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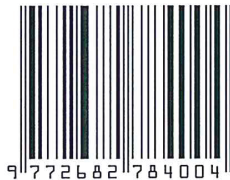
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THE ROLE OF MICROCREDIT IN PROMOTING SELF-EMPLOYMENT IN URBAN AREA : LESSON FROM AMANAH IKHTIAR MALAYSIA (AIM), MALAYSIA

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ABSTRACT

Some scholars' view of microcredit's potential as a tool of enhances the quality of life and poverty alleviation. Microcredit scheme create opportunities for participants to get involved in the self-employment and involved in the entrepreneurship programme. It seem that this scheme create an opportunities for the participants to be independent in creating self-economic. In the case of Malaysia, AIM's microcredits program is a group-based lending and become a platform to produce entrepreneur as well as antipoverty intervention and increasing the quality of life and social empowerment. Traditionally, microcredit aims to break the rural poor in developing countries especially groups of unable to access bank loans and poor villagers rely on local moneylenders. For this situation, microcredit provides an alternative source of credit and offering collateral-free loans. Currently, there are debates of urban poverty and role of microcredit to empower this group. Previous studies showed that microcredit has changed the socio-economic of the participant in increasing empowerment, entrepreneur skills, transformational thinking and a desire to improve get out from poverty. Thus, this conceptual paper will study and discuss the mechanism of promoting self-employment in urban area. Following discussion of this concept paper of microcredit is expected to give implication to policy maker, agencies that offers micro credit, as well as for the community in general. .

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1. Introduction

This conceptual paper is inspired from the success of microcredit program in Bangladesh. As we know, Bangladesh is the birth place of microcredit programs of the world. The history of microcredit in Bangladesh can be traced back in year 1988. During that time, majority of the banks refused to give loan to the poor due to their failure to meet bank's requirement. This situation leads the poor to borrow money from "loan-sharks". As an alternative, Bangladesh introduced microcredit

program through the establishment of Grameen Bank. This bank gives loans to the poor to start their own income generating activities with very relaxed eligibility requirements. Some examples of the requirements are no collateral and guarantor needed to apply for loans. It is certainly pro-poor, which indeed does not have any property. Bangladesh initiative to eradicate the poverty receives massive respect around the globe and become a model to other developing countries, including Malaysia.

Malaysia is one of the developing countries that face with poverty problem even after almost 60 years of independence. Government of Malaysia introduced a lot of policy and programs in order to solve these problems. The various policies strategies and programs that were formulated and adopted have managed to have significant impact on absolute poverty reducing its incidence from about almost 50% in 1970 to about 3.6 in 2007-(hard to understand). Malaysia is no longer struggle with absolute poverty but also with relative poverty, pockets of persistent poverty and urban poverty as well as increasing inequality (Siti Noor Shamila Misnan, 2015). As we can see, poverty in Malaysia can no longer be addressed in the same way as it has been done in the past. There are programs and strategies done by the government to reduce poverty in Malaysia. A combination of continued welfares and new drive towards independent living were incorporated in the strategy. Hence, from time to time, there are new programs introduced in order to take care of the vulnerability of the society. Eleven programs were suggested and given high priority to alleviate poverty. The programs are advancing agricultural sector, strengthening small medium enterprises, improving welfare of student, strengthening pre-school education, improving literacy and numeracy, creating quality school, increasing home ownership, expanding public health facilities, enhancing social safety nets, improving retirement scheme and microfinance or microcredit. (Zulkarnain A.Hatta, 2013).

One of the suggested programs that the Malaysian government undertook is microcredit scheme to eradicate poverty. Where it Malaysia replicated the Garmeen Bank with the establishment of Amanah Ikhtiar Malaysia (AIM) in year 1987. Microcredit program can help to reduce the independency of poor on the government by promoting the concept of self reliance (Roslan, 2006). This program gives credit to the poor to start their own income- generating activity. There are several microcredit institution in Malaysia; Tabung Ekonomi Kumpulan Usahawan National (National Entrepreneurs Economic Group Fund - TEKUN) and Amanah Ikhtiar Malaysia (AIM) with AIM as the leading organization working toward socio-economic development of the poor and hardcore poor household in Malaysia. (Abdullah Al- Mamun, 2012).

Microcredit offers financial instrument such as loans, savings, insurance and other financial products that are tailored only to the poor. According to Robinson (2001), microcredit refers to small scale financial service primarily credit and saving-provided to people who farm or fish or herd. On the other hand, microcredit is lending side of microfinance. Microcredit loans help the poor to be involved in income generating activities that allow them to accumulate capital and improve their standard of living (Littlefield, Morduch & Hashemi, 2003). Smith and Thurman (2007) as quoted by the late Milton Friedman, Nobel Prize winner in Economic 1976, "The poor start poor not because they are lazy but because they have no access to capital".

2. Amanah Ikhtiar Malaysia (AIM)

Amanah Iktiar Malaysia (AIM) is a non-governmental organization that offers micro-credit as an alternative to the poverty alleviation program. Replicated from the Grameen Bank

of Bangladesh, AIM initiated a pilot project known as Projek Ikhtiar in 1986, led by a social science scientist from Universiti Sains Malaysia. Later, it was officially launched in September, 1987.

The loan schemes offered by AIM can be divided into three categories. The first loan for economic purposes followed by non economic purpose and third is for recovery. The latest micro loan that introduced by AIM is the urban micro loan in the economic category. This loan scheme is tailored to the poor and low-income earners living in urban areas. With this loan scheme it is hoped that the poor and low income group can set up small businesses to increase their income and have a better life. Each loan group has different eligible loan amount and duration of installment. For the economic purposes, there are loan scheme named as i- Mesra loan, i-Srikandi loan, i-Wibawa loan and latest one is urban micro loan (Manum et al., 2011). For the non-economic purpose or also known as social loan, there are i-Bistari loan and i-Sejahtera loan and for recovery loan known as i-Penyayang loan (Abdullah Al- Mamun, 2012).

Started with the single branch in 1987, today AIM has expanded to include a total of 88 branches operating in the district of Peninsular Malaysia as well as Sabah and Sarawak with membership of 342,927 as shown in Table 1 and had disbursed a cumulative of RM 10.1 billion of the loan to its members by Feb 2014 as shown in Table 2 (AIM, 2014). The operation of AIM is different from other micro-finance institution. AIM is organized via the group-centre concept which is translated in the form of groups and federated into centres. While the membership of AIM is open for the the low income and under poverty group, it is also open to those household earn an income less than two-third of the government poverty line, currently AIM is open to household earning a household income equal to or lower than RM2,000 or per capita below RM400 per month (Omar, M. Noor & Dahalan, 2012).

AIM program was designed exclusively to the poor and low income group to help the group moving forward and stand on their own capability. The delivery system created by AIM specifically to achieve the target as follow; loan provided by AIM to the client are with no collateral, no guarantor, no interest and there are no legal action will be taken for those who are failing to repay the loan amount. Besides that, for member in group's loan, each group member is stand as guarantor and credit discipline via peer pressure, each member in the group are responsible to support the others, and peer pressure has contribute to the maintenance of credit discipline. Other than that, members are compulsory attend for the weekly meeting and contribute to the group saving. And lastly, AIM's staff will monitor weekly meeting conducted by head of centre and loan are strictly for any income generating activities and loans are properly utilized by borrower, members in each group will present their weekly financial report (Omar et al., 2012) Malaysia has set by the year 2020 the country will achieve developed nation status by estimating the reduction of poverty and improve living standards in line with others developed countries. In this case, AIM was give the positive impact to the participant quality of life and raising the standard and lead improvement in poor household's quality of life.

Microcredit as a mechanism to alleviating urban poverty

After 30 years of AIM, it has proven successful in helping the rural poor out of poverty. As of April 2017, AIM has a total of 382,178 participants of the loan amount RM 15,097,046,687. The success of the AIM catalyzes the efforts of the government to help overcome poverty in the country. Studies by Ishak Abdul Rahman in 1994 in Sik, Kedah said the success of this program has changed the lives of project participants (Siti Noor Shamila Misnan, 2015).

In 2009 a total of 69,900 households were reported as being urban poor (Department Statistic of Malaysia, 2011). Malaysian government takes immediate action by pumping RM 100 million through AIM for microcredit program if the poor in urban area. AIM micro-credit projects are very encouraging. In year 2009, 14,339 poor households in cities across the country who are earning below RM2,000 a month were involved in loans to repair their socioeconomic condition. Approximately 7,745 of them are urban poor in Kuala Lumpur and the Klang Valley. (Awang Selamat, 2009).

So far, a total of RM33 million from RM100 million has been released to help the urban poor to increase their income through small economic projects under the Urban Micro Finance Program. Repayment program, which must be made on a weekly basis, is amazing at 99.4 percent. Any banker will be fascinated with the refund rates. This means, of 14,339 urban poor households in the country to obtain the AIM micro-credit loans, 99.4 percent to pay back the loan. They made an initial loan of RM3,000 - which can then be increased to RM20,000. The borrower pays it back over a period of between three months to a year. (Awang Selamat, 2009).

The government's strategy in the eradication of urban poverty is progressive. The loan is used to increase the income of poor families. Higher incomes allow them to financial planning, small business expand, save and then buy their own property, including homes in urban areas. It nourished again with another strategy in the field of education and economic opportunities. Suggested the government open up more pasar malam area, trade stalls, and gives permission to operate until late morning and gives course of business skills and financial skills. Besides, small-scale enterprises in the backyard like baking, crafts or business service that is easily granted approval.

In one hand, microcredit institutions are creating opportunities to urban poor moving out from poor situation. Besides that, this institution creates access to productive capital which in human capital and social capital (Manum et al.,2010).

Microcredit as a mechanism to promoting self-employment.

Microcredit is a kick start for self-employment or entrepreneur. European Commission has reported, in 2013, 20,000 entrepreneurs have already benefited from loans and guarantees worth €182 million. In particular the report finds that the microcredit has significantly contributed to job creation by enabling credit to unemployed or inactive people, who often struggle to borrow money from financial institutions. Difficulty in accessing finance becomes a major barrier for aspiring self-employment especially among poor. (www.european.com).

Amanah Ikhtiar Malaysia was offering credit without collateral was identified as a powerful tool in promoting entrepreneur development program especially for urban poor. The credit program to poor and low income group in urban and rural area Peninsular Malaysia, Sabah and Sarawak was using group based method. Finding of this study shown that microcredit program by AIM as a role to promoting entrepreneurship are significant based on several research done. The concept of entrepreneurship as a process of using initiative to transform a business concept to new venture or enterprise with high growth potential, where entrepreneur can be identify as an innovation to seize an opportunity, mobilize money and management skill and takes a risk to open market new products, processes and service. Hamdan, Othman and W. Hussin (2012) in Malaysia effort to poverty eradication through entrepreneurship was undertaken by government since 1957 (Malaya

independence from British), followed by introduced the Economic Policy (NEP) in 1971-1990 and the concept of entrepreneur become more significant by Knowledge Economy (K-Economy) for objective of achievement vision 2020.

AIM has contributed to the entrepreneur development skill especially to the women. AIM was provided services and training in order to enhancing the entrepreneurship skill among Malaysian's women. Training provide by AIM such as:

- Developing entrepreneur character.
- Basics of entrepreneurship.
- Basic skills.
- Technical skill.
- Business enhancement skill.

Others than provide credits for start a business, AIM also provide service for business development, which participants are involved in business transforming and human capital development (Amanah Ikhtiar Malaysia, 2011). By encouraging self-employment among the poor indirectly will contribute to employment creation, income and expenditure of target group, savings, assets ownership, wealth and comfort of family and community and increase the participant's standard of living (Rosman & Rosli, 2013). The Microcredit Summit (2006) adopted the definition of microcredit as "programs to extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families." The objective of Microcredit Summit is to ensure that 175 million of the world's poorest families, especially the women in those families, receive credit for self-employment and other financial and business services before the end of 2015 (Abdullah Al- Mamun, 2012)

Microcredit promoting Quality of life

As we know that, people live in poor or so called as poverty, generally refer to condition where people's basic needs for food, clothing and shelter are not being met. However, due to microcredit program, poor people able to out from poverty and had a good and quality life compared than before. A study of Malhotra, Schuler and Boender (2002) have shown that after participating in a group based microcredit program, women become more conscious about their family welfare, which ultimately leads to positive outcomes in child health and education as well as household wellbeing. Latifee (2003) in his study on Grameen Bank's microcredit clients in Bangladesh mentioned that about 90% of the borrowers reported an improvement in standard of living. Studies conducted by Sutoro (1990) in Indonesia, Sebstad and Walsh (1991) in Nairobi, Mosley (1996) in Bolivia, Dunn (2005) in Bosnia and Herzegovina, Panda (2009) in India also noted similar positive impacts of microcredit.

Teng et. al examined the impact of Micro finance on living standard of poor people This study strongly recommends the provision of micro financing to be given to the poor segment of the society. This will not only improve the educational, health and financial position of the poor but will also contribute to overall development of economy. The findings indicated that there is a significant impact of micro finance activities in raising the living standard of the people.

Based on the studies, it clearly shows that, once poor have money, they will be able to get out from poverty. Amanah Ikhtiar Malaysia also had contributed to quality of life of rural and urban poor in Malaysia.

3. Contribution and Recommendation

This paper has explained the role of microcredit in promoting self-employment in urban area. This conceptual paper has been done by reviewing and exploring the microcredit contribution in urban poverty, the effectiveness of microcredit to enhancing self-employment. This paper will contribute to the information of AIM role in promoting self-employment in Malaysia. The finding of this study shown AIM is still relevant as microcredit institutions in providing skill and knowledge of entrepreneurship and small business development. To ensure the continuously of relevancy AIM should re-evaluate some of the method applied to the borrower.

The power of media such as television, radio, and newspaper are needed to give publicity towards AIM. The awareness of AIM still blurred compared with the roles of banks. It is due to lack of promotion and exposure. On top of that, AIM should formulate special method to promote urban people to become AIM members since there are the differences between rural people and urban people, in term of economic needs, family structure and education background as well as their business activity. The amount offered by AIM also should be different between rural and urban people. It's a good when AIM offering of collateral free credit program for the borrower, but some of them are not understand with the term and condition applied by AIM, therefore, special training should open to those who are interested with product from AIM. Arrangement of vocational training program and some of the skill training should be organized by AIM in order to ensure borrowers are fully utilizing the loan given by AIM. Create awareness to enhance education among borrower also a crucial part to confirm the sustainability of business development by entrepreneurs. On the other hand, weekly monitoring by AIM officer should extend to not only for repayment, they should become facilitator and motivator for borrower to expand and encourage their spirit.

5. Conclusion

The role of microcredit in poverty evaluation was well documented in the literature of microcredit. However, there are lacks of studies microcredit's role to promoting self-employment in urban area. Microcredit is a one of good enough product to encourage entrepreneur development especially in developing country. From this paper, therefore increasing our understanding toward role of microcredit to self-employment especially in urban area as it was found that microcredit decrease of poor and low income level in Malaysia. However, government of Malaysia as well as AIM should create or re-evaluate and by doing monitoring with the method applied to encourage more participant or members among low income group in urban area to join this program. This paper was first phase in investigating role of microcredit in promoting self-employment in urban area and apart of larger ongoing research. In future this study will seek to understand the entrepreneur development program lesson by AIM also others microfinance institution and this is part of doctor of philosophy research.

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