

The 11th International, Invention, Innovation & Design 2022

# **INDES<sup>20</sup><sub>22</sub>**

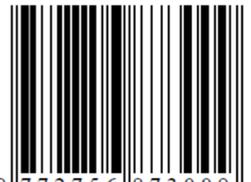
*Ushering in the Age of Endemic*

**THE 11TH INTERNATIONAL INNOVATION,  
INVENTION & DESIGN COMPETITION  
INDES 2022**

**EXTENDED ABSTRACTS BOOK**



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## A B40 ENTREPRENEURSHIP MODEL USING HOUSEHOLD LIVING AID

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### ABSTRACT

The Malaysian government has allocated billions in the form of cost-of-living aid; *Bantuan Prihatin Rakyat (BPR)*, *Bantuan Prihatin Nasional (BPN)*, *Bantuan Keluarga Malaysia (BKM)*, and the like to provide the bottom 40 (B40), the most vulnerable group in the country. Yet, poverty prevails. At the same time, due to COVID-19, many of the M40 households have been reduced to the B40 group. Thus, there is a need for a sustainable model that could raise the household's income and ultimately help them to overcome poverty. Therefore, this study addresses the development of an entrepreneurship model based on government cash transfer precisely household living aid. The main purpose of this study is to identify the elements needed to develop the cash transfer-based entrepreneurship model for the B40 by qualitatively exploring with a small sample designing a feature model of cash transfer-based entrepreneurship. Through an in-depth interview, the elements of the cash transfer-based entrepreneurship model were collected from ten B40 entrepreneurs in Malaysia. The qualitative data analysis using thematic analysis leads to three main elements: entrepreneurial individual, business system and organizational context. The model will benefit the B40 group and the household living aid recipients by providing a framework for the government to incorporate entrepreneurship into the cash transfer distribution system.

**Keywords:** *B40, Cash transfer, Household living aid, Entrepreneurship, Poverty*

### 1. INTRODUCTION

The bottom 40 (B40), the most disadvantaged population in Malaysia, get billions in cost-of-living help from *Bantuan Keluarga Malaysia (BKM)*, *Bantuan Prihatin Rakyat (BPR)*, and *BPN*. B40 participants earn less than RM4,850 per month. According to a World Bank analysis, Malaysian women and B40 lower-income earners have minimal retirement savings, leaving them more exposed to the present economic situation (The World Bank, 2020). Due to COVID-19, many M40 groups have been downgraded to B40 (Zainuddin, 2021), increasing the number of B40 households and prompting government intervention. Previous research linked monetary transfer to entrepreneurship. Indeed, financial transfer may boost entrepreneurship. Although studies have acknowledged the relevance of cash transfer in the entrepreneurship model, its application in entrepreneurship is still not extensively investigated. A feasible cash transfer-based company entrepreneurship model has yet to be established and deployed. Thus, a sustainable solution is needed to boost family income and end poverty. This research identifies the factors required to establish a B40 cash transfer-based business model for household living assistance.

## **2. METHODOLOGY**

The research utilised a phenomenology study using in-depth interviews with a cross-sectional approach. Moreover, the researchers used the homogenous purposive sampling technique where the participants were selected based on specific criteria which are; the participants should be (1) 18 to 50 years old, (2) Malaysian nationality, (3) household living aid recipients and (4) micro-entrepreneurs with (5) at least 3 years' experience in the business. Microenterprises refer to businesses with a sales turnover of less than RM300,000 or employees of less than 5. The interview sessions were done face-to-face and lasted between 40 to 60 minutes using semi-structured interview questions. The interviews were recorded using an audio recorder. The audio data was transcribed into a Word document. Then, using the qualitative data analysis software; Atlas.ti, codes were assigned to categorize the data. Themes were identified based on the research questions and the literature review.

## **3. FINDINGS**

Three main elements were derived. The entrepreneurial individual is the person who assumes personal responsibility for conceptualizing and implementing a new venture (Morris et al., 1994), including personal factors that influence entrepreneurial intention and success. The two sub-themes are entrepreneurial motivation and entrepreneurial traits. Entrepreneurial motivation comprises intrinsic and extrinsic factors like economic motives, entrepreneurial interest, previous work experience and social needs. Meanwhile, entrepreneurial attributes included confidence, discipline, hard effort, independence, tenacity, inventiveness, and changeability. The business system includes business essentials, which is the cash transfer-based entrepreneurship model's second component. The sub-elements include financial capital, financial management practice, financial literacy, business skills, advisory support, business equipment, marketing tactics, linkage/network, and government policy. Finally, the organizational context could be a sole proprietorship or a division of a huge company (Morris et al., 1994). Ownership structure and sectoral participation are the sub-elements of the organizational context. For a startup, sole proprietorship businesses are recommended while partnership businesses are encouraged for business growth. Food and beverage, agriculture, and fashion and accessories are the most recommended businesses for the B40 group because of their low capital requirements, risk, and competitiveness.

## **4. CONCLUSION**

In sum, the model potentially will provide an alternative to zakat, waqf and other established entrepreneurship models. This model will benefit the B40 group and the household living aid recipients by providing a framework for the government to incorporate entrepreneurship in the cash transfer distribution system. To the B40, the outcome of this research will hopefully inspire them to start a business venture thus improving household income and alleviating poverty. This is aligned with sustainable development goal (SDG) 1 which aims to end poverty

with an action plan that includes improving access to sustainable livelihoods, entrepreneurial opportunities and productive resources (*United Nations: Sustainable Development*, 2021).

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