

Exploring the Challenges Faced by the Urban Squatter Dwellers in Sentul, Kuala Lumpur, Malaysia

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Abstract

Malaysia has experienced rapid urbanization, leading to congestion and a shortage of adequate housing. For those who cannot afford housing due to the high prices of houses, such as marginalized and low-income groups, squatting becomes an alternative for viable housing solutions. Many have moved into urban squatter zones in search of alternate housing. Drawing on Malaysia as a case study, this study explores the challenges urban squatter dwellers face and how it affects their well-being. This study used Participatory Action Research (PAR) and Delphi Techniques to conduct in-depth interviews with fourteen key informants in Kuala Lumpur. It analyzed the results using the thematic analysis method. Findings revealed that they faced challenges associated with social issues, housing quality, housing environment, and finances. These challenges have affected their safety, comfort, social relationships, and health. It is suggested that the government should adequately design inclusive policies and programs to resolve this predicament and enhance these dwellers' quality of life. Since studies on urban squatters in Malaysia are scarce, this study provides insight into the country's urban poverty problem. Furthermore, the findings can be applied to other developing countries with characteristics like Malaysia.

Keywords

Malaysia; urban poverty; urban squatter dwellers

Introduction

The 'urban squatters' issue has become a global concern, including within Malaysia. Urban squatters refer to a group of people, generally from a more disadvantaged group, who do not have proper access to housing and frequently reside in inadequate housing structures that lack essential services such as poor maintenance, insufficient amenities, overcrowding, and dangerous condition areas (Brooks, 2016; United Nations Development Programme, 2020). Rapid urbanization has increased demand for housing in major cities in Malaysia, like Kuala Lumpur, Penang, and Johor Bahru. This heightened demand has driven up housing prices, especially in prime locations and desirable neighborhoods, making it challenging for many people to afford suitable housing due to their unaffordability.

A survey on Household Income and Basic Amenities in 2019 by the Department of Statistics Malaysia (2020) reported that the median household income for this group was MYR 4,849 (USD 1,044). Meanwhile, the median house price was reported to be MYR 426,155 (USD 91,774). With such housing prices, many need help to afford a house as it is beyond their affordability level. Therefore, those who cannot afford a house were forced to seek alternative housing solutions by settling in squatter houses. Access to safe, affordable, and suitable housing is essential for urban well-being. Urban squatter dwellers will face challenges throughout their lifetime by living in this kind of housing condition, and it is likely to influence their well-being in terms of safety, comfort, social relationships, and health. As such, this living condition will lead to gross dissatisfaction, indirectly affecting their quality of life. Despite various government housing programs to help them own a house, such as My First Home Scheme, 1Malaysia People-Friendly Home (PR1MA), *Rumah Sejahtera Program*, and the People's Housing Program (PHP), the number of squatters in urban areas keeps increasing (Olanrewaju et al., 2016). This is because many urban squatter dwellers cannot afford formal housing in the housing market due to their financial constraints. Moreover, the lack of understanding of their basic housing creates misery for the dwellers, significantly impacting human life and the surrounding environment, including the development of cities (United Nations Development Programme, 2020).

This issue is vital and requires urgent attention to achieve sustainable cities and communities as outlined in Goal 11 of the Sustainable Development Goals (SDG11). To build sustainable cities and communities, authorities must develop career opportunities, a safe environment, affordable housing, resilient societies, and economies for all population segments, including upgrading the urban squatters. Hence, the government has intervened through various housing initiatives to ensure every population segment has access to adequate, affordable, and sustainable housing, which can positively influence physical health, mental well-being, and social connections and provide opportunities for personal and economic development. Policies and initiatives that prioritize affordable housing and address housing disparities are essential for promoting the well-being of individuals and communities. Hence, understanding the profiles and challenges faced by urban squatter dwellers is crucial in ensuring improvements to policies that can enhance their well-being.

Literature review

The underpinning theory

This study extensively reviews the relevant literature to discuss the challenges urban squatter dwellers face and their well-being. It adopted the Culture of Poverty Theory widely used by existing studies. The theory was introduced by Lewis in 1966 and explained the culture of poverty in slums occupied by Native Americans, such as being helpless, powerless, and troubled, that affects their well-being (Bourgois, 2015; Brewer, 2012; Seabrook, 2014). Although the theory discusses substandard housing in slum areas, previous researchers have stated that this theory has also helped in squatter studies because the characteristics of squatter housing are like slum area houses (Fahmy, 2004; Mohanty, 2019). In keeping with Brewer (2012), Lewis's purpose for introducing this theory was to understand the norms associated with growing up in a low-income family because it influences the individual's choices and opportunities in later life that are vital for improving well-being.

To provide effective changes and improvement, the Culture of Poverty Theory discusses situations that include a lack of opportunities, substandard housing, a poor housing environment, and low wages. According to Hedman and van Ham (2011) and Gajdosikienė (2004), the situations mentioned in the Culture of Poverty Theory show that a lack of opportunity provided to a low-income family contributes to a high rate of social issues, such as property crimes, gangsterism, and drug offenses. The development of such behavior is viewed as standard or desirable by those living in poor conditions because they have no choice but to improve their general well-being (Lopez & Stack, 1998; Seabrook, 2014). The theory also discusses substandard housing, which refers to poor housing quality. The slum is always considered substandard housing because it is built with low-quality materials, threatening dwellers' lives and their children's growth.

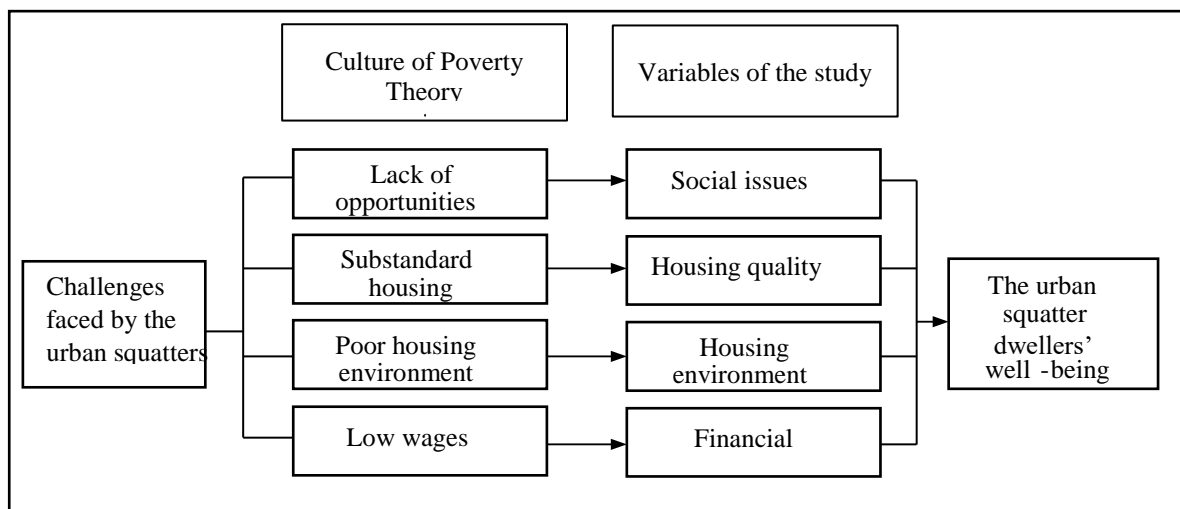
Swan (2022) used the Culture of Poverty Theory in their study and found that this happens because many families living in poverty do not care about the housing quality or their children's needs compared to them growing up under better housing conditions. The theorist further explained that a family living in poverty is frequently related to living in a poor housing environment where it does not cherish the children with protection and a conducive growing environment (Lewis, 1966). This exposes the children to distress and frustration. In this regard, Gupta et al. (2007) concluded that living in a poor housing environment affects the mental health and physical well-being of dwellers, especially children, due to frustrations of the housing environment, as outlined in the theory. Another situation that theorists focus on in the Culture of Poverty Theory is low wages, which prevents dwellers from affording proper housing (Harkness et al., 2012). Brewer (2012) used the Culture of Poverty Theory and found that many poor dwellers in the Philippines and Mexico lack property, savings, and financial resources to provide them with better housing. This situation has hindered them from self-improvement and securing a higher standard of living.

Based on the highlighted issues, squatters will likely face housing challenges because of their economic insufficiency and other limited resources, which require further attention from the relevant parties. The Culture of Poverty Theory outlines four main constraints to securing adequate housing. For the context of this study, the emphasis is on the lack of opportunities (social issues), substandard housing (housing quality), poor housing environment (housing environment), and low wages (financial). Although the theory does not outline the same

variables, it stipulates the elements used by this study. According to the theory, social issues are derived from the lack of opportunities; housing quality is inspired by substandard housing; a housing environment develops from a poor housing environment, and financial issues emerge due to low wages. The researcher derived the four factors proposed in this study from the four most important components of the Culture of Poverty Theory, which could impact the urban squatter's well-being.

Based on the extensive review of the widely used theory adopted to understand norms associated with growing up in a low-income family and its influence on their well-being, this study adapted the situations indicated in the Culture of Poverty Theory to develop the variables of this study. Thus, based on the above argument, Figure 1 demonstrates the proposed theoretical framework of this study.

Figure 1: Proposed Theoretical Framework



Social issues

According to Keuk et al. (2016), the existence of urban squatters is typically linked to social issues caused by the pressure faced by urban squatter dwellers due to inadequate housing conditions and facilities. Since they usually possess a low level of education, are unemployed, live in poor home environments, and have dysfunctional families, they quickly get involved in social issues that lead to criminal activities because of financial difficulties (Dzimiri & Goso, 2018). Hence, social issues cause conflicts and create challenges for society, especially the urban squatter dwellers, who live in fear and insecurity (Marvasti, 2018). Based on the above argument, the assumption is that:

H1: Social issues affect the well-being of squatter dwellers.

Housing quality

Apart from social issues, housing quality is another aspect of the challenges urban squatter dwellers face. Proper and quality housing will help the occupants face the threat of a changing environment (Corward, 2018; Wahi et al., 2018). Bilal et al. (2019) argued that quality housing is necessary for safeguarding the well-being of households and society. However, urban

squatter dwellers live in poor-quality housing because they cannot afford proper, comfortable, and quality houses (Nirmala, 2017; Oestereich, 2018; Olanrewaju et al., 2016; Wahi et al., 2018). Besides being prone to unfortunate accidents, poor-quality housing is associated with property damage and low maintenance, which frustrates urban squatter dwellers. The most common defects in urban squatter houses are leaking roofs and uneven flooring due to low-quality materials and inadequate maintenance (Abdullah et al., 2017). Property damage that regularly occurs in urban squatter houses not only affects the urban squatter dwellers' comfort but could also harm their lives since it can cause unpredictable accidents in their houses (Akashah et al., 2017). Consequently, it is postulated that:

H2: Housing quality significantly affects the well-being of squatter dwellers.

Housing environment

According to Byun and Ha (2023), the housing environment refers to neighborhood features such as accessibility to markets, hospitals, public transportation, schools, and neighborhood relationships. The study confirmed that a housing environment is related to a healthy environment and directly impacts intellectual and physical health. Urban squatters are synonymous with a poor housing environment because they are usually overcrowded, cramped, and congested, which causes urban squatter dwellers to feel uncomfortable living in their homes (Zeldin & Blank, 2017). Meanwhile, Cherney (2018) stated that urban squatter areas are usually related to unhygienic housing environments due to animal rearing and an improper sewage system. This can cause odor pollution, leading urban squatter dwellers to experience chronic illnesses such as respiratory problems, skin disease, and depression (Ghaffarianhoseni et al., 2018; World Health Organization, 2018). Given the findings of previous studies and the underpinning theory, this study posits that:

H3: The housing environment significantly affects the well-being of squatter dwellers.

Housing affordability

Previous studies have stated that lack of finance makes saving and accumulating wealth to purchase proper housing a severe challenge. Most urban squatter dwellers tend to stay in urban squatter houses because they cannot make other payments for maintenance, utilities, security, and other additional costs required when living in a proper house (Keuk et al., 2016; Kyed, 2017). Amadeo (2021) defined finances as the money invested in improving home conditions by making down payments on a house. In Malaysia, the housing affordability problem is primarily a result of the mismatch between supply and demand and slower income growth. The real median housing price was out of reach for many families whose median annual family income was lower than the housing price (Ling et al., 2017). The situation influences a person's well-being. With these factors in mind, this study proposed the following hypothesis:

H4: Housing affordability significantly affects the well-being of squatter dwellers.

Methodology

Participants and procedure

This study undertook the phenomenological research method to understand the real-life experiences of people who know the urban squatter phenomenon (Barrow, 2017; Creswell, 2013; Neubauer et al., 2019). An in-depth interview was conducted with informants (urban squatter dwellers) to explore their experiences regarding their challenges and well-being in Sentul, Kuala Lumpur.

Figure 2: Map of Sentul, Kuala Lumpur



Figure 2 presents a map of Sentul in Kuala Lumpur, Malaysia. Sentul was chosen because of the highest number of urban squatter households in Kuala Lumpur. There are 608 urban squatter households living in 13 urban squatter areas (Kuala Lumpur City Hall, 2020). Thus, participation from the urban squatter dwellers in Sentul is crucial for achieving the objectives of this study.

Two types of informants were involved in this study. The first category of informants comprised urban squatter dwellers living in Sentul, Kuala Lumpur, based on several criteria. First, their monthly income should fall under the B40 (Bottom 40) category. In Malaysia, B40 refers to a socioeconomic classification system categorizing households based on income. The B40 category refers explicitly to the Bottom 40% of households in terms of income distribution, whereby they are classified as the lower income group with a monthly income below MYR 4,850 (USD 1,044) (Department of Statistics Malaysia, 2020). Next, the age range of urban squatter dwellers must be above 21 because they can legally participate and provide information regarding the issues concerned. Finally, the urban squatter dwellers involved in this study have no mental illness, alcohol, or drug abuse problems. The second category of informants were from the Urban Well-Being Division and the National Housing Department, both from the Ministry of Housing and Local Government. Their participation in this study is crucial as they are accountable for Malaysia's urban development and planning in the housing sector.

Regarding the sample size of the urban squatter dwellers, this study referred to the proposed sample size by Creswell (1998), whereby the sample size of the informants for phenomenological research should be a maximum of ten to reach data saturation. Also, Hennink and Kaiser (2022) revealed that the sample size for saturation ranges between 5 and 24 interviews. The lowest sample size for saturation was five interviews. Hence, this study selected fourteen key informants, ten of whom were urban squatter dwellers and another four from the Urban Well-Being Division, the National Housing Department, both in the Ministry of Housing and Local Government. The department identified the sample size of key informants in each department based on the suitability of officers who can provide the information needed by this study. The final sample of ten urban squatter dwellers and four key informants is shown in Table 1.

Table 1: Summary of the Informants

Urban Squatter Dwellers					
Participant	Gender	Age	Race	Housing status	Household income
Participant 1	Male	58	Malay	Own	MYR 3,000–MYR 4,000
Participant 2	Female	32	Malay	Own	MYR 1,400
Participant 3	Female	36	Malay	Own	MYR 1,358
Participant 4	Male	45	Malay	Own	MYR 1,500
Participant 5	Female	45	Malay	Own	< MYR 4,500
Participant 6	Female	40	Malay	Own	MYR 2,500–MYR 3,100
Participant 7	Female	22	Malay	Own	Father: MYR 2,500 Mother: MYR 3,700
Participant 8	Female	80	Malay	Own	Supported by the government
Participant 9	Male	70	Malay	Rent-to-own	Depending on sales profit
Participant 10	Female	34	Malay	Own	MYR 2,500

Note: 1 USD ≈ 4.64 MYR

Key Informants	
Key informant	Department
Key informant 1	Urban Well-Being Division, Ministry of Housing and Local Government
Key informant 2	Urban Well-Being Division, Ministry of Housing and Local Government
Key informant 3	National Housing Department
Key informant 4	National Housing Department

Questionnaire development and instrument

This study used the in-depth interview method to collect data from the informants using the semi-structured interview guided questions. The interview protocol gives control to the researcher during the interview compared to a straightforward question-and-answer format (Doyle, 2020). Since the target informants were placed in two categories, the study provided two sets of interview questions. To ensure the content and criterion validity of the interview questions for both categories, the researcher obtained the services of content experts to review and validate the research instruments. The interview session involving urban squatter dwellers in Sentul was conducted face-to-face, while the interview session with key

informants was conducted via telephone and virtual meetings. The interviews lasted 30–150 minutes and were digitally recorded and transcribed *in-verbatim*.

This study received ethical approval from the Research Ethics Committee (REC) of the Institute of Research Management and Innovation (IRMI), Universiti Teknologi MARA, Malaysia, with reference number 600-TNCPI (5/1/6).

Data analysis

Data was analyzed through the thematic analysis method using the NVivo12 software program. It provides greater flexibility and a straightforward approach to large data sets by sorting them into specific themes. Data analysis required the researcher to generate coding based on data from the interviews with the informants. The researcher reviews the codes generated from the data to identify the themes to address the research questions and achieve the study's objectives. Themes were divided into two, namely superordinate and subordinate themes. A superordinate theme refers to what the researcher wants to investigate. In this study, superordinate themes refer to the research questions. In contrast, the subordinate themes refer to the results identified by the researcher based on data obtained from the interviews with the informants.

Findings

Data were presented based on four superordinate themes related to the research questions: profiles and challenges faced by urban squatter dwellers in Sentul, Kuala Lumpur. The study identified subordinate themes representing the interview findings under each superordinate theme. Results obtained from the interview were translated from Malay to English to ensure the data were accessible to people who do not speak or understand the Malay language. Table 2 illustrates two superordinate themes and ten subordinate themes.

Table 2: Superordinate and Subordinate Themes

Superordinate theme	Subordinate theme
What are the profiles of urban squatter dwellers in Sentul, Kuala Lumpur?	1. Level of Education
	2. Employment Status
	3. Household income
	4. Marital Status
	5. Housing status
	6. Welfare Assistance
What are the challenges faced by urban squatter dwellers in Sentul, Kuala Lumpur?	1. Social issues
	2. Housing quality
	3. Housing environment
	4. Financial

Profiles of urban squatter dwellers in Sentul, Kuala Lumpur

Based on the observations, 100% (10) of the urban squatters in Sentul were Malay, comprising both male and female respondents, as listed in Table 3. Most have a lower education level, thus making it difficult to access housing due to low income, as most fall under the B40

category. With limited financial capabilities, many could not afford proper housing as house prices in Malaysia are beyond their affordability level. The low income and education affecting their access to affordable housing and health facilities are also argued by Ringo et al. (2017) in the study among Tanzanians. Findings also show that 90% (9) of squatter dwellers living in Sentul were married. Most (80%, 8) owned a house for over ten years, inherited from their parents. It was also revealed that 40% (4) of squatter dwellers had received welfare assistance from the government, while the remaining had not.

Table 3: Profile of the Participants

Profile of the urban squatters' dwellers								
Participant	Gender	Age	Race	Educational level	Housing status	Household income	Employment status	Welfare assistance
Participant 1	Male	58	Malay	Secondary - up to SPM	Own (> 20 years)	MYR 3,000-MYR 4,000	Employed (Contractor)	Food assistance from NGO during MCO
Participant 2	Female	32	Malay	Secondary-up to SPM	Own (7 years)	MYR 1,400	Unemployed (Housewife)	No
Participant 3	Female	36	Malay	Secondary-up to SPM	Own (6 years)	MYR 1,358	Unemployed (Housewife)	Cash assistance from the government
Participant 4	Male	45	Malay	Secondary-up to SPM	Own (> 30 years)	MYR 1,500	Employed (Security guard)	Food assistance from NGO during MCO
Participant 5	Female	45	Malay	Secondary-up to SPM	Own (22 years)	< MYR 4,500	Employed (Restaurant business)	No
Participant 6	Female	40	Malay	Secondary - up to PMR	Own (40 years)	MYR 2,500-MYR 3,100	Employed (Statutory body)	No
Participant 7	Female	22	Malay	Secondary-up to SPM	Own (19 years)	Father: MYR 2,500 Mother: MYR 3,700	Employed (Mother: Clerk / Father: Freelance speaker)	No
Participant 8	Female	80	Malay	Secondary-up to SPM	Own (> 10 years)	Supported by the government	Unemployed (Senior citizen)	No
Participant 9	Male	70	Malay	Secondary-up to SPM	Rent-to-own (15 years)	Depending on the sales profit	Employed (Goat's herder)	No
Participant 10	Female	34	Malay	Secondary-up to SPM	Own (8 years)	MYR 2,500	Unemployed (Housewife)	Cash assistance from the government

Challenges faced by urban squatter dwellers in Sentul, Kuala Lumpur

The four subordinate themes that describe the challenges faced by urban squatter dwellers are “social issues,” “housing quality,” “housing environment,” and “finances” based on the interview with the informants.

Social issues

According to the urban squatter dwellers, social issues such as theft and burglary in their housing areas are challenging to control because they are in marginalized areas where the surroundings are quiet and far away from crowded areas. They claimed they live in an undesirable environment that distracts their minds with negative thoughts about their unsafe neighborhood.

“The problem of theft and burglary in the urban squatter area is common because the housing area is quiet and marginalized. My house had also been burglarized a few years ago. All items, such as the gas canister, television, money, bicycle, and phone charger, were lost. Since that incident, I cannot leave the house unattended for a long time because the thieves will take the opportunity to break into our house again.”

(Participant 5: Norlaila)

Key Informant 1, from the Urban Well-Being Division in the Ministry of Housing and Local Government, also agreed that one of the factors that cause urban squatter dwellers to face social issue challenges is that these housing areas are usually located in marginalized and quiet housing areas, where the local authority has difficulty in controlling activities. As such, urban squatter dwellers face difficulties improving their well-being in unsafe housing areas.

“Although the urban squatter housing is a poor housing area, it has always been their target because the housing area is too quiet, marginalized, and the authority does not strictly control that housing area.”

(Key informant 1: Eruan)

Problematic teenagers are also the leading cause of social issues in urban squatter housing areas. The interview with dwellers revealed that problematic teenagers in these housing areas usually engage in unhealthy behaviors, such as illegal racing, drug abuse, burglary, and snatch theft. They feel the pressure of living in poor housing conditions and spend most of their time outside the home; thus, they are easily influenced by destructive behaviors and unhealthy activities. If no action is taken about this issue, it can affect the future of the young generation in this country.

“The teenagers that live in this housing area always conduct illegal racing every weekend night because the authorities do not patrol this housing area strictly. Therefore, it causes noise and disturbs the dwellers’ peace.”

(Participant 5: Norlaila)

“If the children face many challenges when living in poor housing conditions, it will cause the children to feel pressure when living in the house. They are easy to be influenced to conduct negative behaviors such

as drugs, theft, snatching, and being involved in illegal racing, which can increase the rates of social issues in the urban squatter housing area."

(Participant 7: Athirah)

Key informants from the Urban Well-Being Division in the Ministry of Housing and Local Government also indicated that social issues usually arise in urban squatter areas because these areas consist of low-education level, unemployed, and poverty-stricken dwellers. These circumstances easily influence them to commit social ills, such as criminal activities, to obtain money to survive, especially during the COVID-19 outbreak.

"The social issues in urban areas are also increasing because of low-education level dwellers. That is one of the factors why urban squatter dwellers cannot generate higher income because they lack skills and knowledge. So, they tend to commit unhealthy activities to obtain some money to survive."

(Key informant 1: Eruan)

"When we are looking at the current scenario during the COVID-19 outbreak, it adds pressure on urban squatter households because they are still living in an uncondusive or uncomfortable house. When they are at risk of getting fired from the job due to the economic crisis plus their house is in an uncondusive or uncomfortable condition, it will cause other problems such as social issues."

(Key informant 2: Azuan)

Housing quality

Findings also revealed that housing quality is one of the challenges faced by urban squatter dwellers because their houses are usually of inferior quality. This is attributed to houses constructed with low-quality materials that can harm the urban squatter dwellers. Based on the interview, it was found that they frequently faced challenges due to damaged houses caused by improper construction and use of low-quality building materials. Therefore, dwellers are unable to improve their well-being as they have no choice but to continue living in poor-quality houses.

"The house roof often leaks. However, I only get to repair the damages by using low-quality material as it is the only material I can afford. Because I'm using a low-quality material to repair the house roof, it will leak again after a few months of repairing."

(Participant 4: Muhammad)

Key informants from the Urban Well-Being Division in the Ministry of Housing and Local Government also mentioned that urban squatter houses are frequently related to poor-quality housing (damaged houses) that contribute to significant social and health problems risk.

"A condusive house is a house that is comfortable to live in and provides a lot of positive outcomes to the dwellers. However, if the urban squatter dwellers live in a house that is badly damaged, with the roof leaking and so on, the dwellers, especially the children, cannot have comfortable living conditions to live and study."

(Key informant 1: Eruan)

Some dwellers also mentioned that their housing areas are often prone to flood hazards, especially after heavy rains. Findings also showed that the floodwater sometimes flows inside their squatter houses due to their location.

"We must face the flood hazard if it rains heavily. Worse still, the floodwater will get inside the house since our house is located at the back of this housing area. For those houses located at the front, it is fine as the floodwater does not flow inside the house."

(Participant 3: Asmawati)

"The challenge I faced when living in this urban squatter housing area was the housing area getting flooded when it rains heavily. Sometimes, the floodwater flows inside my house, which causes a lot of damage to the furniture in my house."

(Participant 5: Norlaila)

Another reason for the frequent flood hazard in urban squatter housing areas in Sentul is the improperly constructed drainage system. This situation arises because these housing areas were built without the authorities' compliance. When the drainage system cannot systematically function during floods, it can turn the flood hazard into a disaster, indirectly affecting their well-being.

"The challenge that the dwellers and I often face when living in this poor-quality housing area is the flood hazard. This situation occurs because the construction of this housing area did not follow specific conditions set by the authorities. So, the housing area becomes unsafe as the flood hazard always occurs."

(Participant 9: Daud)

"In my opinion, the housing quality here is poor because the drainage system in this area is not constructed properly. So, the flood hazard always occurs when it rains heavily because the drainage system cannot support the floodwater systematically."

(Participant 10: Rohayu)

The housing quality challenges these dwellers face are also related to disorganized or unsystematically built houses. The squatter housing areas in Sentul have narrow roads, which makes it difficult for vehicles to enter or exit the housing areas. The situation could also lead to accidents.

"The housing area looks disorganized, which causes the roads to become strict and narrow. So, it is better if the government could upgrade this area by making the houses more systematic to make us achieve our life satisfaction."

(Participant 1: Suhaimi)

"This squatter housing area isn't well systematic, which causes the entrance to be straight and narrow. To be worse, it will cause congestion if the dweller or visitor's car goes in and out of the area at the same time."

(Participant 6: Suhana)

Housing environment

According to the findings, urban squatter dwellers claim their housing environment is usually overcrowded, cramped, and congested. This causes a lack of access to opportunities and movements around the housing areas, such as a recreational park or wide area, to expand their housing. Most urban squatter dwellers suffer when living in this housing environment because they cannot improve their well-being.

“There is no recreational park in this housing area because the housing area is overcrowded and congested. So, this can affect the urban squatter dweller’s well-being because we cannot enjoy exercising in a recreational park as it is not located near our house. Worse off, the children’s well-being is also difficult to improve because they do not have a safe place to play with their friends.”

(Participant 7: Athirah)

“My house is congested, cramped, and has no bedroom. The living room is our bedroom and our resting place. It is very uncomfortable for us to live here as the cramped and congested housing environment makes it difficult to widen our house.”

(Participant 8: Rukiah)

Findings also indicate that overcrowded, cramped, and congested housing environments put pressure on children who learn from home, especially during the Movement Control Order (MCO). This challenging situation can affect their mental health because they feel pressured to focus on their studies due to a lack of suitable study rooms. Apart from the effect on their psychological and physical health, it also affects their academic grades as they cannot learn effectively due to an overcrowded housing environment.

“During the MCO, all the students are required to learn from home. So, it is better to provide each of the children with a room for them to have a proper and comfortable place to study. It is going to make them depressed and affect their mental health if they need to learn or study in the living room because the noise can interrupt their learning sessions.”

(Participant 5: Norlaila)

“I live with my parents and another six siblings, but the house only provides three rooms. So, I need to share a room with my sisters because the other two rooms are for my parents and younger brothers. When I am having an online class, I face numerous distractions. The overcrowded housing environment puts immense pressure on me as I do not have my own room or a comfortable space to study.”

(Participant 7: Athirah)

One of the informants mentioned that the neighbor was rearing goats in the neighborhood. However, the goat’s pen was not well managed, thus creating an unhygienic environment in the housing area. It has caused odor pollution and affected squatter dwellers’ health. Although the neighbors have reported this issue to the authorities, there is no action taken.

“Since my neighbor is rearing goats in the neighborhood, it causes an unpleasant odor. Due to that, the environment in our housing area

becomes unhealthy and unhygienic. Although the neighbors have made a report, there is still no action taken by the authority."

(Participant 5: Norlaila)

"The housing area is polluted with a smell caused by animal rearing. It causes the housing environment to become unhygienic and unhealthy. Although I have made a report, there is still no action taken. So, I don't even enjoy living in my own home because there is always have an unpleasant odor."

(Participant 10: Rohayu)

According to the dwellers, an unhygienic housing environment in the metropolitan squatter area in Sentul occurred due to an improper drainage system. However, since one of the dwellers was rearing goats in the neighborhood, the drainage system was severely affected because the goats' waste was not properly disposed of.

"The problem of an unhygienic housing environment is that the drainage system in this housing area was not properly constructed. That is why there is no proper and systematic waste disposal system that can properly process the waste from goats."

(Participant 9: Daud)

"As I said before, this housing area has a bad drainage system because it was not constructed properly. So, when the neighbor rears goats in this neighborhood, the drainage system becomes even worse because the drain is often clogged with goats' dung and soil. That's the reason the drain becomes dirty and causes the environment to become unhealthy and unhygienic."

(Participant 10: Rohayu)

Finances

Apart from the social issues, housing quality, and housing environment, the findings also revealed that finances are one of the challenges faced by urban squatter dwellers. They expressed concern about inaccessibility to own or rent formal housing due to their inadequate income. This has resulted in them settling in squatters, affecting their sustainability and well-being.

"Of course, I want to move out of this place, but we can't afford a proper house because I need to spend money on my children's school and daily needs. I'm a pregnant mom now who needs to use money to raise my children."

(Participant 2: Salmah)

The key informants from the National Housing Department in the Ministry of Housing and Local Government also discussed this matter. They mentioned that these dwellers prioritize their commitments, such as family and monthly payment commitments, to sustain their daily lives. Although affordable housing stocks are available in the housing market, these dwellers cannot afford to own a house due to their inadequate earnings, which are barely sufficient for their daily expenses.

“Even our data shows that a house price below MYR 300,000 is not a lot, but the urban squatter dwellers still can’t afford to own or rent it. Based on our observation, the level of affordability to own a house depends on the commitment of the urban squatter dwellers. With less income, they tend to focus more on surviving in the urban area than owning a house.”

(Key informant 4: Hayati)

Besides their commitments, the insufficient distribution of income in Malaysia and a high median housing price do not allow them to afford a house offered in the housing market. They admitted that they cannot own or rent formal housing as the housing prices in Malaysia are unaffordable.

“Squatter house is the only house I can afford to buy. I still can’t afford to own or rent a good house in Kuala Lumpur because it is too expensive for me to pay monthly.”

(Participant 5: Norlaila)

“Kuala Lumpur City Hall told us to move so many times. We do not want to move since we cannot afford to buy formal housing as it is beyond our affordability. My husband and I are already old. It is hard for us to move out and find another house at our age.”

(Participant 8: Rukiah)

Discussion

Findings revealed that most urban squatter dwellers’ families could not further their education due to financial constraints. Their low education level disabled them from raising their income level and securing assets, such as owning a conducive and comfortable home. This is because education is vital for acquiring a stable vocation to increase income and support their well-being. Hence, these dwellers must live in high-risk housing areas that expose them to those challenges as they cannot raise their income level to afford a proper home.

Most participants said they were employed, and their income was barely enough to support their family or survive in an urban neighborhood. In this regard, these dwellers cannot escape poverty to access conducive housing as their current job does not offer them a high enough income. Their average household income will only lead them to chronic poverty, as a study in Indonesia illustrated that housing is less accessible to impoverished people (Sugiharti et al., 2022). Findings also revealed that most informants from the urban squatters in Sentul claimed they could not afford proper housing because their household income was less than MYR 4,850 (USD 1.044) per month, deemed a low-income household or the B40 category. Families earning less than MYR 4,850 (USD 1.044) per month frequently struggle to afford a home because median house prices in Malaysia are significantly higher than their median household income. In this aspect, home affordability might suffer when housing prices greatly exceed household income.

Discoveries on marital status indicate that most urban squatter dwellers are married and have children. Married men and women are more devoted to their families than single men and women do since they must raise their children. The Survey on Consumer Finances in the

United States from 2004–2007 found that a married couple with children under 18 must spend more money on their children’s education and future development (Federal Reserve Bulletin, 2009). This was also demonstrated in the Khazanah Research Institute (2018) report entitled “The State Households 2018: Different Realities,” which stated that urban squatter dwellers preferred to stay in squatter houses since their finances mainly support their families and children’s education. In this regard, when urban squatters are married and have children, they prioritize their family commitments over purchasing a suitable house.

Most informants claimed that they owned and had been living in an urban squatter house in Sentul for more than ten years. Although Sentul is one of the city’s oldest squatter settlements and has existed for more than a century, the number of squatters in this area remains the highest since many of them are still unable to own a proper and affordable home due to Malaysia’s escalating house prices that is beyond their affordability level. Some informants from this urban squatter area also mentioned that they inherited their houses from their parents and still cannot afford a proper house. This finding aligns with Mounika and Jose (2020) on urban squatters in Hyderabad, India. Their results showed that most urban squatter dwellers inherited or lived with their married children because they could not afford to purchase their own house. The house prices in urban districts are beyond their affordability level. Therefore, this shows that the high cost of affordable homes in urban areas creates constraints for urban squatter dwellers who cannot afford any other form of proper housing.

Finally, the study discovered that urban squatter dwellers received welfare assistance from the government through cash. Besides receiving government welfare assistance, they also received welfare assistance from non-governmental organizations (NGOs) in non-cash forms, such as food baskets or essential items. They claimed that the welfare assistance helped them survive and alleviate financial challenges. Welfare assistance from the government or NGOs is necessary for sustaining and improving their well-being and avoiding pressure from economic costs, especially during the COVID-19 pandemic or a financial constraint.

As for the challenges, the findings substantiated the assumptions made in the hypothesis. Limited finances had led urban squatter dwellers to seek housing alternatives by living in high-risk neighborhoods, such as urban squatters. Living in those areas exposes them to social issues and challenges, such as burglary and theft, due to their housing location that is quiet, congested, or marginalized area. Also, the authorities find it hard for them to control the occurrence of social issues in these housing areas. In this regard, urban squatter areas have always been targeted since these areas can be easily accessed due to a lack of monitoring by the authorities in these areas.

Since urban squatter houses are usually related to overcrowded and congested places, the dwellers, especially teenagers, feel pressured to live in these homes. Therefore, these teenagers prefer to be outside their homes rather than in their homes. Hence, they are easily influenced by undesirable elements leading to negative behaviors, such as stealing, drug abuse, burglary, snatch thefts, and illicit racing activities. These factors contribute to increasing social issues in urban squatter areas seen as unstoppable. According to Zimmer (2016), urban squatter dwellers who have difficulty elevating their household income are likely to commit social issues, such as various criminal activities, to obtain financial resources to survive. Findings highlighted that social problems are among the challenges that urban squatter dwellers face because most of them living in urban squatters struggle with inadequate income. Urban squatters are usually associated with many social issues due to dwellers’ low education level, leading to unstable jobs and income.

The dwellers' low education level constrains them from getting better jobs and higher salaries, and the COVID-19 pandemic also induced their suffering. This predicament led to unemployed and poor squatter dwellers struggling to survive and committing criminal activities, thus contributing to social problems in the urban squatter areas. Marvasti (2018) stated that this scenario puts the urban squatter housing area in greater danger and forces the dwellers to live in fear and insecurity. On the other hand, another challenge faced by urban squatter dwellers is associated with housing quality, such as damaged property, which can cause home accidents due to low-quality building materials. Poor housing quality negatively affects urban squatter dwellers, especially the children, who have no conducive home to live in.

Damaged property caused by poor-quality housing materials, dwellers face flood hazards when it rains heavily. According to the United Nations Office for Disaster Risk Reduction (UNDRR) (2021) report entitled "Global Assessment Report on Disaster Risk Reduction 2013", poor construction regulation related to urban squatter houses creates a new risk that threatens the safety of the urban squatter dwellers as they are easily exposed to risks, such as flood hazards and health problems. Besides, the findings also revealed that they lived in poor-quality housing. Disorganized and unsystematic construction of houses in urban squatter areas are the most common complaints, which leads to roads in those areas becoming narrow and difficult for vehicles to enter or exit.

The study discovered another challenge regarding the housing environment. A poor housing environment, like urban squatters, contributes to health problems. For example, an overcrowded, cramped, and congested housing environment can pressure these dwellers due to limited housing space and lack of facilities, such as recreational parks. Therefore, this creates depression since they cannot access essential utilities like in the formal housing areas. An overcrowded, cramped, and congested housing environment also harms children's mental health and well-being in urban squatters, especially when they must learn from home, especially during the Movement Control Order (MCO), because they have no proper room to study. This not only affects their mental health, but also their academic achievements. Hence, an overcrowded, cramped, and congested housing environment can negatively impact urban squatter dwellers, as these dwellers would be unable to enjoy a comfortable and healthy housing environment that offers a favorable quality of life.

Consistent with Cherney (2018), urban squatter areas are also related to a desecrated housing environment caused by undisposed garbage and animal-rearing activities; squatter dwellers in Sentul endure an unhygienic housing environment, with one of the reasons being an unpleasant odor caused by a neighbor who rears goats. They must live in a polluted and unhealthy housing environment that impacts them through various respiratory and skin diseases. Conversely, this study's findings indicated that financial constraint is another challenge that forces urban squatter dwellers to continue living in their houses. According to the Department of Statistics Malaysia (2020), these dweller households earn less than the average Malaysian's monthly income of MYR 4,850 (USD 1,044). The income only helps them sustain their living, with nothing extra left to purchase a house.

According to the Household Income and Basic Amenities Survey (2019), the affordable housing median price in Malaysia is MYR 211,428 (USD 45,517) (Department of Statistics Malaysia, 2020). Meanwhile, the median household income of the B40 group, including the urban squatter dwellers who live in Sentul, was recorded at less than MYR 2,000 (USD 431). Therefore, most of these dwellers cannot spend on proper housing since the median housing price in the housing market is beyond their affordability level. Hence, these dwellers stay in

urban squatter areas, although they realize the challenges would probably affect their well-being. This study's findings strongly suggest that social issues and challenges concerning urban squatter dwellers require urgent intervention. Safety and security are vital for everyone, including these dwellers, to achieve an appreciable quality of life. Thus, if the social issues cannot be controlled, then it has reached a point where these dwellers have to live in a fearful environment. This challenge can destroy their happiness because they feel unsafe living in their homes.

Since the urban squatter houses in Sentul are related to poor-quality housing, these dwellers also face housing quality challenges, such as damaged houses, which inevitably affect their basic comfort levels. This finding is consistent with Abdullah et al. (2017), who found that damages frequently occurring in urban squatter houses, such as leaking roofs and uneven floors, have put these dwellers in a difficult position and denied them a chance to improve their well-being as poor housing quality affects their basic comfort level. Urban squatter houses are built without due regard to specifications approved by the authorities, which usually leads to flooding in the housing area, affecting the dwellers' basic comfort level. A flood hazard in their housing area leads to discomfort, depression, and misery, so these dwellers find it difficult to improve their well-being when living in urban squatters.

Another finding indicates that urban squatter dwellers in Sentul face an unhygienic housing environment due to a neighbor who rears goats, which has led to a polluted and unhealthy housing environment. This situation has triggered the chagrin of numerous neighbors and affected the social relationship between them and the irresponsible neighbor. Consequently, it has led to some infighting about the unhealthy and unhygienic housing environment problem. Previous discussions on the challenges urban squatter dwellers face have indicated that the urban squatter housing environment is related to overcrowding and congestion. This kind of housing environment challenges that these dwellers face would affect their health and well-being. As the World Health Organization (WHO) (2018) mentioned, an overcrowded, cramped, and congested urban squatter housing environment can elevate dwellers' health risks because they are exposed to infectious diseases and stress. On a sadder note, children's health is also at high risk because they cannot grow and study in an unhealthy housing environment, affecting their future development, health, and academic achievements.

Besides overcrowded, cramped, and congested housing environments, an unhygienic housing environment can also affect urban squatter dwellers' health. These dwellers are prone to various diseases living in an uncluttered housing environment. The World Health Organization (2018) report revealed that an uncluttered housing environment caused 829,000 deaths worldwide from diarrheal diseases. Besides, an unhygienic housing environment can expose them to respiratory problems and skin diseases. Hence, ensuring that the housing environment is always hygienic and healthy is crucial to avoid health risks associated with an unclean housing environment. The above discussions are transformed in the photos of a house in the research area that illustrates the realities of urban squatter housing (Figures 3 and 4).

Figure 3: The Housing Roads Are Not Properly Paved with Tar, as well as Strict, and Narrow



Figure 4: The Urban Squatter Housing Conditions (External View). Most of the Houses are Poorly Maintained, Overcrowded and Cramped



Conclusion

This empirical study has several important implications from practical and theoretical aspects, such as a better understanding of urban squatters, their challenges, and their impact on their well-being in a developing country setting. The issues urban squatters face, like in other countries, are a severe problem that requires government attention. This study revealed that urban squatters have no better option than to continue squatting at their current location. Findings indicate that low education, income, and financial constraints distort their housing aspirations. Since their parents inherited their house, some are reluctant to move to another location, especially when the current housing price is unaffordable.

Regarding the theoretical implications, the qualitative results confirm that the challenges faced by urban squatter dwellers are related to social issues, housing quality, housing environment, and finances, which affect the dweller's well-being. This finding should be tested in a more extensive study using the mixed method approach to analyze further the issues concerned. Future studies can use the mixed method approach to gain valuable insight into the study's findings. The study can produce comprehensive knowledge to inform readers about the profiles of urban squatter dwellers and their challenges so that immediate intervention can be undertaken to improve their well-being. Government policies aimed at enhancing the dwellers' quality of life and facilitating their homeownership, as well as those living in squatters' areas, are needed to accelerate poverty reduction in Malaysia and guarantee no one is left behind in efforts to actualize SDG's Goal 1 (ending poverty) and Goal 11 (to create cities and human settlements that are inclusive, safe, resilient, and sustainable).

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