UNIVERSITI TEKNOLOGI MARA

DETERMINING ANTECEDENTS INFLUENCING BENEFICIARIES INCOME LEVEL FROM INCOME GENERATING PROGRAMS

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AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

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ABSTRACT

The income generating program performance have become a significant research area since the introduction of productive welfare initiative in eradicating urban poverty just over a decade ago in Malaysia. Researchers have studied and proposed improvement to many factors such as entrepreneur traits as well as assistance facilities in order to investigate its effectiveness in eradicating poverty. The critical issue is whether entrepreneur traits and assistance facilities, do influence the level of income from income generating program. Thus, this research aims to investigate the relationships between assistance facilities which are training and in-kind transfer of business equipment as well as entrepreneurs traits namely knowledge and skills, motivation, risk-taking and passion to the beneficiary income level. Samples selected using stratified random sampling yielded 250 usable questionnaires. The beneficiaries among the *Azam Bandar* Program and the *Kios Penjaja Bandar* Program under *Program Pembasmian Kemiskinan Bandar* participated in this survey. Pearson correlation was used to measure the relationship between the variables. The findings revealed that there are no significant relationships between all variables and income level except for passion. Passion makes the strongest contribution in explaining the level of income with 0.358 beta value. The regression analysis also indicated 24.6% of the variance in the level of income is explained by training, in-kind transfer, knowledge and skills, motivation, risk-taking and passion. The implications of this study can be found in various aspects including improvements in training implementation, establishment of mentoring programs and determination of appropriate in-kind transfers. The discussion and implications provided in this study would strengthen the body of knowledge with the result of research and contributing to government agencies as well as policy makers with recommendations in order to improve the program performance.

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