

## **POVERTY ALLEVIATION AMONG SINGLE MOTHER IN MALAYSIA: BUILDING ENTREPRENEURSHIP CAPACITY**

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### **Abstract**

*This paper explores the potential of single mothers to involve in entrepreneurship. Over the years, poverty has become a main problem to the population in remote areas. Poverty among single mother is caused by many factors such as low income job, large number of self employment, unemployed, low education level, lack of sufficient skills and age factor. Therefore, both government and non-government organizations have planned and executed many programs that cost millions of ringgit in order to reduce, and eventually eradicate poverty problem. Regardless of the utmost effort taken, the total amount of poverty population is large in number. Looking at this problem, it is undoubtedly important to explore and create an effective model for single mothers to success in entrepreneurship. Thus, the finding from this study is used to design an entrepreneurship development model for the single mother according to their own capabilities.*

**Keywords:** Entrepreneurship, Poverty, Single Mother.

### **1 INTRODUCTION**

Almost 1.3 billion of the world population is declared below the poverty level including 900 million women. From this figure, 500 million live in rural areas especially in India and Middle East. This group included single mother, who played role as a backbone for the manpower supply in an agriculture sector. The single mother cum household leader is highly affected during economic crisis, driving them below the poverty line (Todaro, 2000). Women represent majority of the population of Malaysia. Significant contributions of women to national development always been recognized.

As a wife, mother and child, they are the main pillars in shaping Malaysian future generation towards a caring and progressive society. According to the Department of Statistics Malaysia, in 2004, 49% (12,557,700 people) of the total population in Malaysia are women and 48% of the female population is labour force (Malaysia, 2001).

Female population increased at an average rate of 2.5% from the total population in 2005. Women represent 48% of the population in working age group of 15-64 years. Female labour force grows from 44.7% in 2000 to 45.7% in 2005. They are mainly involved in manufacturing, wholesale and retail trade as well as agriculture (Malaysia, 2006). Women become a head of household for many reasons such as divorcee, widow, abandoned by husband, helpless husband who is unemployed, imprisoned or migrate (Haji Idris, 2008). In Malaysian society, divorcee and widow are known as *janda* or *balu* and both are categorized as single mothers. Based on the census report year 2000, there were 620,389 single mothers in this country (Abu Bakar et al., 2004) Today, the phenomenon of single mother is no longer a personal issue but has become a social problem that requires cooperation from various parties to overcome it. According to Wan Ahmad (2007), there were 850,654 married couples throughout the country during the period from 1980 to 1990. From the total number, 167,012 couples were divorced equivalent to 19.63 in percent. Federal Territory of Kuala Lumpur recorded the highest percentage of divorce cases in Malaysia with 32.37 percent, followed by Terengganu with 27.41 percent, Perlis 22.91 percent and Kedah 21.27 percent. Whereas other states demonstrate number of cases below than 20 percent.

## 2 POVERTY ISSUE AMONG SINGLE MOTHER IN MALAYSIA

In Malaysia, the measurement of poverty line is determined by comparing the total income earned by the family with the standard income required to meet minimum needs for food, clothing, health, education and other socio-economic needs. The proposed income is meant to fulfill basic needs of a comfortable living standards (Siwar, 1988). In the Seventh Malaysia Plan, the income poverty line for Peninsular Malaysia is RM425.00 per month after taking into account the increase of cost of living and basic needs (Malaysia, 2000). According to Paim and Haron (2010), poverty is a condition in which individuals or families do not have adequate resources to meet the basic needs of life such as food, clothing, housing and health. Sabah is a state that showed the highest poverty rate of households in Malaysia, followed by Sarawak and Terengganu. Table 1 shows the statistics of poverty households by state.

**Table 1: The Position of Poor Households by State in Malaysia.**

State	Hardcore Poor <sup>1</sup>	Poor <sup>2</sup>	Vulnerable Poor <sup>3</sup>	Total
Johor	1,502	2,542	5,555	9,599
Kedah	2,228	3,827	6,384	12,712
Kelantan	4,108	7,719	13,718	25,807
Melaka	474	1,157	2,925	4,556
Negeri Sembilan	394	801	3,408	4,618
Pahang	973	1,859	5,766	8,628
Perak	2,099	4,324	7,434	14,107
Perlis	439	1,225	3,290	5,129
Pulau Pinang	645	1,922	8,240	10,817
Sabah	18,295	15,746	13,820	47,862
Sarawak	12,537	14,528	18,740	45,805
Terengganu	4,377	9,322	14,194	28,015
WP. Kuala Lumpur	126	271	860	1,257

Income of Poverty Line:

<sup>1</sup> household with income below RM430 in Peninsular Malaysia and below RM540 in Sabah and Labuan, RM520 in Sarawak.

<sup>2</sup> household with income below RM720 in Peninsular Malaysia and below RM960 in Sabah and Labuan, RM830 in Sarawak.

<sup>3</sup> household with monthly income above the poverty line and below the RM1,500 in urban and RM1,000 in rural area.

Source: (Economic report 2009/2010)

The poverty rate in rural areas decreased from 14.8% in 1999 to 11.9% in 2004. Meanwhile the number of poor households decreased approximately by 32%, dropping from 323,200 to 219,700. Although the poverty rate and the number of poor households in rural areas declined, yet poverty remains as a major problem with 70.6% of poor households live in rural areas.

The rate of poorest among *Bumiputra* (the host people) households is highest in 2004, i.e. 1.9% compared to 0.1 percent of Chinese households and 0.3 percent for households of India (Malaysia, 2006). The millions of ringgits have been spent by the parties involved to resolve the issue of poverty in this country. The problem of poverty continues to occur in any economic sector due to lack of complement inputs such as land, capital and entrepreneurship (Omar, 2010). Thus entrepreneurship is an important element as a way to get out of poverty.

In Malaysia, the poverty problem that related to women as a household leader is high in the state of Kelantan, Kedah and Terengganu, and most of them live in rural areas. Overall poverty rates for those three states in 2002 were 12.4 percent for the state of Kelantan and 10.7 percent for the state of Kedah and Terengganu respectively. Meanwhile for Kota Bharu, Kuala Terengganu and Alor Star are the capital city with the most poor women household leader. Poverty occurs because of many factors such as low income job, large number of self employment, unemployed, low education level, lack of sufficient skills and age factor (Haji Idris, 2008). For those who have no working experience, skills or high educational attainment, it's hard to get a good job in order to meet the needs of life (Masud & Hamid, 2004). Hence, many of them get a job that only provides low-income salary. Although various facilities and support were given in the form of finance and equipment but the number of *Bumiputra* entrepreneurs, including single mothers who failed in business are still high (Abu Bakar et.al., 2004).

This situation is seen by Datuk Seri Abdullah Ahmad Badawi as an attitude problem of being too dependent on government. He said a successful and competitive entrepreneur in the new millennium have eroded the culture of subsidies and should not be too dependent on the government. According to him, government assistance is not a guarantee of success but entrepreneur's attitude and self-worth is the key factor to excel (Usahawan Sukses, May-June 2000). The government believes that poverty eradication is one of the nation building efforts. Failure to address this issue may be a waste of human resources. Those who are mired in poverty will continue in the vicious circle of poverty, which in turn may lower the ability of the economy, even poor mental shape. This situation will hold back the improvement of oneself (Paim, 2010). Refer to the Department of Statistics, (2009), there are 2.22 million number of entrepreneurs in Malaysia in 2008 from 10.66 million people working in Malaysia with a distribution of 25.2 per cent male entrepreneurs and female entrepreneurs by 13.1 percent. According to Haji Idris (2008), majority female entrepreneurs in Malaysia involved in less taking risk business. From history perspective, woman in Malaysia has involved in the world of business since long time, but in a small percentage compared to men. Although the percentage is small, nonetheless, this arena could be a good opportunity for women to find sources of income. McKay (2001), states that women entrepreneurs are women who have the motivation to develop their own business. Women entrepreneurs have high motivation and willing to bear the risk.

### **3 THE POTENTIAL OF A SINGLE MOTHER IN ENTREPRENEURSHIP**

The potential can be viewed from various aspects such as skills, physical, personality and talent. Skills developed through education, such as reading, writing, and arithmetic. These skills are developed through the existing potential in students through education. Physical aspect refers to the ability to obtain excellence in sports and games. For example, an athlete who has the potential will improve physical performance in the future. The development of this performance can be done through training. If the athlete can run as far as 100 meters in 12 seconds, he can shorten the period within the potential that exists in him (Ea, 2005). Therefore, the potential among single mothers can be considered potential natural skills such as cooking and dressing that can be developed into a form of entrepreneurship through training provided.

According to Yusuf, (1998) every individual has the opportunity to become entrepreneurs. The difference between entrepreneurs and non-entrepreneurs is their willingness to blend creativity, innovation, risk taking with work commitment to support, develop and maximize their potential by exploiting the opportunities available.

The Fig. 1 explains that entrepreneurial ventures started by identifying three critical changes in the surrounding which are:

- i) Uncertainty about management
- ii) Filtering knowledge
- iii) Exploitation to surrounding changes

After the entrepreneur got the idea or opportunity, then the personality characteristics of entrepreneurs such as risk-taking and establishing networks and alliances will motivate and drive mechanisms such as innovation, market appeal and power of a valid that can bring for success (Buang, 2006)

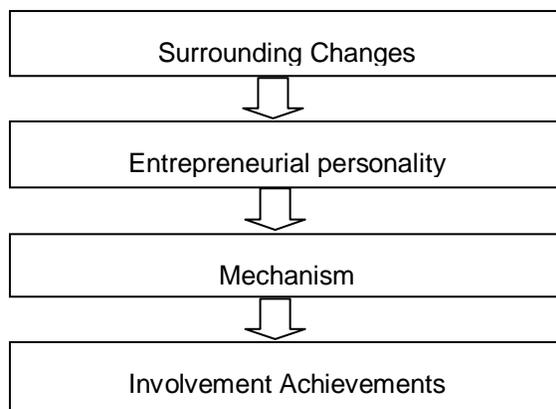


Fig. 1: Model for Entrepreneur Development by Blake-Saleh  
Source: Buang (2006)

Study conducted by Buang (2006) has shown there are several key elements that affect an individual in developing entrepreneurial skills as display in Table 2. All those elements will interact together to create a new entrepreneurial operations. Besides that, to become an entrepreneur, individual factors such as motivation, knowledge and some other key elements are also influent the development of entrepreneurship skills.

**Table 2: Elements of Entrepreneurial Development Framework Model**

Surrounding	Organization	Individual	Process
<ul style="list-style-type: none"> <li>- legal requirements</li> <li>- Infrastructure</li> <li>- Support services</li> <li>- Social and Cultural</li> <li>- Supply of labour</li> <li>- Resources</li> <li>- Population</li> </ul>	<ul style="list-style-type: none"> <li>- Leadership</li> <li>- Objectives</li> <li>- Network</li> <li>- Support advice</li> </ul>	<ul style="list-style-type: none"> <li>- Training</li> <li>- Skills</li> <li>- Education</li> <li>- Motivation</li> <li>- Experience</li> <li>- Job satisfaction</li> </ul>	<ul style="list-style-type: none"> <li>- Output of goods or services</li> <li>- right or wrong decision</li> <li>- Profit</li> <li>- Learning Activity</li> </ul>

Other study conducted by Lope Pihie and Elias, (2004), describes some of the factors that predispose individuals to become an entrepreneur, as shown in Table 3. Elements shown in the table below represent some of the elements that encouraging each individual to become entrepreneurs. All of all, it appears that the development of a true entrepreneur is influenced by the demographic, environment, skills or personality characteristics of the individual. Thus, education is an important element in influencing individual entrepreneurial.

**Table 3: Factors Affecting Individual to be Entrepreneurs.**

External factors	Motivational factors	Personal factors
<ul style="list-style-type: none"> <li>- moving or migrating</li> <li>- Terminated employee</li> <li>- Place of work closed</li> <li>- changed in the organization</li> <li>- Not to be transferred to another place of work</li> <li>- Just quit from job or completed study.</li> <li>- Just divorced</li> <li>- increasing age</li> <li>- Influenced by friends</li> </ul>	<ul style="list-style-type: none"> <li>- To increase income</li> <li>- To be a leader</li> <li>- For freedom</li> <li>- To have a career</li> <li>- To be respected</li> <li>- Seek for business opportunity</li> <li>- To experience the challenge and personal satisfaction</li> <li>- previous work does not guarantee future prospects</li> <li>- There is a friend to lend money</li> <li>- There are customers that encouraging entrepreneur</li> <li>- bored with a previous career</li> <li>- need more security for family</li> </ul>	<ul style="list-style-type: none"> <li>- Gender</li> <li>- Ethnicity</li> <li>- Age</li> <li>- Level of education</li> </ul>

In many cases of single mothers, most of them get involved in small-scale industries based on their own initiative and self motivation to survive their live and get some income to support their families. Many of them involve in this business with the help of the existing support schemes with limited knowledge and insufficient skills in entrepreneurship.

Due to these factors, many of them earn low income and being exploited by a middleman who supply and deliver product in their business enterprise.

### **3.1 Pull and push factors for single mothers to engage in entrepreneurship**

Many researchers have been conducted that associated with women. Even the topic area is not focusing on single mother, nonetheless it is also helpful to review the case of single mothers as they are also a woman. Various factors have recognized that lead to engagement of single mothers in entrepreneurship. From previous studies, among the factors that may attract a single mother in the entrepreneurial venture are:

#### **3.1.1 The basic needs**

Some individuals involved in business enterprise because of the pressure of life, and for survival. Another reason, they hardly find a good job as they have no education qualification, which then has led a person to participate in entrepreneurship. Basic needs of life also include an aspect such as to change the status of the family, by means of which, women become entrepreneurs because they want to improve the quality of life. This can be seen in the study conducted by Daud (2000) on 196 people as a representative sample of the overall population of 389 ventures. The purpose of this study was to identify factors that encourage women entrepreneurs to do business in Pasar Besar (bazaar and wet market) in Tanah Merah, Kelantan. The factors that are central of interest in this study are; self interest, desire to change the status of the family, personal satisfaction and profits. Findings suggested that desire to change the status of family is the most factor that inspired women to involve in business enterprise as they want to get out of the cocoon of poverty.

#### **3.1.2 Surrounding factors**

Surrounding factors such as culture, government supports, change the pattern of country leadership and economic resources have encouraged individuals participating in the field of entrepreneurship. For example, through the establishment of the Ministry of Entrepreneur Development, Malaysian government encourages people to involve in entrepreneurship, especially among *Bumiputra*. The government provides various forms of assistance and support to entrepreneurs, particularly financial support. To date, there are 44 forms of entrepreneurial funds that provided and monitored by both government and private agencies. Study carried by Abu Bakar et al., (2007), has focused on entrepreneurial activities among single mothers in the state of Johor. Similar to study carried by Daud (2000), the central of this study are the factors that encourage the participation of single mothers in business enterprises. In addition, this study is also to identify the factors that helped the success of single mothers. The findings obtained from this study showed a significant relationship between surrounding supports and factors that encourage involvement of single mothers in entrepreneurship.

#### **3.1.3 Demographic factors**

The demographic factor is the individual personal characteristics such as gender, age, educational background and experience turn out to be the key variables in order to influence the community involvement in entrepreneurship. A person who is born or brought up in a family that involve in entrepreneurship is also said to show enthusiasm in choosing entrepreneur as a career. Orhan and Scott (2001), has conducted a study entitled "Why Women Enter into Entrepreneurship: An Explanatory Model. This study has developed a model of factors that encouraged women to invent their own business. . A total of 25 women entrepreneurs from France have participated as respondents. The study has identified, among factors that encourage the participation of women in entrepreneurial activities is a family inheritance. The findings showed that some women entrepreneurs involved in entrepreneurship because of family heritage, and also due to many of family members involved in business enterprise.

### **3.2 Challenges of single mothers in entrepreneurship**

Dewanita (Board of Women Entrepreneurs) has identified several factors that led to the failure of a woman in conducting their business. Among the factors were; lack of training and exposure to entrepreneurship aspects, business categories is the category of informal sectors, the opportunity to get a loan is limited, conflicts in working and family, the environment in which women ability as entrepreneurs are always questionable, and weak business networking.

#### **3.2.1 Lack of education and training**

Many of single mothers in rural areas are found to be less successful in entrepreneurship because they lack of education and training in the related fields. Current studies found that career selection and human needs are depended on individual understanding and knowledge of the interested field. According to Lope Pihie, (2002), the decision to invent a business is based on the individual understanding of entrepreneurial skills.

This means that the less successful of many of single mothers in entrepreneurship is due to the lack of knowledge and understanding about the enterprise. Lope Pihie & Elias (1997), recommended that entrepreneurial training should be increase, therefore, all individuals who have a basic knowledge in particular fields could develop their potential to be a self-employment. This training is necessary because there is a positive correlation between education and knowledge of entrepreneurship with the entrepreneurial success.

### **3.2.2 Lack of motivation and self-confidence**

Failure factors of single mothers in the entrepreneurial are also due to the lack of motivation and self confidence. This is because after the husband past away or divorced, the wife will experience a great emotional changed. They often face with many problems in their live which turn to stressful situation. Some single mothers are not strong enough to face with this situation and have a difficulty to handle the family on their own and at the same time to take over a role as the head of the family. Study carried out by Tee (2000), entitled Exploratory Study of Factors that Encourage Women Involved in Entrepreneurship found that women entrepreneurs have motivation of higher entrepreneur achievement. There is also a significant relationship between characteristics and motivation of entrepreneurial achievement among women who are involved in entrepreneurship. In addition, the study also showed no correlation between self motivation and external factors and achievement motivation.

### **3.2.3 Capital support**

The next factor is the capital support that causes to the less successful of single mothers in entrepreneurship. According to Sulaiman (2008), the success of every entrepreneur is highly depending on a capital support. A good and enough capital will help them to invent and establish their business. Lack of capital becomes an obstacle for individual people to start their business. Before a person decides to venture into business, they need to ensure the category of the businesses and the capital required. According to Lope Pihie & Elias (2004), it is difficult for women to become successful entrepreneurs because they are in dilemma and have a self conflict between the role as a mother and wife and their role as the entrepreneur. Besides that, discrimination created by supporting agencies and banks in lending money to women and treated women as the 'second class' communities. This has led a problem for women to get enough money to invent their business.

### **3.2.4 Surrounding factors**

Surrounding factors such as lack of support from the government, as well as moral support, has caused a problem for single mothers to develop their potential in the field of entrepreneurship. To develop their potential in achieving the objectives of entrepreneurship, support from various parties such as governments, families and communities is essential. A survey conducted by Lee (1997) in Singapore, revealed that women who get involved in entrepreneurship are influenced by the selection of individual decision-making that closely related to psychological factors and surrounding factors. In the context of psychological factors, women's motivation, with regards to achievement, participation, autonomy and domination are the encouraging factors for women to become entrepreneurs. However, the major factor that encouraged woman to venture into business mostly influence by surrounding factors especially family supports and self enthusiasm.

## **4 ENTREPRENEURSHIP PROGRAMME AMONG SINGLE MOTHER IN MALAYSIA**

With reference to the 9<sup>th</sup> Malaysia Plan there are many economic, social and training programs undertaken by government and NGOs to reduce the occurrence of poverty among women, including single mothers or female-headed households. Through the programs, the number of poverty among female-headed households declined from 12.5 percent in 2002 to 11.5 percent in 2004. Under the loan scheme initiative undertaken by Amanah Ikhtiar Malaysia (AIM), a total of 67,000 women from low-income groups are involved in micro credit enterprise. Women in rural areas were also provided with workshops and small business outlets premises to facilitate their involvement in small businesses. Single Mother Special Scheme established by the AIM in 2001 allows single mothers to pursue activities that generate income by providing easy access to them for financial assistance. A total of 2800 single mothers benefited from this scheme.

Shahrizat Abdul Jalil, Minister of Women and Families at the Launch of Women's Day, August 25, 2002) has stated;

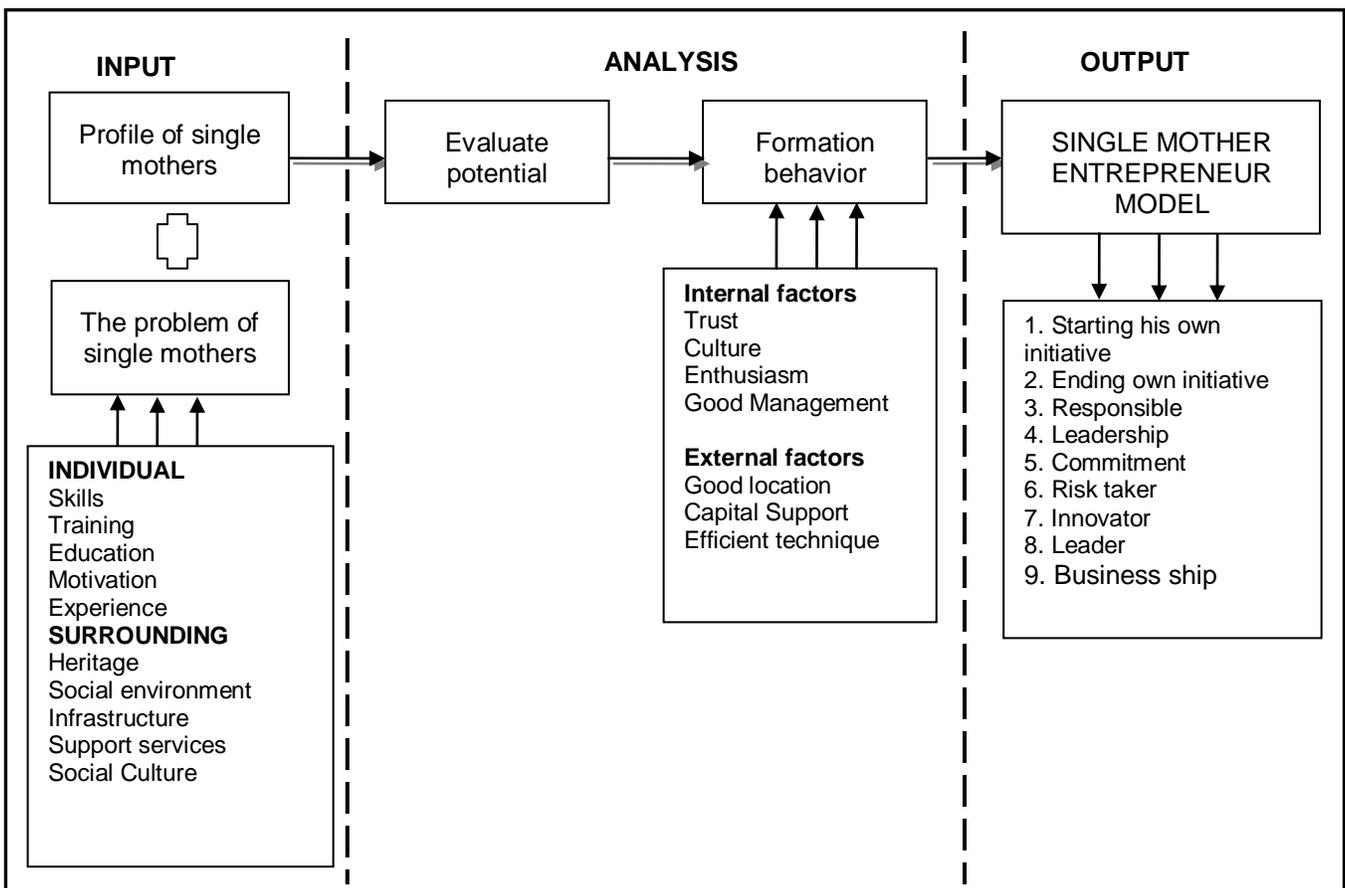
*“The ministry is also working to improve women's knowledge about the laws, entrepreneurial opportunities and family development, including marriage and parenting. Knowledge is not only important to get jobs, but also to undergo the whole life with better”.*

This shows on how the government put their effort in helping the single mother to enhance their knowledge in many aspect of entrepreneurship and to guarantee a better life.

According to the report of women and development under the 9MP, the Single Mother Skills Incubator Program (I-KIT) was introduced to improve the skills of female-headed households. This program focuses on seven skills areas namely handicraft, tourism, beauty therapy, business, entrepreneurship and childcare. Programmes carried out will help single mothers in increasing knowledge to improve their quality of life. The debates in meeting of the 12<sup>th</sup> Parliament House of Representatives on 22<sup>nd</sup> March 2010 stated that the government provide assistance for single mothers to run a small business as an initial capital that could help bring income to live independently and is not dependent on ongoing monthly support from the Welfare Department. The maximum assistance rate provided is RM 2,700 per person. During the year 2010 a total of RM 357,500 has been channelled to 142 single mothers as initial capital. Although various forms of assistance and programs implemented by the government in helping single mothers, nonetheless, there are many single mothers who are still living in poverty because many of them have low education levels and do not know the channels of financial aids provided. It is becomes a problem for this group to generate family income. Therefore, it is important to conduct a study to help single mother to generate income from entrepreneurship field.

**5. CONCLUSIONS**

Currently, there are lots of supports and channels provided by the government to help single mothers. Nonetheless, there are many of the single mothers who are not successful as an entrepreneur and rely solely on government assistance and supports. Due to those problems, there are many of single mothers remain in poverty life especially in rural areas. Accordingly, it is the responsibility of researchers to find out and produce a suitable model that would help the development of entrepreneurship and eventually produce successful entrepreneurs among single mothers. To sum up, the diagram below represents a conceptual framework that included factors that have been discussed which can be applied to develop a successful entrepreneur among single mothers. To become a successful entrepreneur, it is crucial for a single mother to identify the internal potential that existed and support by individual and surrounding factors. This is to determine their ability that can be enhanced through entrepreneurship that could help them to develop themselves and compete with other entrepreneurs.



Source: Adapted Model of Entrepreneurial Success (Tan Kim Meng, 1991 in Buang,N. A., 2006)

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