RESEARCH ARTICLE

Quality Of Life, Knowledge, Skills and Government Support in Enhancing the Wellbeing of Homeless

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ARTICLE INFO	ABSTRACT
	Homelessness has long been acknowledged as a global issue affecting the poorest individuals in both developed and developing countries. This study seeks to examine the factors that influence the wellbeing of homeless people, focusing on quality of life, knowledge and skills, as well as the moderating role of government support. This study employs structural equation modelling (SEM) in SmartPLS to examine the interconnections among Quality of Life, Knowledge and Skills, Government Support, and the Wellbeing of those experiencing homelessness. The hypothesized paths relationship between Quality of Life, Knowledge and Skills, and the Wellbeing of the Homeless are found to be statistically significant. The provision of government support has a crucial role in mitigating the impact of knowledge and skills on the overall wellbeing of individuals experiencing homelessness, as evidenced by statistically significant findings. The findings indicate that those experiencing homelessness face significant challenges in achieving and maintaining quality of life and acquiring the necessary information and skills to enhance their overall wellbeing. The government's provision of support and assistance is crucial, particularly in facilitating the acquisition of necessary information and skills to provide a satisfactory standard of living. Homeless people require the acquisition of knowledge and skills that would render them employable.

1. INTRODUCTION AND THEORETICAL BACKGROUND:

Homelessness is a widespread issue affecting millions globally (Shinn & Khadduri, 2020; Salhi & Doran, 2021). Homelessness is often depicted as individuals begging on the streets, unable to explain their situation, and sleeping in public spaces (Hakimi, 2018). However, homelessness encompasses more than just street living; it refers to the lack of a safe and stable place to reside. This includes individuals staying with friends or family, in temporary shelters, dormitories, or work-provided accommodations. Street homelessness is the most visible form, but the homeless population is diverse, varying by shelter status, type (chronic versus temporary), and location (Collins, 2016). The homeless include not only those living on the streets but also those who fall below a basic standard of living or live in constant fear and uncertainty (Busch-Geertsema et al., 2015). Homelessness can arise from various causes, including unemployment, exploitation, housing instability, physical and mental health issues, financial debt, family breakdown, substance abuse, domestic violence, and legal problems (Rusenko, 2015).

Homelessness in Malaysia falls under the jurisdiction of the Ministry of Women, Family, and Community Development (MWFCD), with the Social Welfare Department responsible for enforcing regulations related to vagrants (Ghee & Omar, 2015). In 2016, the Kuala Lumpur City Council (DBKL) estimated that the number

of homeless individuals in the city ranged between 1,500 and 2,000, a threefold increase since 2014 (Kay Li, 2018). Many of the homeless in Kuala Lumpur, regardless of their employment status, struggle to afford rent for a room or house (Amira et al., 2018). The majority of Malaysia's homeless population consists of Malaysian citizens, with non-Malaysians making up 10% of the total (Ghee & Omar, 2015; Social Welfare Department Malaysia, 2020).

According to the latest statistics from the Department of Statistics, Malaysia, there are 3,472 homeless individuals in the country. In Malaysia, homeless individuals are classified as destitute persons under the Destitute Persons Act 1977 (Akta Orang Papa 1977) (Social Welfare Department Malaysia, 2020). The country's homeless population requiring immediate government intervention (Amira et al., 2018). Homeless are the individuals from all age groups, ethnicities, educational backgrounds, professions, and regions (Rusenko, 2015).

Maslow's Hierarchy of Needs and the Theory of Wellbeing form the foundation of this study. Ann (2015) suggests that applying Maslow's Hierarchy of Needs greatly enhances the motivation to address human needs and improve living conditions within a wide range of communities. Theory of Wellbeing explains the PERMA model outlines five core components of wellbeing which comprising Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment. It is essential for individuals to experience positive emotions, engage in meaningful activities, cultivate fulfilling relationships, find purpose and significance in life, and pursue personal achievements (Seligman, 2011).

According to Luby & Welch (2005), a significant number of individuals experiencing homelessness perceive a deficiency in essential life skills, including financial management, navigating bureaucratic systems, and effective communication. Additionally, they often lack robust social networks that would support their ability to live autonomously. Individuals experiencing homelessness may encounter challenges while attempting to secure and maintain employment within the remunerative labor market (Jones, 2018). Additionally, Alowaimer (2018) stated that education is the most important requirement for anybody seeking good employment and living a decent life; without it, they will struggle hard to survive.

A study on the well-being of the homeless by Biswas-Diener & Ed-Diener (2006) found that homeless individuals were generally dissatisfied with material-related aspects of life. However, factors such as self-confidence, perceived resourcefulness, and personal engagement were linked to improved well-being (Dunleavy et al., 2014). The study also revealed that prolonged homelessness predicted lower levels of personal well-being, life satisfaction, and mood. Furthermore, changes in social support had a stronger impact on well-being than housing stability (Johnstone et al., 2016). Statistics indicate that access to healthcare and essential services like shelter and food remains challenging, with nonprofit organizations providing the majority of funding. To address health disparities among the homeless, it is necessary to reassess how public health and well-being programs are communicated within local communities (Heaslip et al., 2022). The limited research on the well-being of homeless individuals presents an opportunity to make a valuable contribution. Despite the range of government and non-government services available, Dietrich (2018) notes that it is difficult to assess how effectively these services assist homeless individuals.

Research Objectives

The study aims to investigate factors influencing homeless wellbeing and the moderating role of government. Thus, the research objectives are as follows:

i) To examine the wellbeing of homeless people based on their quality of life, and knowledge and skills.

ii) To investigate the moderating effect of government support on the relationship between knowledge and skills and the wellbeing of homeless individuals.

LITERATURE REVIEW

Quality of Life (QOL)

The "World Health Organisation (WHO)" defines Quality of Life) as "an individual's opinions on where they belong in life in terms of their goals, desires, norms, and concerns in the context of the culture and value system in which they live" (Mason et al., 2018). Individual salaries might significantly fall with a lack of education, knowledge, skills, and retirement, the problem of a lack of financial resources may be crucial for homeless persons. In this sense, for some of the homeless, continuing to work and preserving job status becomes a need, which can lead to a decline in quality of life. The feeling of financial stability was revealed to be a major predictor of life satisfaction (Hsu & Wu, 2020). Insufficient financial security also contributes to vulnerability (Fokina, 2021).

Malaysia's economic growth has accelerated in the first 14 years of the twenty-first century, but it has not been followed by an increase in the standard of living or pay rates. The cost of living in Malaysia continues to climb, worsening the standard of living despite a favorable trend in GDP growth and other macro metrics. Rather than that, the term "cost of living" is sometimes used as a catch-all phrase to refer to "a broader variety of consequences on household expenditures and human wellbeing than simply high inflation" (The World Bank, 2020). The rising expense of living in conjunction with insufficient income to support it, as well as rural people moving to metropolitan areas in search of better job prospects. These factors and the economic structures have contributed to the problem of homelessness, whether through exploitation or not (Dietrich, 2018).

The availability of low-cost or affordable housing "has not kept pace with the demands", which is especially problematic in urban areas, where the issue of homelessness is a significant problem (Penang Institute, 2015). As the housing and rental price has shown no sign of decreasing, it has become more challenging for some people to find affordable places to stay and eventually gave up and decide to live on the streets. Several factors, including stagnant wages and increased living expenses, contributed to many people's inability to support themselves, resulting in their being forced into homelessness (Kay Li, 2018). To provide a good policy with a solid solution, it is necessary to understand the elements that influence the cost of living (Latimaha et al., 2020).

Malaysia ranks 43rd out of 197 countries in terms of hourly minimum wage. Compared to Australia's highest minimum salary of US$13.15 per hour, Malaysia's wage rate is US$1.30 per hour or RM5.29 per hour (Che Ahmat, 2018). Malaysia's minimum wage is based on the poverty line income (PLI), which is determined by the average salary, variations in the consumer price index, economic growth, and the actual unemployment rate (Balasingam et al., 2020). With the rise in living costs in our country, it is difficult for some to maintain and sustain their lives, especially with the minimum wage. Even though the national lowest wage was set, many employers or leaders failed to accept or follow this regulation. When compared to the minimum pay in other nations, Malaysia's new minimum salary of RM1,500 (USD355), which is equivalent to RM7.80 (USD1.84) per hour with a limit of 48 working hours per week, is still significantly lower than those in other countries. Essentially, an increase in the minimum wage will cause companies and businesses to increase the costs of goods or services, which will simultaneously boost the overall standard of living while also fueling inflation (Hayes, 2021). Considering recent events in Malaysia, it is unsurprising that most employers are dissatisfied with the recent increase in the minimum wage (Lee, 2020). Therefore, the following hypothesis is being formed:

H1: There is a negative relationship between the quality of life and the wellbeing of the homeless.

Knowledge and Skills

It is widely acknowledged that knowledge and skill development benefits both individuals and society. Gaining or enhancing the skills they need for a job and life demonstrates the inherent value of knowledge. Frequently, homeless individuals have a variety of needs and disadvantages that have led to and aggravated their situation (Luby & Welch, 2005). Schultz (1961), as cited by Collins (2016), argued that the knowledge and skills acquired through education and training represent valuable forms of capital that should provide benefits. According to Collins (2016), computer/technology capabilities, generic employability skills, soft or survival skills (such as interaction, customer care, financial and personal money management skills), workplace competency, self-confidence and determination, basic vocational training, and practical experience/skills, employment knowledge, or specialized skills for a job role are amongst the most sought-after workforce skills. Homelessness and its associated disadvantages create and sustain social inequalities, systematically depriving some individuals of the opportunities to develop the knowledge, skills, and competencies needed for everyday personal roles (Shinn, 2015; Henwood, 2015).

Huge numbers of people take for granted the abilities and skills such as money management, buying, learning to cook, home maintenance, and sustaining social networks. These knowledge and skills are necessary for human independence. Most homeless individuals either never acquired these skills or lost them due to the prolonged effects of homelessness. Learning new or relearnt old skills is a crucial component of overcoming destitution. Those who have been homeless for a long time are used to inactivity and unstructured days and will need to improve their ability to plan and structure their time to reach their goals and, for example, show up on time for classes or jobs (Luby & Welch, 2005). According to the authors, a significant number of individuals experiencing homelessness perceive a deficiency in essential life skills, including financial management, navigating bureaucratic systems, and effective communication. Additionally, they often lack supportive social networks that are crucial for achieving independent living. Jones (2018) emphasized that individuals experiencing homelessness frequently face difficulties in securing and maintaining employment in the remunerative labor sector. These challenges often arise from various factors that reinforce their marginalized position within the labor market. Housing insecurity and a lack of affordable housing, a lack of recent work experience and employer references, poor or no qualifications, mental and physical health issues, drug and alcohol abuse, and criminal records are just a few examples.

According to Jones (2018), without policymakers' recognition and significant financial investment, such groups' ability to provide high-quality learning support and address broader educational and economic inequities is currently and will remain constrained. The continuous underfunding provides chances for homeless individuals to improve their literacy, cognition, and other skills. Moreover, according to Alowaimer (2018), education is the most important requirement for anyone who wants to find a good occupation and live a meaningful life; otherwise, he or she will have difficulty surviving. If they do not receive an education, homeless individuals, especially children, may be unable to acquire vital life skills. Therefore, the following hypothesis is being formed:

H2: Knowledge and Skills have a positive influence on the wellbeing of the homeless.

Government Support

Government support plays an important role and is theorized to affect knowledge and skills factors, which affect the wellbeing of the homeless. As the number of homeless families keeps rising, academics, educationalists, and legislators are becoming deeply concerned about how to properly identify and satisfy the needs for the wellbeing of homeless people, particularly children (Havlik, 2014). "*Anjung Singgah* (Temporary Shelter)*, Pusat Transit Gelandangan Kuala Lumpur* (Homeless Transit Centre)*, and Desa Bina Diri* (Rehabilitation and Shelter)" are examples of government-sponsored coalition initiatives in Malaysia (Syuhadah et al., 2020). Following government programmes, non-governmental organizations (NGOs) have been eagerly involved in providing aid and support to the homeless population in Malaysia.

Besides temporary shelters, job referrals, healthcare, help, rehabilitation, and food, *Anjung Singgah* also offers its residents a range of facilities, such as restrooms, bunk beds, dining areas, dormitories, and group residences (Amalina et al., 2018). *Anjung Singgah* is founded on the conviction that homeless people require a short boost to get their lives back on track. While this is admirable, it is relatively insufficient as part of the nation's long-term approach is to prevent and minimize homelessness (Penang Institute, 2015). Although this shelter helps the homeless, it is not a long-term answer to satisfying their requirements. Considering months or years for the rehabilitation of a person's dignity, self-respect, and courage, the initiatives may require extended lengthy periods (Amira et al., 2018).

Homeless people themselves recognize the numerous advantages of participating in knowledge and skill development to increase confidence, self-esteem, employability, better social skills, a direction in life, and the ability to learn and socialize. The strategy acknowledged the significant cost of low skills to individuals and society and claimed that the persons with low skills who are unable to find jobs and have had the least success in the existing educational system should and might be encouraged to re-engage with learning. It also recognized that many homeless people's education, language, and cognitive issues contribute to their difficulty finding a place to live and work and designated them as a priority category alongside unemployed people, low-skilled workers, offenders, and other groups at risk for social isolation (Luby and Welsh, 2006; Collins, 2016; Petit et al., 2018).

The sixth tier of Abraham Maslow's Hierarchy of Needs emphasises the fundamental necessity for individuals to acquire pertinent knowledge, abilities, information, and viewpoints in order to achieve optimal and proficient functioning within various social contexts. It is imperative for individuals to gain relevant knowledge, skills, information, and mindsets in order to effectively contribute to the growth of their respective communities through community outreach initiatives (Aruma & Melvins, 2017). Because of the diverse needs of homeless individuals, investing in knowledge and skills can yield a wide range of advantages that are aligned with the government's objectives and programmes. These initiatives will be able to improve the wellbeing of the homeless. Acquiring knowledge and abilities are the essential values for living that would affect people's progress, improvement, and self-sustainability. This is the proactive approach that has placed a strong emphasis on learning instead of the number of years spent in the classroom (World Bank, 2011). Although an educational certificate may provide access to employment opportunities, a worker's productivity and ability to adapt to new technologies and challenges depend on their skills. Both knowledge and skills play crucial roles in a person's ability to support a healthy, educated family and actively engage in civic life.Therefore, the following hypotheses are being formed:

H3: Government support moderates the relationship between knowledge and skills, and the wellbeing of the homeless.

Wellbeing of Homeless People

Wellbeing refers to the impact of health, joy, and prosperity. It consists of psychological wellbeing, a high level of satisfaction with life, a sense of meaningful purpose, and the capacity to deal with pressure (Davis, 2019). Alternatively, wellbeing is simply the state of being happy. Wellbeing encompasses so many desirable traits, such as feeling happy, healthy, sociable, and with a sense of purpose, that almost everyone aspires to achieve. In many aspects, the homeless constitute a vulnerable population (Johnstone et al., 2015; Balasuriya et al., 2021). As a result of their living condition, homeless persons face not only personal and financial difficulties, but also have to deal with prejudice and discrimination from others regularly (Johnstone et al., 2015).

Theory of Maslow's Hierarchy of Needs

The Maslow Hierarchy of Needs which has been around for a long time, is still one of the most comprehensive frameworks for quantitative, open-ended explorations of needs in numerous life domains (Fleury et al., 2021). In his Hierarchy of Needs, Abraham Maslow emphasized the need to satisfy or supply

a person's most fundamental needs first to ensure their survival and development in other areas of life (Ann, 2015). Study conducted by Fleury et al. (2021) found that the homeless individuals preferred permanent housing solutions, however, among the various needs, safety was the only category where individuals reported more unmet needs than met needs.

Safety needs include emotional and financial security, health, rule adherence, asset protection, and social stability. For the homeless, physical safety is a major concern, often eroding trust and hope. Economic security is vital but often out of reach. Understanding needs involve the pursuit of knowledge and skills. Education is essential for empowering individuals, and for the homeless, acquiring such skills can foster personal and community development (Aruma & Melvins, 2017).

Theory of Wellbeing (PERMA)

The PERMA model, proposed by Seligman (2011), encompasses five distinct dimensions, namely Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment. These quantitative factors have been identified as significant contributors to overall wellbeing. Seligman's selection of five indicators for Wellbeing Theory (WBT) is based on their inherent ability to provide individuals worldwide with natural rewards and intrinsic motivation, despite the existence of numerous other potential indicators of wellbeing. It is imperative that individuals possess a range of pleasant emotions, engage in meaningful activities, foster meaningful relationships, find purpose and significance in their lives, and strive for personal accomplishments.. According to Coffey et al. (2016), there is a positive association between meaning and many indicators of wellbeing in adults, including higher levels of enjoyment, increased life satisfaction, and reduced psychiatric difficulties. Although physical needs such as good health and adequate housing are crucial for subjective well-being, the study revealed that the homeless were less psychologically impacted by material deprivation than previously thought, particularly in comparison to social needs (Biswas-Diener & Ed-Diener, 2006).

METHODOLOGY

The framework is developed by building upon the insights of numerous previous theorists. The independent variables in this study are quality of life and knowledge and skills. Government support serves as a moderator between knowledge and skills and the wellbeing of homeless individuals. Figure 1 presents an overview of the conceptual framework for the study.
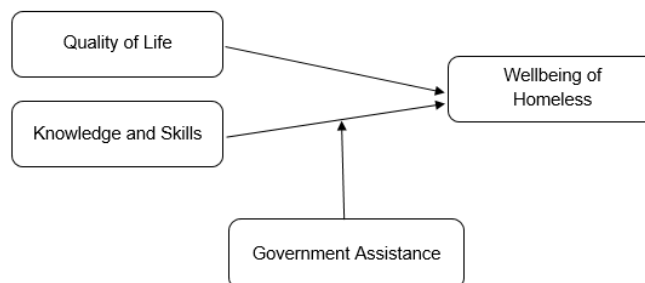

Figure 1: Conceptual Framework

Maslow's Hierarchy of Needs served as the conceptual basis for this investigation. Maslow's Hierarchy of Needs offers a useful framework for analyzing the needs of diverse populations in modern society, including individuals experiencing homelessness, to improve their overall well-being. According to this approach, it is crucial to address basic, foundational needs before focusing on the more complex demands of other communities (Aruma & Melvins, 2017).

The Theory of Wellbeing (WBT) was incorporated into this study, utilizing the PERMA model; Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment are the set of five measurable factors

that contribute to overall wellbeing (Seligman, 2018). Together, these PERMA dimensions form a higher-order construct of wellbeing, which is believed to predict flourishing at the level of groups, organizations, nations, and even the world (Coffey et al., 2016). Both social and formal activities are consistently linked to enhanced wellbeing, with sustained engagement and a strong sense of purpose being essential components (Dunleavy et al., 2014).

Research Design

The research employs a quantitative technique using Structural Equation Modelling (SEM). Scholars prefer the PLS-SEM technique due to its capacity to analyze complex models with multiple constructs, indicator variables, and structural paths, all while not requiring distributional assumptions (Sarstedt et al., 2017). Respondents were selected using a non-probability purposive sampling method. Purposive sampling involves intentionally choosing individuals or elements for inclusion based on the specific objectives of the research study. This means that participants were selected based on their voluntary interest in taking part. The survey questionnaires were distributed to individuals experiencing homelessness in Kuala Lumpur, Malaysia. The survey sample was initially determined to consist of 138 respondents based on G*Power analysis. However, the researcher successfully surveyed 150 individuals. This indicates that the study achieved a 100 percent response rate, as all intended respondents were interviewed. At its core, the goal in developing G*Power was to create a research tool that is effective, broadly applicable, and user-friendly (Erdfelder et al., 1996). G*Power estimates that the minimum sample size required for three predictors is 77 by using an effect size of 0.15 (medium effect), alpha (α) at 0.05, and power at 0.80, which were the input parameters (Memon, et al., 2020). This is the most common recommended setting for social and business science research (Hair, et al., 2017).

The Quality of Life questionnaires were adapted from Cohen et al. (2019), knowledge and skills were assessed using the framework by Baartman & Bruijn (2011), Government Support was measured according to Mohd Rom et al. (2022), and Well-being was evaluated based on the works of Biswas-Diener & Ed-Diener (2006) and Seligman (2011). The questionnaire employs a Likert Scale for measuring the variables. The Likert scale input was categorized as follows: (5) strongly agree, (4) agree, (3) neutral, (2) disagree, and (1) strongly disagree. Table 1 presents an overview of the constructs and corresponding items that were examined in the study.

Table 1: Total of Scale Items Used

Constructs	Items
Quality of Life	1. Physically good. 2. Can think clearly. 3. Feel Existence. 4. Feeling accepted by society. 5. Good health. 6. Enjoy the good environment.
Knowledge and Skills	1. Knowledge and skills required for adequate task performance. 2. To practises and gains more experience. 3. Knowledge and skills not connected. 4. Does not have the required knowledge and skills. 5. Incompatible knowledge and skills. 6. Knowledge and Skills obsolete.
Government Support	1. Easy access to healthcare. 2. Basic needs like food and sanitary. 3. The facilities provided by the government shelter are good and useful.

	4. To prepare more affordable places to live.
	5. Provide training to acquire knowledge and skills for employment.
	6. Offer employment opportunities.
Wellbeing of Homeless	1. Satisfaction with mental wellbeing.
	2. Satisfaction with physical health.
	3. Satisfaction with life these days.
	4. Feel that the things in my life are worthwhile.
	5. Feel that the things I do in my life have a purpose.
	6. Receive help and support from others when I need it.

FINDINGS

Descriptive Statistics

Table 2 presents the demographic breakdown of the 150 respondents.

Table 2: Respondents' Demographic

Variables	Dimensions	Frequency (N=150)	Percentage (%)
Gender	Female	50	33
	Male	100	67
Age (Years)	0 to 20	0	0
	21 to 30	0	0
	31 to 40	15	10
	50 and above	153	90
Ethnicity	Malay	83	56
	Chinese	17	11
	Indian	48	32
	Other (Malaysian)	2	1
	Others (Non-Malaysian)	0	0
Marital Status	Single	42	28
	Married	50	34
	Divorced	38	25
	Widowed	20	13
	Others	0	0
Education	Primary School	52	35
	Secondary School	78	52
	STPM/Diploma/Foundation/Certificate	0	0
	Bachelors/Master's Degree	0	0
	None of the above	20	13
Current Job	Yes	1	1
	No	149	99
Work Experiences	Yes	124	83
	No	26	17

The demographic facts depicted in Table 2 indicate that a majority of the respondents, specifically 90 percent, fall within the age group of 50 years and above. The highest proportion of respondents, including 67 percent, identified as male. The survey respondents predominantly consist of individuals who identify

as Malays, comprising 56 percent of the total respondents. Indians are the second largest group, accounting for 32 percent, while Chinese respondents make up 11 percent. The remaining 1 percent is comprised of those who identify as Others, including both Malaysians and non-Malaysians. According to the data collected, it was found that 34 percent of the respondents were married, while 52 percent achieved a secondary school level of education. According to the data presented in the table, it can be observed that 99 percent of the individuals surveyed were unemployed at the time of the interview. However, it is noteworthy that 83 percent of these individuals possessed prior work experience.

Table 3: Descriptive Statistics

Variables	N	Mean	Std. Deviation
Quality of Life	150	2.2952	.60262
Knowledge and Skills	150	3.4048	.43959
Wellbeing of Homeless	150	3.4571	.72087
Government Support	150	3.5133	.71937
Valid N (listwise)	150		

From Table 3 indicates that the respondents have a slightly positive perception of Knowledge and Skills, Wellbeing of Homeless, and Government Support, but a less favourable view of their Quality of Life. The standard deviations, particularly for Quality of Life and Knowledge and Skills, show that while some variables have consistent perceptions, others (like Wellbeing and Government Support) exhibit more variation in responses. In contrast, the variable Quality of Life exhibits the lowest mean value of 0.60262, accompanied by a standard deviation indicating relatively lower reliability.

The researchers conducted a bootstrapping approach and presented the outcomes in Table 4. The outcomes were utilised to assess the relevance of the path coefficient and the T-statistics values.

Table 4: Path Coefficients

Hypotheses	Relationship	Beta Value	Standard Error	T Values	P Values	Decision
1	Quality of life -> Wellbeing of Homeless	-0.201	0.074	2.745	0.006	Supported
2	Knowledge and Skills -> Wellbeing of Homeless	0.283	0.057	4.904	0.000	Supported
3	Moderating Effect (Government Support *Knowledge and Skills) -> Wellbeing of Homeless	0.187	0.062	2.89	0.004	Supported

The result illustrated in the table above indicates that all hypotheses are accepted.

H1: There is a negative relationship between the quality of life and the wellbeing of the homeless.

H2: Knowledge and skills have a positive influence on the wellbeing of the homeless.

H3: Government support moderates the relationship between knowledge and skills, and the wellbeing of the homeless.

The effect size, as measured by the f² criterion, is presented in Table 5.

Table 5: Effect Size f²

Relationship with the Wellbeing of Homeless	f2	Effects
Quality of life	0.082	Moderate
Knowledge and Skills	0.207	Moderate
Government Support	0.492	Strong
Moderating Effect (Government Support *Knowledge and Skills)	0.091	Moderate

The Effect Size f² demonstrates that the government support emerges as the powerful factor influencing the wellbeing of homeless individuals, both directly and as a moderator. Knowledge and skills, while important, have a more moderate impact, with their effect being enhanced when combined with government support. Quality of life also contributes to wellbeing, though its effect is more moderate compared to the other variables. The significance of the value f2 reveals the extent to which the endogenous latent construct is influenced by the exogenous latent constructs. The significance of a latent exogenous construct's influence on a latent endogenous construct is assessed by removing the exogenous construct from the path model. This removal leads to a change in the coefficient of determination (R^2), indicating the construct's impact on the endogenous variable. The f2 readings were 0.35, indicating a considerable influence, 0.15, indicating a moderate effect, and 0.02, which indicated that there was no effect (weak effect).

4.5   The Moderating Effect

Government support serves as a key moderating variable. Knowledge and skills is theorized to impact this factor, which in turn influences the well-being of the homeless. Therefore, acquiring knowledge and skills plays a crucial role in improving the overall well-being of individuals experiencing homelessness. According to Farooq & Vij (2017), a moderator variable can be used whn the association between a predictor and a dependent variable is strong, but it is most used when the relationship between a predictor and a dependent variable is particularly weak or inconsistent.

Table 6 below shows the moderating effects of Government Support between Knowledge and Skills and the Wellbeing of the Homeless. The hypothesized moderator, Government Support, was in continuous form, and SmartPLS v.3.2 (extracting bootstrapping path coefficient results) was utilized to determine the influence that moderators have on the correlations that exist between independent variables and the wellbeing of homeless people.

Table 6: Path Coefficient (Bootstrapping)

Path Coefficient (Bootstrapping)	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Moderating Effect (Government*Knowledge & Skill) -> Wellbeing	0.187	0.176	0.062	3.027	**0.003**

The p-value is 0.003, which is well below the typical significance level of 0.05. This suggests that the moderating effect of government support on the relationship between knowledge and skills and wellbeing is statistically significant. The analysis shows that the interaction between government support and

knowledge & skills significantly enhances the wellbeing of homeless individuals. The effect is both statistically significant and positive, meaning that as government support increases, the positive impact of knowledge and skills on wellbeing also increases. This highlights the critical role of government support in enhancing the impact of knowledge and skills on the homeless population. The findings show that government support reinforces the positive connection between knowledge and skills and the overall wellbeing of homeless individuals.

DISCUSSION OF FINDINGS

> Research Question 1: Do quality of life, knowledge and skills influence the wellbeing of the homeless?
> Research Objective 1: To examine the wellbeing of homeless people based on their quality of life and knowledge and skills.

H1: There is a negative relationship between the quality of life and the wellbeing of the homeless.

The outcomes from this study did support hypothesis H1. The results confirmed that there is a negative relationship between the quality of life and the wellbeing of the homeless. The study align with (Penang Institute (2015) and (KayLi, 2018) who revealed that the housing and rental prices continuing to rise, it has become increasingly difficult for some individuals to find affordable accommodations, leading them to eventually give up and resort to living on the streets. Stagnant wages and rising living expenses have further exacerbated this issue, forcing many people into homelessness as they are no longer able to support themselves. The findings supported by Mejia et al. (2021) who stated that people who had experienced multiple episodes of homelessness had a bad quality of life. The findings align with the work of Hsu & Wu (2020) and Fokina (2021), which both highlighted that a lack of financial stability contributes to increased vulnerability. The findings are consistent with Maslow's Hierarchy of requirements, which emphasized the significance of satisfying basic requirements first for survival and growth. To meet their physiological needs, such as food, shelter, and medical care, homeless individuals encounter significant obstacles. They are unable to progress to higher-level needs such as safety, belonging, and self-esteem if they lack access to fundamental necessities. To improve the wellbeing of the homeless, it is necessary to meet their acute requirements through government support, including the provision of adequate shelter, food, and healthcare.

H2: Knowledge and skills have a positive influence on the wellbeing of the homeless.

The result of this study supported hypothesis H2. The findings of this study suggest that there is a favourable correlation between knowledge and skills and the overall wellness of individuals experiencing homelessness. The findings align with the study by Luby & Welch (2005) and Hsu & Wu (2020), which both highlighted that a lack of education, knowledge, skills, and retirement savings can significantly reduce individual earnings, making financial instability a major concern for homeless individuals. The results also supported by Jones (2018), who emphasized that individuals experiencing homelessness frequently face difficulties in securing and maintaining employment in the remunerative labor sector. The findings are consistent with those of Luby and Welsh (2006), Collins (2016), and Petit et al. (2018), who reported that the challenges faced by homeless individuals are exacerbated by housing insecurity, a lack of affordable housing, limited recent work experience, insufficient employer references, and inadequate qualifications. Many homeless individuals also contend with educational, language, and cognitive barriers, making it difficult for them to secure housing and employment. As a result, they often remain low-skilled and unemployed. The sixth tier of Abraham Maslow's hierarchy of needs underscores the importance of acquiring relevant knowledge, skills, information, and perspectives for optimal functioning in various social contexts. It is essential for individuals to develop these competencies to effectively contribute to their communities, particularly through community outreach initiatives (Aruma & Melvins, 2017).

> Research Question 2: Does government support moderate the relationship between knowledge and skills and the wellbeing of homeless individuals?

> Research Objective 2: To investigate the moderating effect of government support on the relationship between knowledge and skills and the wellbeing of homeless individuals.

H3: Government support moderates the relationship between knowledge and skills, and the wellbeing of the homeless.

The outcomes from this study did support hypothesis H3. The results confirmed that government support moderates the relationship between knowledge and skills and the wellbeing of the homeless. The findings corroborate the studies by Jones (2018) and Alowaimer (2018), who argued that without policymakers' recognition and substantial financial investment, the capacity to provide high-quality learning support and address broader educational and economic inequities will continue to be limited. The findings are supported by Aruma & Melvins (2017), who noted that the second level of Maslow's Hierarchy of Needs; safety and security can be met by society and families through the provision of education, business opportunities, medical care, and other essentials. The involvement of government authorities in providing these necessities to vulnerable populations, particularly the homeless, is important for ensuring their overall wellbeing. Coffey et al. (2016) highlighted that being fully engaged, interested, or absorbed in various life activities is a crucial indicator of overall wellbeing. Additionally, other indicators such as overall life satisfaction, happiness with work and leisure, and heightened positive emotions after engaging in activities have also been positively correlated with this deep sense of involvement.

4.8   CONCLUSION

To conclude, the government emerges as a significant provider of services to the homeless population. The participation of those suffering from homelessness in mainstream activities is sometimes hindered by various challenges, including the absence of stable and permanent housing. Both minimum wage employment and welfare benefits for eligible persons fail to generate sufficient money to afford suitable housing. In order to prevent or alleviate homelessness and its associated consequences, it is imperative to address not just the high cost of housing in certain areas, but also the inadequacy of income. Homeless people should be given appropriate education or training to learn life skills to help them leave their current homelessness and subsequently reintegrate into society. There has been a growing recognition that many homeless individuals need more than just shelter to improve their circumstances. For long-term solutions to homelessness to be found, the government must acknowledge the importance of addressing the diverse needs of the homeless, particularly in providing education and skill development. Future researchers are encouraged to further explore the topic area using qualitative methods, incorporating existing constructs or new ones identified from the literature.

Author's contribution:

Rishetra – data analysis, literature review and finding reporting

Noor Ashikin Mohd Rom (expert in business and management) – structure of the article, discussion, conclusion

Al-Mansor Abu Said (expert in business and management) – conceptual framework, data analysis

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