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RECTOR'S MESSAGE



A heartiest congratulation is extended to the Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani, on the publication of the seventh volume of FBM Insights.

This most recent volume of FBM Insights covers 25 emerging issues related to microcredit, micromanagement, marketing, consumer behaviour, social media, disability, dark tourism, and food security. This compilation demonstrates UiTM Cawangan Kedah's commitment to disseminate business-related information and relevant content to a wider audience.

I believe that this bulletin is an apt platform for members of the Faculty of Business and Management to produce more academic materials which can benefit the faculty members themselves and also other people at large. Such an initiative is indeed laudable since as academicians, writing to share information is definitely crucial to our personal and professional development.

Again, I would like to congratulate the Faculty of Business and Management and all individuals involved in the publication of FBM Insights volume 7. May FBM Insights continue to grow from strength to strength in the future.

Sincerely,

Prof. Dr. Roshima Haji Said
Rector
Universiti Teknologi MARA (UiTM)
Cawangan Kedah

FROM THE DESK OF THE HEAD OF FACULTY



Assalamualaikum w.b.t

Welcome to the 7th Edition of FBM Insights 2023. This edition presents 25 articles by the academics of Faculty of Business and Management UiTM Kedah Campus. The topics involved a broad range of business and management knowledge, including matters relating to Covid 19, entrepreneurship, microfinance, and gold investing. Congratulations to all authors for your endless support and valuable contribution to the newsletter.

FBM Insights was created in the year 2020 with the aspiration to inculcate the scholarly writing culture among FBM UiTM Kedah's lecturers. Thank you to the Almighty, this bulletin still receives a positive response for each of its editions. It is our hope this continues and that FBM Insights will one day progress to another level.

Publish or perish, one phrase that all academics must embrace. The importance of academic publication is evident when it is included in several of the university's Key Performance Index (KPI). We need to strive to produce scholarly work. I hope FBM Insights can become a small steppingstone for all FBM academics of UiTM Kedah, in our efforts to improve our publications numbers.

Congratulations again to all authors. Heartiest congratulations to the bulletin's editorial board who worked hard in making FBM Insights what it is today. I wish everyone the best and keep up the excellent work.

Dr. Yanti Aspha Ameira Mustapha
FBM Insights Advisor

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MICROCREDIT PROGRAMMES FOR INCOME GENERATION: WHY NOT?

Zuraidah Mohamed Isa
Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Kedah
zuraidah588@uitm.edu.my

Dahlia Ibrahim
Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Kedah
dahlia400@uitm.edu.my

Zaiful Affendi Ahmad Zabib
Sekolah Kebangsaan Kem Lapangan Terbang, Sungai Petani, Kedah
zabaz0676@gmail.com

Microcredit is a powerful tool for eradicating poverty. In fact, microcredit has been cited as a change agent in developing nations, and in Europe, the rapid growth of the microcredit industry is due to the development of the microcredit programmes. A substantial body of research has demonstrated how microcredit programmes benefit the poor by enhancing their quality of life, life living and social economic indicators.

Certainly, research in this area has demonstrated that microcredit programmes significantly affect participants' income levels. According to a 2011 study by Shukran and Rahman, microcredit is a small loan amount given to the poor to help them raise their standard of living, enable them to make money, and thereby end poverty. In other words, the loan provided enables the underprivileged to run a small business and enhances their family's access to housing, food, education, and healthcare. Similar to this, a study by Ahmed et al. (2011) found that the credit given can be used in profitable business ventures, boosting household income and savings while also enabling the households to produce their own capital. In this light, as household income and savings increases, the borrower will stop taking any more loans in future.

In addition, a study by Rahman et al. (2008) also found that the length of RDS membership, the number of family members who earn an income, the proportion of food expenses to total expenses, the amount of money spent on health care in the household, and the level of members' ethical and moral development all significantly and positively affect the wellbeing of the members. In a similar vein, Pomi (2019)'s findings revealed a significant and favourable relationship between income and microcredit.

Microcredit supports to finance self-employment activities that most often complement income for borrowers (Morduch, 1999). Moreover, microfinance influences on various dimensions of the borrowers' lifestyle, from building up savings habit, employability and income generation, and growth of microenterprises among the small and microentrepreneurs in Nigeria (Taiwo, 2012). Contrary to the idea that women merely act as a conduit for microcredit (Mahoney 2014) or that microfinance occasionally leads to people accumulating more debt, the majority of them use the entire credit amount for household expenses (Shakya & Rankin 2008), and they typically valued paid work over self-employment through microfinance (Nawaz, 2010).

Evidently, there is an overwhelming amount of evidence that shows that involvement in microcredit programmes has increased the participants' income generation. Apart from this, this study suggests that microcredit alone cannot completely generate income, and that some dependent factors are required for income generation. For a greater impact towards income generations among the borrowers, this study recommends a revision of policies. Policies should be designed to improve skill-based training, educational opportunities, motivational training, vocational training in marketing and promotional services, and basic management skills for borrowers.

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