How Social Capital Affects Quality of Life

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ABSTRACT

Quality of life remains an important concern in social research because socioeconomic conditions and access to social resources shape individuals' well-being. In Malaysia, the B40 income category has traditionally been used to describe the bottom 40 per cent of household income earners. This study examines the influence of social capital on the quality of life of the B40 low-income group. A total of 100 household heads from Kota Bharu, Kelantan, participated in this quantitative study. Data were collected through a questionnaire and analysed using the Statistical Package for the Social Sciences (SPSS), including reliability, descriptive and regression analyses. The findings indicate that the six dimensions of social capital collectively account for 21.7 per cent of the variance in respondents' quality of life. Among the dimensions, religious needs recorded the strongest standardised beta coefficient ($\beta = 0.334$), while social networks recorded the weakest ($\beta = 0.041$). The study proposes six dimensions of social capital: networks, trust, norms, social rules, capability and religious needs. The findings may inform government agencies, private organisations, non-governmental organisations and community stakeholders in developing initiatives to improve the well-being of low-income households. The results should, however, be interpreted in light of the study's relatively small sample and specific geographical setting.

Keywords: quality of life; social capital; community development

1. INTRODUCTION

The quality of life of low-income households, commonly associated in Malaysia with the bottom 40 per cent (B40) income group, remains an important issue in the national development agenda. The National Social Policy (Dasar Sosial Negara) places emphasis on the well-being of individuals, families and communities and on ensuring that all members of society can contribute to national development and experience a better quality of life. Contemporary discussions of poverty also recognise that household well-being cannot be assessed solely through income, but must take account of access to opportunities, services and social resources.

Historical statistics cited in the original study indicate that, in 2016, approximately 2.7 million Malaysians were classified within the B40 income group, defined at that time as households earning less than RM4,360 per month. The original article also reported that 63 per cent of this group lived in urban areas and 37 per cent in rural areas. These figures describe the period in which the research was designed and should not be interpreted as current income thresholds. More recent official statistics demonstrate that income and poverty classifications change over time. For example, the Department of Statistics Malaysia (DOSM, 2025) reported a national median monthly household income of RM7,017 in 2024 and an absolute poverty incidence of 5.1 per cent. Accordingly, the B40 threshold used in this study is retained as a historical operational definition rather than updated retrospectively.

Economic hardship may affect the quality of life of low-income households through limited educational opportunities, insecure employment, restricted access to resources and difficulties in meeting basic needs. The East Coast of Peninsular Malaysia has experienced development challenges that have prompted regional initiatives, including the East Coast Economic Region (ECER), which seeks to stimulate economic activity and

improve opportunities in the region. Such challenges highlight the importance of examining not only material resources but also the social relationships and community resources available to low-income households.

Quality of life is multidimensional. It encompasses social, economic and environmental conditions as well as subjective experiences such as affection, compassion, social belonging and emotional well-being. Recent empirical research has reinforced the relevance of social capital to subjective quality of life. Arachchi and Managi (2023), using survey data from 37 countries, found that social capital was associated with better subjective health and greater life satisfaction, with particularly strong associations in low-income countries. Similarly, research during the COVID-19 period has examined the contribution of social capital, social support and network formation to quality of life (2024).

Changes in living costs, economic uncertainty and urbanisation may place additional pressure on low-income households. Limited income can restrict access to better employment, education and other resources, potentially affecting psychological well-being and family stability. Social relationships may help individuals access information, support and opportunities that would otherwise be difficult to obtain. The role of social capital is therefore relevant to understanding how low-income households manage constraints and pursue a better quality of life.

Previous studies have examined several factors associated with quality of life, including social support, social networks, trust and community participation. Building on this literature, the present study examines six dimensions of social capital that may influence the quality of life of B40 households: networks, trust, norms, social rules, capability and religious needs. The main objective is to assess the influence of these dimensions on the quality of life of low-income households in Kota Bharu, Kelantan.

2. LITERATURE REVIEW

2.1 The Concept of Social Capital

Social capital generally refers to resources that individuals and groups can access through social relationships, networks, shared norms and trust. These relationships may facilitate cooperation, information exchange, collective action and access to economic or social opportunities. Contemporary scholarship continues to emphasise that social capital is relational and may operate at individual, group and community levels. Shin (2021), for example, highlights the importance of measuring social relations and distinguishes individual-level, group-level and network-level approaches to social capital. Son and Sung (2024) further examine the relationship among generalised trust, social networks and social resources across 30 countries.

The theoretical foundations of social capital are commonly associated with the contributions of Coleman, Bourdieu and Putnam. Their works remain important foundational sources and are retained here to acknowledge the origins of the concepts, while recent empirical studies are used to update the discussion of contemporary applications.

2.2 Coleman's Perspective

Coleman (1990) conceptualises social capital as features of social structure that create value and facilitate the actions of individuals within that structure. In this perspective, social capital is not simply a personal attribute; it emerges from relationships and structural arrangements that make certain actions possible. Dense networks and social organisations can encourage cooperation because members are connected and may share collective interests.

Coleman's approach helps explain why individuals maintain close and reliable relationships even when these relationships do not maximise immediate personal gain. Social capital can facilitate access to resources and support rational individual action. In the context of education, for example, family expectations, information channels and shared obligations may encourage students to remain engaged in schooling. Trust, reputation and reciprocal expectations can reduce uncertainty in social exchanges. When such norms are absent, cooperation may become less effective. This perspective therefore highlights the importance of trust, information and norms within social structures.

2.3 Bourdieu's Perspective

Bourdieu's account focuses on how social relationships are connected to the distribution of resources and the reproduction of social hierarchies. Bourdieu (1986) describes social capital in terms of actual or potential resources associated with possession of a durable network of relationships based on mutual acquaintance and recognition. The resources available to an individual are therefore partly shaped by the size and characteristics of that individual's network and by the resources held by network members.

From this perspective, social capital is not distributed equally. Individuals who are connected to people or groups with greater economic, cultural or institutional resources may be better positioned to access opportunities. Social relationships can thus facilitate mobility, but they can also reproduce existing inequalities when access to valuable networks is restricted. This insight is relevant to low-income households, whose access to influential or resource-rich networks may be limited.

2.4 Putnam's Perspective

Putnam (1993, 2000) approaches social capital as a collective resource associated with features of social organisation, particularly networks, norms and trust, that facilitate coordination and cooperation for mutual benefit. From this perspective, communities with strong civic connections and shared expectations may be better able to organise collective action and address common problems.

Putnam's approach highlights the contribution of community organisations, voluntary associations and civic participation to community development. The three perspectives are complementary: Coleman focuses on how social structures facilitate individual action; Bourdieu draws attention to the resources and inequalities embedded in networks; and Putnam emphasises the collective benefits of trust, norms and civic relationships.

2.5 Social Capital and Quality of Life

Empirical research increasingly links social capital with health, subjective well-being and quality of life. Arachchi and Managi (2023) reported that social capital was associated with better subjective health and higher life satisfaction across a large international sample. A 2024 study of American adults also examined how social capital, social support and the formation of social networks related to quality of life during the COVID-19 period. Together, these studies suggest that social relationships may provide emotional support, practical assistance and access to information, particularly during periods of uncertainty.

Trust and networks may also affect access to employment and economic opportunities. Social connections can provide information about vacancies, referrals and business relationships, while trust can reduce transaction costs and facilitate cooperation. However, the benefits of networks depend on their structure and the resources available within them. Son and Sung (2024) show the importance of examining trust, networks and social resources together rather than treating them as interchangeable concepts.

Social capital may be particularly important for households with limited financial or human capital because relationships can provide alternative channels for accessing support and opportunities. At the same time, social capital should not be regarded as a substitute for adequate income, public services or structural poverty-reduction measures. Rather, it may complement formal interventions by strengthening community support and access to resources.

The religious dimension is also relevant to the context of this study. Religious institutions and community-based religious actors may provide guidance, social support, charitable assistance and opportunities for participation. In Malaysia, zakat institutions and local amil may act as intermediaries between assistance systems and eligible recipients. Such relationships may contribute to well-being by offering material assistance as well as social and spiritual support. The present study therefore includes religious needs as one of the six dimensions of social capital examined.

3. METHODOLOGY

This study employed a quantitative research design using a questionnaire to collect data. Quantitative research involves the systematic collection and statistical analysis of numerical information to examine patterns and relationships among variables. The questionnaire approach was selected to obtain standardised responses from household heads and to facilitate statistical analysis. Recent methodological guidance emphasises the importance of measurement quality, transparent analytical procedures and appropriate interpretation of statistical results (Creswell & Creswell, 2023; Hair et al., 2022).

The respondents were household heads residing in Kota Bharu, Kelantan, who were classified as belonging to the B40 group under the income definition used when the study was conducted, namely monthly household income below RM4,360. The original study cited DOSM data indicating that 63,644 residents of Kota Bharu were in this income category. Simple random sampling was used to select respondents. A total of 100 household heads participated in the survey. The study describes this group as a pilot sample; consequently, the findings should be interpreted cautiously and should not be generalised to all B40 households without further research.

The data were analysed using the Statistical Package for the Social Sciences (SPSS). The analyses included reliability testing, descriptive statistics and inferential analysis through regression. Descriptive statistics, including frequencies, means, standard deviations and percentages, were used to summarise respondents' characteristics and the distributions of the study variables. Regression analysis was used to estimate the extent to which the social-capital dimensions were associated with respondents' quality of life.

Regression analysis examines the relationship between one or more independent variables and a dependent variable. A simple linear regression model involves one independent variable, whereas multiple regression examines the contribution of several independent variables to a dependent variable. In interpreting the findings, the coefficient of determination (R^2) is used to indicate the proportion of variance in the dependent variable explained by the model. The interpretation of R^2 should take account of the research context, sample size, model specification and relevant diagnostic assumptions.

4. FINDINGS

The findings are presented in three sections: respondents' demographic profiles, mean scores for quality of life and social capital, and regression analysis of the influence of social-capital dimensions on quality of life.

4.1 Respondents' Profile

A total of 100 respondents participated in the study. As shown in Table 1, 87 per cent were male and 13 per cent were female. Most respondents (59 per cent) were aged between 36 and 50 years, while 95 per cent were married. In terms of educational attainment, 62 per cent had completed the Malaysian Certificate of Education (SPM), while 28 per cent had STPM or diploma qualifications. Regarding employment, 38 per cent were self-employed and 36 per cent worked in the private sector. In terms of monthly income, 28 per cent earned between RM1,001 and RM2,000, while 56 per cent earned between RM2,001 and RM3,000.

Table 1. Respondents' Profile

Characteristic	Category	Frequency	Percentage (%)
Age	21–35 years	35	35
	36–50 years	59	59
	51–65 years	6	6
Gender	Male	87	87
	Female	13	13
Marital status	Single	4	4
	Married	95	95
	Divorced/widowed	1	1

Education	SRP/PMR	2	2
	SPM	62	62
	STPM/Diploma	28	28
	Degree or above	8	8
Occupation	Government employee	25	25
	Private-sector employee	36	36
	Self-employed	38	38
	Not employed	1	1
Monthly income	RM1–RM1,000	4	4
	RM1,001–RM2,000	28	28
	RM2,001–RM3,000	56	56
	RM3,001–RM4,000	12	12

4.2 Mean Scores for Quality of Life and Social Capital

Table 2 presents the mean scores for quality of life and the six dimensions of social capital, measured on a five-point scale. A score of 1 represents the lowest level and a score of 5 represents the highest level.

Table 2. Mean Scores for Quality of Life and Social Capital

Variable	Minimum	Maximum	Mean	SD
Quality of life	2.57	4.6	3.7319	0.43029
Networks	2.33	4	3.1759	0.37134
Trust	2.5	4	3.315	0.379
Norms	2.4	4	3.3008	0.33368
Social rules	2.3	4	3.305	0.37346
Capability	2.6	4	3.335	0.37855
Religious needs	2.6	4	3.5033	0.37639

As shown in Table 2, the mean scores for quality of life and all six social-capital dimensions were above 3. Since the midpoint of the five-point scale is 3, the study interprets these scores as indicating relatively favourable levels of quality of life and social capital among the respondents. Religious needs recorded the highest mean (3.5033), followed by capability (3.3350), trust (3.3150), social rules (3.3050), norms (3.3008) and networks (3.1759). These descriptive results reflect the responses of the 100 participants and should not be taken as estimates for the wider population.

4.3 Regression of Social-Capital Dimensions on Quality of Life

The regression analysis indicates that the six dimensions of social capital are associated with respondents' quality of life. The model's coefficient of determination (R^2) was 0.217, indicating that the dimensions collectively explained 21.7 per cent of the variance in quality of life. The remaining 78.3 per cent may be associated with other factors not included in the model, measurement error or unexplained variation.

Among the six dimensions, religious needs recorded the highest beta coefficient ($\beta = 0.334$), suggesting that it had the strongest relative contribution among the predictors included in the model. This result may reflect the local context of Kelantan, where religious learning institutions and religious scholars have a visible presence in community life. Religious participation and support may therefore be particularly meaningful to respondents. Nevertheless, the explanation should be treated as a contextual interpretation rather than a causal conclusion.

Networks recorded the lowest beta coefficient (β = 0.041). One possible explanation relates to the urban setting of Kota Bharu. Residents may have demanding daily schedules, including long working hours, which could limit opportunities for interaction with neighbours compared with some rural settings. This interpretation requires further investigation, as the study did not establish that urban residence or working hours caused the lower contribution of networks.

Although the study included six dimensions of social capital, other dimensions or measurement items may also contribute to quality of life. Future research could examine additional factors such as social support, access to public services, employment security, household debt, health status and the quality of neighbourhood environments.

5. CONCLUSION

The findings highlight the potential relevance of social capital to the quality of life of low-income households. The study has practical implications for government agencies, private-sector organisations, non-governmental organisations, community groups and, most importantly, B40 households. The findings may inform the design of policies and programmes that strengthen social relationships, trust, shared norms, community capability and access to appropriate religious and social support.

Low-income households may benefit from taking an active role in strengthening their social capital. Social interaction can broaden networks and improve access to information, contacts and practical assistance. Trust may also increase the likelihood that individuals are considered for employment, business or other opportunities. However, social capital should complement, rather than replace, policies addressing income adequacy, education, decent work and access to essential services. Recent Malaysian statistics underline the importance of continually updating the evidence base on household income and poverty (DOSM, 2025).

This study used a quantitative questionnaire survey, which enabled data to be collected systematically and analysed within the available time and resources. Nevertheless, the sample consisted of only 100 household heads from one urban locality. Future studies could employ a mixed-methods design combining quantitative surveys with interviews, participant observation and document analysis. Such approaches could provide a deeper understanding of attitudes, behaviour and everyday interactions within low-income communities. Participant observation, including sustained engagement with community members, may reveal dimensions of social relationships that are difficult to capture through questionnaires alone. Face-to-face interviews may also provide richer explanations of respondents' experiences and the ways in which social capital shapes their quality of life.

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