

## **ERADICATE URBAN POVERTY IN MALAYSIA THROUGH ENTREPRENEURSHIP STRATEGIES**

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### **Abstract**

*Much has been said regarding the strategies in eradicating poverty in Malaysia especially in the rural areas. However, the strategies in eradicating poverty in the urban area have not receive equal attention. Despite that, urban poverty in this country is on the rise mainly caused by the failure of the rural economy which has contributed to the migration of the poor to the urban areas. Therefore, the issue of urban poverty has to be taken seriously especially among the indigeneous Malays. The Ministry of Rural Development's efforts of bringing the Development Program of the Extreme Poor are indeed timely as this scheme will be able to help handle the issue of urban poverty among the Malays more effectively. Under the program, the urban poor will be aided in starting businesses or any income generating socio-economic projects in the city areas. In contrast to the agricultural-related activities in the rural areas, the eradication of urban poverty requires a focus that reflects the reality and the nature of urban life which lie in the business or entrepreneurial ventures. Thus, the development of the urban poor from the prospective of entrepreneurship can aid them in improving their standard of living. This paper analyses the strategy taken by the government to eradicate urban poverty. The strategy used by providing training (entrepreneurship) for the heads of underprivileged families living in sub urban areas especially the Malays. The strategy has proven to be effective in increasing their incomes and quality of life. Besides that, the growth of self-reliance is also instilled mould characters such as more committed, competent with positive thinking. Contributions in terms of loan and self development have enriched the areas of entrepreneurship and small businesses, particularly among women living in sub urban districts. This has triggered to a new socioeconomics transformation to the lives of these poor group.*

**Key Words:** Urban Poverty, socioeconomics transformation.

### **Introduction**

Generally, entrepreneurship is a term used to explain the process where human beings identifying opportunities and to gather all resources for that purpose. (Kirzner,1973). The concept of entrepreneurship as defined by Casson (1985) is the management of resources which is essential in controlling wealth, not unlimited resources controlling wealth. Supporting the definition, Ronstadt (1984) stresses that the management of resources is an important element in the concept of entrepreneurship. Entrepreneurship is a dynamic process of increasing wealth where it is created by individuals with the assumption of the existence of major risks such as equity, time, career commitment or quality of goods and services offered. Goods and services offered may or may not be something new but the value of the goods and services must be accompanied with the allocation of suitable skills and resources at any cost (Ronstadt, 1984). Whereas Stevenson, Robert & Grousbeck (1989) state that entrepreneurship is considered as an individual's willingness to grab opportunities without considering the current resources available to him.

The above definitions show that entrepreneurship has a close relationship with efforts in forming, changing and developing activities that bring profit to individuals and organizations. Thus, the emphasis on entrepreneurship strategies in eradicating poverty among the urban Malays in the business sector does not only aim in increasing the income level, but also to increase the overall number of Malay entrepreneurs in Malaysia.

The focus on entrepreneurship has become the emphasis by the government because the achievement of the Malays in the business sector is still relatively low compared to the Chinese in Malaysia. According to an article entitled '*Gejala Sosial & Implikasinya Kepada Pembentukan Sumber Manusia*' or 'Social Ills and its Implications on the Development of Human Resources' states that the ratio of Bumiputera companies to the Bumiputera household income is 1:20 as compared to the non-Malays especially the Chinese at 1:2 for the duration of the New Economic Policy (*Berita Dagang*, 2000: 17-18). Therefore, this ratio has to be improved on in order to empower and develop the Bumiputera society especially the Malays in business and industrially-related ventures. The aim of improving the ratio to 1: 15 by the year 2000 and 1:5 by 2020 is seen as an excellent step towards increasing the participation of the Malays in the business sectors.

A study conducted by Mohd. Taib (2000) on the Malay poverty in Kuala Lumpur, the capital city of Malaysia, has found that the lack of entrepreneurial-oriented training programme for the poor is an influential and vital factor that contributes to the continuing existence of the urban poverty. This then sees the urban poor were left out in the development in the economic sector and the profitable job market in the city, when they urban poor should be given a variety of suitable trainings and activities to enable them to participate in the urban economic activities. According to the aforementioned study, 10.8% of the poor consists of those who were disabled in terms of physical handicap, old age and ill-health. However, the percentage is not dominant as there are many who are physically active, healthy and vital. Urban poverty is mostly caused by the lack of formal education, motivation and entrepreneurially-oriented programs especially those that cater for single mothers which lead to their inability to participate in profitable economic-oriented sectors. This situation is a major contributing factor in the exclusion of urban poor families from economic growth and other urban development (Mohd. Taib, 2000: 149).

To overcoming the problems of urban poor, the government has allocated RM200 million for micro-credit facilities for hawkers and petty traders in the urban area. This sum is part of the RM1 billion loan from the World Bank. This demonstrates the Government's sensitivity towards the mostly Bumiputera petty traders in improving their standard of living in the inner city areas. The Government's efforts in eradicating poverty internally and abroad is apparently clear as in the former Prime Minister of Malaysia, Dato' Seri Dr. Mahathir Mohamad's speech at the United College of the Atlantic entitled "*Kedudukan dan Peranan Asia Dalam Pembentukan Komawel Sejagat Abad Ke-21*" or "Asia's Role in the Creation of 21<sup>st</sup> Century Global Commonwealth". In his speech, he urged the global community to make the 21<sup>st</sup> century as the century in which to strive humankind from abject poverty (*Berita Harian*, Oktober 1997).

Hence, the urban poor must be aided not only in terms of business capital but also in terms of motivational and skill-oriented training or education that inculcate entrepreneurship values to be utilized in commencing socioeconomic projects. An example that illustrates the importance of entrepreneurship-oriented human development is the program carried out by *Amanah Ikhtiar Malaysia* (AIM), a governmental body that works in the efforts to aiding the poor to escape poverty and to become self-sufficient. AIM's strategies integrate aids in forms of financing facilities, developing values and ethics, giving skill-oriented training and encouraging entrepreneurship values and activities. Consequently, this integrated approach has succeeded in bringing poor families out of poverty in the rural areas.

### **Training for the Entrepreneurs**

The entrepreneurship approach is essential in eradicating poverty among the urban Malays who in actuality are surrounded by an environment that is conducive to business opportunities and trading which is the main pulse of the city economy. In relation to that, a study has been carried out on 104 heads of poor Malay families in the city of Johor Bahru to identify the effectiveness of entrepreneurship training programs that they have participated in as an important strategy in eradicating urban poverty. In other words, this study seeks to discover the extent of their capabilities in joining the business sector in the city and its effect to improve their standard of living. The respondents of the study had undergone entrepreneurship training and courses in the city area organized by either government agencies or private bodies.

The effectiveness of entrepreneurship training can be seen from the activities conducted after undergoing entrepreneurship training as well as the increases in their incomes or their economic indicators. Table 1 shows the number of respondents based on the socioeconomic projects implemented in the post-trainings. A significant number of the respondents have commenced activities in the business sectors and in other profit-oriented activities. This is a positive indication that shows that the trainings played an important role in equipping the urban poor with skills and applicable knowledge in participating in order to participate in business sectors in urban areas.

Both Table 2 and 3 illustrate the respondents' incomes before and after the training with an improvement in the level of income even though the percentage is small. Table 2 shows the number and percentage of respondents according to the income before the training. Before the training, thirty-two respondents (44.4%) had an income below RM400 before the training, twenty-five respondents (34.7%) had an income between RM 401 to RM 800, thirteen respondents (18.1%) have an income between RM 801 to RM 1200 and only 2 respondents (2.8%) had an income of RM 1201 and above.

**Table 1: Number And Percentage Of Respondents based on Socio Economic Projects Implemented After Participating In Entrepreneurship Training**

Socio-economic Project	Number	Percentage
Trading	47	45.2
Single Mother Program	2	2.4
Sewing	15	14.3
Service and management	2	2.4
Opening a Shop	10	9.5
Cosmetics	5	4.8
Religious Teacher	2	2.4
Night Market	2	2.4
Computer	5	4.8
None/ Not available	2	2.4
Fishing	2	2.4
Financial Aid	2	2.4
Wedding Paraphernalia	2	2.4
Welding Workshop	2	2.4
No Project	4	3.8
Total	104	100.0

**Table 2: The Number And Percentage Of Respondents pre-training income**

Pre-Training Income	Number	Percentage
Below RM400	32	44.4
Between RM401-RM800	25	34.7
Between RM801-RM1200	13	18.1
RM1201 and above	2	2.8
No Answer	32	-
Total	104	100.0

Table 3 shows the distribution of number and percentage of respondents according to income after undergoing the training. After the training, thirty-three respondents (44.6%) had an income of RM 401 to RM 800, twenty respondents (27.0%) had an income of below RM 400, sixteen respondents (21.6%) had an income of between RM 801 to RM 1200, three (4.1%) have an income of between RM 1201 to RM 1600 and another two (2.7%) had an income of RM 1601 and above.

**Table 3: Number and Percentage of Respondents' Post-Training Income**

Pre-Training Income	Number	Percentage
Below RM400	20	27.0
Between RM401-RM800	33	44.6
Between RM801-RM1200	16	21.6
No Answer	30	-
Total	104	100.0

The result of this study concurs with Ariffin's (1985) study which stated that an individual who was able to masters certain skills after undergoing the training program would generate better income thus secured his financial future. In addition, the ability to acquire the necessary skills contributes to the increase of income among the urban poor as well as improving their mobility in the labor market.

The present study also supports Ong’s (1997) findings that addresses the relationship between the effects of management training on the supervising skills based on the evaluation of the reaction of supervisors at Hitachi Cable Johor who are the participants in that exercise. The findings of the present study also exhibit positive effects among the effects of the training with the increase in skills among the respondents. The needs in entrepreneurship skills were apparent as the respondents themselves stated that they needed the entrepreneurship skills. Table 4 shows that eighteen respondents (31.0%) said that they needed entrepreneurial-oriented training, ten respondents (17.2%) needed technical training, 7 respondents (12.1%) needed management and financial training, 4 respondents (6.9%) needed tuition classes, business and motivation training, 3 respondents (5.2%) required income-generating training while 2 respondents (3.4%) stated that they required current theories/workshop/technical skills, food processing and grooming/craft/sewing/embroidery. On one hand, one respondent each (1.7%) requires different types of training such as in animal rearing, public speaking, human psychology that could improve their performance as well as in facilities, operating courses, capital aid, traditional treatment and building and construction.

**Table 4: Number and Percentage of Respondents According to the Type of Training Required**

Type of Training	Number	Percentage
Entrepreneurship	18	31.0
Technical Training	10	17.2
Animal Rearing	1	1.7
Profitable Enterprise	3	5.2
Public speaking, human psychology	1	1.7
Performance Enhancing Training	1	1.7
Current Needs	2	3.4
Trading, Motivation, Tuition Classes	4	6.9
Theory/workshop/practical	2	3.4
Food Processing	2	3.4
Management and Finance	7	12.1
Facilities	1	1.7
Operation Course	1	1.7
Capital	1	1.7
Traditional Treatment	1	1.7
Building and Construction	1	1.7
Grooming, Craft, Sewing and Embroidery	2	3.4
No Answer	46	-
Total	104	100.0

In addition to that, when asked about interest in the future, most answered that entrepreneurship is their main interest. This is shown in Table 5 that 37 respondents (35.9%) was interested in obtaining training and capital to work on their own project, 32 respondents (31.1%) were interested in obtaining training combined with their own effort and financial aid, 25 respondents (24.3%) were interested in attending skill-enhancing courses, 8 respondents (7.8%) were interested in acquiring training skills for children. This further stresses that the entrepreneurship skills are very important and essential in the development of the urban poor.

**Table 5: Number and Percentage of Responses on Future Interest**

Type of Training	Number	Percentage
Attending skill-enhancing course	25	24.3
Own effort with capital aid	32	31.1
Obtaining training and financial aid to work on own project	37	35.9
Obtaining permanent occupation	1	1.0
Training skills for children	8	7.8
No answer	2	2.0
Total	104	100.0

Similarly, when asked about which sector that they were interested in participating, the entrepreneurship was clearly the main choice. Table 6 illustrates that 73 respondents (71.6%) were interested in starting a business, 9 respondents (8.8%) were interested in working at their own workshop, 8 respondents (7.8%) were interested in other sectors, 5 respondents (4.9%) were interested in the processing business, 3 respondents (2.9%) wanted to work in the industries and 2 respondents (2.0%) showed interest in both animal rearing and woodworking.

**Table 6: Number and Percentages of Responses According to their areas of Interest**

Sector	Number	Percentage
Business/Entrepreneurship	73	71.6
Workshop	9	8.8
Animal rearing	2	2.0
Processing	5	4.9
Industry	3	2.9
Woodworking	2	2.0
Others	8	7.8
No answer	2	2.0
Total	104	100.0

One important issue that hinders their efforts in participating entrepreneurship training is financial constraint. This did not only affect the rural Malay poor but also their counterparts in the urban areas. Due to insufficient or lack of capital, the Malays do not as involved in the business and entrepreneurship sectors. This can be clearly seen in Table 7 which shows the number and percentage of the respondents' reasons as to why they were not able to participate in the field of their interest. Sixty-five respondents (65.0%) stated that they had no interest in participating in the sector due to the lack of capital, fourteen respondents (14.0%) did not get any aid from the relevant authorities, 7 respondents (7.0%) stated that they did not have the land and that they have to started from strach, 4 respondents (4.0%) considered themselves to be too old and no longer possessed the energy to start their business while 3 respondents (3.0%) believed that they did not possess the needed skills.

**Table 7: The Reason For Not Working in the Sector Interested in According to the Number and Percentage of Respondents**

Reason	Number	Percentage
Lack of capital	65	65.0
Lack of site	7	7.0
Lack of skill/training	3	3.0
Consider self too old and unable to work	4	4.0
Lack of aid from other agencies	14	14.0
Has already started at a small scale	7	7.0
No answer	4	-
Total	104	100.0

## Discussion

This is where the government agencies such as Majlis Amanah Rakyat Malaysia (MARA), the Ministry of Rural Development, the Ministry of Entrepreneur Development are taking necessary measures to aid the Malays especially for those who are under the poverty line in the urban areas. For examples, these governmental agencies and ministries provide credit facilities or capital aid in order to initiate socio-economic projects or provide support in the entrepreneurship field in urban areas. However, the capital aid has to be accompanied by training (knowledge and skills in ICT) and motivational courses to instill competitive spirits among the urban poor in entrepreneurship. These three factors namely: capital, training and motivation, will promote success for the urban poor in entrepreneurship and business sectors in the highly competitive urban environment. This acts as a two-pronged strategy as it could overcome urban poverty consequently help to increase the number of Malay entrepreneurs Malaysia.

To develop the field of entrepreneurship based on knowledge (k-entrepreneurship), crucial investments should be made in ICT, educational and training sectors). This is because knowledgeable and skilled human resources especially in ICT are assets and very important in generating quality productivity.

Successful entrepreneurs certainly need human resources who constantly upgrade their skills and competencies in order to compete with foreign products or industries which are waiting to load their products in the market especially when AFTA was fully implemented in 2005. If our entrepreneurs do not take these opportunities to equip themselves with necessary skills to compete in the global market, they would be left behind and be sidetracked from the mainstream of international trades. As anticipated the loss would be to the nation and all Malays in particular. Therefore, the government would urged our entrepreneurs to use their knowledge and skills as comprehensive tools in producing better their goods or products from time to time.

Besides preparing themselves with knowledge and skills in ICT and others, indigenous entrepreneurs in Malaysia should equip themselves with knowledge of social aspect. This is an important factor as they will face with consumers' and society's behaviors from various lifestyles and backgrounds. Indigenous entrepreneurs must have considerable knowledge on cultures, societies and consumers or customers of their counterparts. This is important because in the globalization era trade, cut across geographical, geo-social, geo-cultural and geo-political borders. Trade is no longer domestic in nature but is more international. Even, in the global stream, foreign trade will pour into the local market and compete with domestic products. Indigenous entrepreneurs will have to compete with foreign traders and introduce the best products or services which can be accepted by the community. Therefore, it is crucial to have adequate knowledge of cultural and societal aspects in understanding consumer behaviors as the one of the main trades and marketing strategies. Having knowledge of local and others' cultures is the prerequisites nowadays because our trade cuts across cultural borders. Therefore, knowledge of cultures, societies and individuals is very important in capturing the market and expanding trade which could compete and endure with trade from outside.

Besides knowledge, other important attributes need to be considered by SMIs indigenous entrepreneurs in Malaysia so that they have more endurance and more competitive in today's global market, which are : a) Entrepreneurial Culture, b) Entrepreneurial Motivation and c) Entrepreneurial Attitude.

#### 1. Entrepreneurial Culture

Culture is a way of life. Generally, the race who is successful in entrepreneurship in this world is the race who make entrepreneurship as its way of life, for example, the Chinese, Japanese and Europeans. Their lives are surrounded by entrepreneurial oriented cultures which make them no longer uncomfortable or alien with this field. This includes not only in the field of business but also in other fields such as religion. According to Max Weber (1958), entrepreneurship is from religious element, which becomes the foundation for success in the economic field. He emphasized that the success of the Protestant group in the economic field was because of the teaching of Protestantism itself, which encourages entrepreneurship. The teaching of the religion emphasized entrepreneurial concept which is followed obediently by the followers. Indirectly, the teaching becomes a way of life or culture. This is the factor which Max Weber claimed to be the driving force which bring success to the group because of their strong adherence to their religion gives strong drive to be successful in economic field. In other words, their religious faith and entrepreneurial cultures enable the Protestant to gain control of the economy. Therefore, entrepreneurship needs to become the culture in order for it to be easily expanded. Weber's point of views regarding entrepreneurship has been written in detail in his book entitled 'The Protestant Ethics and The Spirit of Capitalism'.

This matter to SMI's indigenous entrepreneurs in this country. This is because the culture or way of life of the indigenous is governed by the Islamic teachings. In Islam itself, there are various advice, guidance and also guidelines strongly related to entrepreneurship. For example, Islam itself recognizes entrepreneurship as one of the branches of worshipping in which it is said that 90% of the sources of sustenance comes from businesses.

It is also said that the history of Islamic entrepreneurship has started since the time of Prophet Adam himself. (Ref) During the time, two fields of entrepreneurship were pioneered by his son Abel (Habil) in agriculture and Cain (Qabil) in animal rearing. In fact, the Prophet Muhammad himself traded and became an entrepreneur. In the Holy Quran, it mentions about entrepreneurial culture in which it says that business is one of the branches of worship and entrepreneurial activities such as sale and purchase is required by Islam as stated in the Quran "And Allah permits sale and purchase and prohibits usury ..." Al Baqarah: 275). The question is, how far does the Islamic culture or way of life emphasizes the entrepreneurial culture which is practiced by the Moslems themselves. If the Islamic teachings are fully practiced by the Moslems as the Protestants did, the entrepreneurial culture would spread widely among the Moslems.

In fact, has been proven in Islam that entrepreneurial activities have successfully created a unique and grand civilization which gained control of business empire in the world centuries ago. These successes have been proven by the Fatimide Islamic civilization in Egypt, the Spanish Islamic civilization and the Malaccan Malay Sultanate which has succeeded in making Malacca as the center of international trade in which traders from the West and the East met. Without Moslem entrepreneurs, Malacca would not become a famous center of trade and business as noted by historical chronicles.(Ref) Regarding this matter, the indigenous society should believe that, the entrepreneurial culture, once, has existed. but it has been erased or ridiculed by the Western colonialists and to a certain point, we were afraid to make it a culture. The colonialists have introduced new cultures which were 'salary man' and subsidy cultures. In the long run, the entrepreneurial culture heritage and taught by Islam will be neglected. Now, it is the time for SMIs' indigenous entrepreneurs to rekindle the Malays' previous successes in the field of trade and entrepreneurship. Prepare self with knowledge in line with current needs and strengthen self with the skills and training required in the global arena now. With this, SMIs indigenous entrepreneurs will be able to compete with others internationally.

## 2. Entrepreneurial motivation

To become an entrepreneur, it requires a high motivation especially high needs achievement motivation. This is parallel to McClelland's theory (1969) which emphasizes the concept of 'N-Ach' (Needs for Achievement) which is the form of personality required in order to inject a desire to succeed in a certain field. These personality traits are like to a 'virus' which enable the individual to compete, work hard and dedicated. According to McClelland, those who are highly motivated, would helm the leadership of the field of entrepreneurship by performing their roles in the challenging environment. The group of entrepreneurs who possess the 'N-Ach' 'virus' is able to push the economy of a nation to a greater height. In fact, according to McClelland, the individual who has the desire for high achievement would show determination and work harder compared to the individual who has low achievement need. Therefore, SMI's indigenous entrepreneurs have to attend achievement motivation training program in order to increase their motivation to reach higher achievement in order to inject the aforementioned 'virus'. Studies conducted by Morris and Fargher (1974) and Sinha and Chaubey (1972) showed that there was a correlation between entrepreneurs who have successful businesses with high achievement motivation. This correlations shows that if SMIs indigenous entrepreneurs would like to be at equal standing with other races who have progressed ahead, they must have high achievement motivation to compete and survive in the global scenario. If they do not have high achievement motivation, certainly their endurance and competitiveness are fragile and they would surrendered to the challenging competition.

## 3. Entrepreneurial Attitude

Attitude is related closely to one's culture and personality. Positive attitudes include a strong and quick to sense opportunity and prepare to face risk, and proactive, committed and strong willed. Among psychologists, the theory of 'hereditary' model has been introduced which explains that this entrepreneur group has its own identity in which it can differentiate between entrepreneur and non-entrepreneur. According to this theory, entrepreneur should have self control or what is referred as in depth 'locus of control' which enables them to act fast independently. Some of the required traits are initiative, ability to plan, risk taking and prepare to grab opportunity. These are the attitudes and traits which a SMIs indigenous entrepreneur should have in order to achieve success in economic and business ventures.

In addition, according to Zaidatol Akmaliah Lope Pihie and Habibah Elias (1997: 62-63), there are several important behavioral criteria in order for the entrepreneur to possess positive attitudes and high achievement motivation. They are :-

- Hardworking, industrious and dedicated
- Strong will
- Set achievement standard for success
- Focus to the future
- Does not rely on fate
- Responsible

In addition, according to Ab. Aziz Yusof (2000: 55 – 59), several noble values should be the guide for the entrepreneur in pursuit of success. They are as follows :-

- a) Dare to try
- b) Goal setting

- c) Self expectation
- d) Courage
- e) Self confidence
- f) Self assertive
- g) Self initiative
- h) Responsible
- i) Learn from feedback
- j) Foster relationship with individual who can help
- k) Readiness to seek advice from experts
- l) Systematic in implementing work.

These aforementioned traits are necessary for an entrepreneur in order to succeed. As a Moslem indigenous entrepreneur, the practice and implementation of Islamic injunctions in daily life should be practiced. Relatively honesty and trustworthiness are also greatly needed. This has been proven by the Prophet Muhamad who, went for business to Sham by selling Siti Khadijah's merchandise in his teens. Due to his honesty and trustworthiness in conducting business, he gained not only considerable profit but also the trust from his employer and the public as well. As such SMIs indigenous entrepreneurs must possess these desirable traits which also in order to succeed in business dealings.

### **CONCLUSION**

Entrepreneurship is a strategy which has great potential in changing the circumstances of the urban poor for a better life. It is a section of the demography that deserves to be helped in this sector as it is the pulse of the economic activities. Any form of the entrepreneurship activity is able to generate better income for this group of people. However, this effort needs be combined with training as well as strong desire to succeed. If financial aid is given to them without complete understanding of the which knowledge and skills to be used, then the aid will defeat its purpose. Any aid should come with the method of utilization and business strategies among others. With this, the entrepreneur development strategies among the urban poor will be a greater success over a period of time.

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