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## **FBM INSIGHTS**

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# IMPACT OF MICROCREDIT PROGRAMMES ON PARTICIPANTS' BEHAVIOUR IN MALAYSIA: AN OVERVIEW

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An Outlook on Indonesia's Microfinance Sector  
Sources: Global Business Guide Indonesia (2013)

The idea of microcredit is not new. It was introduced in the 1970s by Professor Muhammad Yunus, who was actively involved in poverty alleviation programmes. In 1976, he visited very poor households in the village of Jobra. He used his own money to provide financial assistance to 42 poor individuals. Satisfied with the repayment of these loans, he was prompted to expand the financial assistance using a more structured banking system. Subsequently, Grameen Bank was established in 1983.

Inspired by Grameen Bank's achievement, the approach of giving away loans to poor people was adopted in Malaysia, starting with the initiation of a pioneer project in the north-western area of Selangor, known as Project Ikhtiar. Project Ikhtiar is deemed to be successfully implemented, and the success of the project proves that the microcredit project is helpful in improving the quality of life of the poor. This initial success led to the birth of Amanah Ikhtiar Malaysia (AIM) on 17th September, which is aimed to reduce poverty among the poor and hardcore poor households in Malaysia.

In conjunction with this, a number of studies have been conducted to assess the impact of microcredit programmes on participants' entrepreneurial behaviour in Malaysia. For example, a study conducted by Al-Mamun et al. (2011) revealed that microcredit programmes affected entrepreneurial behaviour, specifically how the participants used the money. The study claimed that a total of 182 respondents, or 54.65% used the amount borrowed on income-generating activities. Also, Ismail's (2001) study showed that microcredit programmes affected participant's entrepreneurial behaviour. The study's findings also reported that AIM participants used their loans for income-generating activities, such as rearing livestock (38.9%), agriculture (29.6%), trading (29.6%) and tailoring and services (1.9%). The study also indicated that trading activities enable the participants to generate higher income for them.

Similarly, Hamdan et al. (2012), in their study of 'The Importance of Monitoring and Entrepreneurship Concept as Future Direction of Microfinance in Malaysia' reported 25.8% of their participants were involved in 'permanent stall' business, 20.4% in 'services' and 24.7% in food and beverages production. The study also revealed that microcredit programmes affected participant's entrepreneurial behaviour. In fact, the study reported that about 59.9% of participants started their business with a capital of less than RM3,000. A study by Chan and Abdul Ghani (2011) also revealed that microcredit programmes had impacted entrepreneurial behaviour. The study reported that loans created job opportunities for those who were previously unemployed (16.7%). Furthermore, 38.9% of the respondents used the loan for projects related to fishing, while 23.6% of the respondents used the loan for farming activities. Meanwhile, 13.9% of the respondents used loans for trading activities, and 23.6% used the loan for establishing businesses such as tailoring, workshop, home construction and boat building.

In essence, microcredit plays a valuable role in nurturing participants' entrepreneurial behaviour. The money that they get enables them to become an entrepreneur and start doing a business. Thus, microcredit programmes are relevant to participants' entrepreneurial behaviour.

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