 peratus daripada pendapatan median negara dan individu tersebut mengalami kemiskinan dalam tempoh 2 hingga tiga tahun berturut-turut dari tempoh pemerhatian yang diberikan. Dapatan tersebut juga menunjukkan daripada tempoh tersebut sebanyak 7.3 peratus populasi rakyat di United Kingdom (U.K) atau bersamaan dengan hampir 4.6 juta orang mengalami kemiskinan berterusan untuk tempoh tersebut.

Kajian ini menerimapakai definisi dari kajian yang dilakukan oleh Mohamed dan Said (2013) yang mengkategorikan tempoh kemiskinan berterusan di Malaysia merujuk kepada isi rumah yang berada dalam kemiskinan untuk tempoh sekurang-kurangnya 4 tahun. Walaupun tidak banyak kajian dilakukan berkaitan dengan definisi tempoh sebenar kemiskinan berterusan di Malaysia namun terdapat beberapa definisi lain yang turut mengkategorikan tempoh dikatakan kemiskinan berterusan adalah 4 tahun.

Seperti contoh, *Experimental Official Statistics* (2019) yang menjalankan kajian di Scotland, definisi kemiskinan berterusan dikenalpasti sebagai individu yang berada dalam kemiskinan relatif dalam tempoh tiga tahun atau lebih dalam tempoh 4 tahun tempoh pemerhatian. Terdapat beberapa kajian lain yang turut bersetuju bahawa definisi kemiskinan berterusan itu ditafsirkan mengikut 4 tahun tempoh pemerhatian.

Kajian lain dari McGuinness (2018) juga menyifatkan individu yang mengalami kemiskinan relatif akan jatuh miskin berterusan sekiranya pendapatan beliau kurang 60 peratus dari pendapatan median negara dalam tempoh 3 hingga 4 tahun berturut-turut. Beliau turut membuktikan bahawa kemiskinan berterusan di U.K sangat membimbangkan apabila pada tahun 2012/13 hingga 2015/16, sebanyak 9 peratus individu mengalami kemiskinan berterusan, malah lebih membimbangkan kanak-kanak serta golongan pencen yang lebih mudah terdedah dengan kemiskinan berterusan kerana mereka tiada sumber pendapatan yang mencukupi.

Begitu juga dengan laporan *The Income Dynamics* (2018) yang mentafsirkan, golongan miskin tergolong sebagai kemiskinan berterusan sekiranya mereka berada dalam kelompok itu sekurang-kurangnya tiga hingga empat tahun berturut-turut. Ini menjadikan apabila kemiskinan berterusan itu dilihat daripada tempoh pemerhatian



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yang telah ditetapkan, kemiskinan berterusan itu menjadi satu cerminan yang lebih jelas.

Kajian-kajian lepas juga banyak yang memfokuskan kepada definisi kemiskinan, oleh itu sukar untuk mendapatkan penjelasan terperinci mengenai tempoh sebenar yang dikategorikan sebagai kemiskinan berterusan dalam kalangan masyarakat miskin di Malaysia. Namun begitu, Nair (2010) dalam kajiannya menegaskan bahawa kemiskinan di Malaysia tidak lagi dikategorikan sebagai kemiskinan mutlak malah turut bergelut dengan kemiskinan relatif, kemiskinan berterusan, kemiskinan bandar dan juga ketidaksamarataan. Disebabkan kurangnya definisi terperinci berkaitan tempoh dikatakan kemiskinan berterusan di Malaysia oleh itu, kajian ini menerima pakai definisi dari kajian yang dilakukan oleh Mohamed dan Said (2013) yang mengkategorikan tempoh kemiskinan berterusan di Malaysia sebagai isi rumah yang miskin untuk tempoh 4 tahun.

Di Malaysia terdapat pelbagai agensi pembasmian kemiskinan yang bertanggungjawab dalam menjaga kebajikan golongan masyarakat miskin. Antaranya Jabatan Kebajikan Masyarakat (JKM) dan Majlis Agama Islam Johor (MAIJ). JKJ menyediakan beberapa bentuk bantuan seperti bantuan bulanan, bantuan sekaligus, bantuan bencana alam dan sebagainya yang bertujuan untuk membantu memenuhi keperluan asas bagi meringankan beban penerima bantuan. Selain itu MAIJ turut menyediakan skim bantuan dibawah kategori asnaf, bantuan perniagaan, bantuan perubatan dan juga bantuan-bantuan lain yang bertujuan mengubah keadaan asnaf kepada yang lebih baik.

Carta 1 di bawah menunjukkan laporan statistik penerima bantuan am di negeri Johor untuk tahun 2014 hingga 2017. Bilangan penerima yang menerima bantuan am untuk tempoh tiga tahun didapati semakin meningkat. Ini menunjukkan penerima masih lagi bergantung harap kepada bantuan am yang disediakan oleh JKJ.

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