# INVESTIGATING THE EFFECTIVENESS OF CROSS-SECTORAL ENTREPRENEURSHIP EMPOWERMENT PROGRAMS IN BUSINESS PRACTICES OF SINGLE MOTHER ENTREPRENEURS



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FEBRUARY 2023

#### **DECLARATION**

"I declared that this report entitled "Investigating the Effectiveness of Cross-Sectoral Entrepreneurship Empowerment Programs in Business Practices of Single Mother Entrepreneurs" is the result of my own work except for the quotes as cited in their references.



#### **DEDICATION**

This report is dedicated to my parents, Mr. Baharin Bin Jalil and Mrs. Zuraini Binti Hj. Othman who has always been there supporting me through my ups and downs and giving me the extra boost that I always needed to finish up my thesis. My senior, Mr. Faiz and Mr. Nasri that has been assisting and giving me the motivation to finish my thesis. Mr. Albert Feisal @ Muhd Feisal Ismail and Assoc. Prof. Dr. Amiruddin Bin Ahamat, my supervisor and panel that has been guiding me and giving me the motivation to finish my thesis. Lastly, to my beloved course mates that have been supporting me. I also want to say thank you to all my friends that have been extremely helpful in completing this Final Year Project.



#### ABSTRACT

This research aims to investigate the effectiveness of cross-sectoral entrepreneurship empowerment programs in the business practices of singlemother entrepreneurs to become successful entrepreneurs in the future. The focus of the study was to identify effective cross-sector entrepreneurship empowerment programs in the business practices of single-mother entrepreneurs as well as the challenges faced by single-mother entrepreneurs before attending programs and being satisfied with the cross-sector entrepreneurship empowerment program they follow in business practice. This study was conducted using the qualitative analysis method and data collection was undertaken in Melaka. Interviews were used as a method to collect and obtain authentic data information on four singlemother entrepreneurs from different businesses. The findings and results of the study showed that most respondents were interested to be successful entrepreneurs. They are motivated to be entrepreneurs independent, earn more money to support the family, and be more skilled after participating in various programs held by cross-sectoral which as the 'Koperasi Usahawan Asnaf Melaka Berhad' (KUASA), Department of Women Development (DWD), Ministry of Women, Family, and Community Development (MWFCD), and others.

Keywords: Entrepreneurship, Empowerment Programs, Business Practices, Single mother entrepreneurs.

#### ABSTRAK

Penyelidikan ini bertujuan untuk menyiasat keberkesanan program pemerkasaan keusahawanan merentas sektor dalam amalan perniagaan usahawan ibu tunggal untuk menjadi usahawan yang berjaya pada masa hadapan. Fokus kajian adalah untuk mengenal pasti program pemerkasaan keusahawanan merentas sektor yang berkesan dalam amalan perniagaan usahawan ibu tunggal serta cabaran yang dihadapi oleh usahawan ibu tunggal sebelum menghadiri program dan berpuas hati dengan program pemerkasaan keusahawanan merentas sektor yang mereka lakukan. ikut dalam amalan perniagaan. Kajian ini dijalankan menggunakan kaedah analisis kualitatif dan pengumpulan data telah dijalankan di Melaka. Temu bual digunakan sebagai kaedah untuk mengumpul dan mendapatkan maklumat data sahih mengenai empat usahawan ibu tunggal daripada perniagaan yang berbeza. Dapatan dan hasil kajian menunjukkan kebanyakan responden berminat untuk menjadi usahawan yang berjaya. Mereka bermotivasi untuk menjadi usahawan yang berdikari, mencari lebih banyak wang untuk menyara keluarga, dan lebih berkemahiran selepas menyertai pelbagai program yang diadakan oleh rentas sektor yang selaku 'Koperasi Usahawan Asnaf Melaka Berhad' (KUASA), Jabatan Pembangunan Wanita (DWD), Kementerian Pembangunan Wanita, Keluarga dan Masyarakat (MWFCD), dan lain-lain.

Kata kunci: Keusahawanan, Program Pemerkasaan, Amalan Perniagaan, Usahawan ibu tunggal.

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#### **CHAPTER 1**

#### **INTRODUCTION**

#### 1.1 Introduction

This chapter explained some description of the background of the study, research problem, research question, research objectives, importance scope, limitation, the definition of terms, and summary. This chapter will discuss investigating the effectiveness of cross-sectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs.

#### **1.2 Background of the Study**

Entrepreneurship is control and deployment existing resources to develop a creative and inventive economic organization with the intention of earning returns or profits by taking risks. Besides that, entrepreneurship is the process of taking chances to make investments while retaining control over all of the resources that can result in a profit for the individual.

In this modern age, women have ventured into the business world. Women are a large part of the population of Malaysian society in that they contribute significantly to the development of the country. Apart from being wives, mothers, and children, they are also the main pillars of shaping a loving and progressive Malaysian generation in the future. A total of 32,696,272 people's total population in Malaysia consists of men and women, while the main labor force statistics, Malaysia, First Quarter 2010 - First Quarter 2022 a total of 16,246.1, for the women labor force a total of 224.1 (Department of Statistics Malaysia, 2022). The 2020 Malaysia Census Key Findings report also shows that the state with more women than men is Putrajaya, where 100 women equal 96 men (Ismail Sabri, 2022).

Expanding women as entrepreneurs is part of the current government's initiatives to address the problems faced by Low-Income Households (LIH) under the *Bidang Keberhasilan Utama Negara* (NKRA). The government's efforts in nurturing Malaysians to engage in entrepreneurship have proven successful with the increase in the number of entrepreneurs in Malaysia regardless of gender. Although women entrepreneurs have played an important role in the entrepreneurial landscape, their number is still small compared to male-owned businesses.

Besides that, sectors, agencies, communities, or other departments such as the Ministry of Women, Family, and Community Development (MWFCD), Department of Women Development (DWD), and other sectors play an important role and based on the involvement of community members generally place the community as focus and subject of development, not as a passive object. In Malaysia, the government implements community or agency development through various organizations or institutions. Among the institutions that are recognized to provide loan assistance to the community are 'Amanah Ikhtiar Malaysia' (AIM), the Ministry of Women, Family and Community Development (MWFCD), Department of Women Development (DWD), Social Welfare Department (SWD) 'Yayasan Melaka, Jabatan Kemajuan Masyarakat' (KEMAS) and 'Majlis Amanah Rakyat' (MARA), 'Koperasi Usahawan Asnaf Melaka Berhad' (KUASA), 'Tabung Ekonomi Kumpulan Usaha Niaga' (TEKUN), and other agencies or communities. Apart from the government or the private sector and the business sector, there are other party initiatives to support entrepreneurship empowerment programs for women and single mother entrepreneurs. Nowadays, this sector is increasingly important in the context of agency or community development. This research will look at the effectiveness of cross-sectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs.

#### **1.3** Problem Statement

Economic dropouts, self-sufficiency, and poverty are the main phenomena or causes that plague the lives and development of women. This is also recognized internationally where in the Beijing Declaration and Platform for Action 1995; poverty is placed as an important issue of the twelve critical issues in the development of women that need to be addressed. Thus, it is more difficult for single mothers who must live a life without a head of the family who is a father and husband. Single mothers need to play a role in operating as the head of the household as this contributes to ensuring the sustainability of the family institution by generating income. Single mothers can find initiatives to develop themselves by venturing into the field of entrepreneurship because this field is a field that contributes income to women, especially single mothers (Omar, 2021). Although there are various forms of assistance or programs offered by the government, the purpose of reducing poverty among single mothers requires more specific and comprehensive planning. Thus, the Ministry of Women, Family, and Community Development (MWFCD) has appointed the Department of Women Development (DWD) as the implementation agency to implement a more detailed strategy to help single mothers while reducing poverty. A single mother, according to the Ministry of Women, Family and Community Development (MWFCD, 2015), is a woman who became the head of the household, is widowed, or divorced, and lives with unmarried children in the same household. The second definition of a single mother is a woman who is the sole breadwinner but lives with a sick husband who is unable to work and has unmarried children.

In addition, a single mother is the head of the family who has to work hard and strive every day. Their involvement in the field of entrepreneurship is to support family life. However, many of them are not able to achieve the success they can be proud of in business, because they often face various problems when wanting to start a business and while running a business. According to the Women Development Action Plan by Field issued by the Women Development Foundation in 2003, women involved in business and entrepreneurship often face the following problems which are a lack of programs, training activities, and exposure to aspects related to entrepreneurship and business. Another issue is that not enough people are aware of the business opportunities and different assistance programs offered by different government organizations, including the Ministry of Women, Family, and Community Development (KPWKM), the Department of Women's Development, the Social Welfare Department, *Amanah Ikhtiar Malaysia* (AIM), the Ministry of Entrepreneur Development, and others.

However, the assistance provided is still lacking to alleviate the burden of single mothers. This is because the rising cost of living undermines the lives of single mothers even though financial assistance has been channeled. Therefore, the government has prepared a strategic action plan which outlines education and training programs to ensure that single mothers are able to earn an income good for the future. Thus, various single mother programs have been formed in Malaysia to enable single moms to participate in income-generating activities. An example of the program conducted in the program Inkubator Kemahiran Ibu Tunggal (I-KIT) has been made one of the basic programs to help reduce poverty and improve the quality of life among single mothers. Programs or activities conducted such as sewing learning, handicrafts, tourism, beauty therapy, business, entrepreneurship, and childcare are just some of the skills that have been introduced for single mothers (Ramli, 2015). Furthermore, the I-KIT program has become one of the most important initiatives to reduce poverty and improve the quality of life of single mothers, as well as capacity-building programs for them to generate money (Isa, 2012).

I-KIT program is a capacity-building program for women that provides skills training and entrepreneurship guidance for single mothers to enable them to generate their own income at the same time. improving quality of life (Department of Women Development, 2011). Azman Mamat (2011) stated from the beginning established in 2008 to 2010, a total of 960 single mothers have participated in the program. This organized program is not only provided for free but also provides a subsistence allowance for the duration of the training (Utusan 7 October , 2011). Therefore, the question of this study is to what extent this research will look at the effectiveness of cross-sectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs.

#### 1.4 Research Question

Since this research is developed to better understand the effectiveness of crosssectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs, the research questions of this study are:

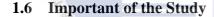
 How effective are cross-sectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs?
What is the challenge gained by single mother entrepreneurs before attending programs?

3. Are single mother entrepreneurs satisfied with the cross-sector entrepreneurship empowerment program they follow in business practice?

#### **1.5 Research Objective**

The specific objectives of this study are to:

- 1. To identify the effective cross-sectoral entrepreneurship empowerment programs in the business practices of single mother entrepreneurs.
- 2. To perceive the challenges gained by single mother entrepreneurs before attending programs.
- 3. To evaluate are single mother entrepreneurs satisfied with the crosssector entrepreneurship empowerment program they follow in business practice.



The importance of this study is as follows: -

1. Assist the Ministry of Women Development and relevant government agencies such as the Department of Social Welfare and others to identify ways to improve the living standards of single mother entrepreneurs in Malaysia in general and in Melaka in particular. This is in line with the government's intention to help these groups improve their economic status.

- 2. Assist mother entrepreneurs to increase their level of motivation, business model, and business practices to achieve higher economic standards through entrepreneurial programs and activities. In addition, the business profile of this single mother entrepreneur can be a guide to other parents who have not ventured into the field of entrepreneurship to find existing business opportunities.
- 3. The results of this study can also be used as a treasure trove of

knowledge and general reference material on the involvement of single mothers in the field of entrepreneurship. This to some extent can increase the awareness of the public to learn and improve the characteristics of entrepreneurs themselves.

#### **1.7** Scope of the Study

This study is investigating the effectiveness of cross-sector entrepreneurship empowerment programs in the business practices of single mother entrepreneurs. The scope of this study focuses on the effectiveness of programs conducted by cross -sectors for single mother entrepreneurs in improving their business practices. This research will be conducted around the

state of Melaka.

#### **1.8 Definitions of Terms**

The definition of terms is typically an annex to a work (book, research paper, pamphlet) either at the beginning or more frequently near the end with a list of acronyms and others. This is an important part of a research paper or report in which the key or important terms in the study are clearly defined (Zy X Riaru, 2016).

#### Entrepreneurship

Entrepreneurship is a type of commercial activity where a business uses all of its resources to the fullest to produce a good or service that is then made available to the public in order to satisfy consumer demand (Simon C. Parker, 2018). Robert D. Hisrich and Michael P. Peters (1998) said, "Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence."

#### Entrepreneur

The entrepreneur is frequently viewed as an innovator, a source of novel concepts, products, services, and/or business models. Every economy needs entrepreneurs because they have the ability and initiative to foresee demands and market viable new ideas (Adam Hayes, 2021). An entrepreneur is someone who is creative, skilled at spotting opportunities, and courageous enough to take risks. Entrepreneurs are a group of individuals who are able to exhibit a high level of confidence in decision-making (Teal and Carrol, 1999).

# **Single Mother Entreprenuer**

Single mother entrepreneurs still try the right steps by balancing their child's responsibilities and tasks and also their businesses. Most single mothers have kids who are old enough to attend school. Additionally, there are businesswomen who are single mothers who must care for their sick spouses. Because of this, the amount of time spent on domestic activities, such as making school plans, taking care of children, and providing care, depends greatly on the time spent on their business (Topimin,2019).

#### **Cross-sectoral**

According to Fendley and Christenson (2009), community or cross-sectoral development aims to assist local people in more effectively enhancing their social and economic living conditions. Additionally, through a variety of programs, training, and development initiatives, strive to assist the local community in resolving its common issues.

#### Empowerment

Definition of empowerment is providing the ability and providing a power of authority (also known as granting power, transferring power, or delegating