

## SUSTAINABLE LIVELIHOOD AMONG WOMEN: A STUDY ON SOCIAL, FINANCIAL, PHYSICAL, HUMAN CAPITAL AND NATURAL ASSETS

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**Abstract:** *This study explores sustainable livelihood among women using the Sustainable Livelihood Framework, which consists of five core capital assets: social, financial, physical, human capital and natural assets. Women play a critical role in sustaining family well-being, managing household resources, and contributing to community resilience. Using a quantitative descriptive approach, data were collected via a structured questionnaire among women across various demographic backgrounds and residential area. The data were analyzed using descriptive statistics to examine the livelihood assets among women. Findings indicate that strong social relationships, stable income, higher education levels, access to infrastructure, good health, clean water and a healthy environment in daily lives significantly influence the livelihood resilience of women. This study highlights the importance of empowering women by enhancing access to multiple livelihood assets, which are essential for achieving a sustainable and balanced life.*

**Keywords:** *Sustainability Livelihood, Social Assets, Financial Assets, Physical Assets, Natural Assets, Women*

## Introduction

Sustainable livelihood is a concept that emphasizes individuals' ability to maintain and improve their standard of living over time by effectively utilizing available resources. The concept of sustainable livelihood involves the capacity of individuals and households to maintain and improve their standard of living while managing resources efficiently and minimizing vulnerability to shocks. In this regard, women are pivotal agents of change. Their contributions to family, economy, and society are deeply intertwined with the ability to sustain household welfare.

The Sustainable Livelihood Framework (SLF) introduced by the Department for International Development (DFID) (1999) identifies five key livelihood assets: social assets, human capital assets, financial assets, physical asset and natural assets. These assets provide the foundation for individuals and communities to respond to shocks, improve living standards, and secure long-term well-being. This also can pursue strategies to reduce poverty and improve well-being. However, access to and control over these assets is often gendered, with women facing unique barriers and responsibilities that shape their livelihood strategies.

In Malaysia, women's livelihoods are increasingly significant in driving national development. For instance, the female labour force participation rate reached 56.2% in 2023, with graduate women achieving a higher participation rate of 83.2% (Department of Statistics Malaysia, 2024). Women-owned establishments account for 20.1% of total registered businesses, contributing RM136.9 billion in gross output, primarily in the services sector (DOSM, 2022). Despite these gains, disparities persist: Malaysia's Gender Gap Index in 2023 was 0.705, with women excelling in education (1.071) but still lagging in economic participation (0.698) and especially in political empowerment (0.096) (Department of Statistics Malaysia, 2024). These figures underscore the critical but uneven role women play in sustaining livelihoods, particularly when their access to assets such as natural resources, land and capital is constrained.

This study focuses specifically on women to investigate how they utilize the five capital assets to achieve sustainable livelihoods. Unlike much of the existing literature, which either addresses global perspectives or examines women's empowerment in general terms, this research explicitly situates the analysis within the Malaysian context and emphasizes often-overlooked assets such as natural capital. Previous studies have largely concentrated on women's human and financial capital while giving limited attention to how natural resources and environmental sustainability shape women's livelihood strategies in Malaysia. By examining the extent to which women access and utilize the five livelihood assets, this study not only assesses the sustainability of women's livelihoods but also addresses an important gap in current research. Through descriptive statistics, this study seeks to provide insights into the dynamics of gender and sustainability in livelihood strategies, offering evidence based recommendations to strengthen women's role in sustaining household and community well-being.

## Literature Review

### **Sustainable Livelihood Framework (SLF)**

The Sustainable Livelihood Framework (SLF) presents a holistic approach to understanding poverty and development by emphasizing five interrelated types of capital: human, social, financial, physical, and natural. These assets enable individuals to pursue various livelihood strategies in response to vulnerabilities such as economic pressure, environmental degradation, or social instability (Scoones, 1998). Livelihood assets include human assets, which encompass knowledge, skills, and experience necessary for earning a living. Social assets refer to both direct and indirect social relationships, including trust, reliability, and accessibility. Physical assets, on the other hand, are the capacity for the production of goods and infrastructure. Financial assets represent the financial resources owned, and natural assets include natural resources such as the flow of resource usage and the services derived from them. SLF for the 21st century, are important to increase acknowledgement of relations, both in terms of structural analyses of poverty and how individuals are embedded in relations of class, caste, gender and race (Natarajan et. al, 2022).

### **Women and Livelihood Sustainability**

Women's involvement in sustaining livelihoods is well-documented in literature. Women are the backbone of families and are crucial to the growth and development of communities. Empowerment of women involves enhancing the social, economic, educational, gender or economic strength of individuals, communities of women and political status of women (Sindhu, L. 2022; Hosan & Ghosk, 2025). Empowered women can also help reduce poverty, increase economic growth, and promote environmental sustainability. Kabeer (2003) emphasizes that women's contributions are critical to household survival, particularly in low-income contexts. Chant (2007) notes that women are often responsible not only for reproductive labor but also for economic and emotional well-being within families. Despite their vital roles, women frequently encounter barriers such as gender discrimination, limited asset ownership, and inadequate access to financial institutions.

### **Social and Human Assets in Women's Lives**

Social capital, which includes networks of trust, mutual assistance, and social cohesion, is crucial in helping women manage daily household and community responsibilities (Putnam, 2000). The relationship between families, the community, and implementing agencies is good when they can interact with one another (Nor Zuriati Amani et. al, 2021). Human capital including education, health, skills, and work experience are significantly determines women's ability to participate in the labor market and manage household functions. Nussbaum and Glover (1995) affirm that investing in women's education and health significantly boosts household sustainability. Human assets refer to a person's education, skills, and work experience, as well as their health status (Rospidah, 2017; Ahamd Zubir & Chamhuri, 2017).

### **Financial and Physical Assets Access**

Access to financial and physical assets is a critical determinant in promoting women's empowerment and household economic stability. The availability and literacy of financial capital such as income, savings, credit, and insurance not only enhance women decision-making power but also contributes to poverty reduction and improved family well-being (Eseza, N., David & Andrew, 2025; Lavanya & Mamilla, 2024; Parvathy & Kumar, 2022). Many authors emphasized that participation in financial systems, such as microcredit programs,

can improve household resilience; however, gendered structural inequalities often restrict the extent of these benefits (Ranabahu & Tanima, 2022; Sakyi-Nyarko et al., 2022; Saluja et al., 2023).

While microfinance initiatives offer short-term relief and capital access (Fateh & Poulin, 2025; Sodhi & Knuckles, 2021), they do not always translate into long-term economic empowerment without supportive institutional and social frameworks. Besides, physical assets including clean water, reliable energy, transport infrastructure, and agricultural inputs also shape women's productive capacity and time use (Duru et al., 2022; Small & van der Meulen Rodgers, 2023). Therefore, ensuring equitable access to both financial and physical resources is essential to fostering sustainable economic inclusion and meaningful empowerment for women.

### **Natural Assets and Environmental Sustainability**

Natural capital such as access to clean water, fertile land, and a healthy environment is particularly important for women, who often serve as primary caregivers and managers of household resources. Poor environmental conditions can threaten and disrupt their daily responsibilities, increasing time poverty and health risks (Nor Zuriati Amani et al., 2022). Environmental degradation and inadequate infrastructure disproportionately impact women, particularly in vulnerable or marginalized communities. Clean surroundings and access to essential utilities are fundamental to supporting women's daily activities, safeguarding family health, and enhancing overall well-being.

Moreover, the lack of access to clean water and energy sources forces many women to spend considerable time and physical effort on resource collection (Longe, 2021), which limits their ability to participate in education, employment, or community engagement. Studies also show that women in rural areas are more likely to bear the consequences of climate change and environmental shocks due to their reliance on natural resources for livelihood activities (Chitiga-Mabugu et al., 2023; Duru et al., 2022; Peng et al., 2022). Thus, integrating gender-responsive environmental policies is essential to promote inclusive development and environmental justice. Promoting environmental sustainability and equitable access to natural assets is not only a gender issue but a critical pathway toward building resilient, sustainable livelihoods.

## **Methodology**

### **Research Design**

This study employed a quantitative descriptive research design to examine the role of women in sustaining livelihoods through the five capital assets: social, human, financial, physical, and natural. A structured survey instrument was developed to measure women's access to and satisfaction with various aspects of livelihood sustainability.

### **Population and Sampling**

The target population consisted of women aged 18 and above, residing in both urban and rural areas. A convenience sampling method was used due to accessibility and time constraints. A total of 70 samples were collected through online distribution of questionnaires. According to methodological literature, a minimum of approximately 30 participants is generally sufficient

for reliability testing, and pilot studies commonly recruit between 50 and 100 participants overall (Bujang et al., 2024). In fact, many pilot studies recruit between 50 and 100 participants overall, depending on the study's objectives and scope (Hertzog, 2008).

### **Research Instrument**

The instrumentation of the study involved a set of Likert-scale items, with responses ranging from Strongly Disagree (1) to Strongly Agree (5). These items were grouped based on the five livelihood capitals to capture the level of access and satisfaction among the respondents. Additionally, demographic information such as age, marital status, number of dependents, education level and residential area was collected to support further analysis.

### **Data Analysis**

Data were analyzed using descriptive statistics such as frequency, percentage and mean. The data were subsequently analysed using IBM SPSS version 22.0.

### **Findings and Discussion**

The finding and discussion for this study divided into three parts. First part about explaining the demographic profile, while second part about discussion of sustainability livelihood with five assets; social, financial, physical, human capital and natural assets and the last part is about the sustainable livelihood level among women.

#### **Demographic Profile**

The demographic profile of the respondents in the Table 1 shows that all 70 participants (100%) were female, Malay, and Muslim. In terms of age distribution, the majority of respondents were between 23 to 30 years old, with 25.7% aged 23 to 26 and 24.3% aged 27 to 30. A smaller portion of respondents were in the 18 to 22 age range (5.7%) and 31 to 34 (17.1%), while the largest group (27.1%) consisted of women aged 35 and above.

Regarding marital status, most of the participants were single (75.7%), followed by widowed (14.3%), and a minority were married (10%). In terms of number of dependents, over half of the respondents (57.4%) reported having no dependents, because they are still single, while 34.3% had 1 to 3 dependents. Only a few had more than 3 dependents, with 5.7% having 4–6 dependents and 2.8% having 7–9 dependents, and none had 10 or more dependents.

In terms of educational level, the majority held a Bachelor's Degree (58.6%), followed by STPM or a Diploma (22.9%), and a small number with Master's Degrees (8.6%), Secondary School education (4.3%), and PhDs (2.9%). Additionally, 2.9% of respondents reported having other forms of educational qualifications. The majority of respondents (53 individuals or 75.7%) reside in urban area; while a smaller portion (17 individuals or 24.3%) live in rural areas. Overall, the demographic data suggests that the study involved a group of educated, single Malay Muslim women, mostly in their mid-20s to late 30s, with limited family dependents.



**Table 1 Demographic Profile**

| Demographic Variables       | Categories              | Frequency | Percent (%) |
|-----------------------------|-------------------------|-----------|-------------|
| <b>Gender</b>               | Female                  | 70        | 100.0       |
| <b>Age</b>                  | 18-22 years old         | 4         | 5.7         |
|                             | 23-26 years old         | 18        | 25.7        |
|                             | 27-30 years old         | 17        | 24.3        |
|                             | 31-34 years old         | 12        | 17.1        |
|                             | 35 years old and above  | 19        | 27.1        |
| <b>Religion</b>             | Islam                   | 70        | 100.0       |
| <b>Ethnicity</b>            | Malay                   | 70        | 100.0       |
| <b>Marital Status</b>       | Married                 | 7         | 10.0        |
|                             | Single                  | 53        | 75.7        |
|                             | Widowed                 | 10        | 14.3        |
| <b>Number of Dependents</b> | No dependent            | 40        | 57.4        |
|                             | 1-3 dependents          | 24        | 34.3        |
|                             | 4-6 dependents          | 4         | 5.7         |
|                             | 7-9 dependents          | 2         | 2.8         |
|                             | 10 dependents and above | 0         | 0           |
| <b>Education</b>            | Bachelor's Degree       | 41        | 58.6        |
|                             | Secondary School        | 3         | 4.3         |
|                             | PhD / Doctorate         | 2         | 2.9         |
|                             | Master's Degree         | 6         | 8.6         |
|                             | STPM/Diploma            | 16        | 22.9        |
|                             | Secondary School Others | 2         | 2.9         |
| <b>Residential area</b>     | Rural                   | 17        | 24.3        |
|                             | Urban                   | 53        | 75.7        |

### **Sustainable Livelihood among Women**

This part will discuss about five core sustainable livelihood assets which are social, financial, physical, human capital and natural assets among women.

#### **Social Assets**

The finding of the social assets from the Likert-scale responses toward various aspects of interpersonal relationships and household roles are shown in Table 2. The highest mean score was recorded for having a good relationship with family and siblings (mean = 4.27), indicating strong agreement among respondents, with 48.6% strongly agreeing and 37.1% agreeing. This was closely followed by having a good relationship with colleagues (mean = 4.23) and helping with household chores (mean = 4.20), where 60% of respondents strongly agreed they participated in such activities. Assisting in managing the household also received a high level of agreement (mean = 3.97), with 71.5% either agreeing or strongly agreeing. Similarly, having a good relationship with a spouse (mean = 3.91) showed that most respondents felt positively about their spousal relationships. The statement having a good relationship with neighbors and the community had a slightly lower but still favorable mean score of 4.01, suggesting generally harmonious community ties. The lowest mean score was for family members help manage

household matters (mean = 3.67), indicating that fewer respondents felt supported in this area, with 32.9% responding neutrally. Expression of love through words and gift-giving had a mean of 3.73, showing a more balanced spread of responses, though 61.5% still agreed or strongly agreed. Social support emerged as a strong factor, with many women relying on their partners, families, and communities for emotional and physical support in household management (Kabeer, 2003).

**Table 2 Finding result for Social Assets**

| Point   | 1                 |     | 2        |     | 3       |      | 4     |      | 5              |      | Mean |
|---|-------------------|-----|----------|-----|---------|------|-------|------|----------------|------|------|
| Likert Scale  | Strongly Disagree |     | Disagree |     | Neutral |      | Agree |      | Strongly Agree |      |      |
|   | f                 | (%) | f        | (%) | f       | (%)  | f     | (%)  | f              | (%)  |      |
| Expression of love through words and gift-giving            | 6                 | 8.6 | 3        | 4.3 | 18      | 25.7 | 20    | 28.6 | 23             | 32.9 | 3.73 |
| Helping with household chores                               | 5                 | 7.1 | 3        | 4.3 | 7       | 10.0 | 13    | 18.6 | 42             | 60.0 | 4.20 |
| Assisting in managing the household                         | 5                 | 7.1 | 2        | 2.9 | 13      | 18.6 | 20    | 28.6 | 30             | 42.9 | 3.97 |
| Family members help manage household matters                | 5                 | 7.1 | 6        | 8.6 | 23      | 32.9 | 9     | 12.9 | 27             | 38.6 | 3.67 |
| Having a good relationship with a spouse                    | 5                 | 7.1 | 1        | 1.4 | 18      | 25.7 | 17    | 24.3 | 29             | 41.4 | 3.91 |
| Having a good relationship with family and siblings         | 2                 | 2.9 | 1        | 1.4 | 7       | 10   | 26    | 37.1 | 34             | 48.6 | 4.27 |
| Having a good relationship with colleagues                  | 1                 | 1.4 | 1        | 1.4 | 6       | 8.6  | 35    | 50.0 | 27             | 38.6 | 4.23 |
| Having a good relationship with neighbors and the community | 2                 | 2.9 | 1        | 1.4 | 13      | 18.6 | 32    | 45.7 | 22             | 31.4 | 4.01 |

### Financial Assets

The analysis of the financial assets is shown in Table 3. The analysis is based on income sufficiency, savings behavior, and reliance on financial support. The highest level of agreement was found in the statement saving is important for future life, with a mean score of 4.37. Majority of women said that 58.6% strongly agreed and 25.7% agreed for the importance of saving in future security. Respondents also show regularly saving money with the mean is 3.73 and having emergency savings (mean = 3.61). Similarly, income helps reduce the cost of living had a favorable mean of 3.90, with 55.8% agreeing or strongly agreeing, indicating that income, while not overly abundant, contributes to easing financial burdens. In contrast, the statement current income is sufficient received a moderate mean score of 3.56, with the highest proportion of responses being neutral (34.3%). This suggests that while many women feel their income helps, it may not fully meet their needs. The lowest mean score was recorded for financial loans with mean are 2.36. Its shows most of the respondents with 58.5 % were strongly disagree for doing the loans.

**Table 3 Finding result for Financial Assets**

| Point   | 1                 |      | 2        |      | 3       |      | 4     |      | 5              |      | Mean |
|---|-------------------|------|----------|------|---------|------|-------|------|----------------|------|------|
| Likert Scale                                      | Strongly Disagree |      | Disagree |      | Neutral |      | Agree |      | Strongly Agree |      |      |
|   | f                 | (%)  | f        | (%)  | f       | (%)  | f     | (%)  | f              | (%)  |      |
| Current income is sufficient                      | 5                 | 7.1  | 2        | 2.9  | 24      | 34.3 | 27    | 38.6 | 12             | 17.1 | 3.56 |
| Income helps reduce the cost of living            | 3                 | 4.3  | 6        | 8.6  | 22      | 31.4 | 23    | 32.9 | 16             | 22.9 | 3.90 |
| Emergency savings                                 | 3                 | 4.3  | 6        | 8.6  | 22      | 31.4 | 23    | 32.9 | 16             | 22.9 | 3.61 |
| Regularly saving money                            | 1                 | 1.4  | 7        | 10.0 | 21      | 30.0 | 22    | 31.4 | 19             | 27.1 | 3.73 |
| Saving is important for future life               | 2                 | 2.9  | 0        | 0    | 9       | 12.9 | 18    | 25.7 | 41             | 58.6 | 4.37 |
| Financial loans                                   | 22                | 31.4 | 19       | 27.1 | 15      | 21.4 | 10    | 14.3 | 4              | 5.7  | 2.36 |
| Financial assistance helps reduce income problems | 7                 | 10.0 | 14       | 20.0 | 17      | 24.3 | 16    | 22.9 | 16             | 22.9 | 3.29 |



### Physical Assets

Table 4 shows the statement having sufficient facilities and equipment to carry out work received the highest mean score of 4.13, with 80% of respondents agreeing or strongly agreeing. This suggests that most participants feel well-equipped to perform their jobs effectively. While basic infrastructure in the residential area is adequate (mean = 4.10) and having a comfortable home to live in (mean = 4.09) also received strong agreement, indicating satisfaction with living conditions and surrounding facilities. Having sufficient household equipment (mean = 4.06), with 74.3% also have higher agreeing. These responses suggest that the majority of participants live in well-equipped environments, both at home and in terms of basic infrastructure. However, the statement lack of adequate facilities and equipment affects income and work had a significantly lower mean score of 3.19, with a more divided response.

**Table 4 Finding result for Physical Assets**

| Table 4 Finding Result for Physical Assets                        |                   |     |          |      |         |      |       |      |                |      |      |
|---|-------------------|-----|----------|------|---------|------|-------|------|----------------|------|------|
| Point   | 1                 |     | 2        |      | 3       |      | 4     |      | 5              |      | Mean |
| Likert Scale  | Strongly Disagree |     | Disagree |      | Neutral |      | Agree |      | Strongly Agree |      |      |
|   | f                 | (%) | f        | (%)  | f       | (%)  | f     | (%)  | f              | (%)  |      |
| Having a comfortable home to live in                              | 3                 | 4.3 | 0        | 0    | 13      | 18.6 | 26    | 37.1 | 28             | 40.0 | 4.09 |
| Having sufficient household equipment                             | 1                 | 1.4 | 1        | 1.4  | 16      | 22.9 | 27    | 38.6 | 25             | 35.7 | 4.06 |
| Basic infrastructure in the residential area is adequate          | 0                 | 0   | 3        | 4.3  | 12      | 17.1 | 30    | 42.9 | 25             | 35.7 | 4.10 |
| Having sufficient facilities and equipment to carry out work      | 0                 | 0   | 1        | 1.4  | 13      | 18.6 | 32    | 45.7 | 24             | 34.3 | 4.13 |
| Lack of adequate facilities and equipment affects income and work | 5                 | 7.1 | 12       | 17.1 | 28      | 40.0 | 15    | 21.4 | 10             | 14.3 | 3.19 |

### Human Capital Assets

The results of the human capital assets in Table 5 shows about the importance of education, experience, and health in achieving sustainability of livelihoods. The highest mean score was 4.54 about the statement of the good health is important for women. Similarly, with the good health can facilitate work activities also received high agreement, reflected in a mean score of 4.43, indicating that respondents clearly recognize the critical role of physical well-being in sustaining productivity and livelihood. Regarding work experience, the statement more

experience increases efficiency and skill in performing tasks had a mean of 4.29, with over 81% of respondents agreeing or strongly agreeing. This indicates strong recognition of the value of long-term experience in enhancing job performance. In terms of education, respondents generally agreed that education can improve living standards with mean is 4.07 higher education can lead to better job opportunities with mean 3.89. Education is a key point to improve employment and get better quality of life. Majority of respondent with 82.9 % indicate that most respondents believe family health contributes to their overall well-being and ability to sustain a livelihood. Women's access to human capital, including education and health, was also crucial. The belief that education improves livelihoods reflects broader literature linking female empowerment to development (Nussbaum & Glover, 1995).

**Table 5 Finding result for Human Capital Assets**

| Point  | 1                 |     | 2        |     | 3       |      | 4     |      | 5              |      | Mean |
|--|-------------------|-----|----------|-----|---------|------|-------|------|----------------|------|------|
| Likert Scale   | Strongly Disagree |     | Disagree |     | Neutral |      | Agree |      | Strongly Agree |      |      |
|  | f                 | (%) | f        | (%) | f       | (%)  | f     | (%)  | f              | (%)  |      |
| Education can improve living standards                             | 3                 | 4.3 | 2        | 2.9 | 16      | 22.9 | 15    | 21.4 | 34             | 48.6 | 4.07 |
| Higher education can lead to better job opportunities              | 4                 | 5.7 | 2        | 2.9 | 19      | 27.1 | 18    | 25.7 | 27             | 38.6 | 3.89 |
| More experience increases efficiency and skill in performing tasks | 1                 | 1.4 | 0        | 0   | 12      | 17.1 | 22    | 31.4 | 35             | 50.0 | 4.29 |
| Good health is important   | 1                 | 1.4 | 0        | 0   | 6       | 8.6  | 16    | 22.9 | 47             | 67.1 | 4.54 |
| Satisfied with the health of spouse and family                     | 0                 | 0   | 1        | 1.4 | 11      | 15.7 | 30    | 42.9 | 28             | 40.0 | 4.21 |
| Good health can facilitate work activities                         | 1                 | 1.4 | 0        | 0   | 10      | 14.3 | 16    | 22.9 | 43             | 61.4 | 4.43 |

### Natural Assets

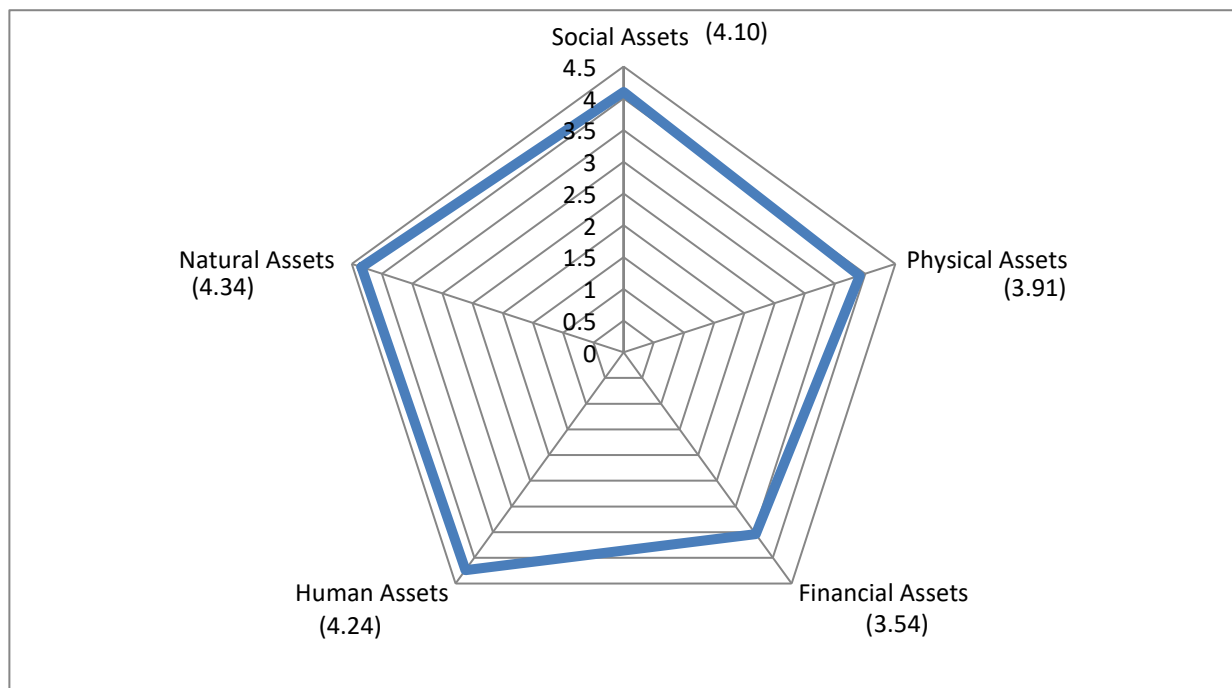
The natural assets explain about the cleanliness and access to clean water as essential components of a sustainable livelihood. Table 6 shows that the clean environment in daily life has the higher score of the mean which is 4.49 with 87.1 % responses agreed that clean environment is important for daily life. This followed by access to clean water supply in the residential area with mean 4.39 and most are women agree is 87.2 %. While satisfied with the cleanliness of the environment in the residential area had a slightly lower but still strong mean score of 4.14, showing that while satisfaction levels are generally high (78.6% agreement).

**Table 6 Finding result for Natural Assets**

| Point   | 1                 |     | 2        |     | 3       |      | 4     |      | 5              |      | Mean |
|---|-------------------|-----|----------|-----|---------|------|-------|------|----------------|------|------|
| Likert Scale  | Strongly Disagree |     | Disagree |     | Neutral |      | Agree |      | Strongly Agree |      |      |
|   | f                 | (%) | f        | (%) | f       | (%)  | f     | (%)  | f              | (%)  |      |
| Access to clean water supply in the residential area                      | 1                 | 1.4 | 0        | 0   | 8       | 11.4 | 23    | 32.9 | 38             | 54.3 | 4.39 |
| A clean environment is important in daily life                            | 1                 | 1.4 | 1        | 1.4 | 7       | 10.0 | 15    | 21.4 | 46             | 65.7 | 4.49 |
| Satisfied with the cleanliness of the environment in the residential area | 1                 | 1.4 | 1        | 1.4 | 13      | 18.6 | 27    | 38.6 | 28             | 40.0 | 4.14 |

### Sustainable Livelihood Level among Women

The pentagon assets graph in Figure 1 shows that the overall results of the sustainable livelihood analysis.



**Figure 1 Sustainable Livelihood Level among Women**

Overall, the women have a great influence on social, financial, physical, human capital and natural assets. The highest women is able to access was natural assets with a mean 4.34. This shows that a strong awareness of the importance of environmental hygiene in maintaining a healthy and productive lifestyle of the women. While, the lowest is financial assets with a mean value are 3.54, which women must have financial planning, especially saving for the future.

## Conclusion and Recommendation

In conclusion, this study affirms that women play a vital role in sustaining household and community well-being through their effective use and management of social, human, financial, physical, and natural assets. Empowering women by enhancing their access to these livelihood assets is essential to advancing sustainable development. The data indicate that respondents generally maintain positive social and familial relationships, particularly with family members, colleagues, and in fulfilling household responsibilities. However, there remains a part of areas for improvement such as shared household management and emotional expression, particularly in demonstrating affection.

In terms of financial capital, the findings suggest that women value financial planning, especially saving for the future. While most respondents reported moderate satisfaction with their current income levels, reliance on loans was minimal, and views on financial assistance were mixed. This reflects a cautious approach to financial dependence and highlights the importance of strengthening financial literacy and access to economic resources. The analysis of physical capital shows that most respondents enjoy adequate living conditions and access to workplace facilities. However, there was a wider range of opinions on how the lack of facilities affects income and job performance. This indicates that while basic infrastructure may be in place, improvements in equipment and amenities could enhance productivity and economic outcomes.

Women's access to human capital, including education and health, also emerged as a key driver of economic resilience. The belief that education improves quality of life supports the broader literature linking women's empowerment with long-term development outcomes. With regard to human capital, a significant number of respondents agreed that education can improve living standards and that higher education leads to better job opportunities, demonstrating an awareness of education as a key pathway to economic stability. Additionally, many participants acknowledged that long-term work experience enhances skills and efficiency, emphasizing the importance of practical knowledge in maintaining employment. Health was also identified as a critical factor; the majority agreed that good health is essential for productive activities and that satisfaction with the health of one's spouse and family contributes to overall well-being. The belief that good health facilitates work further underscores the role of physical well-being in achieving sustainable livelihoods.

The responses also underscore the importance of natural capital. Most participants recognized the significance of clean water and a healthy environment in their daily lives. High agreement on the importance of environmental hygiene reflects a strong awareness of how natural resources contribute to personal and community well-being. The policymakers and community leaders should prioritize to expand access to financial services for women. Meanwhile to supporting educational and healthcare programs, improving infrastructure and workplace facilities in under resourced areas and promoting community level for support networks to women so that they can contributions to sustainable livelihoods and foster inclusive development across communities.

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