

BMTKM: Hardwork Is The Key To Success

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Abstract

In collaboration with various parties, the Economic Planning Unit (EPU), the Implementation Coordination Unit (ICU), and the Prime Minister's Department have developed an initiative that can significantly impact Malaysian society, especially those from the extremely poor. The initiative is the Malaysian Family Extreme Poverty Eradication Program (BMTKM). The target of zero extreme poverty by the end of 2025 is the main goal of BMTKM. The extreme poor refers to individuals whose monthly household income is less than the Poverty Line Income (PGK), i.e. the income of the head of household (KIR) is less than RM560 per month. This research paper shows the success of one of the BMTKM participants, Puan Nazirah binti Hamdan, who escaped the extremely poor. Puan Nazirah has 4 children and a husband who is not healthy and is a farmer who only takes turns sowing seeds to harvest and taking a part-time wage cutting grass. Their household income is approximately RM1,600.00 (uncertain). With the government's initiative through BMTKM, she has now increased her household income and confidence, allowing her to find and attend relevant courses to expand her knowledge in the field of interest, sewing. This noble initiative of the Malaysian government, which is BMTKM, can increase household income together with the quality of life, especially for youth from the inferior and B40 category. Therefore, various initiatives of the Malaysian government such as certification, TVET training, focused skills development and others would shine a ray of light to improve and strengthen the future of the Malaysian community.

Keywords: BMTKM, Extreme Poor, Malaysia

1.0 Background

The Malaysian Family Extreme Poverty Eradication Program or the acronym BMTKM refers to the extreme poverty eradication program led by the Economic Planning Unit (EPU) and the Implementation Coordination Unit (ICU), Prime Minister's Department in collaboration with various parties. The main goal of BMTKM is to achieve the target of zero extreme poverty by the end of 2025 with a new holistic approach. Only those who are registered in the eKasih system and classified as extreme poor will be involved as BMTKM participants. The selection criteria for BMTKM participants are as follows:

- a. Malaysian;
- b. Confirmed to be registered in the eKasih system and classified as the extreme poor;
- c. Aged between 15 - 60 years and above; and
- d. Having interest, skills, experience and still being productive in running businesses and services that can increase household income.

BMTKM's new approach in dealing with extreme poverty in Malaysia is through:

- a. whole-of-nation approach;
- b. bottom-up approach (local problem, local solution); and
- c. targeted poverty solutions rather than one size fits all.

The implementation of BMTKM involves the participation of various agencies at the federal, state and district levels as well as strategic cooperation with various parties. This includes the participation of various ministries and implementing agencies, state and district government administrations, public universities (UA), private sector and industry, government-linked companies (GLCs), civil society organizations (CSOs) and community-based organizations (CBOs).

BMTKM will introduce a target group exit policy after a period of two to three years of BMTKM implementation and monitoring. This separation policy is to ensure the sustainability of the program that has been implemented for BMTKM participants able to lift and maintain them outside the cocoon of extreme poverty. Accordingly, the participation of various parties in the development of the BMTKM program which includes the scope of social entrepreneurship, strengthening the development of capacity and ability as well as the development of the mind is very important in ensuring the effectiveness of this divisive policy.

2.0 Methods of Implementation

The BMTKM program will focus on eradicating extreme poverty throughout the country as well as be complementary to the existing program to address the issue of poverty among B40. Existing programs related to poverty coordinated by the Ministry and other implementing agencies will continue.

This BMTKM will focus on eradicating extreme poverty among heads of households (KIR) and members of households (AIR) who are extremely poor throughout the country by the end of 2025.

The implementation of BMTKM for 3 years and 6 months (2022-2025) begins with phase 1 as a pilot involving 80 localities and approximately 3,000 severely poor KIR starting at the end of May 2022. Meanwhile, the implementation of BMTKM Phase 2 will begin in September 2022, followed by Phase 3 in December 2022 and the next phase starting in 2023.

Implementation of programs related to the eradication of extreme poverty such as mind development and motivation, financial management, marketing, entrepreneurship, technical skills, agriculture and job matching

BMTKM will use a household, community or hybrid target group approach. Furthermore, BMTKM will focus on the implementation of income generation activities, development of capacity and capability as well as the appropriate mindset based on the locality's potential and the profile of BMTKM participants.

In general, the programs and initiatives that will be implemented are as follows:

- a. Income generation
 - i. Assistance/Incentives for agriculture, animal husbandry, fisheries, tourism, services.
- b. Increased capacity/human capital
 - i. Development of Human Capital and Mind; and

- ii. Skills Training and TVET.
- c. Entrepreneurship Development
 - i. Entrepreneurship training and guidance;
 - ii. Business start-up capital assistance;
 - iii. Equipment and machinery assistance;
 - iv. Packaging, labelling and certification.
 - v. Equipment and machinery assistance;
- d. Job opportunities
 - i. Job preparation.
- e. marketing
 - i. Development of a product collection centre;
 - ii. Marketing; and
 - iii. Digitization.

Meanwhile, the project selection process for each participant is based on individual skills and needs. Diagram 1 shows the project approval process for each participant in the BMTKM list.

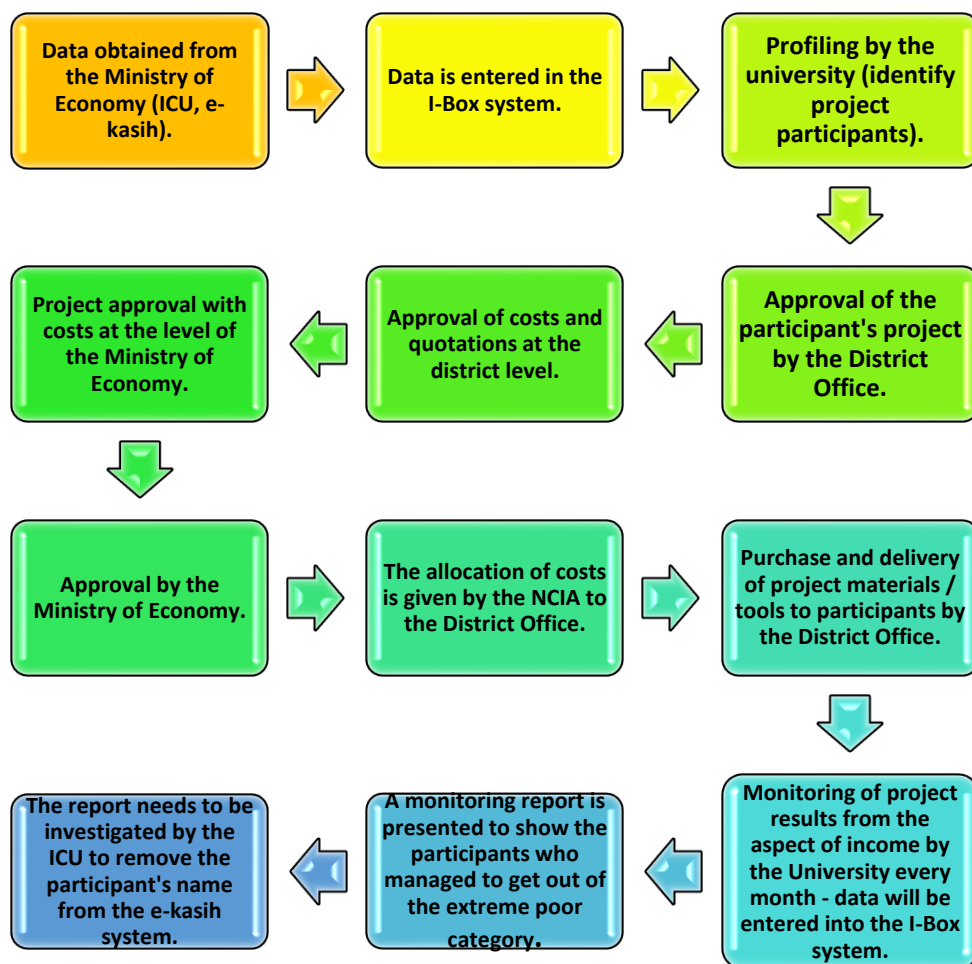


Diagram 1: BMTKM Project Approval Process

3.0 Issues

Inheriting family poverty, low level of education, a comfortable life with aid money and the influence of the environment are among the issues that can be formulated as to why there are

still a few stubborn poor who find it difficult to get out of this group. To get to know more deeply, let's first understand what is stubborn poverty?

The extreme poor refers to individuals whose monthly household income is less than the Poverty Line Income (PGK), i.e. the income of the head of household (KIR) is less than RM560 per month.

The extreme poor can also be included in vulnerable groups consisting of women, the elderly, people with disabilities (OKU), the poor and the youth.

The latest according to the latest average income of the Poverty Line (PGK) for the year 2022 is RM2,589 and below. If broken down by state, the PGK for each is:

- Johor : RM2,627
- Kedah: RM2,271
- Perak : RM2,297
- Selangor : RM2830
- Perlis : RM2,140
- Labuan WP: RM2,576
- Malacca : RM2,670
- Pahang : RM2,480
- Sabah : RM2742
- Negeri Sembilan : RM2,402
- Kelantan : RM2,297
- Sarawak : RM2,618
- Terengganu: RM 2,751
- Penang : RM2,250
- WP Kuala Lumpur : RM2816
- WP Putrajaya : RM2450

(Data: <https://ecentral.my/>)

4.0 Initiative

Thus, in order to help and eradicate the extreme poor, the Malaysian government has and is trying with various initiatives, but the success in eradicating the extreme poor in Malaysia is less than satisfactory. However, the Malaysian government does not give up on helping the extreme poor and is determined to eradicate the extreme poor.

One of the government's initiatives is the Malaysian Family Poverty Alleviation Program (BMTKM) and is now known as the People's Income Initiative Program (IPR). Among the initial assistance provided by BMTKM is to identify projects that are suitable for participants selected from the e-Kasih list and help them in implementing the project. Among the list of projects are such as, help with sewing machine tools, equipment for cooking business, lawn mower and so on. Apart from that, general courses (mind transformation courses and financial basics courses) and technical courses are also offered to each participant to further strengthen the skills and household income of BMTKM participants. The main purpose of BMTKM is to ensure that every BMTKM participant can get out of the extreme poor category in Malaysia.

Among the BMTKM participants, this study wants to show the success story of a participant who used to be classified as extreme poor but now he managed to get out of the extreme poor category due to the efforts and encouragement given by the BMTKM project.

5.0 Success Story

Puan Nazirah binti Hamdan is a member of the household (AIR) of Mr. Azlan Bin Othman (head of household, KIR) from Kubang Pasu district, Kedah. This couple has 3 schooling children and 1 toddler. Her husband, Encik Azlan, is a rice farmer who only works part-time to sow seeds to harvest and to cut grass. Sadly, his health condition is unsatisfactory with various types of critical illnesses. Further, their household income is approximately RM850.00 monthly (uncertain). Looking at the health issue of KIR, BMTKM gave an aid project to AIR, namely Puan Nazirah. The aid project he is interested in is sewing. Therefore, BMTKM help from the aspect of equipment ie sewing machines and other related machines as well as the training required by her. This is because she does not have sewing skills or has ever sewn using a sewing machine.

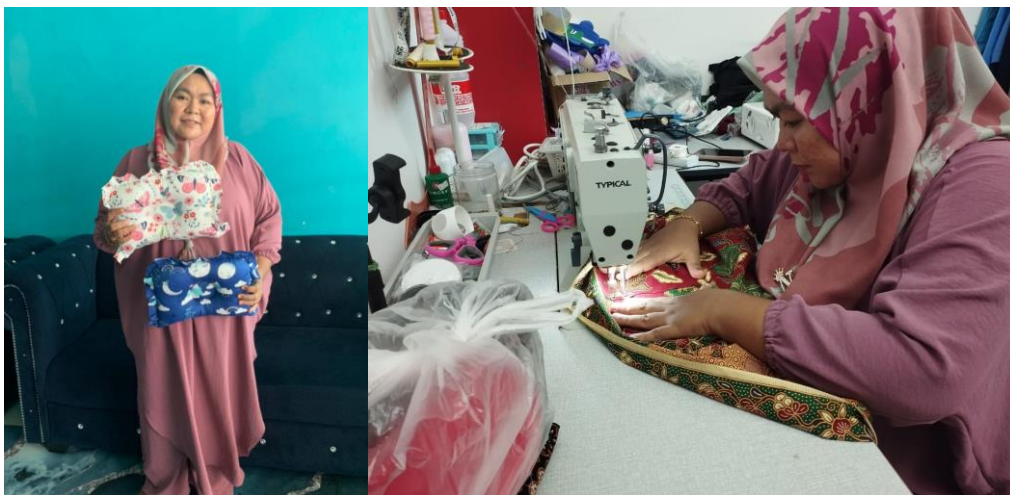


Figure 1: Picture of Puan Nazirah and the sewing machine given thru BMTKM programme.

Originally, she was not confident to take shirts or orders from friends because her sewing skills were still unsatisfactory. However, she tried to sew for her family members after attending a sewing class. Over time he learned how to sew using a sewing machine that was given to him. Puan Nazirah also managed to identify the sewing products she was interested in. The product that was successfully sewn are baby mattress sets and toys as shown in Figure 2 and 3.



Figure 2: Baby mattress set sewn by Puan Nazirah from Kubang Pasu district, Kedah.

From the sales and marketing aspect of this product, Puan Nazirah originally only sold around her village. After she have attended a marketing course, especially digital marketing, she now successfully markets this product on various online platforms such as Tik Tok, Facebook and others.



Figure 3: Examples of her products in the Tik Tok

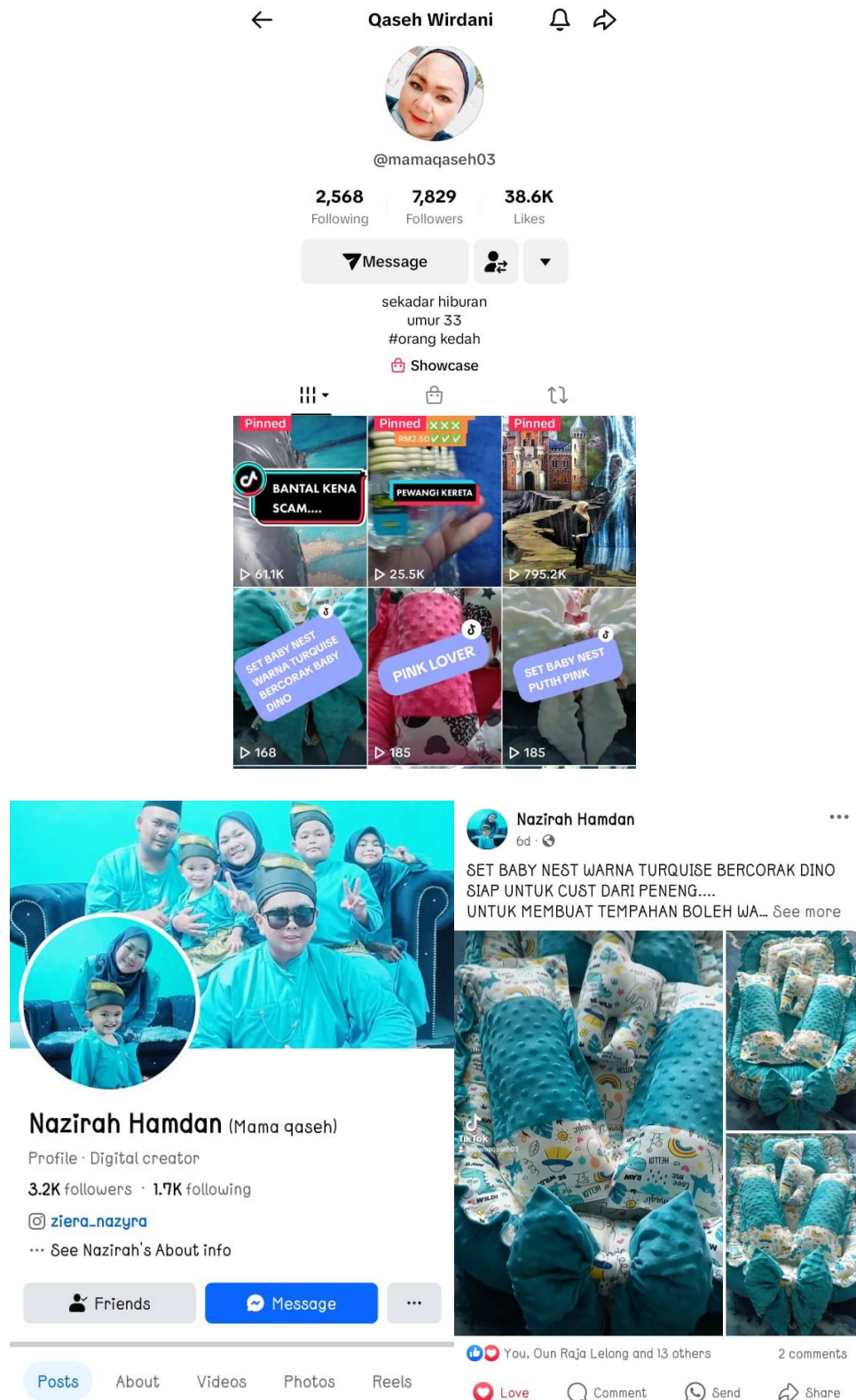


Figure 4: Examples of her products in the Facebook

The increase in confidence and household income allows Puan Nazirah with her own initiative to explore and attend relevant courses to increase her knowledge in the field of sewing.

With her permission, this study displays a graph of her progress as well as the development of her income from this sewing project from month to month as shown in Chart 1.

	Pn Nazirah's Income (after BMTKM programme) (RM)	Head of household's Income (RM)	Total Income of Household Members (divide to 6 people)
January 2023	0	850	141.67
February 2023	45	850	186.67
March 2023	100	850	241.67
April 2023	120	850	261.67
May 2023	50	850	191.67
June 2023	142	850	283.67
July 2023	120	850	261.67
August 2023	330	850	471.67
September 2023	298	850	439.67
October 2023	436	850	577.67
November 2023	1216	850	1357.67
December 20223	750	850	891.67
January 2024	630	950	788.33
February 2024	560	950	718.33
March 2024	680	950	838.33
April 2024	700	950	858.33
May 2024	798	950	956.33
June 2024	875	950	1033.33

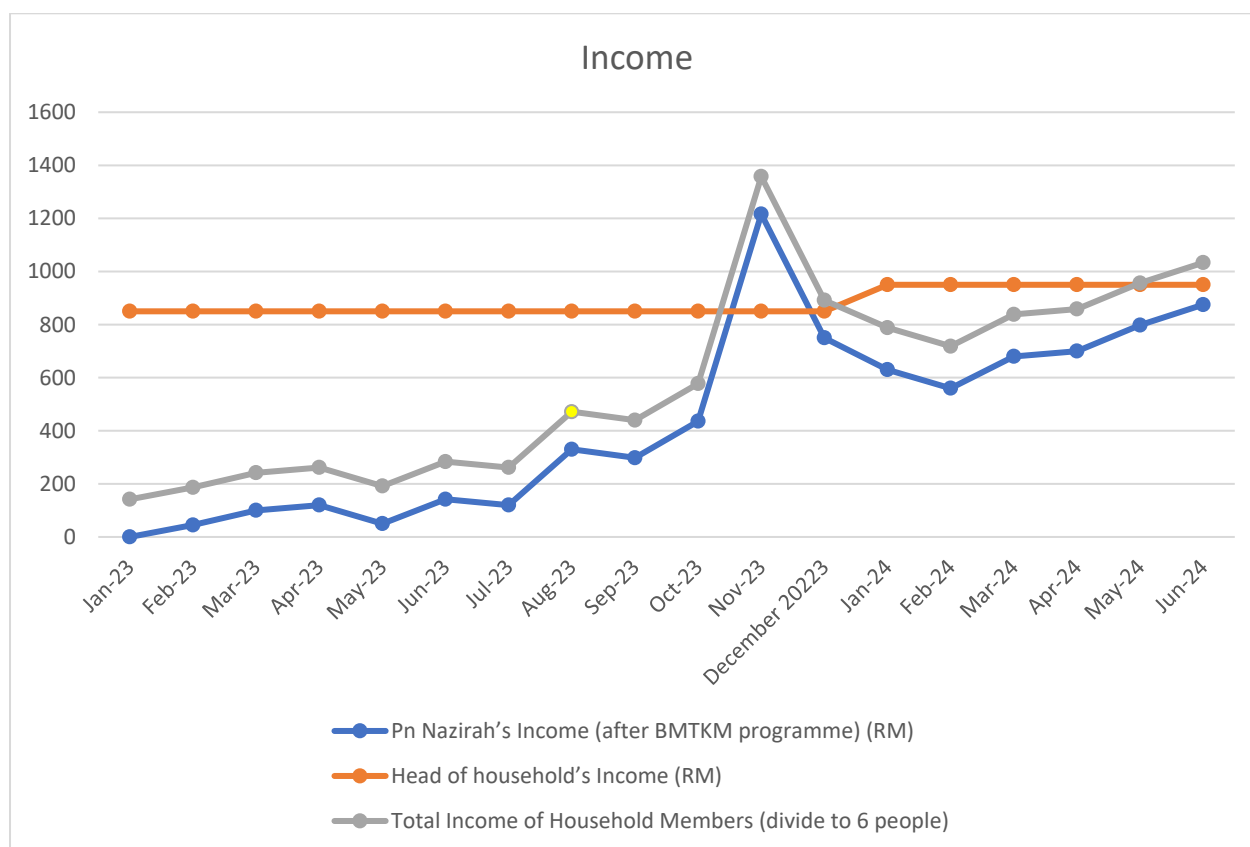


Chart 1: Puan Nazirah's Income Chart.

6.0 Progress after Intervention

The results of the monitoring show that Puan Nazirah has achieved various progress. Among the progress she has achieved is successfully producing new products as a result of the sewing knowledge she learned. Apart from that, she is also more confident in sewing and is able to identify her own skills which are more oriented towards handicraft sewing. Additionally, she now knows the ins and outs of online marketing and online payments. Therefore, many orders are also bravely taken by her, including customers from Sabah and Sarawak. Puan Nazirah is also now more knowledgeable and knowledgeable to use a more suitable delivery system. Sales proceeds will be kept for emergency purposes only and every month at least RM300 will be used as emergency savings. Meanwhile, daily expenses are from her husband's income.

Overall, Puan Naziah has shown encouraging progress from various aspects, especially in financial terms. Income results can be seen through chart 1 from January 2023 to June 2024. Income monitoring results also show that in August 2023, this participant has crossed the extreme poor income line, but it needs to be examined before being removed from the extreme poor category due to the husband's unsatisfactory health.

Although there has been a slight decrease in income due to my husband's poor health (heart disease, gallstones and high blood pressure) recently, it is not an obstacle to not continuing this sewing business.

The standard and quality of life of the whole family is getting better and better. Puan Naziah is grateful and happy to have been chosen as one of the BMTKM participants. Through the project approved by BMTKM, the life especially the income of Puan Naziah and her family is now more advanced and quality.

7.0 Conclusion

BMTKM which adopts an integrated and holistic approach with targeted group participation in designing programs involving solving poverty problems in a targeted and different way. The results of this BMTKM program can be used as a guideline to ensure the implementation of programs such this in the future can be implemented effectively. Thus, in conclusion, the BMTKM program that gives full focus in efforts to ensure and eradicate extreme poverty in this country by the end of 2025 can be achieved. This is because the participants that have been selected for this program understand and appreciate the government's efforts in improving their standards and quality of life.

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