

The Role of External Protective Factors on Young Entrepreneurs' Entrepreneurial Resilience: An Explorative Study

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Abstract

To receive support is crucial among youth in order for them to achieve success in life as it could hinder social exclusion, especially for at-risk young people. Empowering the potentials of at-risk youth through the support of external protective factors may enhance and optimise their potency. This study explores the role of external protective factors in young entrepreneurs' resilient development. This research is based on the thematic analysis of semi-structured interviews with five graduates from *Baitulmal* Skills Institution who are recognized by the Institution as successful entrepreneurs. This research has found four thematic external protective factors, which contributed to young entrepreneurs' resilient development; namely getting support from educational institutions, good rapport with peers, supportive teaching staffs, youth-adult attachment and support in business management. The role of external protective factors in developing young entrepreneurs' entrepreneurial resilience heavily relies on youth's positive interaction with his/her environment. It is suggested that in the future, studies should focus on protective factors that concentrate on other types of at-risk youth who are able to develop positively.

Keywords: Youth Development, Resiliency, Protective Factor, Entrepreneurship.

1.0 Introduction

Entrepreneurship is seen as an alternative career choice to improve the potentials of poor and unemployed youth (DeJaeghere & Baxter 2014). According to Hsiao, Ti and Lay (2011), investment in basic education could alleviate poverty among youth by enhancing their productivity and mastery of skills. Skills and Entrepreneurship open up opportunities for youth to improve their self-productivity, family, and country (Goel & Rishi, 2012; Sigalla &

Carney, 2012). This situation coincides with the existing potentials in youth themselves being the most productive group, with great ideas, maturity, and the most potential target group for development (Abidin, 2013). Through poverty alleviation efforts such as education and early trainings, it is expected to build positive and resilient youth. Instead of suffering from poverty they could upgrade their life to being employed and thus change their socio-economic status.

Research by Azman, Basah, Nooh, Abdullah, Fauzi & Bakar (2016) has found that the shortcomings of an entrepreneur's program could hinder and cause demerit towards a participant's economy status. According to Hussain, Bhuiyan, & Bakar (2014), besides entrepreneurship training & education (Muhamat, Jaafar, Rosly, & Manan, 2013), family background, government support programs, individual entrepreneurial characteristics, small & medium enterprises, and lastly youth empowerment, are the key tools for entrepreneurship development that would eventually alleviate poverty. Meanwhile, Wiger, Chapman, Baxter, and DeJaeghere (2015) argued that youth entrepreneurship training must be accompanied by broader efforts to create a supportive economic, financial, and social environment. The authors also emphasized that if people assumed that entrepreneurial training programs alone are sufficient to change the economic trajectory of participants, they should think twice.

According to McInnis-Bowers, Parris and Galperin (2017), the connection between resilience and successful entrepreneurs are formed in a first world context, they are often repleted with cumulative protective factors in the external environment. McInnis-Bowers, Parris and Galperin (2017) then argued that without cultural and contextual differences in how people express individual resilience, the scope of understanding the linkage between resilience and entrepreneurship is limited. For these reasons, it is a hope that this study can provide deeper understanding about the external protective factors that contribute to young entrepreneurs' entrepreneurial resilience.

2.0 Literature Review

Resilience is conceptualized as a developmental process or a dynamic capacity rather than a static outcome or trait (Yates, Tyrell, & Masten, 2015). According to Masten (2014), resilience encompasses the capacity of a dynamic system to adapt successfully to the instabilities that affects a system's function, viability, or development. Meanwhile Ungar (2005) argued that resilience is a simultaneous quality of an individual and the individual's environment. These qualities or assets are the protective factors that reside within the individual, such as competence, coping skills, self-efficacy and individual's environment, which include parental support, adult mentoring, or community organizations to help youth overcome risks (Fergus & Zimmerman 2005). One of the profound messages based on long-term developmental studies involving youth in high-risk environment are that certain characteristics such as family, school, and community coexist with the development of an individual's personal strength and, in turn, create a healthy development and successful learning (Benard, 2004).

Resilience is a dynamic process in which personality and environmental influences interact in a reciprocal and transactional relationship (Benard, 1991). However, most of the previous studies on protective factors that contribute to youth entrepreneurs' resilience have focused on the internal factors of entrepreneurs. According to Bullough and Renko (2013), specific personal factors matter greatly for the pursuit of entrepreneurship, especially during periods of adversity. Based on data from more than 500 entrepreneurs in the United States

and abroad, they find that entrepreneurial self-efficacy and resilience are particularly important. Research by Ayala and Manzano (2014) in testing whether a connection exists between resilience dimensions and the success of established entrepreneurs in the Spanish tourism sector shows that the three dimensions of resilience (hardiness, resourcefulness and optimism) helped predict an entrepreneurial success. Their study also shows there is a positive association between an entrepreneur's resilience and the growth of their companies. While interviews done by Fisher (2011) claimed, among 10 successful founding entrepreneurs and 215 founding entrepreneurs, who voluntarily participated in an on-line survey had concluded that an entrepreneur's passion for their venture is both harmonious and obsessive in nature. Resilience is found to work in correlation with harmonious passion to predict an entrepreneurial success.

According to Baxter, Chapman, DeJaeghere, Pekol, and Weiss (2014), training is needed to help prepare youth in order to recognize, understand, and cope with various contextual factors that could impact their livelihoods. Entrepreneurship education is plays an important role in the development of human capital (Amiruddin & Othman, 2010). Several steps taken by the Malaysian government in developing resilient youth from poverty is through the provision of education and entrepreneurial skills. For example, *Baitulmal* Skills Institute (BSI) under the Federal Territory Islamic Religious Council has been providing certified level of formal entrepreneurial training skills and education for free to youth who came from poor and low income families. Since BSI was founded in 1991, it has managed to produce skilled youths who are resilient to business and entrepreneurship.

Although BSI does not keep statistics on the actual number of successful former trainees who managed to change their socio-economic status through business skills, however, a handful of BSI Graduate Entrepreneurs are still in contact with the institution and hence sets proof on the existence of resilient youth who managed to free themselves from living in poverty. The question here is what external protective factors are the causal agents of these entrepreneurial youths' resilience of which they were able to extricate themselves from poverty better than youths from the same background? Hence, this research seeks to explore the external protective factors which contributed to resilient development amongst BSI youth entrepreneurs who managed to change their socio-economic status through entrepreneurship.

3.0 Methodology

In this study, the researchers analyse based on social constructivism perspective. According to Cresswell (2007) social constructivism is not simply imprinted in individuals but are formed through interaction with others, through historical and cultural norms that operate in an individual's life. This perspective is consistent with the objectives of this study, to explore the role of external protective factors in building resilient youth entrepreneurs, which involves an interaction between informants and their surrounding social environment. This study uses a basic qualitative research method. According to Merriam (2009), a basic qualitative research method is often used in a variety of disciplines such as education, sociology, and psychological development. This approach is suitable in answering research objectives based on the overall purpose of a basic qualitative study (Merriam 2009), which is to understand how young entrepreneurs make sense of their lives and the role of external protective factors throughout their experiences while changing socioeconomic status. By using this approach, the researchers did not intent to generalize the findings to a wider scope, but rather for a better understanding of the situation based on the informant's perspectives and personal

experiences (Merriam 2009).

According to Ungar (2003), qualitative research is relevant in resilience studies through these five attributes, namely (1) the discovery process of the unknown which can be obtained through personal experiences of those who participated in the study; (2) to further give a specific and clear picture of the studied phenomenon; (3) to empower the minority voices of those who have outstanding local development by avoiding generalizations; (4) the researchers would have the ability to make a quick decision; and (5) the researchers should be able to defend views that are considered biased from past studied. This study uses a purposive sampling and there are several strategies in determining the types (Bailey, 2007). A selection criteria to find the most appropriate sample strategy was done by the researchers in order to measure the study's objectives (Patton, 2002). Based on the established criteria, the study sample is composed of former students from *Baitulmal* Skills Institute who are known as successful entrepreneurs. BSI graduates are regarded as successful entrepreneurs if they are able to earn regular incomes which exceeds the poverty line through business whereas prior to entering BSI, they had lower academic level and came from poor Muslim families.

To ensure that this study meets its primary objective, which is to explore the role of external protective factors in building the resilience in youth, purposively the informant's criteria established by the researchers are entrepreneurs aged between 21 and 40, and lived in Klang Valley. Five informants involved in this study were obtained after the data has reached its data saturation level. To avoid ethical issues during the study, the researchers made sure to provide the description and procedure of the study to the informants, and gave them consent forms to be signed as an agreement before conducting the interview. The researchers also had their permissions to record interviews using a voice recorder and made personal notes. Only data that were allowed by the informants will be included in the written report. Data were collected through in-depth semi-structured interviews, observation and document analyses. The process of analyzing and interpreting the data were done manually based on thematic analysis in Microsoft Word.

4.0 Results And Discussion

In accordance to the research questions, the study has found four thematic external protective factors; good rapport with peers, supportive teaching staffs, youth-adult attachment and support in business management. These external protective factors had arisen during the interviews with informants. These factors has contributed to building the resilience throughout their development process and successfully changed their socio-economic status.

4.1 Good Rapport with Peers

To have a good relationship with peers from school shows people's acceptance towards the informants' presence even when they came from poverty. External protective factors consist of two sub-themes, namely the acceptance of surrounding peers and a cohesive relationship with good friends. The informant's peer acceptance during childhood helped build their confidence in the future's development stage to social networking. Cohesive relationship refers to the close and friendly bond between the informants and a good friend from BSI to

successfully start building their own businesses. A close relationship that involved physical and emotional support have contributed to building the informants' resilience.

4.1.1 Peer's Acceptance

Although the informants were raised in a low-income family, they were not marginalised by friends of higher social status who came from wealthy families. Up to this day, they still keep in good touch with school friends through social networking sites.

Thank God ... they give good support Thank God..

(Informant 1, BSI Graduate Entrepreneur 1995/1996)

During primary school I feel like I made friends with various people and various groups as well. Some of them are rich...well all of them are. But they treat everyone the same. Whether we have money or not have money, we still help each other equally. So, from there I learned the traits of it. No matter where we are, how high we are, it is the trait and personality that counts.

(Informant 5, BSI Graduate Entrepreneur 2005/2006)

4.1.2 Cohesive relationship with a Good Friend

By having a good or a close friend who can provide support regardless of the time, it made the informants thankful there are still individuals who have concern for them. For Informant 1, a good friend he befriended since his years at BSI is currently the most supportive person who helped them change their socio-economic status. His best friend is from Perak and currently lives in Sentul also helped maintain their business when the informants went outstation.

I did, a lot of my friends have given their support for me. ... so, he even helped me during the times I had an outstation, he have helped and supported me a lot in terms of work ... ha ...yeah, me and him, we made the best business partners I think.

(Informant 1, BSI Graduate Entrepreneur 1995/1996)

Since Informant 3's mother died during her study in BSI, the informant met with a good friend who is now her business partner. Although their age difference is considerably wide, it made the informant feel comfortable and secure when they are together, although her best friend was 50 years old. The informant also told us that everything she earned now was the result of good cooperation and cohesive relationship between the two of them.

Just as other people say, I started from zero until I have what I have today

(Informant 3, BSI Graduate Entrepreneur 1992/1993)

4.2 Supportive Teaching Staffs

Support and encouragement from teachers and lecturers gave a great boost to the informants' positivity. To have concerned teachers at every level of education were found to have played an important role in increasing the informants' self-esteems. As the informant keep in touch and lead a good relationship with their teaching staffs (teachers and lecturers from BSI), allowed these informants to feel appreciated and prepared to face obstacles during their studies.

There are two sub-themes under this particular external protective factor, which are keeping good relations with teachers and to have a dedicated teacher. Keeping a good

relationship with the teachers, especially during secondary school have helped these informants gain knowledge. Plus, the role of teachers is meaningful to the informants because teachers are responsible for exposing them to the importance of having related skills which corresponds to academic advantages for those who have inclinations towards the artistic field. While the second sub-theme of dedicated lecturers refers to their teaching spirit and high class teaching method of BSI teaching staffs even though the informants were at certificate level courses.

4.2.1 Good Relations with Teacher

Informant 2 was very grateful to his art teacher from secondary school named Mr Kamal Samsudin for his support and encouragement to him in pursuing the art of painting, which causes the informant to become interested in being an artist.

During my high school, I'd like to thank my teacher Kamal Samsudin
(Informant 2, BSI Graduate Entrepreneur 1996/1997)

Meanwhile, Informant 5 gave emphasis to religion. The informant decided to never give up on studying because of the expenses incurred in terms of religious books. One of the informant's teacher tried to help him by introducing him to a foster family, which in turn helped finance all the informant's needs throughout his tahfiz study. This had enabled a tremendous opportunity for the informant to pursue Al Quran study and successfully graduate.

So, my dear teacher said to me, "once you have reached at this stage, you will not want to stop." So, she introduced me to a foster family.
(Informant 5, BSI Graduate Entrepreneur 2005/2006)

4.2.2 Dedicated Teacher

During their studies in BSI, the informants claimed to have lecturers who are dedicated in imparting knowledge to the students. Dedication refers to the ability to immerse oneself for a purpose. The experience and knowledge shared by their dedicated lecturers have made the informants feel grateful and gave them the driving force to learn scientific skills earnestly. According to Hashim, Othman and Buang (2009), a lecturer can act as a mentor and consultant in the field of entrepreneurship. The lecturers have also taken different approaches in educating the coaches at BSI, they changed the subjects and taught science syllabus equivalent to a degree level. Changes in the syllabus has allowed the trainees to gain more knowledge, even at certificate level.

He changed the syllabus. Despite teaching for certificate level students, their teachings and knowledge were similar to a degree level. The syllabus studied by degree students in UiTM, we also learn here. That was due to having a good lecturer.
(Informant 5, BSI Graduate Entrepreneur 2005/2006)

Informant 5 also told the researchers that he felt lucky to have an instructor who is concerned with the importance of learning science subjects. The lecturer will bring BSI students to a world art exhibitions to expose them to real art. Through this exposure, the informant began to study and understand the real value of paintings, which in turn boosted their level of confidence to focus more on their field of study.

Luckily I got to meet a lecturer, his name is Mr. Azuan. If there was any event or exhibition, or any artists...such as Raja Shahrman, Syed Ahmad

Jamal hold an exhibition, he will bring us along. , so we will go together as a class. We will go and see the exhibition. So, from there we can see its price. Ooh, from here we got our knowledge. Usually we would question how a painting like this cost a fortune could. Once we know how it works then we think to ourselves, why a piece of art can be so expensive. Haa, from there we started studying.

(Informant 5, BSI Graduate Entrepreneur 2005/2006)

4.3 Youth-Adult Attachment

Having a good positive youth-adult relationship will communicate positive development for youth. To have an adult guidance other than family members for social support will enhance the informants' potentials in facing upcoming obstacles. Adult support involves two sub-themes, namely a cohesive relationship with *Baitulmal's* officers and to have cohesive relationship with foster families. Cohesive relationship with *Baitulmal's* officers refer to a close and hearty relation between the informant and Treasury officials who helped ease the financial burden on their families with an expedited process for requesting and providing assistance. Apart from providing food, the informants also received scholarships during their fourth and fifth grade in school with the help of these officials. A cohesive relationship with foster families refers to the intimate relationship built between the informant and their foster families since studying at the religious centre.

4.3.1 Cohesive Relationship with *Baitulmal's* Officer

The first encounter between Informant 3 and a *Baitulmal's* officer was when she was selling cakes in front of her home had become a prelude to a cohesive relationship between them. Since their first encounter, the officer shared information on financial assistance provided by *Baitulmal* that is available for the poor. The officer also managed to apply on behalf of the informant and her family. Through the application, the informant and her brother have received scholarship from the treasury.

When I was in school, they offered treasury scholarship for both my brother and I.

(Informant 3, BSI Graduate Entrepreneur 1992/1993)

In addition to financial assistance, the informant and her family also received food aid. All forms of assistance received by the informant and her mother were all with the help from a *Baitulmal's* officer, hence they did not need to go through the same procedures as other applicants for aid distribution. Social support received by the informant has helped her mother and children be prepared when faced with risky situations (Aroian, Templin, Hough, Ramaswamy & Kata, 2011).

4.3.2 Cohesive Relationship with Foster Family

When Informant 5 planned to open his own business, he migrated to Kedah to learn more about business from his adoptive father who is a successful food entrepreneur in the state. His adoptive father provided him with experience and facilities, which had helped the informant to learn the intricacies of managing a business. According to Hedner, Abouzeedan and Klofsten (2011), a protective factor that contributes to building resilience in youth who are involved in business and entrepreneurship when faced with risky situations is to have a

relationship that is supportive, caring, trustworthy, and the encouragement of relationships within and outside of their family institution.

So, I went there and I asked him ... "is it good to open a graphic company?". So, he said, "sure, you can use the top compartment of my shop." So, he let me to rent the store. From there I learn how to do invoice the proper way. He taught me from A to Z.

(Informant 5, BSI Graduate Entrepreneur 2005/2006)

4.4 Support in Business Management

Gaining the support of various parties during a business start-up provides help to the informants to be more resilient in the business field. Support in this field refers to receiving assistance in terms of advice, science, financial, and business opportunities from individuals who contributed to building the informants' resilience in managing their business. There are three sub-themes under this external protective factors, which is a business mentor, business opportunities, and business capital. Business mentor refers to individuals who have helped and became a role model for their business management. Business opportunities refer to job offers and the opportunity to run a business from former employers, colleagues, and BSI. Business capital refers to financial assistance obtained by the informants from various sources, which allowed them to use it as a capital to start their own businesses.

4.4.1 Business Mentor

In running a business, the informants would at least have one adult they considered as a mentor. The mentors are the one who helped them to better identify the flow of their business world. Informant 1 had experienced working under a famous fashion designer while involved in the manufacture of a film production's costume for "Anna and The King", the experience had opened the informant's mind and encouraged them to be more confident in starting a business. All provided guidance from their previous employer has a profound impact to have made them feel more confident to venture into business.

...she's a very capable person as a mentor for I saw it myself.

(Informant 1, BSI Graduate Entrepreneur 1995/1996)

For Informant 4, new friends are needed when they want to have a business mentor in the business world. Their mentors are usually friends who had experience and managed to be successful in their business, therefore the informant was eager to succeed just like them.

I have about 2-3 mentors ... among them are my friends who became successful, they were not BSI students, they were outsiders, whose experience happened to come from being a despatch, cloth cutting...

(Informant 4, BSI Graduate Entrepreneur 1998/1999)

4.4.2 Business Opportunities

One of the informants got a chance to start business as a cake and bread supplier for one of the Giant supermarket chains in the East Coast states of Peninsular Malaysia. It was the beginning of Informant 2's career as a successful entrepreneur. The informant and his wife have received an offer from his wife's former employer to supply bakery products in the East Coast because there was no bakery supplier at the time.

... In 2008, my wife's boss at GIANT had offered to open a business in the East Coast because there were no suppliers there.

(Informant 2, BSI Graduate Entrepreneur 1996/1997)

BSI gained the trust of the principal, Informant 5 had offered to design BSI convocation's logo every year. The quality of the designs were recognized by the principal of BSI, thus whenever it was BSI convocation season, he would ask informant 5 to design the logo. The principal's belief has given the informant business opportunities and helped increase his income.

In BSI, the principal was Mr. Fendi. He trusted my designs. He believed in my designs. He said, "You have created it, don't give it to others. Other people did not produce good designs like you do." So, for every convocation, I would design it. This year is the fourth year if I am not mistaken.

(Informant 5, BSI Graduate Entrepreneur 2005/2006)

4.4.3 Business Capital

In addition to getting financial assistance in the form of business capitals from treasury institutions, Informant 2 also got financial support from his mother. His relatives have also helped the informant with financial assistance during his early stages of starting a business.

My savings and my mother supported a little. ... In the early stages of my business we covered it with money borrowed from relatives.

(Informant 2, BSI Graduate Entrepreneur 1996/1997)

Informant 3 and her best friend, who is also her business partner have agreed to raise capital with the salaries they got from working at a store of their former BSI teacher in order to start their own business. Through the capital reserve, the informant and her friend had successfully started a women's wear sewing business in their rented house in Gombak.

Because we have the right plan for ourselves. So, during the time I worked with Madame Naimah, we each came out with the same amount of capital.

(Informant 3, BSI Graduate Entrepreneur 1992/1993)

As every business requires a capital, Informant 4 said that business investments usually come from customer's booking fees. Through the capital, the informant made his own capital to cover his business financials.

But in this business, frankly I would say it must start with a capital. Only the capital received from customers. This is considered as savings.

(Informant 4, BSI Graduate Entrepreneur 1998/1999)

5.0 Conclusion

In conclusion, the data obtained from these informants has shown four external protective factors found to have helped build their resilience when being at-risk. Positive interaction between youth is one of the external protective factors that contributed to young entrepreneurs' resilience. By getting prior support and opportunities to study in skills training has paved the way for at-risk youth the possibility to change their socio-economic status through entrepreneurship. Thus, efforts in developing the potentials of youth must be viewed from various angles so that at-risk youths, especially those who grew up in poverty can build more resilience. Implementation of programs and initiatives should be in accordance with the requirements needed by youth so that their potentials can be enhanced to the maximum.

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