

## Turning the Tide: IPR-BMT Quest for Financial Empowerment

Shazida Jan Mohd Khan<sup>1,2,3,\*</sup>, Aznita Samsi<sup>1,3</sup>, & Wan Roshidah Fadzim<sup>1,3</sup>

<sup>1</sup>Economics and Financial Policy Institute, School of Economics, Finance and Banking,  
Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia.

<sup>2</sup>Co-operative and Entrepreneurship Development Institute, Universiti Utara Malaysia, 06010  
Sintok, Kedah, Malaysia.

<sup>3</sup>School of Economics, Finance and Banking, Universiti Utara Malaysia, 06010 Sintok,  
Kedah, Malaysia.

### Abstract

The "People Income Initiative" (IPR-BMT), also known as the "Eradicate Hardcore Poverty" (BMT) program, is a governmental initiative aimed at eradicating poverty in Malaysia. Aligned with the global agenda of achieving a world of three zeros and the Sustainable Development Goals (SDGs) by 2030, the program focuses on providing financial empowerment and addressing socio-economic disparities. This case study explores the implementation and financial impact of the IPR-BMT program at the individual level. The program's collaborative nature involves multiple federal and state agencies working together to achieve significant economic changes. This study examines the strategic approaches and synergistic efforts to achieve financial empowerment. The findings underscore the program's commitment to holistic and sustainable poverty eradication through coordinated efforts at various administrative levels. Insights are provided into financial challenges, successes, and lessons learned from the IPR-BMT program, highlighting a strategic model for empowering the poor. This case study offers valuable perspectives for similar initiatives in other regions, demonstrating how integrated and collaborative approaches can effectively tackle poverty.

**Keywords:** Poverty eradication, IPR-BMT Malaysia, socio-economic development, sustainable poverty reduction, financial empowerment

### 1.0 Introduction: IPR-BMT Implementation

Poverty eradication has always been a key focus in Malaysia. The government has consistently strengthened various policies and efforts since the earliest Malaysia Plans to eradicate poverty and elevate living standards across Malaysia. On December 6, 2021, the Economic Planning Unit (EPU) and the Implementation Coordination Unit (ICU) of the Prime Minister's Department (JPM) launched the Malaysian Family Hardcore Poverty Eradication Program (BMT) now known as IPR-BMT, with full implementation beginning in 2022. The IPR-BMT program is dedicated to eradicating hardcore poverty among heads of households (KIR) and their dependents (AIR) throughout the country by the end of 2025. Following the Cabinet's decision on April 13, 2022, and subsequent discussions with the Minister in the Prime Minister's Department (Economy), the implementation of IPR-BMT will proceed as outlined below:

---

\* Corresponding author. E-mail address: sjmohd@uum.edu.my

- i. The implementation of IPR-BMT for 3 years and 6 months (2022-2025) will begin with phase 1 as a pilot project involving 80 localities and approximately 3000 hardcore poor heads of households starting at the end of May 2022.
- ii. The implementation of IPR-BMT Phase 2 will begin in September 2022, followed by Phase 3 in December 2022, and the subsequent phases in 2023.

The program will include various soft and hard skills development phases focusing on mindset development and motivation, financial management, marketing, entrepreneurship, technical skills, agriculture, and job matching. These programs is implemented with the engagement with 80 localities as follows:

Table 1: Implementation Agencies

Bil.	Implementing Agency	State	Number of Localit
1.	East Coast Economic Region Development Council (ECERDC)	• Kelantan • Pahang • Terengganu	23
2.	Iskandar Regional Development Authority (IRDA)	• Johor	4
3.	Northern Corridor Implementation Authority (NCIA)	• Kedah • Perak • Perlis • Pulau Pinang	18
4.	Regional Corridor Development Authority (RECODA)	• Sarawak	10
5.	Sabah Economic Development and Investment Authority (SEDIA)	• Sabah	10
6.	Akan dimaklumkan kemudian	• Melaka • Negeri Sembilan • Selangor	9
7.	Kuala Lumpur City Hall (DBKL)	• Federal Territory of Kuala Lumpur	4
8.	Labuan Corporation (PL)	• Federal Territory of Labuan	2
<b>Total</b>			<b>80</b>

Source: <https://www.ekonomi.gov.my/ms/program-pembasmian-kemiskinan-tegar-keluarga-malaysia-IPR-BMT>

In this initiative, Universiti Utara Malaysia (UUM) has been entrusted with the critical responsibility of conducting the IPR-BMT program in the states of Kedah, Pulau Pinang, and Perlis. This task involves comprehensive profiling that assesses and accurately identifies the households that fall under the hardcore poor category, defined as those living below the absolute poverty line. Poverty hampers the development of any country where a section of the population is being economically marginalized (see Table 1).

The profiling process is crucial as it enables the program to tailor specific interventions that directly address the unique needs of these households. Hardcore poverty represents the most severe form of poverty, where families struggle to meet even the most basic needs such as food, shelter, and healthcare. UUM's involvement ensures that data-driven strategies are employed to combat this issue effectively. By focusing on these states, which have been identified as having significant numbers of hardcore poor households, the IPR-BMT program aims to implement targeted actions that can uplift these communities out of the cycle of poverty. The success of this initiative in Kedah, Pulau Pinang, and Perlis could serve as a model for similar efforts in other regions, demonstrating the importance of localized and precise poverty eradication strategies.

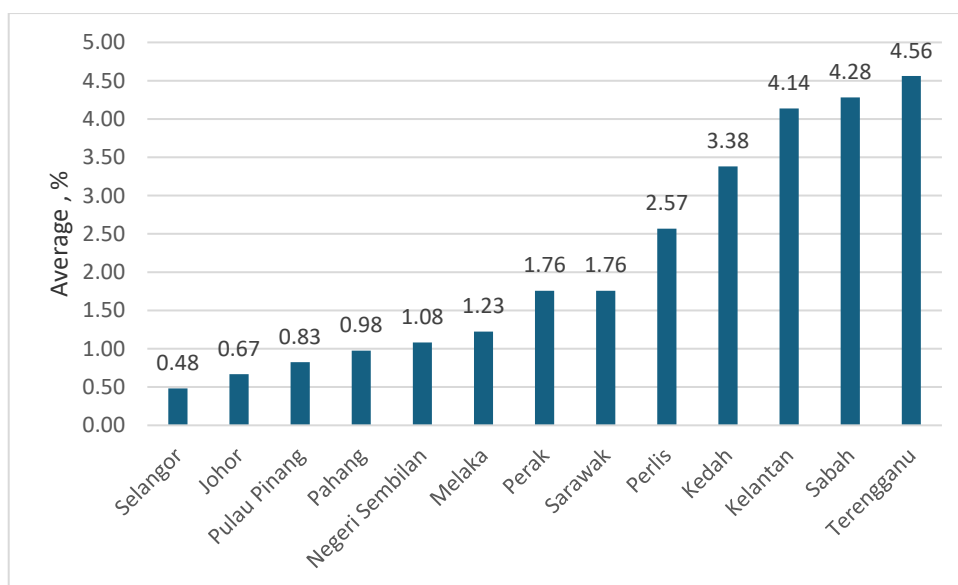


Figure 1: Incidence of hardcore poverty by ethnic group of head of household, strata and state, Malaysia, 1984 – 2022, Average (%)

Figure 1 highlights how Kedah and Perlis have notably higher poverty rates compared to other states, underscoring the need for focused interventions in these areas. Based on the Gini coefficient by ethnic group of head of household, strata and state, Malaysia, 1970 – 2022 (see Table 2), Kedah consistently exhibits high hardcore poverty rates compared to other states. This indicates significant challenges in poverty eradication efforts, necessitating focused and sustained interventions. The elevated rates suggest that despite general economic growth, the benefits are not reaching the poorest segments of the population in Kedah. Similarly, Perlis has consistently high hardcore poverty rates. Although slightly lower than Kedah, Perlis still ranks among the states with significant poverty issues. This underlines the importance of targeted poverty alleviation programs in Perlis, which might involve enhancing local economic opportunities and addressing systemic barriers to income equality. Even though by states, Pulau Pinang shows lower hardcore poverty rates compared to Kedah and Perlis, there are still pockets of poverty that need attention which requires targeted interventions to ensure that the economic growth benefits all segments of society.

Table 2: Incidence of hardcore poverty by ethnic group of head of household, strata and state, Malaysia, 1984 – 2022

	1984	1987	1989 <sup>[2]</sup>	1992	1995	1997	1999 <sup>[3]</sup>	2002	2004	2007	2009	2012	2014	2016	2019 <sup>[4]</sup>	2022
MALAYSIA	6.9	5.1	3.9	2.9	2.0	1.4	1.4	1.0	1.2	0.7	0.7	0.2	0.1	0.0	0.4	0.2
KUMPULAN ETNIK/ ETHNIC GROUP																
Bumiputera	9.9	7.4	5.8	4.4	3.2	2.2	2.1	1.5	1.9	1.1	1.1	0.3	0.1	0.0	0.5	0.3
Cina/ Chinese	2.2	1.4	0.8	0.4	0.3	0.1	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.0
India/ Indians	1.9	1.8	1.2	0.5	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.1	0.0	0.4	0.1
Lain-lain/ Others	7.1	5.2	3.4	3.2	2.8	0.9	2.9	1.8	1.2	2.2	1.3	0.0	0.0	0.1	0.7	0.3
STRATA																
Bandar/ Urban	2.4	1.9	1.3	1.0	0.9	0.4	0.5	0.4	0.4	0.3	0.2	0.1	0.0	0.0	0.2	0.1
Luar bandar/ Rural	9.3	6.7	5.2	5.1	3.6	2.5	2.4	2.3	2.9	1.4	1.8	0.6	0.2	0.1	0.9	0.7
NEGERI/ STATE																
Johor	3.1	2.6	1.5	1.1	0.5	0.3	0.4	0.2	0.3	0.2	0.1	0.1	0.0	0.0	0.2	0.1
Kedah	13.5	9.8	8.4	5.4	3.7	3.9	3.1	3.0	1.3	0.3	0.8	0.1	0.0	0.0	0.5	0.3
Kelantan	15.5	7.6	7.2	8.7	7.4	5.7	4.3	3.6	1.3	1.5	1.0	0.3	0.2	0.1	1.0	0.8
Melaka	5.5	3.8	3.8	1.8	1.6	0.6	1.5	0.1	0.2	0.2	0.1	0.0	0.0	0.0	0.3	0.1
Negeri Sembilan	3.7	5.5	2.2	1.8	1.0	1.2	0.5	0.3	0.2	0.1	0.1	0.1	0.1	0.0	0.4	0.1
Pahang	5.4	2.4	2.1	1.1	1.2	0.8	0.4	0.1	1.0	0.4	0.3	0.2	0.0	0.0	0.1	0.1
Pulau Pinang	4.1	4.0	2.1	1.1	0.7	0.2	0.3	0.3	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.1
Perak	6.7	5.8	4.9	1.9	1.9	0.9	1.4	1.3	1.1	0.7	0.5	0.2	0.1	0.0	0.5	0.2
Perlis	11.7	7.4	3.2	4.1	2.7	2.6	2.8	1.8	1.7	1.4	0.8	0.5	0.0	0.0	0.3	0.1
Selangor	2.5	1.9	1.1	0.6	0.5	0.3	0.2	0.2	0.0	0.1	0.1	0.0	0.0	0.0	0.2	0.0
Terengganu	11.6	15.1	10.4	9.2	7.5	5.0	4.9	2.8	4.4	0.8	0.5	0.2	0.1	0.0	0.3	0.2
Sabah	9.7	8.7	9.3	6.8	4.9	2.0	3.4	3.1	6.9	3.8	4.8	1.6	0.6	0.2	1.5	1.2
Sarawak	10.0	4.4	3.3	3.0	1.3	0.7	0.7	0.6	1.1	0.7	1.0	0.3	0.1	0.1	0.4	0.4
W.P. Kuala Lumpur	1.4	1.0	0.5	0.3	0.0	0.1	0.0	0.0	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0
W.P. Labuan <sup>[5]</sup>	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.2	0.1	0.7	0.0	0.1	0.0	0.0	0.0
W.P. Putrajaya <sup>[6]</sup>	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source : <https://www.ekonomi.gov.my/en/socio-economic-statistics/household-income-poverty-and-household-expenditure>; 1) Penyiasatan Selepas Banci, 1970/ Post Enumeration Survey, 1970 2) Banci Pertanian 1977, Malaysia (rujukan 1976)/ Agriculture Census 1977, Malaysia (reference 1976); 3) Survei Pendapatan Isi Rumah/ Household Income Surveys; 4) Kompilasi statistik (Rancangan Malaysia, Kajian Separuh Penggal dan lain-lain)/ Statistical compilations (Malaysia Plan, Mid-Term Review and others) (%)

Notes: [1] Analisis kemiskinan tergar tersedia mulai tahun 1984 / Hardcore poverty analysis available starting 1984 [2] Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia/ Starting 1989, data is based on Malaysian citizens n.a Tidak berkenaan/ Tidak diperolehi/ Not applicable/ Not available [6] Putrajaya diwartakan sebagai Wilayah Persekutuan pada 1 Februari 2001. Data bagi W.P Putrajaya adalah sebahagian daripada Selangor/ Putrajaya is gazzeted as a Federal Territory on 1 Februari 2001. Data for W.P. Putrajaya is part of Selangor. [3] Pengiraan kemiskinan data tahun 1999-2016 berdasarkan Metodologi PGK 2005/ Calculation of poverty data from 1999-2016 based on PLI 2005 Methodology. [4] Pengiraan kemiskinan data tahun 2019-2022 berdasarkan Metodologi PGK 2019/ Calculation of poverty data from 2019-2022 based on PLI 2019 Methodology. [5] Labuan diwartakan sebagai Wilayah Persekutuan pada 16 April 1984. Data bagi W.P. Labuan adalah sebahagian daripada Sabah/ Labuan is gazzeted as a Federal Territory on 16 April 1984. Data for W.P. Labuan is part of Sabah.

Table 3: Gini coefficient by ethnic group of head of household, strata and state, Malaysia, 1970 – 2022

	1984	1987	1989 <sup>[2]</sup>	1992	1995	1997	1999	2002	2004	2007	2009	2012	2014	2016	2019	2022
MALAYSIA	0.483	0.456	0.442	0.451	0.456	0.459	0.443	0.461	0.462	0.441	0.441	0.431	0.401	0.399	0.407	0.404
KUMPULAN ETNIK/ ETHNIC GROUP																
Bumiputera	0.464	0.447	0.429	0.444	0.441	0.448	0.433	0.435	0.452	0.430	0.440	0.421	0.389	0.385	0.389	0.387
Cina/ Chinese	0.452	0.428	0.419	0.420	0.428	0.416	0.434	0.455	0.446	0.432	0.425	0.422	0.405	0.411	0.417	0.412
India/ Indians	0.419	0.402	0.390	0.399	0.404	0.409	0.413	0.399	0.425	0.414	0.424	0.443	0.396	0.382	0.411	0.406
Lain-lain/ Others	0.570	0.663	0.404	0.414	0.414	0.555	0.393	0.449	0.462	0.546	0.495	0.435	0.433	0.391	0.402	0.397
STRATA																
Bandar/ Urban	0.468	0.449	0.437	0.428	0.431	0.427	0.432	0.439	0.444	0.427	0.423	0.417	0.391	0.389	0.398	0.393
Luar bandar/ Rural	0.450	0.427	0.415	0.402	0.414	0.424	0.421	0.405	0.397	0.388	0.407	0.382	0.355	0.364	0.367	0.351
NEGERI/ STATE																
Johor	0.404	0.386	0.381	0.423	0.399	0.397	0.386	0.408	0.395	0.368	0.393	0.383	0.324	0.354	0.366	0.366
Kedah	0.476	0.434	0.428	0.433	0.406	0.429	0.409	0.426	0.387	0.392	0.408	0.391	0.365	0.393	0.354	0.359
Kelantan	0.464	0.414	0.407	0.451	0.442	0.442	0.424	0.444	0.416	0.405	0.428	0.410	0.393	0.389	0.378	0.385
Melaka	0.438	0.403	0.396	0.397	0.399	0.371	0.399	0.386	0.352	0.380	0.411	0.355	0.316	0.337	0.383	0.370
Negeri Sembilan	0.422	0.431	0.366	0.406	0.384	0.408	0.392	0.401	0.380	0.385	0.372	0.382	0.361	0.380	0.391	0.369
Pahang	0.416	0.372	0.350	0.369	0.373	0.359	0.332	0.404	0.389	0.380	0.382	0.354	0.360	0.324	0.330	0.308
Pulau Pinang	0.452	0.422	0.406	0.412	0.405	0.398	0.399	0.435	0.398	0.411	0.419	0.370	0.364	0.356	0.359	0.371
Perak	0.428	0.410	0.421	0.399	0.397	0.381	0.387	0.417	0.393	0.399	0.400	0.417	0.366	0.362	0.377	0.368
Perlis	0.459	0.408	0.377	0.415	0.379	0.412	0.394	0.437	0.423	0.454	0.434	0.455	0.346	0.327	0.334	0.336
Selangor	0.481	0.462	0.444	0.446	0.424	0.409	0.394	0.423	0.443	0.418	0.424	0.396	0.379	0.372	0.393	0.361
Terengganu	0.461	0.478	0.459	0.448	0.464	0.466	0.440	0.424	0.443	0.399	0.418	0.426	0.360	0.328	0.335	0.326
Sabah	0.491	0.467	0.459	0.468	0.448	0.454	0.448	0.465	0.477	0.451	0.454	0.427	0.387	0.402	0.397	0.395
Sarawak	0.498	0.465	0.441	0.467	0.440	0.447	0.407	0.445	0.440	0.442	0.448	0.440	0.391	0.386	0.387	0.382
W.P. Kuala Lumpur <sup>[3]</sup>	0.486	0.465	0.428	0.443	0.423	0.417	0.414	0.448	0.467	0.446	0.374	0.442	0.407	0.378	0.350	0.380
W.P. Labuan <sup>[4]</sup>	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.388	0.387	0.383	0.385	0.398	0.333	0.300
W.P. Putrajaya <sup>[5]</sup>	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	0.362	0.342	0.305	0.374	0.369	0.361	0.368

Source: <https://www.ekonomi.gov.my/en/socio-economic-statistics/household-income-poverty-and-household-expenditure>; 1) Penyiasatan Selepas Banci, 1970/ Post Enumeration Survey, 1970; 2) Banci Pertanian 1977, Malaysia (rujukan 1976)/ Agriculture Census 1977, Malaysia (reference 1976); 3) Survei Pendapatan Isi Rumah/ Household Income Surveys; 4) Kompilasi statistik (Rancangan Malaysia, Kajian Separuh Penggal dan lain-lain)/ Statistical compilations (Malaysia Plan, Mid-Term Review and others)

Nota/Notes: [1] Merujuk kepada Semenanjung Malaysia sahaja/ Refers to Peninsular Malaysia only [2] Mulai tahun 1989, data adalah berdasarkan kepada warganegara Malaysia/ Starting 1989, data is based on Malaysian citizens n.a Tidak berkenaan/ Tidak diperolehi/ Not applicable/ Not available [3] Kuala Lumpur diwartakan sebagai Wilayah Persekutuan pada 1 Februari 1974. Data bagi W.P. Kuala Lumpur pada tahun 1979 adalah sebahagian daripada Selangor/ Kuala Lumpur is gazzeted as a Federal Territory on 1 February 1974. Data for W.P. Kuala Lumpur is part of Selangor. [4] Labuan diwartakan sebagai Wilayah Persekutuan pada 16 April 1984. Data bagi W.P. Labuan adalah sebahagian daripada Sabah/ Labuan is gazzeted as a Federal Territory on 16 April 1984. Data for W.P. Labuan is part of Sabah. [5] Putrajaya diwartakan sebagai Wilayah Persekutuan pada 1 Februari 2001. Data bagi W.P. Putrajaya adalah sebahagian daripada Selangor/ Putrajaya is gazzeted as a Federal Territory on 1 Februari 2001. Data for W.P. Putrajaya is part of Selangor.

## 2.0 Literature Review

The global challenges of poverty, inequality and food security are to be “won or lost in the rural areas of the developing countries” (Anríquez & Stamoulis, 2007: 6). The overwhelming concentration of the poor and hungry in the rural areas of low- and middle-income countries (LMICs) is always an issue that is considered complex and needed long and ongoing policies to eradicate and allow for better living and sustainability. According to the World Bank, 712 million people (nearly 9% of the world’s population) live in extreme poverty, defined as surviving on less than \$2.15 per day (Global Poverty, 2024). In 2023, around 2.33 billion people globally faced moderate or severe food insecurity, a number that has not changed significantly since the sharp upturn in 2020, amid the COVID-19 pandemic. This, again, is largely a rural phenomenon. With the Millennium Development Goals reaching their expiry date, and the formulation of a post-2015 development agenda well underway, it is clear that progress on rural issues has been underwhelming and deserves more attention. If we are serious about tackling poverty, inequality and hunger, rural areas – as their principal locus – demand more concerted and committed efforts from the international development community.

In Malaysia, poverty has always been identified as income poverty. All approaches to defining Malaysia’s poverty income line (PLI) follow the approach pioneered by Seebohm Rowntree (1901, p. 86) in his analysis of poverty in York, United Kingdom. He priced food and non-food components to obtain the income required ‘for the maintenance of merely physical efficiency’. This poverty line is determined in absolute terms whereby an absolute poverty line is calculated in terms of the income needed to purchase a minimum requirement of a household for major components, that is food, clothing and footwear, and other non-food items such as rent, fuel and power; furniture and household equipment; medical care and health expenses; transport and communications; and recreation, education and cultural services (Ahmad et al., 2016; Mat Zin, 2011; EPU-UNDP Malaysia, 2007). By using this method, poor people are those earning an income below the PLI, whilst those earning less than half the PLI are categorized as hardcore poor (Ahmad et al., 2016).

In 2022, the average Malaysian household income has increased by 2.4 percent per year to RM8,479, compared to RM7,901 recorded in 2019 (Household Income and Expenditure Survey Report 2022). The Department of Statistics Malaysia (DOSM) revealed that, in terms of income distribution patterns, the income threshold for the B40 group, which encompasses 3.16 million households, is RM5,249, while the M40 group recorded an income range between RM5,250 and RM11,819. Meanwhile, a total of 1.58 million households are in the T20 group with an income exceeding RM11,820, with this group holding 46.3 percent of the total household income distribution, down from 46.8 percent in 2019 (Kasinathan, 2023). On the other hand, the M40 group holds 37.6 percent, while the B40 group only controls 16.1 percent of the total income, a slight increase from 16.0 percent in 2019. Additionally, the incidence of absolute poverty declined to 6.2 percent last year, compared to 8.2 percent in 2021 and 8.4 percent during the Covid-19 pandemic in 2020. The incidence of poverty is defined as the percentage of households that have a gross monthly household income lower than the poverty line income. The government revised the national poverty line to RM2,208 in 2020 from RM980 previously. Consequently, the number of households living under the poverty line increased to 5.6 percent in 2020, according to the latest figures from the World Bank ((Kasinathan, 2023).

Based on the MADANI framework, the government will use two measures to combat poverty: raising income, enhancing living standards, and providing access to basic services for

the impoverished in both urban and rural areas (<https://malaysiamadani.gov.my/>). Malaysia has implemented several programs aimed at eradicating poverty, particularly targeting the most vulnerable groups, including the hardcore poor. These programs, aligned with the MADANI framework, focus on raising income, improving living standards, and ensuring access to basic services in both urban and rural areas.

Table 3: Among Programs Implementaed for Hardcore Poor

Program	Objective
Eradicate Hardcore Poverty Prorram (BMTK)	Specifically designed to eradicate hardcore poverty by providing direct assistance, income-generating activities, and capacity-building initiatives. This program includes a combination of agricultural support, entrepreneurship development, and vocational training to uplift the most vulnerable households.
Household Living Aid (BSH)	The ‘Bantuan Sara Hidup’ ( <i>Household Living Aid</i> ) or BSH is an aid from the Government intended for certain categories of receivers. The aid is given in cash to the receivers who are qualified according to a set of criteria that has been announced by the Government. Besides aid in form of cash, those who are entitled to receive the BSH would also entitled to a ‘Skim Khairat Kematian’ ( <i>Death Benefit Scheme</i> ).
Urban Poverty Eradication Program (PPKB)	PPKB is a program implemented to reduce the burden on poor urban families, enhance their capabilities, and improve their quality of life for the well-being of the community in the context of shared prosperity.
People's Income Initiative (IPR-BMT)	To help more hardcore poor to increase their income

Source:<https://www.pmo.gov.my/governments-aid-for-the-people/>

Meanwhile, based on a brief literature review, studies on poverty have highlighted various approaches to understanding and addressing this complex issue. Research often explores the impact of education on poverty eradication, with studies such as those by McKinney et al. (2024), Azzahra et al. (2024), and Beeson et al. (2024) emphasizing how educational initiatives can lift individuals out of poverty by equipping them with essential skills and knowledge. Another significant area of focus is the detrimental effect poverty can have on the economy, particularly through poor health systems. The works of O'Donnell (2024), Webster & Neal (2024), and Maity & Sinha (2024) underline how inadequate healthcare exacerbates poverty, creating a cycle that demands urgent attention. However, they also illustrate that meaningful change requires more than just cash assistance, it necessitates the implementation of comprehensive programs that provide skills training and support. The IPR-BMT program is a prime example, offering more than just financial aid by equipping participants with the skills and training necessary to succeed in various endeavors, thereby ensuring the sustainability of poverty eradication efforts.

## 2.1 IPR-BMT Quest for Financial Empowerment

The IPR-BMT was launched as a two-pronged initiative, focusing on increasing household income and addressing underlying economic structural issues. The primary agenda is to equip families with the necessary skills to increase their income and improve their living standards as they transition out of poverty. In this study, profiling was conducted to identify the most

suitable options for participants based on their background, interests, and capabilities. All respondents were required to meet the criteria of having an income lower than the Poverty Line Income (PLI) for the selected states. Specifically, in Penang, the PLI is set at RM500 per family and RM100 per capita by the state government ([www.ptg.penang.gov.my](http://www.ptg.penang.gov.my)).

Entrepreneurship is widely recognized as a key driver of economic growth, job creation, and technological advancement, as evidenced by the profiling conducted in this study. Encouraging the poor to venture into business has emerged as one of the top priorities for raising their income and wealth. Available evidence suggests a promising role for entrepreneurship in addressing poverty within any economy. For instance, Morris et al. (2020) highlight the significant impact of entrepreneurship on economic development. Similarly, Slivinski (2015) found that regions with the highest rates of entrepreneurship exhibited the largest reductions in poverty over six years, with a 1% increase in the rate of entrepreneurship leading to a 2% decline in the poverty rate. This aligns with the objectives of the IPR-BMT program, which promotes entrepreneurship as a pathway out of poverty. Supporting this, some scholars argue that entrepreneurship plays a crucial role in poverty alleviation (Azamat et al., 2023). Base on government Implementation Coordinator Unit (ICU) hardcore poor refers to households with a monthly income of less than RM1,198, while those earning less than RM2,589 are classified as poor .

Entrepreneurship development incentives offered through IPR-BMT help an individual become an entrepreneur and create jobs for others. Bruton et al., (2013) indicate the role of entrepreneurship development incentives as an institution responsible for finding solutions to poverty and promoting economic development. Entrepreneurship development incentives have a great impact on entrepreneurship activity and can play an important role in creating the right environment for a person to become an entrepreneur.

This paper will specifically examine the programs implemented in Malaysia aimed at IPR-BMT as the main planning by the government in eradicating hardcore poverty, with a particular focus on the most vulnerable groups. Abu Hussin et al. (2018) highlight the pivotal role that NGOs play in complementing government efforts to eradicate poverty in Malaysia, stressing the importance of collaborative action. Furthermore, Darmalinggam and Dorasamy (2021) discuss Malaysia's ambitions to uplift the bottom 40% (B40) income group by addressing wealth and income disparities. Notably, their study underscores the critical role of skills development in enhancing the livelihoods of the poor, providing a pathway to improved living standards through targeted empowerment initiatives.

### **3.0 Methodology**

This study adopts a case study approach to explore the dynamics of the IPR-BMT program and its role in eliminating hardcore poverty in Pulau Pinang. The case study method is chosen for its ability to provide an in-depth understanding of complex issues within their real-life context, allowing for a detailed examination of the program's impact on individuals and communities. Through this approach, the research will leverage data collected from profiling exercises to gain insights into the IPR-BMT program, focusing on the processes, challenges, and success stories that emerged during its implementation.

The paper centers on a specific case study from Balik Pulau, Pulau Pinang, where a respondent was selected due to her remarkable efforts in overcoming hardcore poverty. Her journey from extreme poverty to financial stability offers a unique and valuable perspective on the

effectiveness of the IPR-BMT program. By closely examining her experience, the study highlights how the program empowers individuals to break free from the cycle of poverty and contributes to broader community development. This case not only underscores the program's success in addressing poverty but also provides critical lessons on the factors that enable or hinder such success. The findings from this case study will illuminate the IPR-BMT program's potential as a model for poverty eradication efforts in other regions, demonstrating how targeted interventions can lead to meaningful, sustainable change.

#### 4.0 Analysis and Discussion

This case will explore how the IPR-BMT program, through targeted support and microfinance, has successfully contributed to Participant 1's economic upliftment, providing insights into the potential of such interventions in eradicating hardcore poverty in Malaysia. The participants were carefully selected based on comprehensive profiling, resulting in only two participants. Both received IPR-BMT programs, followed by monthly monitoring to ensure they were guided and provided with appropriate resources to achieve the program's vision.

The case selected for this study focuses on the IPR-BMT (Program Pembasmian Kemiskinan Tegar Keluarga Malaysia) program implemented in Penang. The specific respondent chosen is Participant 1, an entrepreneur involved in selling cakes and pastries. She also collaborates with her husband in selling chicken rice.

Participant 1 was living under the hardcore poverty line in Penang, with an income below RM998, which is lower than the hardcore poor income threshold in the state. Due to her financial situation, she was selected to undergo the profiling process, a crucial component of the IPR-BMT program. This profiling identified her as a candidate for further assistance under the program.

In addition to her participation in the IPR-BMT program, Participant 1 was also part of the Amanah Ikhtiar Malaysia (AIM) program, which provides microfinance loans to low-income individuals, particularly focusing on women entrepreneurs. Through AIM, she received financial support that enabled her to invest in her business.

#### 4.1 Selection Process

**Selection:** The selection process begins with a list of potential participants provided by the Ministry of Economy. This list includes individuals registered under e-Kasih, a system for tracking those in need of assistance.

**Eligibility Criteria:** Candidates are identified based on their registration under e-Kasih and their classification as hardcore poor. This status is essential for qualifying for the program.

**Profiling:** UUM (Universiti Utara Malaysia) conducts a profiling process. This involves assessing participants' personal and economic circumstances to determine their eligibility more precisely.

**Income Verification:** During profiling, participants' per capita income is verified. Those with a monthly per capita income below RM189 are considered for further evaluation.

Recommendation for Assistance: Assistance is recommended for participants who meet the income criteria and other eligibility requirements. This recommendation is based on their need to overcome extreme poverty.

Program Enrolment: Following the recommendation, selected participants are enrolled in the IPR-BMT program, which provides training, resources, and support to help them improve their economic situation and achieve financial stability.

#### 4.2 Information on items and training in IPR-BMT Program

All participants provide details of the items they require during the data profiling process. The items received are based on their requests and tailored to the specific needs of their projects. The items received by Participant 1 through the IPR-BMT program on 29 December 2022 are as follows (see Table 4):

Table 4: List of Equipment and Training Received by Participant 1

Items and Training	Cost per Unit (RM)	Total allocation (RM)
Basic and advanced training in cake and pastries	1,500.00	1,500.00
Basic entrepreneurship training	1,500.00	3,300.00
Allowance during training sessions	1,800.00	
Oven: Model Okazawa Electric Oven	1,950.00	8,050.00
Mixer: Model Kitmens KM-B5	2,100.00	
Raw materials	1,000.00	
Locked storage	3,000.00	
<b>Total Cost (RM)</b>		<b>12,850.00</b>

The second participant in the IPR-BMT program, Participant 2 (see Table 5), received the following allocations on 29 December 2022.

Table 5: List of Equipment and Training Received by Participant 2

Items and Training	Cost per Unit (RM)	Total allocation (RM)
Basic and advanced training in cake and pastries	1,500.00	1,500.00
Basic entrepreneurship training	1,500.00	3,300.00
Allowance during training sessions	1,800.00	
Oven: Model ESM100DG 100L	1,000.00	3,800.00
Mixer: Baker Stand Mixer	1,800.00	
Raw materials	1,000.00	
Mini Kiosk	850.00	
<b>Total Cost (RM)</b>		<b>8,600.00</b>

Both Participants receive essential items and training tailored to their business activities. The program includes pastry-making and entrepreneurship courses, with an attendance allowance of RM50 per session for both the workshops and business training.

Since joining the IPR-BMT program, along with the support from AIM, Participant 1 has experienced a significant improvement in her income. The combined resources, training, and support from these programs have allowed her to expand her business, resulting in a tremendous change in her financial situation. Her income has now risen above the hardcore poverty threshold, showcasing the effectiveness of these programs in empowering individuals to overcome poverty through entrepreneurship.

Table 6: Summary on the success of Participant 1

Project Information: Rihana Binti Hamid	
<b>Project Name</b>	Bakery and Pastries
<b>Project Mode</b>	Individual
<b>Project Category</b>	Entrepreneurship
<b>Sub Project Category</b>	Food Processing Entrepreneurship Business
<b>Monitoring Start Date</b>	20/03/2023
<b>Income Frequency</b>	Daily
<b>Marketing Method</b>	Self-sell
<b>Marketing Strategy</b>	➤ Conventional ➤ Digital

Table 6 provides the background of the participants. Her success through her journey in IPR-BMT is showed in Figure

The program began by identifying the type of business Participant 1 was involved in and studying the challenges she faced. She was selected based on the profiling conducted in Balik Pulau, Penang. Living below the Poverty Line Income (PLI) set by the state of Penang, she was chosen to participate in the IPR-BMT program. As part of the program, she attended several workshops designed to enhance her financial and business management skills, particularly for her pastries and bakery business as well as her chicken rice venture. Throughout the workshops, Participant 1 exhibited confidence and high self-esteem.

The IPR-BMT program estimated that Puan Raihan would be able to increase her income to RM2300 per month.. Figure 2 demonstrates that Participant 1 successfully achieved the estimated income growth target. The IPR-BMT program estimated that Puan Raihan would be able to increase her income to RM2300 per month. This proves that the IPR-BMT program has significantly helped participants in increasing their income. The importance of guidance and continuous monitoring has been key in ensuring their progress. Early engagement and consistent support played a crucial role in helping participants like Participant 1 improve their economic situation and achieve sustainable financial growth.

The income, however, depends on her current capabilities and market demand. Some days, the demand fluctuates significantly, especially during periods like holidays, which can affect her earnings. Despite these challenges, she is considered highly proactive in seeking out other opportunities to diversify her income sources.

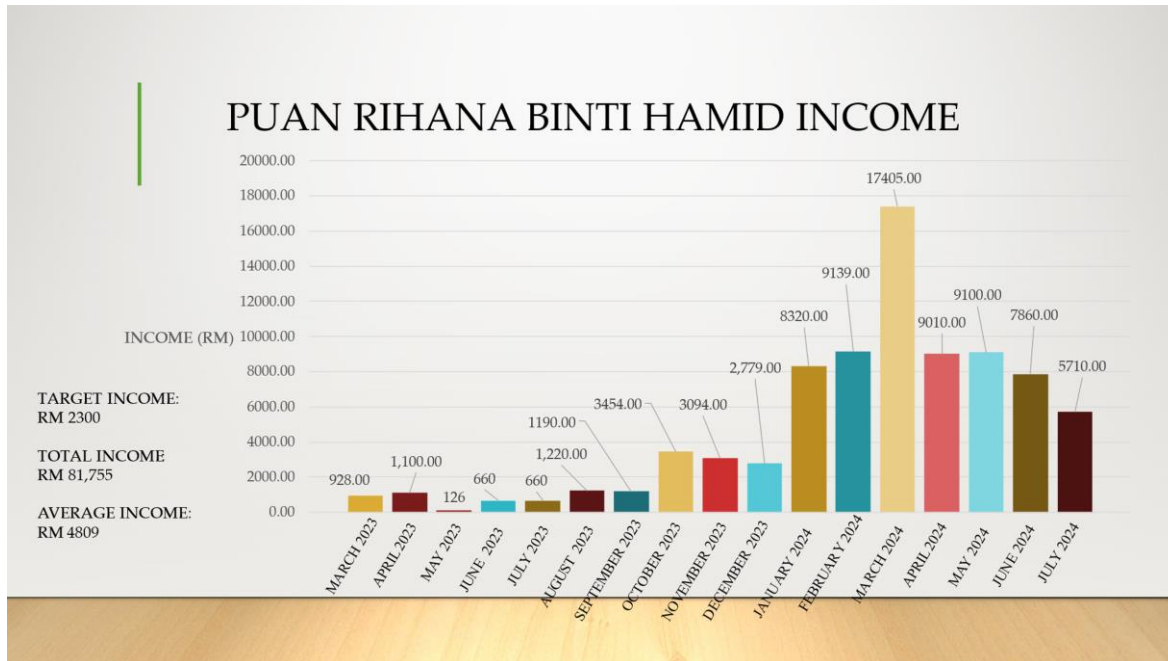


Figure 2: Income

While Participant 1 success in the IPR-BMT program is a notable achievement, a broader analysis shows how individual characteristics and personal circumstances play a crucial role in shaping outcomes. By comparing her case with Participant 2's experience, we can identify the common factors contributing to success or failure within the program.

#### Participant 1 Entrepreneurial Characteristics:

- **Education and Financial Literacy:** Participants 1, a graduate in accountancy, demonstrated a strong understanding of financial management. Her ability to manage cash flow, assess profitability, and reinvest in her business has been a key factor in her success. This financial acumen allowed her to make informed decisions, manage resources efficiently, and capitalize on opportunities for growth.
- **Proactivity and Determination:** Participant 1 exhibited high levels of proactivity by continuously seeking additional opportunities to diversify her income sources. Her entrepreneurial spirit, adaptability, and willingness to take risks enabled her to thrive in a competitive and fluctuating market.
- **Innovation and Product Development:** Her introduction of new products, such as festive cookies and Sambal Penyet, reflects her innovation and market awareness. This helped her tap into niche markets, which contributed to her higher-than-expected monthly income.

- **Resilience and Persistence:** Despite challenges such as fluctuating demand, Participant 1 remained determined and resilient. Her ability to adapt to market changes and seek new opportunities is a testament to her strong entrepreneurial mindset.

#### **Entrepreneurial Traits That Contributed to Her Success:**

- **Risk-Taking:** Willing to invest in new products and explore new markets.
- **Creativity and Innovation:** Continuously introduced new products to stay competitive.
- **Strong Work Ethic:** Demonstrated persistence in overcoming challenges, such as fluctuations in income during low-demand periods.
- **Financial Management:** Leveraged her background in accountancy to manage her business finances efficiently.
- 

**Comparison with Participant 2's Case:** On the other hand, Participant 2's experience presents a contrast in outcomes. While both participants received similar support from the IPR-BMT program, key differences in personal characteristics and approach contributed to divergent results.

- **Lack of Determination:** Unlike Participant 1, Participant 2 struggled with consistency and determination. She took significantly more time to complete tasks and failed to fully commit to the entrepreneurial process. This lack of urgency and drive hindered her ability to seize opportunities and grow her business.
- **Limited Initiative:** While the program provided training and support, Participant 2 did not demonstrate the same level of initiative to diversify her income or develop new products. Her business remained stagnant, as she failed to explore additional revenue streams or innovate her offerings.
- **Time Management Issues:** Participant 2's difficulty in managing her time effectively also contributed to her slower progress. Unlike Participant 1, who balanced multiple income streams, Participant 2 struggled to maintain momentum in her business.

This comparison underscores the importance of entrepreneurial characteristics, such as determination, innovation, financial literacy, and time management, in driving success. While external support, such as financial aid and training from the IPR-BMT program, plays a crucial role, personal initiative and behavior ultimately determine the level of success participants can achieve.

The broader implication of this analysis suggests that future iterations of the IPR-BMT program could benefit from incorporating personality assessments or entrepreneurial aptitude tests to tailor support more effectively. Participants with strong entrepreneurial traits could receive more advanced training, while those who need additional motivation or structure could benefit from personalized mentoring and time management workshops. By identifying these characteristics early on, the program can better support participants like Participant 2, ensuring that even those who struggle with determination can find a pathway to success.

The Theory of Planned Behaviour (TPB) provides a useful framework for understanding how her attitudes, subjective norms, and perceived behavioral control influenced her intentions and subsequent behaviors. According to Ajzen and Fishbein (2001), TPB posits that these three factors determine an individual's intentions, which in turn influence their actions. In the context of entrepreneurship, positive attitudes towards entrepreneurship, supportive subjective norms

(where influential others encourage entrepreneurship), and strong perceived behavioral control (the belief in one’s capability to perform entrepreneurial tasks) lead to higher entrepreneurial intentions. These intentions are crucial as they direct an individual’s focus, experience, and actions toward starting a new business (Krueger 2017). Studies have shown that individuals with high entrepreneurial intentions are more likely to start new businesses (Krueger et al., 2000). The TPB has been effective in predicting entrepreneurial intentions in both developing and developed countries (Iakovleva et al., 2011; Wach et al. 2021), suggesting its relevance even in contexts of poverty, like both participant's case.

Table 7: Theory of Planned Behaviour (TPB)

<p><b>Attitude toward Behavior:</b></p> <p>This component reflects the degree to which a person has a positive or negative evaluation of the behavior in question (in this case, entrepreneurship or business activities).</p>	<p>Participant 1: She demonstrates a positive attitude toward entrepreneurship, as seen in her willingness to try new business ventures (e.g., cake business, chicken rice venture, and introducing new products like Sambal Penyet and festive cookies). Her belief in the potential of her business to improve her income motivated her to take risks and invest time and effort in developing her skills.</p> <ul style="list-style-type: none"> <li>• <i>Link to TPB:</i> Participant 1 positive attitude toward entrepreneurship directly influenced her intention to expand her business, which led to her exceeding income targets. Her belief that entrepreneurship is a path to financial stability and personal growth is a strong driver of her behavior.</li> </ul> <p>Participant 2: In contrast, Participant 2 attitude toward entrepreneurship might be less positive or confident. Lack of initiative and failure to introduce new products suggest that she did not fully believe in the potential success of her business, which ultimately affected her determination.</p> <ul style="list-style-type: none"> <li>• <i>Link to TPB:</i> A less positive attitude toward entrepreneurship might have weakened Participant 2 entrepreneurial intentions, leading to lower engagement and effort, which hindered her business progress.</li> </ul>
<p><b>Subjective Norms:</b></p>	<p>Participant 1: Her proactive approach and engagement with customers, community</p>

<p>This refers to the perceived social pressure to perform or not perform the behavior. In entrepreneurship, this could be the influence of family, community, or mentors who either encourage or discourage business activities.</p>	<p>networks (e.g., Tahfiz orders), and possibly her family's support (as seen in her collaboration with her husband) suggest that her subjective norms were strong. The social environment around her likely encouraged her entrepreneurial efforts.</p> <ul style="list-style-type: none"> <li>• <i>Link to TPB:</i> Participant 1 community and family likely provided positive reinforcement, motivating her to continue growing her business. These supportive subjective norms aligned with her own intentions to succeed in business, enhancing her commitment.</li> </ul> <p>Participant 2: There may have been less social pressure or support for Participant 2 to excel in her business. Her slow progress might suggest that she lacked strong external encouragement or was not surrounded by a community that inspired her entrepreneurial activities.</p> <ul style="list-style-type: none"> <li>• <i>Link to TPB:</i> Weaker subjective norms could have reduced Participant 2 motivation to pursue her business goals aggressively, resulting in slower development.</li> </ul>
<p><b>Perceived Behavioral Control</b></p> <p>This involves the participant's perception of how easy or difficult it is to perform the behavior, which is influenced by past experiences and anticipated obstacles.</p>	<p>Participant 1: Her education in accountancy significantly contributed to her perceived behavioral control. With strong financial literacy, she felt more capable of managing her business, pricing her products, and reinvesting wisely. Her proactive search for other income opportunities also indicates high perceived control over her success.</p> <ul style="list-style-type: none"> <li>• <i>Link to TPB:</i> Because Participant 1 had a strong belief in her ability to manage and grow her business (high perceived behavioral control), she was more likely to take action and persist despite challenges. This self-confidence translated into tangible entrepreneurial success.</li> </ul>

	<p>Participant 2: Conversely, Participant 2 lack of determination and slow progress might indicate lower perceived behavioral control. She may have felt that running a business was too challenging or that she lacked the necessary skills or resources to succeed, which diminished her motivation to grow her business.</p> <ul style="list-style-type: none"><li>• <i>Link to TPB:</i> Lower perceived control likely reduced Participant 2 entrepreneurial intentions. Her lack of confidence in her ability to overcome obstacles may have prevented her from taking bold steps in expanding her business.</li></ul>
--	---

This adaptability further demonstrates how the IPR-BMT program, combined with her initiative, has enabled her to navigate and thrive in an ever-changing economic environment. It is crucial to identify the strengths and weaknesses of participants to maximize the impact of the IPR-BMT program. A comprehensive SWOT analysis of participants was conducted to better understand their individual capabilities.

### Swot Analysis For Participant 1

#### Strengths:

- Won the best stall award (cleanliness)
- Received over 30 orders from Tahfiz Al-Quran Fathur Rahman in Jelutong
- Received additional orders from Madrasah Darul Ulum Al-Hashinu'yyah
- Introduced new products, including Sambal Penyet, Popia Nestum, Popia Keju, Popia Sira, Coconut Biscuits, and various festive cookies.

#### Weaknesses:

- Health issues
- Management of product output rate is decreasing (health issues)
- Household member (AIR) is still in treatment after an accident
- Retort business (Sambal Penyet) reduced production due to fear of not being able to meet demand (lack of equipment) along with limited promotion

#### Opportunities:

- Shine-shine Central will open this year, increasing customer growth opportunities
- Selling at Ramadan bazaar
- Received FAMA assistance to place new products (Popia Nestum, Popia Keju, Popia Sira, and Coconut Biscuits) in 4 stores (2 K-shop branches in DTL and 2 branches in DBD)

### **Threats:**

- Enclosed business area (high theft risk)
- Forced to relocate to a new business site (current business site is being rebuilt, expected to reopen in August)
- Increase in raw material prices

### **What Can be Change Further**

#### **1. Enhancing Security Measures in the Existing Location:**

- **Community Watch Program:** Organize a local community watch program involving nearby businesses and residents. The IPR-BMT program emphasizes community engagement, and this approach can help create a safer environment.
- **Funding for Security Enhancements:** Explore funding opportunities through IPR-BMT for installing security systems like surveillance cameras, alarms, or reinforced locks. The program may provide financial aid for such improvements, especially if they are essential for the sustainability of the business.

#### **2. Maximizing Space and Environment:**

- **Space Optimization:** Even if relocation is not feasible, consider optimizing the current space to improve workflow and safety. IPR-BMT can offer advice or resources on how to best utilize the available area for business operations.
- **Environmental Improvements:** Invest in making the current location more welcoming and safer for customers. This could involve better lighting, signage, or even aesthetic improvements that make the space more attractive while also enhancing security.

#### **3. Diversification of Business Operations:**

- **Expanding Offerings:** Use the current location to diversify product offerings. For example, introduce new products or services that can attract different customer segments. The IPR-BMT program often provides training and resources to help businesses expand and diversify their operations.
- **Mobile Sales Units:** If the physical location has limitations, consider setting up a mobile unit for sales within the local community. This allows the business to reach more customers without needing to relocate. IPR-BMT may offer support for such innovative approaches to reaching markets.

#### **4. Community Engagement and Support:**

- **Leverage Local Networks:** Engage with local community leaders and organizations to increase support for the business. IPR-BMT encourages businesses to become integral parts of their communities, and building strong local networks can help address challenges like security and customer reach.
- **Community Events and Markets:** Participate in or organize local events, markets, or fairs in the area to increase visibility and customer engagement without moving the business. These events can also create opportunities for collaboration with other local businesses.

#### **5. Government and NGO Collaboration:**

- **Advocate for Infrastructure Support:** Work with local government and NGOs to advocate for better infrastructure in the area, such as improved security measures or better access to essential services. The IPR-BMT framework encourages collaboration

with various stakeholders to enhance the living and business conditions for the hardcore poor.

- **Accessing Local Government Programs:** Beyond IPR-BMT, there may be other local government programs designed to support small businesses in challenging environments. Explore these programs for additional resources and support.

In the context of the current case, where relocation is not an option, and considering the broader scope of poverty eradication programs in Malaysia, the government and local authorities can offer several forms of assistance:

### **1. Financial Support and Grants:**

- **Microfinance Programs:** The government, through agencies such as Amanah Ikhtiar Malaysia (AIM), could provide microfinance loans specifically tailored for small-scale businesses like the one in this case. These loans typically come with low interest rates and flexible repayment terms, enabling entrepreneurs to invest in improving their business premises or buying necessary equipment without financial strain.
- **Government Grants:** Programs like Tekun Nasional offer grants or low-interest loans to micro and small businesses. These grants can be used to enhance security, upgrade business infrastructure, or purchase new machinery to increase productivity and safety.

### **2. Capacity Building and Training:**

- **Entrepreneurship Training:** The IPR-BMT program and other government initiatives can provide targeted training in entrepreneurship, business management, and digital marketing. This could help the business owner not only manage the current challenges but also expand the business's reach and customer base.
- **Skills Development:** Local authorities could organize workshops focusing on skills that can directly improve business operations, such as digital literacy for online marketing, financial literacy for better business management, or specific technical skills related to food production and hygiene.

### **3. Infrastructure Development and Community Programs:**

- **Local Infrastructure Improvement:** Collaborating with local authorities to improve the surrounding infrastructure, such as better street lighting, improved access roads, or enhanced waste management services, can make the business environment safer and more attractive to customers.
- **Community Engagement Programs:** The government could introduce or expand community support programs that encourage local residents to support small businesses in their area. These programs could include community markets, festivals, or loyalty schemes that drive local commerce.

### **4. Digital and E-commerce Platforms:**

- **Online Platforms:** The government can help integrate small businesses into national e-commerce platforms like Go-eCommerce or the Digital Free Trade Zone (DFTZ). This would allow the business to reach a broader audience, especially if physical foot traffic is limited due to safety concerns.
- **Subsidized Internet Access:** Ensuring that small businesses have access to affordable high-speed internet could enable them to better utilize online sales platforms, social media marketing, and digital payment systems.

### **5. Health and Social Services Support:**

- **Health Programs:** Given that health issues are a significant weakness in this case, local health authorities could provide easier access to healthcare services, including regular health check-ups, discounted medications, or home visits from healthcare workers. This would help the business owner and her family stay healthy and maintain business operations without interruptions.
- **Childcare Support:** If the business owner has children who require care, local social services could offer support in the form of affordable childcare or educational programs. This would allow the entrepreneur to focus more on running and growing the business.

### **6. Strengthening Community-Based Models:**

- **Cooperative Models:** Encourage the business owner to join or form a cooperative with other local businesses. Cooperatives can share resources, reduce costs, and collectively address challenges such as security concerns or rising raw material prices. This model has been effective in other poverty eradication efforts in Malaysia and aligns with the collaborative spirit of IPR-BMT.
- **Mentorship Programs:** The government could establish mentorship programs where experienced entrepreneurs guide and support smaller businesses. This can help in overcoming operational challenges and identifying new growth opportunities.

### **7. Monitoring and Continuous Support:**

- **Regular Monitoring:** The government, through IPR-BMT or other relevant agencies, could implement regular monitoring and follow-up programs to ensure that the assistance provided is effective and that the business is progressing as planned. This could include periodic visits, business audits, or progress evaluations.
- **Adaptive Support:** If challenges persist, the government should be flexible in adjusting the type of support offered, whether it be additional financial aid, legal assistance, or further training.

## **5.0 Conclusion**

The IPR-BMT program has proven to be an essential tool in empowering individuals, particularly those living in hardcore poverty, to improve their financial stability through entrepreneurial ventures. As demonstrated by Puan Raihan's success, the program not only provides financial support but also equips participants with the necessary skills and training to navigate the complexities of business ownership. The use of the Theory of Planned Behavior (TPB) illustrates how individual attitudes, social norms, and perceived behavioral control contribute significantly to the success or failure of participants.

Given the positive impact observed in participants like Puan Raihan, it is crucial to extend the IPR-BMT program to a wider group of people, particularly in regions where poverty rates remain high. The program's ability to foster entrepreneurial characteristics—such as innovation, resilience, and financial literacy—can drive long-term socio-economic development. Expanding the reach of IPR-BMT to other communities will offer more individuals the opportunity to escape the cycle of poverty, contributing to Malaysia's broader poverty reduction goals.

Furthermore, the involvement of universities, such as Universiti Utara Malaysia (UUM), has been crucial to the program's success. The university's role in profiling, monitoring, and

providing continuous engagement has ensured that interventions are well-targeted and tailored to the specific needs of participants. This engagement from academic institutions allows for data-driven strategies and ongoing research that can refine and optimize poverty eradication efforts. As a result, university involvement must be maintained and expanded, as it provides a bridge between theoretical knowledge and practical implementation, ensuring the sustainability of programs like IPR-BMT.

In conclusion, the IPR-BMT program represents a strategic, effective model for addressing poverty, and with further expansion and university engagement, it has the potential to make a significant impact on a national scale, empowering more individuals to achieve financial independence and stability.

### Acknowledgment

This research was supported by the Ministry of Economics of Malaysia through a Study on Eliminating The Hardcore Poor (IPR-BMT), (21305/6/2022/UUM/05/25).

### References

- Abu Hussin, M. F., Salleh, M. A., Hehsan, A., & Junaidi, J. (2018, July). The roles of non-state actors in eradicating poverty in Malaysia. In *IOP Conference Series: Earth and Environmental Science* (Vol. 175, p. 012166). IOP Publishing.
- Ahmad, N. F., Mansor, M., & Paim, L. (2016). Income poverty and well-being among vulnerable households: A study in Malaysia. *Asian Social Science*, 12(2), 195-204.
- Ajzen, I. 2001. "Nature and Operation of Attitudes." *Annual Review of Psychology* 52 (1): 27–58.
- Azamat, O., Fayzullok, S., & Nilufar, A. (2023). The impact of entrepreneurship on poverty reduction. *International Journal of Professional Business Review: Int. J. Prof. Bus. Rev.*, 8(3), 9.
- Azzahra, A., Rahayu, R., Marlina, N. S., Saebah, N., & Saputro, W. E. (2024). The Role of Education in Economic Growth and Breaking the Chain of Poverty in Indonesia. *Journal of Management, Economic, and Financial*, 2(2), 55-63.
- Beeson, M., Wildman, J. M., & Wildman, J. (2024). Does tackling poverty related barriers to education improve school outcomes? Evidence from the North East of England. *Economics Letters*, 236, 111614.
- Bruton, G. D., Ketchen Jr, D. J., & Ireland, R. D. (2013). Entrepreneurship as a solution to poverty. *Journal of Business Venturing*, 28(6), 683-689.
- Darmalinggam, D., Kaliannan, M., & Dorasamy, M. (2021). Proactive measures to eradicate Malaysia's poverty in IR4. 0 era: a shared prosperity vision. *F1000Research*, 10.
- EPU-UNDP Malaysia. (2007). *Malaysia: Measuring and Monitoring Poverty and Inequality*. Kuala Lumpur: UNDP.
- Global Poverty: Facts, FAQs, and how to help. (2024). Retrieved From <https://www.worldvision.org/sponsorship-news-stories/global-poverty-facts>
- Hardcore Poverty Financial Assistance Programme. <https://ptg.penang.gov.my/index.php/en/services/citizen/dasar-negeri/253-hardcore-poverty-financial-assistance-programme>
- Iakovleva, T., L. Kolvereid, and U. Stephan. 2011. "Entrepreneurial Intentions in Developing and Developed Countries." *Education + Training* 53 (5): 353–370.

- Kasinathan, S. (2023). Stats Dept: Malaysia's average household income rises to RM8,479 in 2022. <https://malaysia.news.yahoo.com/stats-dept-malaysia-average-household-114410559.html#:~:text=Analysing%20income%20distribution%20patterns%2C%20the,had%20incomes%20exceeding%20RM11%2C820>.
- Krueger, N. F. 2017. "Entrepreneurial Intentions are Dead: Long Live Entrepreneurial Intentions Brännback, M, and Carsrud, A.(eds) *Revisiting the Entrepreneurial Mind*. 35: 13–34.
- Krueger, N. F., M. D. Reilly, and A. L. Carsrud. 2000. Competing Models of Entrepreneurial Intentions. *Journal of Business Venturing* 15 (5–6): 411–432.
- Maity, S., & Sinha, A. (2024). Disparities in achieving SDG goal of 'no poverty' for developing countries: technical efficiency estimates across Asian, African and American nations. *International Journal of Sustainable Development & World Ecology*, 1-14.
- Mat Zin, R. (2011). *Measuring and Monitoring Poverty and Inequality: The Malaysian experience*. Singapore: Institute of Southeast Asian Studies.
- McKinney, S., Wilson, A., Shanks, R., Robson, D., Moscardini, L., Mtika, P., ... & Darling-McQuistan, K. (2024). The effects of poverty on school education—research from the Poverty and Education Network. *Researching Education Bulletin*, 1, 42-46.
- Morris M.H., Santos S.C. & Neumeyer X. (2020). Entrepreneurship as a Solution
- O'Donnell, O. (2024). Health and health system effects on poverty: A narrative review of global evidence. *Health Policy*, 105018.
- Slivinski, S. (2015). Bootstraps Tangles in Red Tape: How State Occupational Licensing Hinders Low-Income Entrepreneurship. Policy Report (272). Phoenix to Poverty in Developed Economies. *Business Horizons*, 63, 377-390.
- Wach, D., P. Kruse, S. Costa, and J. A. Moriano. 2021. "Exploring Social and Commercial Entrepreneurial Intentions from Theory of Planned Behaviour Perspective: A Cross-country Study among Namibian and German Students. *Journal of Social Entrepreneurship* 1–22.
- Webster, P., & Neal, K. (2024). Leave no one behind—public health challenges for 2024. *Journal of Public Health*, 46(1), 1-2.