

## The Effectiveness of the MARA Entrepreneurship Program on the Performance of Bumiputera Entrepreneurs

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### Abstract

Various efforts and support have been done by the government to help dignify entrepreneurs in Malaysia, especially the Bumiputera group. Among the bodies responsible for helping to empower the field of entrepreneurship in Malaysia is Majlis Amanah Rakyat (MARA). This study aims to identify the effectiveness of the MARA entrepreneurship program that has been created for MARA entrepreneurs which measures the entrepreneurs' business achievements. In addition, this study also aims to measure the level of satisfaction of MARA entrepreneurs towards the entrepreneurship program provided by MARA. This study uses a survey design involving 1,527 randomly selected respondents. The research instrument is a questionnaire designed for MARA entrepreneurs and the findings of this study were analysed descriptively. The results of the study found that the MARA Entrepreneurship Program was effective in creating and improving the performance of entrepreneurs at every level of entrepreneurs even though this study does not involve all levels of entrepreneurs. In addition, MARA entrepreneurs were generally satisfied with the entrepreneurship program provided by MARA to entrepreneurs. The implication of this study shows that there is still room and opportunity to improve MARA's entrepreneurship program either in terms of training or funding. Therefore, the proposed Strategic Planning Plan must focus on the three main divisions of the MARA entrepreneurial sector and create a special unit, the Support Division, to assist in mapping assignments, job descriptions and placements according to the duties of operational officers.

**Keywords:** MARA Entrepreneurship, Training, Entrepreneur Development, Premises Tenants, Asset Value

**Introduction**

Majlis Amanah Rakyat (MARA) was established on 1 March 1966 and is an agency of the Ministry of Rural Development established under an Act of Parliament as a statutory body as a result of the resolution of the first Bumiputera Economic Congress the previous year. MARA functions to advance, encourage, facilitate, and carry out economic and social development in the federation, especially in rural areas. The entrepreneurial sector is the driver for the development of Bumiputera entrepreneurs in the economic potential that provides opportunities for wealth creation and job opportunities.

The MARA Entrepreneurship Program aims to cultivate, create, increase, and strengthen Bumiputera entrepreneurs through training, business encouragement, advisory services, and strategic cooperation. MARA Corporate Data from 2015 to mid-2019 shows that a total of 236,014 participants have received benefits from the three main branches in MARA's Entrepreneurship Sector, namely Entrepreneur Development, Commercial Infrastructure and Business Financing.

The Mara Entrepreneurship Program Effectiveness study will contribute to theoretical and practical knowledge for the MARA entrepreneurship sector. In theory, this study was conducted to fill five research gaps, the knowledge gap, the customer gap, the policy gap, the delivery gap, and the communication gap. Overall, this study was conducted to examine the effectiveness of MARA's entrepreneurship program as a program provider for entrepreneurs. The results of this study can be used as reference materials for MARA to ensure that their entrepreneurs succeed on the world stage and continue business as their main source.

**Literature Review**

Continuous entrepreneurship education is important to provide various benefits such as helping an entrepreneur recognize their own potential and aspirations in the field of entrepreneurship, forming the personality and characteristics that a successful entrepreneur needs to have and enabling the entrepreneur to get the latest information related to a business. Several studies show that entrepreneurship education has a positive relationship with the success of entrepreneurs while education has a positive relationship with economic development (Pihie, & Alias, 1997).

Bumiputera entrepreneurs are found to be less competitive, and this situation has an impact on the business they venture into compared to Chinese entrepreneurs (Chin, 2003). Going into business without any training is also something that often happens among Malay entrepreneurs (Sharifuddin, 1983; Mohamad, 1988). Entrepreneurs who receive sufficient and experienced education and training exposure, practice a better business culture compared to entrepreneurs who receive less education and training (Abdullah, 1998; Sharifuddin, 1983). The study also found several success factors for entrepreneurs, such as having a better educational background, coming from a family with experience in running a business, being able to increase the number of businesses and effectively taking moderate risks (Ibrahim, 1992).

Most Malay Bumiputera entrepreneurs only set the goal of making business a source of employment. Therefore, they do not attach importance to the need to attend education and training programs to develop their business to a higher level (Mohamad, 1988; Abdullah,

1997). In addition, lack of initial exposure in the business field or before venturing into the business field is also something that often happens among Malay entrepreneurs (Sharifuddin, 1983; Mohamad, 1988; Pihie, & Alias, 1997; Chin, 2003).

In Malaysia, various efforts and support from the government have been planned and implemented to help dignify entrepreneurs, especially the Bumiputera group. Among the bodies responsible for helping to empower the field of entrepreneurship in Malaysia are the Business Enterprise Economy Fund (TEKUN), the People's Trust Council (MARA), Bank Rakyat, the Cooperative Development Department (JPK), Amanah Ikhtiar Malaysia (AIM), the Malaysian Cooperation College (MKM), Small and Medium Enterprises Corporation (SMECORP) and State Economic Development Companies (SEDCs). There are several studies conducted by previous researchers on Bumiputera entrepreneurs, among them (Yusof et al., 2011; Nadzri et al., 2014; Wahab et al., 2017). These studies found that among the success factors of Bumiputera are the willingness to take risks, independence, and interest (Ali et al., 2010), personal background factors and business management skills (Yusof et al., 2011).

Entrepreneurship training programs applied among entrepreneurs are very important in contributing to a high level of performance. A study conducted by Freidenvall (2016) found that entrepreneurs will benefit from entrepreneurship training if they give full commitment. The results of the study also stated that entrepreneurial activities aimed at less experienced entrepreneurs can help improve knowledge and skills in the field of entrepreneurship. Entrepreneurs also greatly appreciate training elements that apply social aspects such as learning, family support, and self-confidence improvement because the training provided is very beneficial to them.

Nevertheless, the effectiveness of entrepreneurial programs that have been implemented is often a yardstick for the performance of target entrepreneurs. Majid (1994) has conducted a study on the role of MARA's Entrepreneurship Guidance Division (BBU) in producing successful Bumiputera entrepreneurs who focused on entrepreneurs in the state of Kelantan. This study found that there was a workload constraint among BBU officers where the task of planning and implementing all programs and activities of BBU MARA Kelantan was only spearheaded by one state BBU Officer and two assistant officers. This greatly burdened the Kelantan BBU staff because their job was not only to manage work in the office but also various external work throughout the state of Kelantan.

Some suggestions have been put forward by researchers to solve the issues that have arisen, one of which is to speed up the process of hiring new MARA officers to solve the problem of the shortage of BBU officers. In addition, the researcher also suggested that BBU MARA Kelantan devise information activities in collaboration with other government departments to expose Bumiputera entrepreneurs in the countryside to the existence of MARA. Daud (2002) also conducted a study on the effectiveness of the MARA entrepreneur training program from 1992 to 1999. The main objective of the study was to measure the number of former LPU program participants who were successful in business and the factors that caused entrepreneurs to fail or succeed in business. The results of the study found that among the factors that influence the success of entrepreneurs are internal factors such as effective time management and having strong finances also affect business performance. Among the failure factors was the lack of capital to expand the business as well as the fierce competition in the market. To deal with the problem of limited marketing, various methods

are used by former participants in strengthening their businesses. One of them is to increase sales and involve a wider market. LPU is a very good effort of MARA and should be continued. However, some changes need to be made to the characteristics of candidate recruitment in addition to the methods and content of the modules that need to be changed. If these two aspects are emphasized, MARA will be more successful in achieving the objective of creating more Bumiputera entrepreneurs in the future.

Entrepreneurship education and training programs run by the government and private agencies are seen to be increasing. However, in terms of program effectiveness, program coverage, content and continuity still need to be improved. The training program that is conducted is only to 'to cough at the foot of the stairs' and the certificates received by the participants are only used as capital to obtain licenses, contracts, and business loans. Hitam (1994) states that the quality of entrepreneurship training can be improved by program operator agencies such as MARA and MEDEC to create a new group of Bumiputera entrepreneurs. This shows that continuous evaluation needs to be done to ensure that the goals of the Entrepreneurship Education and Training program can reach the target.

### **Purpose/Objective**

The main purpose of this study is to see the effectiveness of the MARA entrepreneurship program conducted for MARA entrepreneurs by measuring their business achievements. Apart from looking at the effectiveness of the program through the performance of entrepreneurs, this study also aims to measure the level of effectiveness of MARA as a provider of entrepreneurship program services and other facilities to entrepreneurs. Among the research objectives formed from this study are:

- (i) to assess the effectiveness of the Mara Entrepreneurship Program in creating and improving the performance of entrepreneurs and their businesses by measuring the increase in sales value and profits
- (ii) to measure the level of satisfaction of entrepreneurs before and after receiving the services provided by MARA based on five things, namely, responsiveness value, assurance, tangibility, empathy, and reliability.

### **Methodology**

The method used in the MARA Entrepreneurship Program Effectiveness Study for the People's Trust Council (MARA) involves a quantitative approach through the distribution of questionnaires. The data obtained through the questionnaire will be analysed using the Statistical Package for Social Science (SPSS) version 24.0 software. Data analysis was carried out by performing descriptive statistical analysis. According to Chua (2006), descriptive statistics are used to describe the characteristics of variables. Descriptive statistics use indicators such as frequency, percentage and so on to express the characteristics of a variable. This statistic is a technique used to summarize raw data which is processed into a simpler and easier-to-understand form. Overall, frequency tables (frequency) and percentages are used to answer the objectives of the study.

For first objective, a questionnaire was distributed to MARA officials during the focused discussion process, this form was distributed to obtain information regarding the

effectiveness of MARA's Entrepreneurship program. For second objective, a questionnaire was distributed online to entrepreneurs to measure the perception of students and former students of MARA Educational Institutions (IPMA). This quantitative approach was used to measure the level of perception of entrepreneurs towards the entrepreneurship program provided by MARA and towards nine (9) indicators of entrepreneur achievement. For MARA officers, a questionnaire was distributed to obtain information regarding the perception of MARA Officers as providers of MARA entrepreneurship programs to entrepreneurs. In addition, an online survey method was used to obtain information for Category 5; i.e., students and former students of IPMA. This questionnaire is based on nine achievement criteria and the gap theory for service quality identified by Parasuraman et al. (1985) to fulfil the first and second objectives.

Before the data collection process was carried out, the researcher had a discussion with MARA regarding the validation of the items in the questionnaire used. The constructed questions were supported by MARA to ensure that the questions submitted were accurate and understood by entrepreneurs. Approval from MARA regarding the questionnaire was made on January 7, 2020. Subsequently, MARA permitted the consultant to conduct focus group discussions and at the same time distributed the questionnaire to 14 states starting on February 10, 2020. To ensure that the target number of samples was reached, the study distributed questionnaires using two methods, namely online and face-to-face distribution.

Each questionnaire is divided according to the sample category, which is six categories and distributed according to the selected sample. The same goes for online survey methods. MARA entrepreneurs were given a survey link through the 'WhatsApp' application and e-mail address, according to the categories that have been set. However, the collection of questionnaires online was not well received and there were some constraints on its use, including the difficulty in accessing the given link due to not using the latest application (updated google software) and not being confident to answer the questionnaire for fear that it is a fraud, even though the consultant had provided a data collection authorization letter from MARA

The difficulties encountered in obtaining data online caused the consultant to decide to use the second method, which is the face-to-face questionnaire distribution method. The face-to-face distribution method was implemented simultaneously with the focus group discussion session. Each District MARA Officer (PMD) had been provided with a questionnaire to be distributed to entrepreneurs according to the list prepared by the consultant. Each state has a different number of districts and a different number of samples for each category. The period given by each PMD to gather back the questionnaire was one week after its distribution. PMD submitted all the questionnaires answered by the participants and the questionnaires later was sent to the State MARA Director to be submitted to the consultant by mailing the questionnaire.

MARA during the Inception Report presentation session on 10 January 2020. Respondents consisting of these entrepreneurs were selected based on the list of entrepreneurs given by MARA to the consultant. After being filtered and cleaned, the consultant randomly selected entrepreneur respondents, that is a total of five (5) people for one (1) district. This is

determined to avoid an insufficient number of samples. A total of 2,400 questionnaires had been distributed, covering all available states and districts.

The respondents of this study consisted of all the population of MARA entrepreneurs who received facilities under the MARA entrepreneurship program and also received benefits from 2015 to mid-2019, and the total population was 236,014 entrepreneurs. While the population of MARA Officers was 121 PMD and 14 PMN. The location of the study involved 14 states which were divided into six zones, namely the Central Zone (Selangor and the Allied Territories), the Southern Zone (Sembilan States, Melaka, and Johor), the Eastern Zone (Pahang, Kelantan, and Terengganu), the Northern Zone (Perak, Kedah, Perlis, and Penang) and Sabah and Sarawak Zones. Based on Krejcie and Morgan's (1970) formula, the minimum number of respondents for the sample size using the Margin of error does not exceed 3%, and the total number of respondents required as a whole for this study is 1,527 respondents.

### Findings and Discussion

Based on Tables 1 and 2, the MARA entrepreneurship program is effective in creating and improving the performance of entrepreneurs from the aspect of increasing sales value and profitability. The majority of 93 per cent equivalent to a total of 1,605 entrepreneurs had succeeded in increasing sales value, compared to a small number of 7 per cent or 120 entrepreneurs who say the opposite. Of the total that showed an increase in sales value, 82.7 per cent or a total of 1,328 MARA entrepreneurs obtained an increase in sales below RM100,000 while a total of 211 entrepreneurs, i.e., 13.1 per cent, recorded the achievement of an increase in sales value between RM100,000 and RM500,000. For this second category, the highest number was from entrepreneurs in the Scale Up category which was a total of 124 people. Entrepreneurs with an increase in sales value between RM100,000 and RM500,000 topped the highest annual sales value percentage at 45 per cent.

Table 1

#### *Increased Sales Value*

<b>93% (1605) Entrepreneurs Successfully Increased Sales Value</b>				
<b>7% (120) Entrepreneurs Did Not Succeed In Increasing Sales Value</b>				
	<b>Less than RM100,000</b>	<b>RM100,001 to RM500,000</b>	<b>RM500,000 to RM1,000,000</b>	<b>More than RM1,000,000</b>
<b>Start Up</b>	95% (117)	5% (6)	0% (0)	0% (0)
<b>Protect</b>	85% (582)	12% (81)	1% (7)	2% (13)
<b>Scale Up</b>	79% (629)	16% (124)	3% (23)	3% (23)
<b>Total</b>	82.7% (1328)	13.1% (211)	1.9% (30)	2.2% (36)

As for the increase in the value of profit, it was measured from the difference in the value of the profit obtained by the entrepreneur before and after receiving facilities from MARA. The findings of the study in Table 2 show that the rate of increase in profit is in line with the increase in sales value, which is 94 per cent equivalent to 1,411 entrepreneurs who had successfully increased the value of profit, compared to a small number of 6 per cent or 96 entrepreneurs who stated the opposite. Of this total, a total of 1,331 entrepreneurs or 94.3 per cent were from the category that obtained an increase in profit of less than RM100,000 followed by 63 entrepreneurs (4.5 per cent) for the category of increase in profit between

RM100,000 and RM500,000; 13 entrepreneurs (0.9 per cent) for the RM500,000 to RM1,000,000 category and 4 people (0.3 per cent) for increased profits over RM1,000,000.

Table 2

*Increased Profit Value of Entrepreneurs*

<b>94% (1411) Entrepreneurs Managed To Increase The Profit Value</b>				
<b>6% (96) Entrepreneurs Did Not Succeed In Increasing The Profit Value</b>				
	<b>Less than RM100,000</b>	<b>RM100,001 to RM500,000</b>	<b>RM500,000 to RM1,000,000</b>	<b>More than RM1,000,000</b>
<b>Start Up</b>	100% (114)	0% (0)	0% (0)	0% (0)
<b>Protect</b>	96% (583)	4% (22)	0% (0)	0% (0)
<b>Scale Up</b>	92% (634)	6% (41)	2% (13)	1% (4)
<b>Total</b>	94.3% (1331)	4.5% (63%)	0.9% (13)	0.3% (4)

The findings of this study are supported by Lyons and Zhang (2017) who stated that entrepreneurship programs such as training, networking, and business knowledge can benefit the performance of entrepreneurs. The goal of every entrepreneurial program that meets the wishes and needs of entrepreneurs is also to improve the ability to take advantage of all business resources. A study by Putta (2014) found that entrepreneurs who received entrepreneurship training were able to manage their business better than entrepreneurs who did not receive entrepreneurship training. The results of the study through the evaluation of the entrepreneurship program found that there is an increase in business management skills in ensuring performance to a better level.

Meanwhile, to measure the level of satisfaction, an analysis of the expectations or hopes of the service provided by MARA before and after the entrepreneur receives the service. There are five (5) things that are evaluated which are the value of Responsiveness, Assurance, Tangibility, Empathy, and Reliability. This section collects information regarding the level of perception of entrepreneurs towards MARA's entrepreneurship program. The Likert scale used is 1 to 7 (1=strongly disagree; 7=strongly agree). There are five (5) main dimensions and one (1) additional dimension for each respondent category.

#### **i) Dimension of Responsiveness**

All beneficiaries of the entrepreneurship program were satisfied with the responsiveness of MARA in implementing the MARA entrepreneurship program. This is shown through all categories where they scored on average, more than six (6) out of a total of seven (7) Likert scales. In addition, their perception after participating in the MARA entrepreneurship program was better than their expectations before participating in the program. Findings show that entrepreneurs who rented premises with MARA showed the lowest average earnings before and after compared to the category of entrepreneurs who received other services from MARA where the mean values before and after for premises renters were 5.61 and 6.09. In addition, among the four items found in this responsiveness dimension, the first item showed the lowest average mean before and after for the five categories of entrepreneurs who received MARA services, that is, MARA tells its participants when the service will start. Some entrepreneurs felt that they were not provided with the latest information and the information regarding the services offered by MARA. Currently, MARA

does not have a universal platform that can be used and accessed to deliver service information to entrepreneurs. Table 3 shows the statements found in the Responsiveness item, the mean value before and after, i.e., before refers to the entrepreneur's expectations of MARA and after is the entrepreneur's perception after receiving MARA's services.

Table 3  
*Mean Value of the Responsiveness Dimension*

Statement	Tenant of the Premises		Funding Beneficiaries		Trainees		Other facilities		Students	
	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)
MARA informs its participants when the service will begin	5.48	6.02	5.48	6.25	5.26	6.06	5.47	6.23	5.72	6.22
I received immediate service from the MARA staff	5.52	6.00	5.52	6.15	5.33	6.11	5.52	6.27	5.64	6.02
MARA staff always help me	5.68	6.14	5.68	6.28	5.43	6.21	5.64	6.34	5.82	6.18
MARA staff always respond to inquiries	5.75	6.21	5.75	6.32	5.49	6.28	5.68	6.36	5.87	6.28
<b>Total</b>	<b>5.61</b>	<b>6.09</b>	<b>5.72</b>	<b>6.25</b>	<b>5.38</b>	<b>6.17</b>	<b>5.58</b>	<b>6.30</b>	<b>5.76</b>	<b>6.18</b>

## ii) Dimension of Assurance

Overall, the entrepreneurs found that MARA's service guarantee was positive for each item. Based on Table 5.62, recipients of MARA entrepreneurship training show the lowest average earnings before and after they received MARA services compared to other categories of entrepreneurs. The mean amount before for the recipients of entrepreneurship training was 5.59 while the mean amount after was 6.31. Entrepreneurs claimed that MARA staff are polite, and they feel safe dealing with MARA staff. This kind of thing is an important factor to build entrepreneurs' trust in MARA. When mutual trust is built, all efforts to help entrepreneurs will become easier. Table 4 shows the average value of earnings before and after entrepreneurs received the lowest MARA services compared to other categories of entrepreneurs



Table 4

*Mean Value of Assurance Dimension*

Statement	Tenant of the Premises		Funding Beneficiaries		Trainees		Other facilities		Students	
	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)
I can trust MARA staff.	5.97	6.26	5.97	6.37	5.48	6.26	5.77	6.36	6.02	6.36
I feel safe dealing with MARA staff	5.87	6.30	6.01	6.37	5.57	6.32	5.80	6.41	6.00	6.43
MARA staff are polite	5.96	6.35	6.09	6.41	5.68	6.38	5.83	6.45	6.03	6.41
MARA staff receive full support from MARA to carry out their duties	5.85	6.21	6.00	6.34	5.62	6.27	5.76	6.36	6.03	6.34
<b>Total</b>	<b>5.91</b>	<b>6.28</b>	<b>6.02</b>	<b>6.37</b>	<b>5.59</b>	<b>6.31</b>	<b>5.79</b>	<b>6.40</b>	<b>6.02</b>	<b>6.39</b>

**iii) Dimension of Tangibility**

On the whole, tangibility dimension findings show a low mean value for the latter compared to other dimensions. However, the data shows a positive increase in the after and before values for all items, however, room for improvement still needs to be implemented to further increase the tangibility. Based on the findings shown in Table 5, entrepreneurs who rent MARA premises show the lowest mean of satisfaction for before and after receiving services from MARA compared to other categories of entrepreneurs where the mean before was 5.52 and the mean after was 5.87. While the first item for the tangibility dimension shows the mean value for before and after for all categories was the lowest where the minimum value was 5.27 and the maximum value obtained was 5.95. This shows that all entrepreneurs feel that the existing MARA office is not equipped with the latest technology requirements.

Table 5

*Mean Value of the Dimension of Tangibility*

Statement	Tenant of the Premises		Funding Beneficiaries		Trainees		Other facilities		Students	
	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)
The MARA office is equipped with the latest technology.	5.27	5.65	5.39	5.93	5.28	5.95	5.28	5.94	5.56	5.89
The physical facilities provided by MARA are interesting	5.38	5.75	5.56	6.04	5.36	6.02	5.38	6.04	5.67	5.95
MARA staff are smart and tidy	5.86	6.17	5.99	6.28	5.75	6.26	5.81	6.27	5.97	6.22
The physical facilities offered by MARA are in line with the services provided	5.56	5.90	5.71	6.14	5.56	6.12	5.62	6.15	5.80	6.06
<b>Total</b>	<b>5.52</b>	<b>5.87</b>	<b>5.66</b>	<b>6.10</b>	<b>5.49</b>	<b>6.09</b>	<b>5.52</b>	<b>6.10</b>	<b>5.75</b>	<b>6.03</b>

**iv) Dimension of Empathy**

Overall, entrepreneurs showed high satisfaction with this item. Based on Table 6, entrepreneurs who rent MARA premises show the lowest mean value for before and after for the empathy dimension, where the mean value for before was 5.50 and the mean value for after was 5.97. MARA has office hours that meet the needs of customers. This is shown through this item having the highest average value when compared to other items. MARA and its staff need to pay better attention to entrepreneurs, and it can be improved in the future.

Table 6

*Mean Value of Empathy Dimension*

Statement	Tenant of the Premises		Funding Beneficiaries		Trainees		Other facilities		Students	
	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)
The MARA organization gives me individual attention	5.32	5.82	5.49	6.04	5.17	5.99	5.29	5.97	5.60	6.09
The MARA staff gives me personal attention	5.30	5.76	5.45	6.00	5.14	5.94	5.29	5.94	5.58	6.01
MARA staff understand my basic needs	5.47	5.92	5.60	6.12	5.31	6.08	5.36	6.08	5.69	6.08
MARA has a special place in my heart.	5.59	6.08	5.78	6.21	5.38	6.19	5.49	6.18	5.88	6.23
The MARA office has convenient business hours	5.80	6.25	5.91	6.31	5.61	6.29	5.61	6.25	5.94	6.24
<b>Total</b>	<b>5.50</b>	<b>5.97</b>	<b>5.65</b>	<b>6.14</b>	<b>5.32</b>	<b>6.10</b>	<b>5.41</b>	<b>6.08</b>	<b>5.74</b>	<b>6.13</b>

**v) Dimension of Reliability**

Overall, entrepreneurs showed high satisfaction in this dimension but there is room for improvement that can be implemented. Table 7 shows that entrepreneurs who rent premises with MARA have the lowest mean amount compared to entrepreneurs who receive other services, where the mean amount before was 5.63 and the mean amount after was 5.96. In addition, the item found in the reliability dimension showed the lowest

mean value for before and after which was the first item, that is when MARA promises to implement something in a certain time, MARA will implement it. This item had a mean value between 5.45 and 6.16. Premises tenants show the lowest mean results, and this can be linked to the results of focus group discussions where entrepreneurs informed that MARA is slow to act in implementing their promises. The entrepreneur made a complaint about the premises and MARA took a long time to resolve the complaint.

Table 7  
*Mean Value of Reliability Dimension*

Statement	Tenant of the Premises		Funding Beneficiaries		Trainees		Other facilities		Students	
	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)	Mean (Before)	Mean (After)
When MARA promises to do something in a certain time, MARA does it	5.45	5.80	5.61	6.13	5.29	6.06	5.53	6.13	5.95	6.16
When I have a problem, MARA understands and helps	5.65	5.97	5.78	6.23	5.38	6.17	5.52	6.19	5.99	6.16
MARA can help facilitate business affairs	5.69	6.04	5.88	6.30	5.53	6.28	5.59	6.31	5.99	6.26
MARA provides service as promised	5.62	5.94	5.79	6.21	5.46	6.18	5.55	6.25	5.91	6.18
MARA keeps accurate records	5.74	6.05	5.86	6.27	5.49	6.19	5.68	6.34	5.98	6.18
<b>Total</b>	<b>5.63</b>	<b>5.96</b>	<b>5.78</b>	<b>6.23</b>	<b>5.43</b>	<b>6.18</b>	<b>5.57</b>	<b>6.24</b>	<b>5.96</b>	<b>6.19</b>

Based on the five (5) dimensions that are used to measure the level of entrepreneurs' perception of the MARA entrepreneurship program, namely, the responsiveness dimension, the assurance dimension, the tangibility dimension, the empathy dimension, the reliability dimension, the findings obtained for the second objective of the study, which is to evaluate the entrepreneur's perception of MARA's entrepreneurship program shows that MARA's entrepreneurs were generally satisfied with the entrepreneurship program provided by MARA to them. This can be seen when entrepreneurs showed that they were satisfied with the facilities, management and also MARA officers, by showing that the average mean score for each category of entrepreneur was 6.00 and above, and only a few dimensions showed an average mean value approaching 6.00. Nevertheless, the perception of these entrepreneurs can be improved by improving the management and entrepreneurship programs of MARA.

Entrepreneurial activities have a close relationship with the entrepreneurial community. A study done by Nieminen and Hytti (2016) entitled "Commitment to an entrepreneurship training program for self-employed entrepreneurs, and learning from participation", reveals that participants valued the social aspects of learning, peer support, and confidence-building provided by the program and learning community. Entrepreneurship programs that are organised indirectly can help participants acquire new skills and knowledge that are relevant to running a business. Another study done by Botha, Nieman, and Van

Vuuren (2006) entitled "Evaluating the women entrepreneurship training program: A South African study", found that the Women Entrepreneurship Program implemented for women entrepreneurs in South Africa showed the program had successfully increased confidence in the field of entrepreneurship, ability and improving the number of employees, turnover, productivity, and profitability.

### **Implications and Recommendations**

MARA's Entrepreneurship Program has always met the definition of rural. For example, in Malaysia, from 1960 to 1990, there were still not many areas that were categorised as rural areas. A growing rural population has increased rural areas into cities. Population growth in rural and urban areas needs to be considered by MARA in determining the needs and entrepreneurial facilities provided. Service providers of entrepreneurship programs and MARA facilities at the state level are catalysts for the country's economic growth that will continue to shape the country's future. The findings of the study are important so that stakeholders can contribute to the national economy and further enable the business of Bumiputera entrepreneurs to jump to a higher level.

In order to ensure that entrepreneurs have a satisfactory performance in terms of sales value and profit, and to see that MARA's entrepreneurship facilities are at a good level, MARA needs to improve the gap in the existing program. The suggested improvement is to ensure that MARA's entrepreneurship training program continues to be strengthened by improving the quality of education and curriculum at the MRSM level up to the higher education level under IPMA by involving more courses related to entrepreneurship so that students are clear about the direction of becoming an entrepreneur. The collection of entrepreneur financing refunds is difficult for MARA staff due to the long distance affected by the vast area of the district which has delayed the process. The study suggests that MARA provide cash payment at the MARA Office payment counter, selected Bank Rakyat counters, online payment, and salary deduction facilities.

In addition, MARA also needs to continue increasing its efforts to encourage Bumiputera ownership shares. The proposed mechanism in RMK-12 is to allow Bumiputera institutions to purchase unsold Bumiputera lots in new real estate development areas. As for renting premises, there are still remote, hidden premises locations and rental costs that are not commensurate with the cost of living. The premises rental application process is necessary with the preparation of paperwork to the point that the premises remain empty for a long period of time, but MARA still needs to reach the annual and monthly collection targets. Therefore, MARA needs to re-evaluate the strategy to identify the added value of the location as well as upgrade the premises with the digitization trend.

### **Conclusion**

In conclusion, the findings of the study prove that the entrepreneurship program implemented by MARA is effective because it successfully improves the performance of entrepreneurs and also the businesses they venture into. Within five years as recipients of the facilities provided by MARA, the entrepreneurs succeeded in creating new entrepreneurs, increasing sales value and profits, increasing asset ownership, increasing the number of employees, and efficiency in company management. Among the factors that influence the success of these entrepreneurs is the attitude of the entrepreneur himself who is good at taking opportunities on the help given and also a clear goal to succeed. According to the study

of Ibrahim Mamat (2009), goals are the main determinants of the birth of a positive attitude in successful entrepreneurs. Therefore, the attitude to learn something new and not being easily satisfied with success is also a factor that drives the success of an entrepreneur. However, as an entrepreneur, they should always strive to advance the business and at the same time improve their knowledge and skills in the business field.

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