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Entrepreneurial Activity and the Time Exit Poverty among Single Mother in Malaysia

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Abstrak: A wife who is totally dependent on her husband in providing all the family comforts and necessities, will undoubtedly feel the hardships especially when divorced or after the death of her husband. These single mothers feel that an easy way to get financial resources is by participating in business activities or entrepreneurial activities. This paper is to analyze length of time taken to get out of poverty by carrying out entrepreneurial activities. The study found that the income from entrepreneurial activity earned by single mothers succeed in bringing them out of poverty line without the need to rely on non-entrepreneurial income and non-work income. The study indicates that by participating in entrepreneurial activities, the poverty rate is only 12 percent compared to 76 percent if they are not involved in entrepreneurial activities. In addition, the results also show that the income from entrepreneurial activities is successful in shortening the length of time to break out of poverty for the single mothers.

Keyword: Entrepreneurial, Poverty, Single Mother, Malaysia

JEL Classification: M21, R11, Q01

INTRODUCTION

Malaysia is a developing country with a stable economic growth rate estimated to remain between 4.5 percent and 5.0 percent in 2015 (BNM, 2014). Furthermore, Malaysia has achieved its position as the 14th most competitive country in the world out of 61 countries (IMD, 2015). Nevertheless, its success is mainly viewed from a macroeconomic stand point that reflect the economy as an aggregate compared to the microeconomic aspect that study small units such as households, which eventually have an impact on a country.

This study will focus on the group of single mothers. The society in general, views the group of single mothers as women who do not have a husband, and could be either divorced or widowed. However, in

reality, the term single mother is not limited to these two groups. According to Datuk Seri Rohani Kassim, who is the Minister for the Ministry of Women, Family, and Community Development (KPWKM), the definition of a single mother should fulfill three criteria which are; first, women who are divorced and have children, second, refers to women who still have dependent children and have to provide for their family after their husband is befallen with critical illness, and third, unmarried women who have adopted children or illegitimate children (Kosmo, 16/6/2015).

This view is strengthened further by Siti Fatimah (2015) who stated that single mothers are women who singlehandedly and without a husband, are responsible in carrying out a dual function, namely as the breadwinner and the manager of a family. Similarly, Gucciardi, Celasun & Stewart (2004) stated that single mothers are women who have been divorced, no longer live under the same roof with her ex-husband or widows who still live with their children.

Given that these single mothers have to support and raise their children alone, then surely they must have a source of income to survive. There are those who may work in private or government sectors, and there are also those who are engaged in entrepreneurial activities. Apart from this source of income, they may also derive income from transfer payment sources such as pensions, zakat assistance, aids from the Social Welfare Department and transfers from their children.

A wife who is totally dependent on her husband in providing all the family comforts and necessities, will undoubtedly feel the hardships especially when divorced or after the death of her husband. The situation will become more severe when they have never been involved in any activities that could generate income. But if any of them are left with an income in the form of transfer payments such as the pensions of their dead husband, or possibly aids from the department that manages zakat, insurance companies and so on, these can somewhat support their family expenses.

However, for a woman who has a job and has a steady income before becoming a single mother, she may not be too affected by the absence or demise of her husband. In dire circumstances to support their children, there are many among these single mothers who are willing to embark on various activities in order to survive. With the current economic situation that is more open, these single mothers feel that an easy way to get financial resources is by participating in business activities or entrepreneurial activities.

Many training programs, particularly on skills and entrepreneurship for women have been implemented to enable them to improve themselves and increase their income. In 1998, the Women Entrepreneurs Fund was established with an allocation of RM10 million to increase the participation rate of women in business. A total of 12 projects worth RM9.5 million were approved under this fund. Through the Small Entrepreneur Fund, a total of 6,000 entrepreneurs received loans totaling RM65 million (Source: RMK-7, 1996-2000).

Moreover, the issue of empowerment of single mothers continue to receive the attention of the government and is one component of the 8th Malaysia Plan, which recorded the provision of micro-credit facilities to 22,850 women through Amanah Ikhtiar Malaysia (AIM) to facilitate their involvement in entrepreneurship. Under this plan, there are also various training programs provided by the government to help single mothers find work. (Source: RMK-8, 2001-2005). In Malaysia Plan 9 under the *ikhtiar* loan scheme implemented by Amanah Ikhtiar Malaysia (AIM), 67,000 women from the low income group were involved in micro-credit enterprises, of which 2,800 single mothers were involved in the Special Scheme for Single Mothers established by AIM in 2001 (Source: RMK-9, 2006-2010).

Issues related to women and single mothers are never ignored by the government when drawing up the national economic plan. This can be proven by the fact that there are more than 147,000 women who benefited from the Nur Bestari Leadership Program, more than 23,000 women participating in the Jejari Bestari Entrepreneurship Program, and there are 750 single mothers who participated in the Entrepreneurial Skills I-KIT. (Source: RMK-10, 2011-2015).

Although there are various facilities and assistance provided in the form of financial and equipment facilities, implemented through government policies and non-governmental organizations (NGOs), but according to Nor Aini (quoted from Rohayu et al., 2010) the number of single mothers as head of household who are in poverty in Kedah is among the highest at 10.7 percent, equal to the rate for the state of Terengganu. Meanwhile, Kelantan recorded the highest (12.4%) single mothers as head of household who are shrouded in poverty.

The question here is how much is the contribution of income from entrepreneurial activities compared with other sources of income in reducing poverty among single mothers? and how much time can be shortened to get out of poverty by participating in entrepreneurial activities?

LITERATURE REVIEW

Rosli Mahmud *et al.* (2010) in his book “Principles of Entrepreneurship” stated that an entrepreneur is a person who runs a business with the motive to make profits as well as adopting strategic practices to continue being successful. Peter Drucker (1964) stipulated that the entrepreneur is someone who maximizes opportunities. Meanwhile, according to a brief description from *Kamus Dewan*, fourth edition (2005), an entrepreneur is a person who manages an enterprise.

This study focuses on single mothers who are engaged in entrepreneurial activities. Hence, the income of single mothers in this study are divided into business income and non-business income. Business income is income earned from business activities while non-business income is income from other than business activities. Next, transfer payment such as pensions, scholarships and zakat is income earned without doing any productive activities. In most developing nations in the world, the main agenda of sustainable development is poverty alleviation (Siwar, Ahmed, Bashawir, & Mia, 2016). For instance, the United Nations has started to address poverty issues and the Millennium Declaration was established since 1988. In the Millennium (MDGs), one of the targets is to reduce poverty and hunger (Samat, Elhadary, Hijles, Ghazali, & Sirat, 2012).

A blend of a variety of aspects which is more than just the argument on lack of income and not limited to a single-faceted phenomenon, this is how poverty is perceived. The term is referred to as different adverse social and psychological repercussions: domestic violence, crime, perceived social investments insufficiency and problems in expansion of human capital, unfair service delivery and feeble political participation. Thus, poverty is defined country specific (Hatta & Ali, 2013). For emerging economies, individuals on less than \$2 a day is defined as the median poverty level by the World Bank and around the world at present, 2.47 billion people live in this poverty (Bruton, Ketchen, & Ireland, 2013).

The poverty issue has existed in Malaysia for a very long time with a little proportion of its citizen. Like other developing nations, Malaysia has consumed a long time for poverty reduction policies implementation through micro-entrepreneurship concept. In 1970 through the New Economic Policies

(NEP), emphasis was given for the development of human capital. NEP acted as a driver to the primary aim which is to lead to socio-economic transformation (Halim, Zakaria, Hamid, & Khalid, 2017).

To enhance the Malaysian socio-economic health, improve entrepreneurial awareness and confront poverty at all level of society, Malaysia has undertaken a long process of economic, social and political reforms over the past decades. Malaysian government recognizes entrepreneurship as a vital building block of the national economies, which is significantly contributing to the expansion of employment and reduction of poverty (Halim *et al.*, 2017). Believed to be a vital mechanism of economic growth and development, entrepreneurship promotes prosperity by generating new jobs, alleviating unemployment and improving economic growth and development of a region (Kareem, 2015).

The Malaysia socio-economy policy lately has featured the contribution of micro-entrepreneurship programs in helping the small and medium entrepreneurs to eliminate poverty. In Malaysia, many challenges has characterized its business environment for new entrepreneurs, micro and small business scale entrepreneurs. The challenges mostly are from high external locus of control, poor financial management, lack of inferior skill and entrepreneurial personality, and deficiency in energy to stiff competitors. Hence, in developing the micro-entrepreneurs in knowledge expansion, skill development and entrepreneurial traits context, entrepreneurship concepts practice has a significant role (Halim *et al.*, 2017).

By creating employment through the new entrepreneurship startup of the expansion of existing ones, entrepreneurship development contributes to poverty. Besides, social wealth is increased by creating new jobs, new institutional forms, new technology, new industries, new markets, net increases in real productivity and increases income which peaks in higher standards of living for the population. Thus, when the number of entrepreneurs in a certain country increases, the poverty indicators will drop (Ali & Ali, 2013).

Aside from developing countries, business as a tool to alleviate poverty is a crucial concern to academics, managers and policy makers in the least developed countries (LDCs). It plays a significant part in poverty alleviation since it sells to, employs, or can be formed by people from poor nations as evidenced by the Millennium Development Goals adopted by the United Nations member states (Maksimov, Wang, & Luo, 2017).

The interest of governments all around the world is towards the growing development of entrepreneurial economy as it seems to be widely seen as an economic growth engine. By promoting income-generating projects, providing amenities to enhance the quality of life and conducting programs to inculcate positive values among the poor, the Malaysian government plays an important role in poverty elimination efforts. Besides, several government corporations has been developed to implement these policies in eradicating poverty such as the Federal Land Development Authority (FELDA), Rubber Industry Smallholders Development Authority (RISDA) and the Federal Land Consolidation and Rehabilitation Authority (FELCRA). Special schemes and projects to eliminate hardcore poverty are developed by these corporations (Halim *et al.*, 2017).

In Malaysia, it can be considered that the practice of social-entrepreneurship in NEP is developing better human-life, entrepreneurial education, industrial expansion and job opportunities (Halim *et al.*, 2017). Social entrepreneurship is amongst which has recently gained attentions by researchers (Ahmad, Najafizada, & Cohen, 2017). By acknowledging social entrepreneurship, it may create confidence regarding choice and

usage of the available facilities among social entrepreneurs even though it has been overlooked before. Social entrepreneurship concept should be taught as a topic in its management courses by universities so that students would acquire a bigger challenge to prepare a more effective sales tactic, especially for the lower income group (Zainol, Daud, Abdullah, & Yaacob, 2014). Moreover, one of the functions of NEP is to address income imbalance issue in particular among and within ethnic groups, income groups, economic sectors, regions and states (Halim *et al.*, 2017).

METHODOLOGY

This study was conducted in the state of Kedah. This study was carried out on 100 single mothers who run the business for at least three years and register as under Amanah Ikhtiar Malaysia (AIM). The study is conducted as a survey-type study to obtain data to achieve the objectives of the study. The design of the survey is through face-to-face interviews with single mother entrepreneurs using a questionnaire form.

To achieve the objective, which is the Time Period to Break-out of Poverty, this study uses the Watts Index. The index suggested by Watts (1968) is as follows:

$$W = \frac{1}{n} \sum_i^m [\ln(z) - \ln(y_i)] \quad (1)$$

However, this index is not widely used, because it has no cardinal/numeric interpretation. Morduch (1998) introduced a method that divides the Watts index with the growth rate, γ . This indicates the average time period needed by the poor households to get out of poverty if they are able to achieve this growth in earnings. Morduch specified the time period for an individual i , to get out of poverty as:

$$t_j(\gamma) = \frac{\ln(z) - \ln(y_i)}{\gamma} \quad (2)$$

We can obtain the time required for a person to get out of poverty, and we can also calculate the average duration for all individuals, including the non-poor, namely those whose $t_j(\gamma) = 0$. The time period out of poverty for all individuals (sample) is:

$$t(\gamma) = \frac{1}{n} \sum_{i=1}^n t_j(\gamma) = \frac{1}{n} \sum_{i=1}^m \frac{\ln(z) - \ln(y_i)}{\gamma} = \frac{W}{\gamma} \quad (3)$$

After obtaining the average period required to break out of poverty for the sample, hence to obtain the average time needed for the poor only, that is $t^p(\gamma)$ can be easily obtained by dividing $t(\gamma)$ with the headcount ratio value:

$$t^p(\gamma) = \frac{t(\gamma)}{P_0} \quad (4)$$

RESULTS AND DISCUSSION

A summary of the 100 single mother in this paper is shown in the Table 1. Majority of the respondent are Malays and Muslims. From the total, 39% of respondents were aged between 51 and 60 years, while only

1.1% were around 21 to 30 years of age. The results show that the majority of the respondents were from the district of Kota Setar totaling 54 respondents (54%) and the rest were from the district of Kubang Pasu, 29 respondents (29%), Baling 13 respondents (13%) and Padang Terap 4 respondents (4%).

Majority (60%) of the respondents become single mothers because of the death of their husband. The other factors are due to the divorce (33%), supporting a bedridden husband (6%) and supporting foster children (1%). Before the women become single mothers, most of them had never worked (55%). The highest income earned by those who worked is about RM501 to RM1000, for a total of 20 respondents (20%), followed by income of RM501 and below for 15 respondents (15%) and income of RM1001 to RM1500 and income of RM1501 and above with 5 respondents each (5%).

In term of the enterprise and business this study shows that the majority of the single mothers (88%) own a single-proprietor business while only a few share their business with other people (10%) and another 2% own a limited company. Food and beverages-oriented business recorded the highest participation rate among the single mothers (63%). This is followed by textiles and clothing-oriented business (28%). In terms of period of business, most of the single mothers (53%) stated that they have been in business for more than 7 years. Meanwhile 23% of the respondents stated that they have been in business between 4 to 6 years. There are several factors why respondents participated in entrepreneurial activity. The main reason identified is to earn a living (47%). This is followed by interest (30%), to supplement income (19%), more time can be spent with family (2%) and desire to change their life (2%).

Table 1
Background of Respondents

<i>Item</i>	<i>Percent</i>
<i>Age:</i>	
21 - 30 years	3
31 - 40 years	17
41 - 50 years	23
51 - 60 years	39
61 and above	18
<i>Education Level:</i>	
No formal education	28
SRP/PMR	24
SPM/MCE	38
Diploma and above	10
<i>Number of Dependents:</i>	
None	15
1 - 2 dependents	48
3 - 4 dependents	26
5 dependents and above	11
<i>Reasons for Being Single Mothers:</i>	
Death of husband	60

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<i>Item</i>	<i>Percent</i>
Divorced	33
Husband is bedridden (unable to work)	6
Supporting foster children	1
Working Experience:	
Never worked	55
Worked in government sector	8
Worked in private sector	30
Self employed	7
Income Before Becoming An Entrepreneur:	
No income	55
RM500 and below	15
RM501 - RM1000	20
RM1001 - RM1500	5
RM1501 and above	5
Ownership of Enterprise:	
Single-proprietorship	88
Partnership	10
Limited Company	2
Type of Business:	
Food and Beverages/Restaurant	63
Textile and Clothing/Tailor	28
Agricultural Products/ Farmer	2
Livestock Products	1
Sundry Shop	3
Medicines/Pharmacy/Traditional/ Cosmetics	1
Direct Selling	1
Salon & Spa/ Beauty Centre	1
Period of Business:	
1 Year and Below	7
1 - 3 Years	17
4 - 6 Years	23
7 Years and Above	53
Reasons for Participating in Business:	
Earn a Living	47
To Supplement Income	19
Interest	30
More Time with Family	2
Desire to Change Life	2

Contribution of Income from Entrepreneurial Activity Compared with Other Sources of Income in Reducing Poverty

The study found that the income from entrepreneurial activity earned by single mothers succeed in bringing them out from under the poverty line without the need to rely on non-entrepreneurial income and non-work income. The analysis shows that by using the poverty line income (PLI 750.00), only 28% of the respondents remain below the poverty level, compared with if the single mothers are solely dependent on income from other activities and non-work income (76%). In other words, if they do not participate in entrepreneurial activity, the poverty rate stands at 76%. Nevertheless, what is more important is that when these single mothers have two sources of income, income from entrepreneurial activity and income from non-entrepreneurial activity, the poverty percentage is around 12% only (See Table 2).

Table 2
Contribution of Income from Entrepreneurship Compared to Income from Non-Entrepreneurship

<i>Income</i>	<i>Non-Entrepreneurial Income</i>	<i>Entrepreneurial Income</i>	<i>Total Income</i>
PLI 520.00	72 (0.72)	16 (0.16)	2 (0.02)
PLI 750.00	76 (0.76)	28 (0.28)	12 (0.12)
PLI 1000.00	84 (0.84)	39 (0.39)	26 (0.26)

Note: in () are percentage of poverty

Analyzing the Time Period Taken by Single Mothers to Break Out of Poverty by Participating in Entrepreneurial Activities

The results of analysis involving the Watts index and income growth rates to indicate the length of time taken to get out of extreme poverty and poverty are as shown in Table 3. Eight income growth rates are used to test the effect on the length of time to break out of poverty and of extreme poverty. The second, fourth and sixth columns show the average length of time required to exit from poverty for all respondents.

After the figures for the length of time required to exit poverty for all respondents on average are obtained, then the figures are divided by the head count ratio, to determine the average time required for those who are poor to break out of poverty.

This means that the average periods of time in years needed for the poor only to be free or break out of poverty are shown in column third, fifth and seventh. At PLI RM750 for instance, the average time taken to get out of poverty for the poor is 7.85 years with an income growth rate of 3%. Similarly, by assuming that income growth increased from 3% to 5% and subsequently to 10% and 20%, then the average expected times for those who are poor to break out of poverty are 4.78 years, 2.36 years and 1.18 years, respectively. Hence, when there is a higher the rate of income growth, then the shorter the length of time needed to get out of poverty.

To view the state of extreme poverty (hardcore poor), the study uses the PLI 520.00. The findings show that 2 respondents (2%) are in this group of hardcore poor. The amount of time required for this group to break out of poverty is 7.25 years assuming that the rate of income growth is 3%. The results are similar to the previous situation where the average time period needed to break out of poverty declines

Table 3
Average Time to Break-Out of Poverty and Extreme Poverty (total income)

Estimated income growth rate (γ)	Length of time to break out of poverty for all respondents $T(\gamma)$	Length of time to break out of poverty for the poor only $t^p(\gamma)$	Length of time to break out of poverty for all respondents $T(\gamma)$	Length of time to break out of poverty for the poor only $t^p(\gamma)$	Length of time to break out of poverty for all respondents $T(\gamma)$	Length of time to break out of poverty for the poor only $t^p(\gamma)$
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	PLI 520.00		PLI 750.00		PLI 1000.00	
0.03	0.14	7.25	0.94	7.85	2.59	10.79
0.05	0.09	4.35	0.56	4.78	1.55	6.47
0.06	0.07	3.63	0.47	3.92	1.29	5.40
0.07	0.06	3.11	0.40	3.36	1.11	4.62
0.08	0.05	2.72	0.35	2.94	0.97	4.05
0.10	0.04	2.18	0.28	2.36	0.78	3.24
0.15	0.03	1.46	0.19	1.57	0.52	2.16
0.20	0.02	1.09	0.14	1.18	0.39	1.62

Note: PLI hardcore poor RM520 (2012), Rate of income growth assumed (3%, 5%, 6%, 7%, 8%, 10%, 15% and 20%).

when the rate of income growth increased. The length of time required is 3.63 years when there is an income growth rate of 6 percent and 2.18 years when income growth rate is 10 percent.

This study found a negative relationship between income growth rate and the length of time to break out of poverty. Hence, a higher rate of income growth will lead to a shorter time period to get out of poverty. This situation is illustrated in Figure 1.

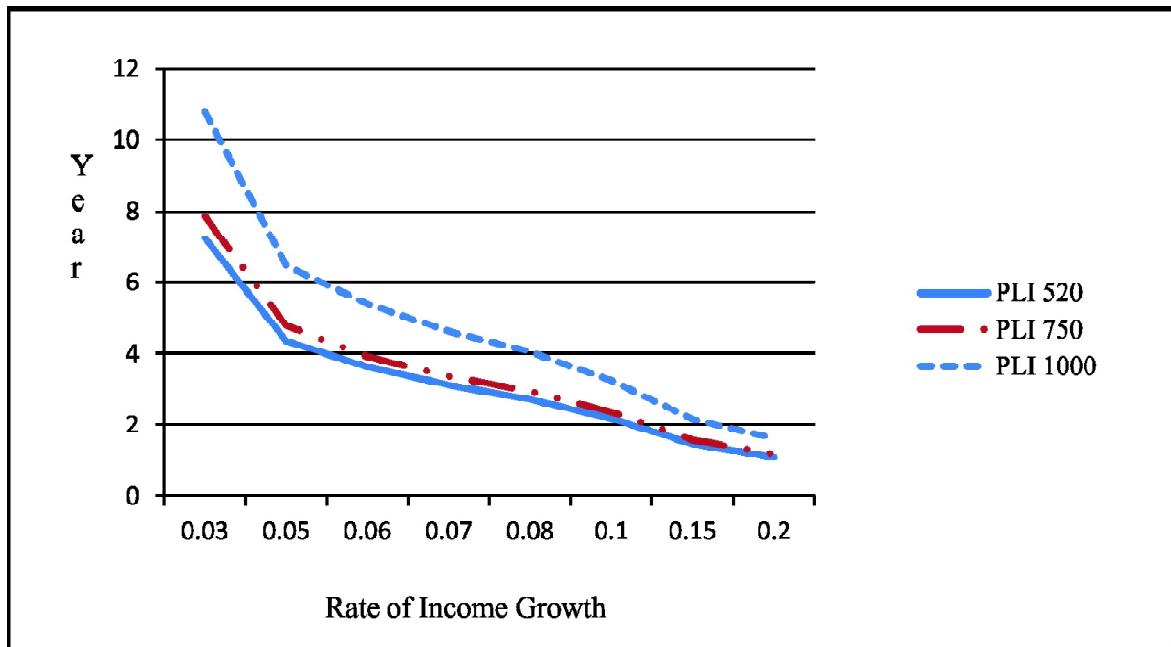


Figure 1: Period of Time to Break Out of Poverty Curve

Table 4
Average Time Period to Break Out of Poverty and Extreme Poverty
(based on non-entrepreneurial income only)

<i>Estimated income growth rate (γ)</i>	<i>Length of time to break out of poverty for all respondents</i> $T(\gamma)$	<i>Length of time to break out of poverty for the poor only</i> $t^p(\gamma)$	<i>Length of time to break out of poverty for all respondents</i> $T(\gamma)$	<i>Length of time to break out of poverty for the poor only</i> $t^p(\gamma)$	<i>Length of time to break out of poverty for all respondents</i> $T(\gamma)$	<i>Length of time to break out of poverty for the poor only</i> $t^p(\gamma)$
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	PLI 520.00		PLI 750.00		PLI 1000.00	
0.03	84.44	93.81	93.53	123.06	101.19	120.47
0.05	50.66	56.29	56.12	73.84	60.71	72.28
0.06	42.22	46.91	46.76	61.53	50.60	60.23
0.07	36.19	40.21	40.08	53.74	43.37	51.63
0.08	31.66	35.18	35.07	46.15	37.95	45.17
0.10	25.33	28.15	28.06	36.92	30.36	36.14
0.15	16.89	18.76	18.71	24.62	20.24	24.09
0.20	12.67	14.07	14.03	18.46	15.18	18.07

Analysis on the length of time to break out of poverty according to the total non-entrepreneurial income received by the single mothers was also carried out. Based on Table 4, it is observed that if the single mothers only rely on income derived from activities other than from entrepreneurial activities, then the average period of time needed to get out of poverty is very long. For example, assuming that the rate of income growth is at the 10 percent level, the length of time that needed by those who are hardcore poor (PLI RM 520.00) to break out of poverty is 28.15 years. However, with their involvement in entrepreneurial activities, a single mother takes only 2.18 years. This means that income from entrepreneurial activities carried out by a single mother could shorten the length of time out of poverty by as much as 25.07 years (28.15 minus 2.18).

The length of time to break out of poverty will change when the PLI used changes. The length of time taken increases as the poverty line income (PLI) used increases and vice versa. For example, if the PLI used is changed from RM520.00 to RM1,000.00, assuming that the rate of income growth is 6%, then the length of time to get out of poverty increases from 46.96 years to 60.23 years.

POLICY IMPLICATION AND CONCLUSION

Based on the findings, the main factors that encouraged the single mothers to participate in entrepreneurial activities are the need to support their family and the need to get more income after being left by their husband. Therefore, the relevant government agencies must ensure that access to government assistance schemes are made easier to this group by simplifying the loan procedures and conditions. Between 2009 and 2013, under the special programs such as the Women Entrepreneur Program, which is a collaboration effort between AIM and the Ministry of Women, Family and Community Development, a total of 5300 women entrepreneurs have been successfully trained and established, with a monthly income value for

every entrepreneur at more than RM3500. Next, up to March 2014, Tekun Nasional has channeled 347,225 loans totaling RM2.98 billions and out of those total, 183,218 loans or equivalent to RM1.44 millions have been allocated to women (KPWKM, 2014).

In addition to the assistance mentioned above, government agencies have also come up with special incentives for single mothers, among which, are Single Mothers Skill Incubator (I-KIT) and Jejari Bestari Programs. As a result, between 2010 and December 2013, program I-KIT for instance, is found to have succeeded in helping 2,074 single mothers to become entrepreneurs and increasing their income by 50% more than their original income (KPWKM, 2014). Nevertheless, this effort will be wasted if this group is still not aware of the available assistance.

In line with the economic landscape that is more challenging and dynamic, the strategy for strengthening of the B40 group, specifically the single mothers, must not be only focused on direct assistance channeled in the form of funding. What is more important is to ensure that the single mothers have adequate preparation before engaging in entrepreneurial activities. Although the findings show that a majority of the respondents already have entrepreneurial and skills trainings, the importance of other skills cannot be overlooked. The findings revealed that a majority of the single mothers did not get any advice from the parties responsible for helping them to develop their business, although continuous advice with respect to finance, marketing, management and the application of modern technology is still needed by this group to ensure the sustainability of the entrepreneurial activities that they are engaged in.

The results of the study also indicate that the involvement of single mothers in entrepreneurial activities is indeed capable of increasing their income. Moreover, these activities are also capable to shorten the length of time for them to break out of poverty. Thus, the government's policy direction must be focused on the strategy of improving the skills and income for this group. Although many such programs have been implemented, but there remain many elements that involve internal factors such as motivation, self confidence and continuous advisory services that must be addressed so that the programs' objectives are achieved since millions of ringgit are being spent on these programs. The programs' success must not only be measured in terms of the number of women involved and the amount of loans channeled but also by how much poverty can be reduced and the percentages of women who succeed in getting out of poverty are increased.

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