

## **Exploring the Needs of the B40 Community in Agricultural Activities for Social Entrepreneur Activists**

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### **Abstract**

**Purpose:** One of the ways to improve the economy of the B40 (Bottom 40%) community in agricultural activities is to identify and study their need. This study aims to explore the requisites of the B40 community in agricultural activities for social entrepreneur activists.

**Design.** Data is obtained from individuals and by observation. Due to restrictions on movement control orders caused by COVID-19, in Malaysia, some of them are approached by phone call interview or video-conferencing. **Methodology:** Qualitative research methods have been considered the most appropriate and suitable in this case study. **Approach:** Five participants were involved in this study whom the government once assisted in their agricultural activities. **Findings:** This study found six essential components of the needs of the B40 community in their agricultural activities. The six components are training, capital, monitoring, marketing, supply chain, and business networking. **Originality of the Research:** This study's novelty lies in the conditions that social entrepreneur activists and government agencies need to consider when it comes to helping the B40 community in agricultural activities. Such efforts can sustain the income and agricultural activities that they carry out.

**Keywords:** B40 Community, Agricultural Activities, Social Enterprise, Social Entrepreneur, Malaysia.

### **Introduction**

From the economic perspective, Malaysia categorizes its citizens by monthly income. This would help the government agencies to plan and provide appropriate assistance.

Categorically, the definition or class of household income fall into three groups, namely households receiving the lowest 40 percent income, out of the total income of Malaysians, or B40 (Bottom 40), household income 41 percent to 80 percent of the total number of Malaysians (M40 or Middle 40), and households earning the highest 20 percent of Malaysian income or T20 (Top 20) ([www.dosm.gov.my](http://www.dosm.gov.my)). The survey findings in 2019 by the Department of Statistics Malaysia recorded that the income limit for the B40 income group is RM4,850 and below per month. The B40 group is further sub-divided into B1, B2, B3, and B4, and earns a monthly income of RM2,500 and below, RM2,501 - RM3,170, RM3,171 - RM3,970, and RM3,971 - RM4,850 respectively ([www.dosm.gov.my](http://www.dosm.gov.my)).

Members of the community need the following to make them contented. It includes the B40 community. According to Nor (2019), what makes a person happy is a pious wife who is a good spouse and expanded to include a happy family, a spacious residence (home) or a comfortable home, a good neighbour, or a pleasant neighbourhood, and a sound transportation system (Nor, 2019). For Muslims, what is stated here, is found in the hadith (the sayings of the Prophet Muhammad) (peace be upon Him). What is mentioned, however requires money. But keep in mind that money cannot buy happiness, but most of the time without money one is definitely miserable and nothing much can be done.

According to Merriam-Webster Dictionary (2021), social is the interaction of the individual and the group, or the welfare of human beings as members of society ([www.merriam-webster.com](http://www.merriam-webster.com)). In Dictionary.com (2021), an enterprise is a project undertaken or a future project, especially important, difficult or that requires boldness or energy ([www.dictionary.com](http://www.dictionary.com)). From the two combinations, namely social and enterprise, it can be concluded that social enterprise is a solution to social problems through a well-organized activity and, in this context, through the field of entrepreneurship (Ismail & Daud, 2020). Entrepreneurship is the individual or organization that organizes an enterprise ([merriam-webster.com](http://merriam-webster.com)). Others define social entrepreneurship as a mission oriented pursuit and have the main purpose of creating social value through entrepreneurship (Esen & Maden-Eyiusta, 2019).

In Malaysia, social entrepreneurship is regarded as a business entity lawfully registered and which proactively produces a positive social or environmental impact. While at the same time has sustainable financial capabilities (MED, 2019b). Social entrepreneurs lead social entrepreneurship lifestyle. Furthermore, social entrepreneurs have innovative solutions to social problems faced by the community. Therefore, social entrepreneurs can be considered as an opportunist. Others may not realize that in order to improve society's system and inspire new approaches, entrepreneurs have to devise new solutions to further improve the society around them. In a noble way, social entrepreneurs have a social mission to undertake. Wealth or profit is not the main mission, but they are more concerned with their social mission's achievement and impact (IYRES, 2016). Social entrepreneurs consist of Non-Governmental organizations (NGOs), Non-Profitable Organizations (such as government-owned foundations), cooperatives, or private companies.

There are few discussions regarding the B40 community, particularly the social entrepreneurship. This study's issue is the needs of the B40 community in agricultural activities for social entrepreneur activists. The issue raised focuses on the need for the B40 group to increase their economic level or income through agricultural activities and social entrepreneurship. Increasing income is one of the main objectives set by the Malaysian government in achieving the status of a high-income country by 2020 (Aqmin, Hazrul, 2018).

The government and NGOs have been assisting the B40 community, but the poverty rate is still relatively high. It is also a common convention by developing countries to improve their economic status through various means. The Department of Statistics Malaysia states that the national poverty line (PLI) income is RM2,208 per month per household in 2019. The PLI calculation methodology was last updated in 2005, and PLI in 2016 was RM980 per month per household. Based on this new PLI, the poverty rate is 5.6 percent (405,441 households) for 2019. The poverty rate in 2016 is 0.4 percent (24,700 households) measured based on the 2005 PLI methodology ([www.dosm.gov.my](http://www.dosm.gov.my)).

Most entrepreneurs are solely dependent on government assistance, individuals and NGOs. A study by (Tunggak & Salamon, 2014) found that many entrepreneurs decisively depend on government contracts. They should have progressed forward to seek greener ventures with every given opportunity. The initial movement of entrepreneurs is to shape themselves and form businesses to thrive and not depend on the government (Tunggak & Salamon, 2014). Recipients of government assistance face economic hardships such as the death of the head of household or a primary breadwinner, family conflicts, household members losing their jobs, business failures, business losses, and declining income due to reduced revenue - all of which are less relevant. Events that can affect this economy are unforeseen events, which recipients and households have no control (Syed Abd Rashid, 2015). This problem's root is that these entrepreneurs do not know how to run a business, hence do not have experience in managing a business.

The situation worsens when entrepreneurs do not know where to get their supply of agricultural materials and equipment. The supply chain can affect the ability of entrepreneurs to meet distribution commitments, thus damaging relationships with distributors and retailers (Davies, I. A., Haugh, H., & Chambers, 2019). Not only that, if a close relationship is not shown by the entrepreneur, their goods can also not be sold by contract farming method. Contract farming is a good method to determine the goods can be sold at a reasonable price and time (Ationg et al., 2020). Once these farmers have harvested their crops, they do not have to wait long to sell their crops. This is because an agreement has been made in advance so that their goods or produce will be undertaken by the buyer.

Such studies not only inspire social entrepreneur activists to help the B40 community, but also can help the government identify the B40 group's needs, significantly to help them improve the economy. The method of assisting the existing B40 group based on various guidelines is not standardized and complicated. This situation causes the poor who are eligible for assistance, to have their rights denied inadvertently (Khalid Kartini, 2016). Studies have shown that the Malaysian government has lost in channelling assistance in goods to participants from the B40 community (Nor, 2020). Subsequently, a new model can save national funds, and for the government employees to have a clear guide to help this group. Furthermore, the industry can help identify appropriate goods for the B40 community. It is easier to identify their needs and ultimately benefit the community at large. The implications of poverty involve the lack of internal and external resources to meet the needs of life, and poverty strategies should be more creative and not focused on rational economic approaches (Khalid Kartini, 2016). For that reason, this study, to some extent, will benefit the B40 community members. To facilitate the generation of business innovation, the focus should be on factors related to the continued use of external resources, the focus should be on

increasing benefits (Bao et al., 2020). The knowledge and benefits presented in this study inspires social entrepreneurship in helping the B40 community in the future.

Malaysia has its entrepreneurial policy. This policy is known as the National Entrepreneurship Policy. There are seven Strategic Thrusts of the Common Prosperity Idea, which, among others, emphasize strengthening social well-being. It will rationalize policies and programs towards a more comprehensive social well-being based on the principle of meeting the economic needs (need base) to help develop the marginalizes ability to get out of relative poverty (MED, 2019a). What the Malaysian government intends is in line with the study conducted. One of the strategies of the National Community Policy of Malaysia is to improve skills in certain areas to increase the abilities and expertise of the community so that it can be a retreat to help increase household income (Kementerian Perumahan dan Kerajaan Tempatan, 2019). Their needs can be known by those who want to help, especially among social entrepreneurs. This study is in line with Malaysia's existing policies of helping the B40 community. The Malaysian government's seriousness in helping the B40 community is also in line with the aspirations of the United Nations. The World Social Summit has identified the eradication of poverty as an ethical, social, political, and economic necessity of all human beings and called on the government to address the causes of poverty, provide basic needs for all and ensure that the poor have access to productivity, education, and exercise (www.un.org). This study is also in line with the United Nations' desire to help the poor. Besides, the determination of appropriate needs will ensure better future assistance quality.

Basically, the issues and problems of the study are the reasons why this study is developed. This study's main objective is to explore the needs of the B40 community in agricultural activities for social entrepreneur activists. This study has two specific objectives, namely to identify success factors among the B40 community if engaged in entrepreneurship and to establish a framework to demonstrate the needs of the B40 community to succeed in agricultural business for the use of social activists.

### **Review of Literature**

Helping the B40 community is not the role of one team only. It is the combination of the public and private sectors so that the poor can be independent to improve the economy and generate income (Jamaluddin & Hanafiah, 2018). If NGOs want to help this group, they still need a third party. The government needs the private sector or NGOs to facilitate their work. A study written by Ationg (2020) states that in order to help the poor to be active in agricultural activities, a strategy should be devised to strengthen and streamline coordination between various agencies, departments, and authorities (Ationg et al., 2020). The result of a combination of government and private agencies can generate income for the B40 group to be more effective and sustain the cause longer.

The poor or the B40 community live in poverty and have no business capital. The B40 need equipment and accessories, such as agricultural equipment, seeds, and fertilizers, to continue their careers as entrepreneurs. They need training, advice, monitoring, and supervision related to various stages of agricultural activities (Ationg et al., 2020). The training element is so essential and often publicized since it involves human resources. It has a strong connection, and an essential element to help them become self-reliant in training and motivation (Jamaluddin & Hanafiah, 2018). The main factors that cause social exclusion in society are; human capital capacity, demographics, economy and other factors, including training aspects (Azim et al., 2020). Ultimately and hopefully, training-related ideas can change a person from ignorance to knowledgeable.

Just knowing is not enough. Intensive training and strong knowledge alone cannot motivate prospective entrepreneurs to continue the business. They need capital or money to start a career as an entrepreneur to grow a business. Providing financial or capital assistance is one of the critical factors in shaping new entrepreneurs (Ationg et al., 2020).

Sometimes, capital factors can hinder efforts to continue to thrive, especially among those new to the business. Poor people find it challenging to run a business due to a lack of capital and cannot be independent (Jamaluddin & Hanafiah, 2018). Finally, they cannot be independent and expect financial help from others.

To create a model that best fits the success factor that guarantees the sustainability of the social enterprise, Stratan (2017) identified the following factors among the respondents' answers. The most critical success factors in a social business are leadership, management expertise, the expertise of key people in the organization, local community involvement, financial sustainability, ability to innovate, rational use of resources, strong management motivation and commitment, peer motivation, and commitment, legal environment - laws and regulations, organizational business model (Stratan, 2017). All of these suggested things point to government agencies or parties when helping the community. The issues raised are important but sometimes ignored by the community. Instead of focusing on the government's needs or those who want to help (including NGOs), it is better to consider the effectiveness of activities to help community members. Cost and benefit considerations form the basis of a decision to be taken by policymakers and practitioners in the field (Paim, 2017). If prioritization is in costs and benefits, indeed, the community's needs can be given due emphasis.

## **Methodology**

There are many types of research designs suitable for different types of research projects. A research design is a blueprint or a plan to collect, measure, and analyse the data to answer research questions (Sekaran, 2016). The choice of which design to use depends on the nature of the problem posed by the research's purpose (Walliman, 2017). This study's objective, which leads to exploring the needs of the B40 community, is geared more towards obtaining detailed information from the community. It is appropriate that such studies use qualitative research methods. The main focus of qualitative research is to understand the feelings, perceptions, attitudes, values, beliefs, and experiences of a group of people and explain, explore, discover, and explain their situation (Ranjit Kumar, 2014). Although the method used is qualitative research methods, the case study is more appropriate for this study. Case studies pay attention to the collection of information related to objects, or events, or activities. The case studies interest researchers in individuals, groups, organizations, events, or situations (Sekaran, 2016). It coincides with this study, which focuses on agricultural entrepreneurs whom the government has assisted. Meetings with them are face-to-face interviews. Face-to-face interviews can be done in various situations such as at home, at work, outdoors, on the go, and for single and group interviews (Walliman, 2017). All research questions and interviews are tailored with the objectives of the study. This study interviewed five agricultural entrepreneurs individually. They are active in chilli crops and also bee breeding. The government has only assisted those interviewed for six months. They range in age from 22 to 30 years. The government provides equipment related to agricultural activities that they participate in. Data collection is not just through interviews but also observations and readings. It also includes the government agencies involved in assisting

community members in entrepreneurship and agriculture-entrepreneurship and observations on the farms and the way of life of all these entrepreneurs for the study.

After obtaining all the data and information, primarily through interviews, it was analysed using ATLAS.ti. It includes the process of transcribing, coding, and thematic analysis. Atlas.ti is a sophisticated tool that helps organize, reassemble, and manage materials in a creative but systematic way. ATLAS.ti makes users focus on the material itself, including the fields of anthropology, economics, criminology, or medicine. ATLAS.ti meets the needs of qualitative analysis ([www.atlasti.com](http://www.atlasti.com)). There will be a framework that contains the needs of the B40 community that will carry out agricultural activities.

### **Findings**

The primary ministry in entrepreneur development in Malaysia is the Ministry of Entrepreneur Development and Cooperatives (MEDAC). Two significant agencies help increase entrepreneurial development capacity, namely the National Entrepreneurship Institute (INSKEN) and TEKUN Nasional ([www.medac.gov.my](http://www.medac.gov.my)). INSKEN focuses on training entrepreneurs, while TEKUN is involved in financing activities. TEKUN Nasional's vision is to be a leading microfinance institution ([www.tekun.gov.my](http://www.tekun.gov.my)). The vision of TEKUN Nasional helps entrepreneurs in terms of financing only. The objective of TEKUN Nasional, among others, is to provide guidance and support services to TEKUN's entrepreneurs, and foster an entrepreneurial culture and save among TEKUN's entrepreneurs ([www.tekun.gov.my](http://www.tekun.gov.my)). Both of these objectives emphasize on those who have received loans or services from TEKUN Nasional. Through observation, any entrepreneur who is not a TEKUN Nasional borrower will not benefit directly, except through invitations from third parties such as NGOs and community leaders.

Another government agency that actively helps entrepreneurs is Majlis Amanah Rakyat or MARA. MARA offers an entrepreneurial ecosystem to Bumiputera entrepreneurs which include entrepreneurial development, business development, and support facilities ([www.mara.gov.my](http://www.mara.gov.my)). MARA is helpful in terms of guidance, training, and other supportive assistance. In terms of entrepreneur development, MARA provides entrepreneurial training, mentoring, coaching, and consulting services. It is a collaboration with the district office, NGO, or local leaders. MARA staff also has efforts and initiatives which reach out to community groups in providing services by MARA.

The Ministry directly involved in agricultural affairs is the Ministry of Agriculture and Food Industry (MAFI). Agencies under MAFI that are directly involved in crop and agricultural activities are the Department of Agriculture, Malaysian Agricultural Research and Development Institute (MARDI), Federal Agricultural Marketing Authority (FAMA), Farmers Organization Board (LPP), and agro-related agency Agrobank ([www.mafi.gov.my](http://www.mafi.gov.my)). The Malaysian Department of Agriculture has a vision and mission to succeed in this country's agricultural industry. This department's objectives are to provide agricultural development and development services through the transfer of technology based on Good Agricultural Practices along the value chain to increase production and income and ensure the production of food, quality, and safe to eat. This objective is in line with what has been implemented by the department in developing farmers' economy. They also guide and develop progressive agricultural entrepreneurs to increase the country's farm productivity and agricultural

production. To achieve the department's aspirations, they have created a trained and skilled energy group for the agricultural industry's needs ([www.doa.gov.my](http://www.doa.gov.my)).

From these observations, many Malaysian government agencies have focused on economic development, agricultural development among the community. This community includes the B40 community. However, their training effectiveness is still questionable. Most of the training conducted is short-term training and is attended by a large group of entrepreneurs and agro-entrepreneurs. Mass delivery is not very effective. In fact, the topic of discussion is general and does not lead to the field desired by the entrepreneur.

As a result of the interview, all participants stated that capital is the main factor in starting agricultural activities. Equipment and goods to start agricultural activities require considerable capital. The capital they mean is in the form of cash in hand and the form of goods. This capital can also be in the form of grants or loans. Sometimes they also need additional capital to grow existing agricultural sites. These participants also need training. The training they mean is training related to agricultural activities, as well as training related to management. Plant-related training starts from planting, care, fertilization, cleaning, poisoning, and harvesting. Management training, on the other hand, includes marketing, accounting, motivation, and packaging. Briefly, those new to agriculture and entrepreneurship activities need all the relevant training.

All participants agreed that monitoring factors are essential in order to maintain their performance in the field of agro-entrepreneurship. Since they are still fresh in this field, they need a third party to monitor, advise and even guide them. They need monitoring assistance from the government, social entrepreneurs, or maybe even potential buyers. According to them, the monitoring carried out is limited; moreover, government employees have limited working time. They also need a specialist who can guide them for an appropriate and an extended period.

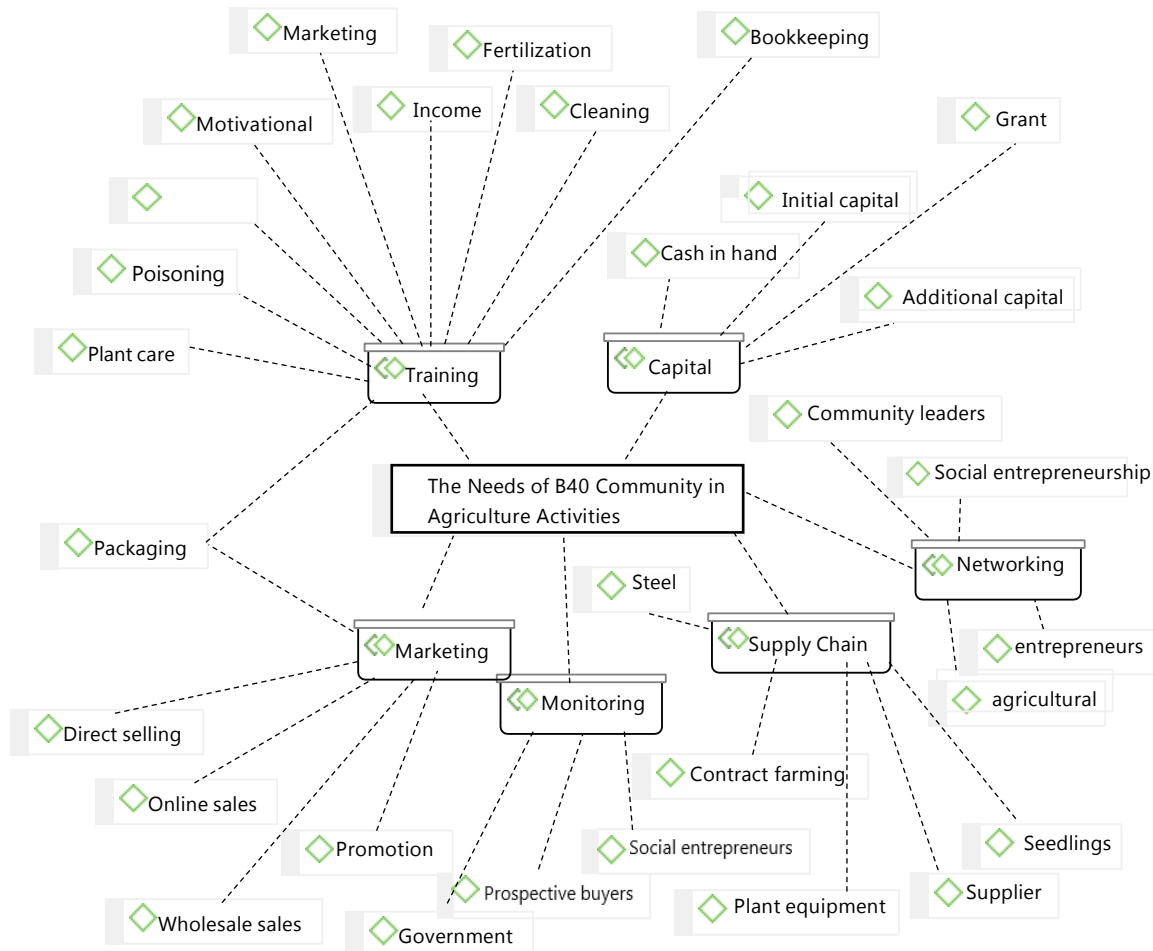
Agricultural products obtained need effective marketing. The marketing carried out by these participants is through direct selling, wholesale sales, and online sales. The promotion is very low because it requires capital and sometimes uses substantial capital. However, for now, product packaging is not very encouraging due to lack of experience, lack of capital, and lack of third parties training.

During this agricultural activity, participants need to obtain goods or equipment for agriculture such as seeds, agricultural hardware. They need a reliable supplier that will further strengthen the business. If there is a contract-farming, it can guarantee the sales and income to the participants. Through the assistance provided by the government, there is no specific agreement with the supplier or buyer to repurchase the crop. All the participants identified are still new in agricultural activities. They need a good business network and good relationships with community leaders, local entrepreneurs, and even social entrepreneurs. With this kind of network, it can help them get information and help needed.

Overall, all participants earned just enough income. However, all these participants feel that there are areas for improvement to improve their agricultural efforts and activities. The participants' overall outlook still reflects the frustration of not giving their best in

agricultural endeavours. They seem to be able to run fast, but some constraints prevent them from running. They give the general view that, with the right help, they can continue to maintain the success that is currently not encouraging.

**Conclusions and Recommendations**



Framework 1 – The Needs of B40 Community in Agriculture Activities

Interviews with the participants have helped develop a framework (Framework 1), that shows the B40 community's needs in agricultural entrepreneurship. Although certain government agencies focus on training and financing, there are still obstacles to reach the grassroots. MEDAC and MAFI do provide training and financing. Training is a significant need among the B40 community who aspire to become entrepreneurs or agro-entrepreneurs. However, the training aspect alone is not enough if it is not related to the needs desired by the B40 community. Therefore, training is an essential need of the B40 community. MEDAC and MAFI should conduct a detailed study of B40 requirements, possibly from their economic, technological, cultural, and social perspectives. Training without the need for study is a futile activity and a waste of money. Civil servants do not spend sufficient time with the B40 community. Therefore, MAFI or MEDAC has appointed an entrepreneur-oriented consultant to assist the B40 community. These consultants consist of social entrepreneurs who have interests as well as financial resources to help. MEDAC has the infrastructure to provide training through its agency, INSKEN ([www.medac.gov.my](http://www.medac.gov.my)).



Meanwhile, MAFI has the Department of Agriculture and LPP to provide training to farmers or those involved in agricultural activities ([www.mafi.gov.my](http://www.mafi.gov.my)). Through their respective agencies, both ministries need to engage with social entrepreneurs in discussions to develop the local B40 community. As stated by Jamaluddin & Hanafiah (2018), the effort to help the needy is not only the sole governments' responsibilities but there must be a third party to help genuinely. This effort, to some extent, mobilizes strength or synergy to help the B40 community. Training needs, consisting of plant care and management training, can involve social entrepreneurs to coexist with the B40 community. At the same time, social entrepreneurs must receive government training to contribute updated knowledge to the B40 community. Social entrepreneurs usually allocate their time to help because social entrepreneurship helps solve community problems through entrepreneurship.

Capital is one of the critical factors to develop entrepreneurs. Jamaluddin & Hanafiah (2018) say if there is no capital, it can break entrepreneurs' will and determination to stay in the business. Whether in the form of grants or loans, the government's capital may not be enough to help many entrepreneurs. This where the social entrepreneurs' involvement can solve this problem. Social entrepreneurs can share capital contributions with the government to help the B40 community. Consequently, this effort can be a factor in sustaining the B40 community business.

Social entrepreneurs can take the opportunity to carry out monitoring activities. Such activities can strengthen the relationship between social entrepreneurs and community members. In carrying out this activity, social entrepreneurs need to train the relevant departments to monitor effectively. This suggestion is in line with what has been presented by Ationg et al. (2020), which emphasizes issues related to monitoring (Ationg et al., 2020). Monitoring activities carried out by social entrepreneurs should be continuous, and they may consider monitoring for at least six months.

Usually, social entrepreneurs have contact with industry players. The B40 community does not own such relationships. Networking like this can help the B40 community connect with community leaders and entrepreneurs. Social entrepreneurs can partner with entrepreneurs to approach suppliers to get goods at reasonable prices. Such assistance is indeed for the practice of social entrepreneurs who want to see the success of the B40 community in generating their income (Ismail & Daud, 2020). The marketing aspect is also crucial. Since social entrepreneurs can hold B40 community meetings with community leaders and industry players, they can usually also help with marketing matters. If marketing matters are solved, social entrepreneurs have ultimately helped the B40 community start agricultural activities until goods or products reach customers. The government provides marketing assistance through MAFI ([www.mafi.gov.my](http://www.mafi.gov.my)). However, if social entrepreneurs help, it will be more effective and efficient. Contract farming is one way to help these entrepreneurs. Social entrepreneurs can take the initiative to buy B40 community products and sell them at reasonable prices as well as make a profit. Hard-to-sell items are among the barriers for sellers to continue to succeed (Davies, I. A., Haugh, H., & Chambers, 2019). This is also the case among the B40 community. In assisting the B40 community, social entrepreneurs should work with agencies from the Ministry of Agriculture and Food Industry (MAFI), especially agencies related to marketing activities.

Indeed, in this study social entrepreneur activists are focused on assisting the B40 community in agricultural activities. However, the government can also consider studying the needs of the B40 community to achieve the vision and mission of certain ministries. If government employees have their own specific duties which render it difficult for them to help the B40 community, the government should work hand in hand with NGOs or social entrepreneur activists to help. Part of the allocation of funds can be channelled to certain active NGOs to assist the B40 community with strict monitoring.

It is essential to study the need for the B40 community as this effort can avoid wasting money, time, and resources. All suggestions and recommendations have aligned with the Malaysian government's wishes in the National Entrepreneurship Policy (MED, 2019a). Additionally, and profitably, this idea is also helpful to help military veterans who have served the country and retire in their early forties. Their needs should also be studied. The skills and experience they acquired are worth the study for benefits to the country.

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We feel very fortunate to have been able to produce a study that can help social entrepreneurs to be more productive and viable. Many thanks to Universiti Teknologi MARA for providing the opportunity to conduct such a study, which not only benefits some members of the community, but also the country. It is hoped that this study will be well adopted by social entrepreneurs in Malaysia, or in countries that are determined to help underprivileged groups. Infinite thanks to all the family members who gave us the opportunity to continue to serve and produce this study.

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