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## Using Household Living Aid for Entrepreneurship: What Does the B40 Think?

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### Abstract

Cash transfers like household living aid given to the poor are initially for the recipients to fulfil their necessities. However, previous studies found that cash assistance can lift the household's income by influencing self-employment and entrepreneurial activities. Thus, this study addresses the participation of the poor in entrepreneurship and unravels their perception of the entrepreneurship model using household living aid. Specifically, this qualitative study examines household living aid usage for entrepreneurship. Seven household living aid recipients and ten microentrepreneurs were interviewed using semi-structured interviews. From the analysis, most recipients believe that household living aid can be utilised for entrepreneurship. Six themes that confirm and disconfirm the propositions were identified. Even though the findings are varied, the potential use of household living aid for entrepreneurship is optimistic. The results can guide policymakers, financial institutions, and entrepreneurial training agencies in catering to the needs of the niche group. Ultimately, the bottom 40 group could benefit from this policy and assistance, while the government could enjoy the return on investment (ROI) in employment and reduce poverty among citizens. Implications for both research and practice are discussed.

**Keywords:** Household Living Aid, Entrepreneurship, Bottom 40, Microentrepreneurs, Poverty, Cash Transfer

### Introduction

Based on a recent study by the Department of Statistic Malaysia (DOSM), the number of poor households increased to 22.4% from 639.8 thousand households in 2020 to 405.4 thousand in 2019 (Department of Statistic Malaysia, 2021). Moreover, DOSM reported that 20% of middle 40 (M40) households with income between RM4850 and RM10,959 has shifted to the bottom 40 (B40) group (Department of Statistic Malaysia, 2021). Recent estimates by Brum and De Rosa (2021) indicate that a significant increase in the poverty rate needs cash transfers to help the affected persons remain above the poverty line. Hence, governments were urged

to develop strong and broad safety net programmes in the short to medium term to alleviate the economic and social consequences (The World Bank, 2020). Even prior to COVID-19, Malaysia was among one of the developing countries that distributed unconditional cash transfer like the household living aid to the disadvantaged group in the country including Indonesia with *Bantuan Langsung Tunai (BLT)*. The household living aid, known originally as *Bantuan Rakyat 1 Malaysia (BR1M)* and currently renamed as *Bantuan Keluarga Malaysia (BKM)*, is a one-off cash payment given to the bottom 40 (B40) household. The B40 group refers to those with monthly household income below RM4850. Still, poverty prevails.

Increasing evidence advocated that entrepreneurship contributes to poverty reduction in emerging nations (Bruton et al., 2013; Dzingirai, 2021; Sutter et al., 2018; Tobias et al., 2013). Similarly, Morris (2021) pointed out that entrepreneurship is a way to escape the cycle of poverty. Nevertheless, with limited financial capacity, poor involvement in entrepreneurship is constrained (Ferdousi, 2015). Moreover, many of the microentrepreneurs obtained their capital from the microcredit financing agency (Ahmed et al., 2019) due to a lack of access to internal and external funds (Brown, 2020); as well as the inability to meet the loan institutions' conditions (Ahmed et al., 2019). Thus, an alternative source of funds that requires no repayment is advocated (Iman & Mohammad, 2017; Kementerian Pembangunan Usahawan, 2018).

Furthermore, growing evidence postulates that cash transfers can spur entrepreneurship (Bandiera et al., 2013; Gobin et al., 2017; Hanri, 2018; Lichand, 2010; Ribas, 2020). This prompted the benefit of cash transfer, which can be used for productive activities like entrepreneurship and self-employment other than its intended use (Handa et al., 2018). Therefore, this paper investigates the potential application of household living aid in entrepreneurship.

## Literature Review

### Overview of household living aid in Malaysia and other countries

Cash transfer is divided into conditional and unconditional cash transfers (Haushofer & Shapiro, 2016). The household living aid falls under unconditional cash transfer, which refers to cash payments given to the recipients without requiring anything in return. This financial assistance act as social protection to the poor against the rising cost of living (*Bantuan Prihatin Rakyat*, 2021; The World Bank, 2012).

In Malaysia, the household living aid known as *Bantuan Keluarga Malaysia (BKM)* was established in 2012 and was formerly known as BR1M. Initially, the cash payment was given yearly and amounted to RM500. In 2018, the amount of the cash assistance was revised to accommodate different household income levels and rebranded as *Bantuan Sara Hidup (BSH)*. The incentives ranged from RM300 to RM1000 were distributed in three phases yearly (Department of Information Services Malaysia, 2020). An improvised version of the household living aid programme, i.e. *Bantuan Prihatin Rakyat (BPR)* replaced the BSH in 2021. The amount was customised to the number of dependents (*Bantuan Prihatin Rakyat*, 2021). The single recipients also have been added to the recipient's list. The present *Bantuan Keluarga Malaysia (BKM)* was initiated in 2022. Some improvements were made, i.e. (1) the amount of cash incentives ranging from RM350 to RM2000, (2) additional cash incentives are given to the single parent and elderly, (3) household with less than RM5000 monthly income is entitled for the assistance, and (4) it was given in four instalments over a year (LHDN, 2022).

The Indonesian government introduced *Bantuan Langsung Tunai (BLT)* in 2005 after the government cut the fuel subsidy resulting in an increase in fuel prices (The World Bank, 2012).

The programme assists poor households in fulfilling their necessities and sustaining their quality of life (Iqbal, 2008). It was reintroduced in 2008 to assist poor households in confronting the country's economic shock (The World Bank, 2012). Recently, the programme has shifted its focus to poor rural households including those with chronic disease, unemployed, and have not received other cash assistance in which the recipients will receive Rp300.00 per month for a year (Kementerian Keuangan, 2022).

Another sample of unconditional household living aid was unknown. The unconditional cash transfers usually aim to resolve health issues and malnutrition as in Malawi and Mozambique (Coady et al., 2004) and children's education as in South Africa. In many countries, the use of conditional cash transfer was eminent like in Brazil with the *Bolsa Familia* programme (United Nations ECLAC Social Development Division, 2021).

### **Overview of the B40 household and their spending**

In Malaysia, Perak has the highest population of B40 households at 12.5%, followed by Selangor (11.4%) and Sarawak (11.0%); and the average monthly expenditure for a B40 family is RM2,284 (Jabatan Perangkaan Malaysia, 2020). Generally, the B40 group of households mainly spent on housing, food and non-alcoholic beverages, transportation, goods and services, and financial expenses (Jabatan Perangkaan Malaysia, 2020). Specifically, B40 households spend 30% or more on housing (Department of Statistics Malaysia, 2020).

However, a recent study found that the B40 lifestyle and responsibility are similar to the middle 40 (M40), thus contributing to an increase in their cost of living (Asmat, 2021). Their counterpart, the M40 household refers to those with an income bracket between RM4851 to RM10,970 a month (Jabatan Perangkaan Malaysia, 2020). Additionally, in Malaysia, youth and the low-income group in particular, are financially vulnerable thus increasing the risk of defaulting (Daud et al., 2019). This spending trend and high inflation rate could make the B40 household more susceptible.

Additionally, the cash assistance received by the underprivileged group is mainly spent on necessities. Saripah (2018) states that the household living aid recipients prioritised necessities (68.6%), school uniforms and equipment (28.6%), and saving (16.9%). Hence, it can be concluded that while their primary income was allocated for housing, the cash assists with necessities as intended. Although there is no obvious evidence to show that cash assistance is utilised for entrepreneurship, in 2017, the Malaysian government introduced a unique scheme to promote entrepreneurship among the recipients to raise their income (Kumar, 2016).

### **Microenterprise, small business and B40 entrepreneurs**

According to SME Corporation Malaysia, microenterprises refer to businesses with less than RM300,000 in annual sales or fewer than 5 employees. In comparison, small businesses typically have less than 30 employees with less than RM3 million in sales turnover. In 2021, there are 964,495 micro enterprises and 242, 540 small firms in Malaysia (SME Corporation Malaysia).

Evidence in many literatures shows that micro to small entrepreneurial activity could help reduce poverty among underprivileged groups. Nene & Abegaz (2021) found that entrepreneurial activity employing 0 to 19 workers reduces rural poverty. This is probably due to the small initial capital and ease of entrance. However, its growth is contingent on several factors such as the initial investment, access to land, access to financing, company location,

sectoral engagement, market connection, and business experience (Hayelom Abrha Meressa, 2020).

Therefore, the Malaysian government and its agencies have allocated various programs to help produce B40 entrepreneurs, among which include a business registration scheme ("Skim Pendaftaran Perniagaan Prihatin (SPPP)", 2021), business capital assistance ("Aiding B40 Women," 2021), equipment (Malacca Islamic Religious Council, 2022), training, and others. As of 31 August 2022, about 39,315 new business registrations were recorded under the unique business registration scheme (SPPP) which includes 21,314 businesses owned by B40 entrepreneurs (Jalil, 2022). These initiatives hope to spur entrepreneurship among the B40 groups and lift their household income.

### **Cash Transfer and Entrepreneurship**

According to research conducted in Latin America, financial transfers may spur entrepreneurial activity. Both studies demonstrate the strong impact of conditional cash transfers on entrepreneurial activity (Lichand, 2010; Ribas, 2020). The cash transfer programme (CTP) raises the number of micro entrepreneurs by 10% (Ribas, 2020). Lichand (2010) suggests that conditional cash transfers encourage urban entrepreneurship. Nonetheless, spillover and private transfers add to the favourable secondary effect. Therefore, the money transfer does not always affect the intention to start a business.

In the experimental research conducted in sub-Saharan African nations, Haushofer and Shapiro (2013, 2016) discovered that lump-sum unconditional transfers significantly impact savings and investment in self-employment activities more than monthly cash transfers. Gobin et al (2017) found that the Rural Entrepreneur Access Programme (REAP) participants received a grant in two rounds in the form of a lump payment, which contributes to income, savings, and asset-building over the short to medium term as compared to asset transfer. However, the financial transfer was contingent upon some conditions i.e. the recipients have to develop a business plan, attend business and savings training, and maintain their involvement in their firms (Gobin et al., 2017). In 2020, the programme created 3000 women entrepreneurs, and 99.9% of their enterprises are still operating (Bomaproject.org, 2020). In Uganda, Youth Opportunities Programme (YOP) grants, which combines cash, loans, and in-kind transfer help youth to be self-employed artisans (Blattman et al., 2013). After four years, their business assets climbed by 57%, work hours by 17%, and earnings by 38% (Blattman et al., 2013). However, a recent study found that the effects appear to diminish as grant recipients close their enterprises indicating that the obstacles to income or self-employment can be difficult to be resolved through one-off and unidimensional interferences (Blattman et al., 2022).

In Asia, the likelihood of participants in urban regions engaging in entrepreneurial endeavours is greater than in rural locations (Hanri, 2018), which the high cost of living may cause. In Bangladesh, Bandiera et al (2013) discovered that the CTP enabled the poorest women to shift careers and become microentrepreneurs through livestock asset transfer and essential skills that help recipients to create small businesses.

These reviews summarise how cash transfers affect entrepreneurial activities. Due to a paucity of literature, the research area is relatively new. In sum, cash transfers are more successful than asset transfers in boosting entrepreneurship (Gobin et al., 2017); conditional and unconditional cash transfers can influence entrepreneurship; and one-time cash transfers are more effective than monthly transfers (Haushofer & Shapiro, 2013, 2016).



### **Microcredit as a Source of Business Capital**

One way to spur entrepreneurship opportunities and alleviate poverty among the poor is to provide microfinance. This, has been a common and widely accepted practice in Bangladesh, Pakistan and India to name a few. Microfinance is financial aid given to low-income people who are usually excluded by conventional banking and aims to empower individuals economically and socially. The financial service offered by microfinance institutions is called microcredit or micro loans. Typically, microfinance institutions will provide small capital loans to borrowers to start their businesses.

Microfinance can alleviate poverty in the short run by providing immediate cash relief to borrowers. Furthermore, the availability of microfinancing bridges the gap between conventional and Islamic systems' differing financial demands (Tisdell & Ahmad, 2018). Although microfinance creates many benefits, it poses specific threats to borrowers. Microfinance can become a poverty trap (Bateman, 2010) and put the borrowers in more debt (Alam et al., 2015) by burdening the existing underprivileged household with more financial commitments (Banerjee & Jackson, 2017). Furthermore, providing microfinance to vulnerable female borrowers might place them under significant emotional strain (Tisdell & Ahmad, 2018) as it is a costly source of short-term credit (Blattman et al., 2013) that needs repayment. Additionally, Nair and Njolomole (2020) believe that a lack of institutional quality results in destructive or unproductive entrepreneurship instead of successful entrepreneurship. Furthermore, Isa (2020) in his study argues that there is no difference in life quality between new and old participants. Thus, there is a need for an alternative source of financing, which requires no repayment and can stimulate vulnerable groups to participate in entrepreneurship, hence lifting their household income.

### **Method**

Due to the exploratory nature of this study, qualitative research was employed. This study utilises in-depth interviews using a semi-structured interview question. The in-depth, semi-structured interviews were conducted involving one-on-one interaction with each subject using a set of predetermined thematic frameworks, which make better use of the knowledge-producing potentials of conversations (Denzin & Lincoln, 2018). The interview protocol which was determined by the research question included the following questions: (1) identification and background of participants and their business, (2) household living aid usage and (3) perceptions toward household living aid for entrepreneurship.

The sample was selected using purposive sampling. Purposive sampling sample size will be determined by theoretical saturation, which refers to the point in data gathering when new data will no longer provide more insight into the study issues. Taylor et al (2016) agree that the sample size for an interviewing study should be determined as the research nears completion. The criteria for the first data collection is that the participant should be: (1) in the B40 group, and (2) the recipient of the household living aid. However, to probe the phenomenon, the perceptions from both parties, i.e. the recipients and the microentrepreneurs should be examined. For the second data collection, the participants should be (1) a microentrepreneur, (2) in the B40 group, (3) has a minimum of 3 years of business experience, and (4) have or currently receiving household living aid. The data collection process was done between 2020 to 2022. To pool suitable candidates, the researchers contacted the village officials to gather data on the local poor people and then set an appointment for the interview. The states were chosen to represent West Malaysia i.e. Perak (North), Selangor (Central), Johor and Melaka (South). Next, to select the suitable

B40 microentrepreneurs, the researchers went to the farmer’s market organised by the Federal Agriculture Marketing Authority (FAMA) in Perak and Selangor. The farmer’s market was chosen as many of the market’s participants were microentrepreneurs. Before the interview, a formal letter was issued to the organiser and the market committee to obtain their approval. A research description with a consent form was distributed to the participant. The interview session lasted between 40 to 80 minutes and was recorded using an audio recorder.

For the data analysis, Atlas.ti software was used to transcribe and analyse the data as it enables the storage, analysis, mapping, measurement, and representation of intricate human interactions and lines of communication (Denzin & Lincoln, 2018). The data was then reduced to themes through a coding and condensing procedure, and represented in figures, tables, or a discussion (Creswell, 2015). The technique utilised in this study is thematic analysis. Thematic analysis helps in finding patterns or themes in the data. Furthermore, thematic analysis is the least ordered, provides a detailed description, and allows for the interpretation of numerous parts of the research issue (Braun & Clarke, 2006).

## Results and Discussion

### Participants profile

Seven household living aid recipients were interviewed using face-to-face and online interviews. The participants were chosen based on the criteria and represented North, Central, and South Malaysia. Each participant is referred to as “R” followed by a 1-digit number.

The age of the participant is between 24 to 58 years old. Their monthly household income is below MYR4,850, thus permitting them to receive cash assistance. Four participants are employed, one is self-employed, and two are not working. Most of the participants are female, married, and have children. They receive the household living aid separately or in combination with their spouses. The household living aid recipients’ profile is illustrated in Table 1.

Table 1  
*Household living aid recipients’ profile*

Participants	Age	Location	Occupation
R1	46	Perak	Self-employed
R2	56	Perak	Clerk
R3	56	Perak	Canteen Worker
R4	31	Selangor	Housewife
R5	24	Johor	Hotel Worker
R6	58	Melaka	Unemployed
R7	24	Melaka	Marketing Officer

Next, ten B40 microentrepreneurs were recruited to participate in the in-depth interview. The participants were selected from three locations in Perak and Selangor, Malaysia. To interpret the findings, each participant was identified as “P” followed by 2-digit numbers.

The participant is between 30 to 50 years old, in the B40 group, and has a minimum of 3 years of experience in the business. In terms of family background, all of them are married with children. Two of the microentrepreneurs are doing business as part-time jobs, while the remaining are full-time entrepreneurs. Moreover, they have received household living aid and

other cash assistance like “Bantuan Khas Covid” (BKC), “Geran Khas Prihatin” (GKP) and additional monetary assistance from the government during COVID-19 pandemic.

The microentrepreneurs are mainly involved in the food, agriculture and clothing business. For the initial capital, more than half utilise saving to fund their business. The participants also got sponsorship from their family members and borrowed money from the microcredit financing agency and family. The amount of initial business capital ranges from RM800 to RM40,000. Meanwhile, the average revenue is between RM300-RM3000 per month. Table 2 illustrates the B40 microentrepreneurs’ profile.

Table 2

*B40 microentrepreneurs profile*

Participants	Years of experience	Type of business	Source of initial capital
P01	3	Packed food & beverages	Savings
P02	10	Food & catering	Microcredit financing
P03	6	Vegetables	Microcredit financing
P04	3	Apparels	Savings
P05	10	Agriculture	Savings
P06	18	Agriculture	Borrowing from family
P07	24	Food	Family sponsorship
P08	12	Food	Savings
P09	5	Food truck	Savings
P10	10	Food	Savings

### **Household living aid usage**

#### ***Necessities (non-productive use)***

Non-productive use relates to cash consumption, which does not multiply the money. The cash aid was primarily used to pay for groceries, utilities and school expenses. Most of the sample participants spent the cash on groceries. According to R1, R5, R6, R7, P07 and P10 financial aid helps them purchase food and fulfilling daily needs. Other than that, most recipients also spent their money on utilities such as land tax, water, electricity, internet bills and house rental. “Sometimes when the land tax is overdue..now the land tax, the assessment tax is also overdue. The current bills, electricity, and water bills are also overdue. We couldn’t afford to pay. We couldn’t afford to pay monthly utilities. When we get this BSH (household living aid), we use it to pay the outstanding bills, whichever amount that we can afford” (R3). In addition, “A large portion of the cash aid is used to pay the monthly house rent” (R7). According to P09, the cash aid also helps him to pay for outstanding debt like monthly car instalments. Moreover, the cash aid also helps the recipients to fund their children’s education. “That money is used as a backup for my children’s education fund as the study requires many costs” (R2). Finally, the analysis also revealed that a small portion of the sample participants set aside the cash aid for savings. P07 states “Before this I did put aside the money for savings..”. This is consistent with Saripah (2018), which suggests that only 16.9% of the B40 prioritizes saving.

#### ***Entrepreneurship (productive use)***

Any activity involving income generation like entrepreneurship and self-employment using cash transfer is considered productive. From the analysis, the allocation of usage ranges from 10% to 80%. According to P03, P09 and P10, they have allocated 10% to 20% of the cash



assistance for the business capital. Meanwhile, P08 utilised 40% of the money for business capital. Furthermore, P01, P04 and P05 pointed out that they retained 70% to 80% of the cash for the business. Most participants (B40 microentrepreneurs) utilised the money for their businesses. Although the amount of the household living aid is small, the usage is applicable in business, showing its practicality.

### **The perception of household living aid usage for entrepreneurship**

Household living aid is initially for the recipients to fulfil their necessities. Nevertheless, from the analysis, most microentrepreneurs believe that household living aid can be utilised for entrepreneurship. Moreover, a few of them also has mixed feelings about the idea. Surprisingly, although the microentrepreneurs showed some disagreements, none of them opposed the idea. Based on the thematic analysis, the perception of household living aid usage on entrepreneurship varies between two continuums, namely positive and negative. Each of the themes is divided into its subcategories and elaborated further.

#### ***Household living aid as an initial business capital***

From the optimistic viewpoint, P01 and P05 declared that household living aid can be used as an initial business capital. Some of them combine their existing saving with the cash aid for the initial capital. P04 pointed out that cash assistance is an opportunity for the recipients to involve in entrepreneurship by using it as business capital. Although these amounts are small, it dramatically helps to increase their initial capital and may reduce the need to obtain microcredit assistance which is a common practice by microentrepreneurs. "In my opinion, there is no problem because that is one of the branches or opportunities available for us to do business as a source of capital. Other sources, such as if you have savings, if you want to expect savings, it feels like the amount is not enough, but when there is such a source it can help a little bit." (P04).

Another form of cash transfer, like zakat has been successfully used for business capital and assists entrepreneurship development among the poor (Afif et al., 2013; Othman et al., 2020; Rahman & Ahmad, 2011). These findings proved that some monetary incentives other than microfinance and grant could spur the business start-up among the low-income group.

#### ***Household living aid as an additional business capital (contingent on urgency)***

The recipients believe that the household living aid can be used to buy stocks. As a food hawker, R1 uses cash assistance to purchase supplies. Similarly, R3 pointed out that her spouse uses the money as business capital whenever needed. "Yes, sure. It can be used for business capital. It depends on the situation though. If we're really desperate" (R3). Moreover, R7 also supported the idea by stating "Yes, I think the household living aid could be used to generate income by using it for materials purchase...".

Similarly, the microentrepreneurs admitted that the household living aid works as an additional business capital. Cash assistance helps them to purchase stocks and equipment. "Sometimes when my capital is insufficient, I will top-up with the money." (P07). Additionally, P04 utilised the cash assistance for his business by stating "for additional capital. At that time I got cash assistance like the early stage of BSH".

Furthermore, P10 states that cash assistance has little use to the business. "There is a little bit of use. It (household living aid) doesn't pay much regularly, so the value is not a lot as it is paid in phases, so it doesn't help much personally or to the business. Just a little bit"(P10). P09 for instance said that he uses the cash to repay his debt and only the balance goes to fund

the business “Usually and recently, I’ve made debt settlements like car and housing loan. The balance, I will use for business” (P09). P08 channels the money to pay the rental fee at the bazaar. Meanwhile, P05 mentioned “I use the money to purchase water pump, tank pump”. Nevertheless, it can be concluded that using the cash assistance as business capital is contingent on urgency. As highlighted by P09, “...if our capital is less, we are forced to use it for the capital, but we can increase our revenue. It’s better than borrowing which we have to repay it back” (P09). Thus, it can be said that if there are no urgent needs to use the money for the business, it is better used for daily expenses.

This finding is aligned with the theory of scarcity whereby when the financial resources are limited or inadequate, it influences the economic decision-making of the poor (De Bruijn & Antonides, 2021); thus other alternative resources shall be used to fill in the gap or it is allocated for other priorities. Moreover, the use of cash assistance on necessities is expected as supported by a finding in (Saripah, 2018).

### ***Depends on the personal capability of the recipients***

“Sure, it can be done. But we can see from another perspective whether we can afford it. Let’s say if we have a dependent and we want to generate income; it can be a problem. It is because we have to consider the expenses, and other costs. So if it (household living aid) can generate income is for those without dependents. Without dependence, with the money, he can use it (for entrepreneurship)”(R2). According to Morris (2021), entrepreneurship is widely available to everyone. Nevertheless, a barrier to human development exists if a particular group or social class has differential access to such pursuits; regardless of broader debates over the distribution of such rewards (Wilson & Martin, 2015). Indeed, the ability to recombine external and internal resources like access to finance, market and knowledge will hinder the liberty to pursue entrepreneurial endeavours (Wilson & Martin, 2015). Moreover, self-efficacy motivates entrepreneurial ability (Rajan & Panicker, 2020).

### ***Depends on personal preference and courage***

The household living aid recipients believe that the involvement of B40 in entrepreneurship depends on personal preference. “I think sure it can. But it depends on the individual whether he wants to save the money in the bank or as a business capital, to increase his income” (R4). R2 added that “It depends on the individual. If he wants to improve, change his living, he has to sacrifice. If he doesn’t have the courage to sacrifice, it’s a problem”. Moreover, in making this decision, R7 suggested that the recipients do some research beforehand to instil their confidence. “For me, it depends on the situation. Certainly, it is easy to generate a small income but the decision has to be made after we have full confidence that the venture will succeed. Most youths spent their cash assistance on businesses without doing any prior research. So for me, yes, we can use the money to generate income by doing a small business but only with full confidence that we can succeed”.

Similarly, the B40 microentrepreneurs also state that entrepreneurship depends on one’s interest. P05 said, “It depends on the person; like me, I can do it”. Additionally, P09 states that it “Depends on his area of interest. If he has an interest in it, then only he believes it’s doable. The most important thing is courage”.

Previous research supported a significant influence of personal attitude towards entrepreneurial intention on B40 (Isa, 2020; Mashahadi et al., 2021). Other than that, an entrepreneur with all the clustered personality factors, such as the ability to recognise opportunities, the ability to generate ideas, and the ability to explore new

production methods, market products, or improve and enhance the process, are perceived as the determinants of successful performance (Rajan & Panicker, 2020). Moreover, when comparing income groups, youth in B40 household has lower entrepreneurial intention than their counterparts in the M40 and T20 groups (Harun et al., 2021).

#### ***Household living aid is strictly for necessities***

On the contrary, there is also some negative perception of using household living aid for entrepreneurship. P08 and P09 believe that the household living aid is only suitable for necessities. P08 expressed that “Actually it’s not really suitable; the financial assistance it’s better used for necessities and school expenses”. Similarly, P09 states, “Actually the household living aid is for the needy like us to use for necessities and all”. This finding is aligned with the theory of scarcity whereby when the financial resources are limited or inadequate, it influences the economic decision making of the poor (De Bruijn & Antonides, 2021) thus it is allocated for other priorities. Moreover, the use of cash assistance on necessities is anticipated as supported by a finding in Saripah (2018), where more than 50% of recipients spent their cash aid on needs.

#### ***The household living aid amount is too little for business capital***

One of the barriers to using household living aid for entrepreneurship is the amount of the cash assistance. The quarterly payment system exacerbates this. The recipients state, “In my opinion, with our current situation, it is difficult to use the money for the business. If a person can to generate something, I think it will be a small profit. How can we see the profit? The income stream will be too small. With MYR300 we can generate a very small profit. The money is not enough, in today's world MYR300 is not enough” (R6). Additionally, R5 agreed that the amount is insufficient for business capital. “I don’t think so, because the amount is only adequate and not enough for business capital. It’s only sufficient for necessities”. R2 supported this statement by stating, “According to current finances, the cost of living is not enough”.

The microentrepreneurs believe that the amount of assistance is too little. However, P10 pointed out that the cash assistance can only be used for business capital with the condition that the amount increases. The current three-time payment system used for cash distribution is inappropriate for business usage. He argues that the amount is small because the payment is divided into three phases. Therefore, he suggested that the amount of the household living aid should be increased to MYR5000 to make it more appropriate for entrepreneurship usage. According to P06, the small amount is unreasonable for entrepreneurship. P06 added, “With MYR1500, the recipients can sell street snacks but it’s not enough to purchase the equipment”. He also believes that with the amount of capital, a beginner would not succeed. P10 supported this idea because he believed it was not worth starting the business with the amount of cash. He recommended that the recipients find employment and use the money to sustain themselves.

#### ***The similarities of perceptions of household living aid usage for entrepreneurship***

Table 3 summarizes the themes and sub-themes that emerged from the qualitative data analysis. Three themes were identical by comparing the perception of the B40 households and entrepreneurs. First, the household living aid can be used as additional business capital. The cash aid can and has assisted the recipient in purchasing stocks and equipment especially during hard times, where the microentrepreneurs utilise this money to replenish their capital.

Furthermore, the tendency to use this cash assistance in the entrepreneurial activities is contingent on personal factors. For example, the recipients should have an interest, preference, and motivation prior to entering the business. To the recipients, the cash assistance allows them to involve in entrepreneurship, thus providing a clear view that they have an interest and an entrepreneurial mindset. This will enable them to utilise the financial resources for income generation. This finding is consistent with Mashahadi et al. (2021), where the entrepreneurial intention among B40 strata is greatly influenced by attitude and perceived behavioural control. In sum, the recipients' participation in entrepreneurship is mainly voluntary-based.

Nevertheless, the recipients and the microentrepreneurs also believe that the amount of the household living aid is insufficient for entrepreneurship. Thus, with small amount, the recipients may not be able to generate much income or even start a business venture. Hence, P10 believes that "It depends on the need; if he has been working all this time and suddenly wanted to switch to entrepreneurship, it is useless".

The comparison shows a good agreement between the household living aid recipients and the microentrepreneurs. This suggests that the recipients, regardless of their involvement in entrepreneurship, agreed that the monetary incentives could be applied in entrepreneurship depending on the individual interest. At the same time, they also believe that the incentive is inadequate to fund a business.

Table 3

*The household living aid usage and perceptions of household living aid for entrepreneurship*

Themes	Sub-themes	Descriptions
Household living aid usage	Necessities (non-productive)	Groceries
		Utilities
		School expenses
		Savings
	Entrepreneurship (productive)	10 to 80% of household living aid can be utilized for business
Perceptions of household living aid for entrepreneurship	Positive	Household living aid can be used as an additional business capital
		Household living aid can be used as an initial business capital
		Depends on personal preference
		Depends on the personal capability of the recipients
	Negative	Household living aid amount is too little for business capital
		Household living aid is suitable for necessities only

### Conclusions

The main conclusion that can be drawn from this work is that both recipients and microentrepreneurs agreed that the cash assistance could be employed for entrepreneurship, which suggests that although cash transfer is generally targeted for short-term use, it can be utilised for productive uses like entrepreneurship. However, some of the issues highlighted

comprise (1) the amount of the household living aid, (2) the prioritisation of usage, and (3) the personal attitude.

The amount of household living aid might be inadequate for business capital. Given the small amount, the cash transfer is not likely to affect the prevalence of poverty or associated behaviours as the amount is insufficient for households to invest in productive opportunities (The World Bank, 2012). Hence, there is a need for government interventions such as providing a matching grant for recipients (Ismail & Daud, 2020) and increasing the amount of the cash incentives for entrepreneurs (Aiguwurhuo, 2018). However, if domestically funded, cash transfers to the poor, exceptionally if substantial, can harm economic growth (Yusuf, 2018).

Secondly, the use of financial assistance for entrepreneurship is contingent on urgency. The recipients are more likely to spend money on necessities as compared to productive activities. Therefore, the government may provide additional incentives by allocating some financial resources to those interested in becoming entrepreneurs as in asnaf entrepreneurship (See Amin, 2022; Azman Ab Rahman, Mohamad Yazis Ali Basah, Mahdhir Abdullah, 2014; Din et al., 2019). This is highly significant for youth and unemployed recipients.

Moreover, the tendency to use the cash for entrepreneurial activity depends on personal attitude and interest. Thus, to drive entrepreneurship, the government and entrepreneurial training agencies could provide training and courses to the recipients (Hutahayan, 2019). According to Soomro et al (2021), training can foster an environment suitable for the development of entrepreneurial behaviour. Thus, this may enlighten them on utilizing the money and increasing their household income. Valencia-Arias et al (2022) found that the more training an individual obtains, the higher the entrepreneurial attitude one possesses. This is supported by Ismail & Daud (2020), who state that the B40 group aspiring to become entrepreneurs has a significant need for training. In sum, to spur entrepreneurship among the B40 group, government policies should be revised in two areas, i.e. providing training to develop quality human capital and supporting access to funds.

Since there is a lack of empirical finding discussing the B40 involvement in entrepreneurship using household living aid, this study unravels and shed light on the understanding of the household use of living aid other than fulfilling basic needs. The findings can guide policymakers, financial institutions, and entrepreneurial training agencies in catering to the needs of the underprivileged group. Ultimately, the bottom 40 group could benefit from this policy and assistance. In return, the government could also enjoy the return on investment (ROI) in employment and reduce poverty among people.

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