

Building a Framework for Urban Poor Entrepreneurship Model: A Conceptual Paper

Noor Faizah Mohd Lajin^{1*}, Rohana Ngah² and Hardy Loh Rahim³

1. Faculty of Business and Management, Universiti Teknologi MARA, Campus Selangor, 42300 Puncak Alam, noorfaizah@uitm.edu.my
2. Faculty of Business and Management, Universiti Teknologi MARA, Campus Selangor, 42300 Puncak Alam, rohanangah@uitm.edu.my
3. Faculty of Business and Management, Universiti Teknologi MARA, Campus Selangor, 42300 Puncak Alam, hardy@uitm.edu.my

*Corresponding Author

Abstract

This paper discusses the development of urban poor entrepreneurship conceptually. The migration of low-skilled and low-educated people formed an urban poor community in the cities. They face difficulty, especially in terms of economic challenges, and the pandemic of Covid19 makes it even worse. The urban poor community is vulnerable to the exogenous factor of economic shocks, increases in the cost of living, and mounting financial obligations. The unequal economic distribution would contribute to major social issues in the future. Entrepreneurship is the way to bring out B40 from poverty. Due to the pandemic Covid19, the unemployment rate has increased, and the urban poor is badly affected. Most of them must turn to entrepreneurial activity to survive economically. These entrepreneurs have been involved in entrepreneurship due to the economic downturn. However, not much is known about them, especially regarding the entrepreneurial personality traits of the community. Furthermore, entrepreneurship studies on urban poor entrepreneurs of urban poor are scarce. This research focuses on entrepreneurial personality traits on entrepreneurial success. This research would support the Shared Prosperity Vision of addressing wealth and income disparities so that no one is left behind as the economy progresses.

ARTICLE INFORMATION

Received: 25 Oct 2022
 Revised: 26 Oct 2022
 Accepted: 28 Oct 2022
 Published: 31 Oct 2022

Keywords: *Entrepreneurship, Urban Poor.*

1.0 INTRODUCTION

The substantial rural-urban migration has created a new phenomenon in cities, especially in economic disparities between rich and poor (Wan, Zhang & Zhao, 2022). In the last decade or so, urban poverty is becoming more visible in Malaysia, especially in significant cities, as urbanization weighs on the less able financially (Daros, 2019). On many occasions, rural people have migrated to the cities without proper qualifications, and employment prospects resulted in them earning low income (NST 2019), which constitutes the urban poor. Urban poor issues have become the primary concern. Malaysia had reduced poverty from 52.4% in 1970 to 5.7% in 2004, but visible pockets of urban poverty are often neglected (Ridzwan & Idris (2019). Rapid development and growth encourage migration and expansion of urban boundaries.

In a study titled "The Living Wage: Beyond Making Ends Meet," the Central Bank of Malaysia (BNM) pointed out that the wage growth in the bottom 40% of households by income (B40) is just enough to keep pace with the rise in the cost of living (Chong & Khong, 2018). In Malaysia, economic status is classified into three different income classifications, which are Top 20 (T20), Medium 40 (M40), and Bottom 40 (B40). Table 1 shows details on the income classification.

The B40 is the lower income group with household income below RM4,850 per month. The B40 households increased the average monthly income by 6% between 2014 and 2016. However, the 6% growth did not amount to much because of the low base. After accounting for the increase in the cost of living, according to the study, households in the B40 experienced only 3.8% growth in real income (NST 2019). During the pandemic of

COVID19, the unemployment rate soared high when many people, especially those in the B40 community, left without sufficient financial support (UNICEF, 2021). Many see urban poverty as harsher than rural poverty. In elevating their socio-economic status, the government has encouraged the urban poor to venture into entrepreneurship to escape urban poverty. It is recommended that entrepreneurship is the way to help the urban poor escape from poverty, and entrepreneurship has become an option to escape unemployment (Dass et al. (2020). However, the sustainability and success of entrepreneurial activities among entrepreneurs in urban poor communities are not known or documented. Furthermore, the government is concerned that the urban poor is struggling to embark on their business venture and calling to acquire enough knowledge and skills to grow their business (Azlan et al., 2020).

Their characteristics and personality traits should be researched to understand their needs and requirements further. Entrepreneurial personality traits have been widely researched, but the impact on entrepreneurs in the urban poor community is not known. In addition, entrepreneurial motivation is another element influencing entrepreneurial success (Shi & Wang, 2021) and should be explored in the community. Therefore, this paper proposed a conceptual framework for urban poor entrepreneurship.

2.0 ENTREPRENEURSHIP AND URBAN POVERTY

Urban poverty is typically characterized in two ways: as an absolute standard based on the least amount of income necessary to maintain a healthy and minimally pleasant life and as a relative standard based on the average of a country's standard of living (McDonald & McMillen, 2008, p. 397). Low agency (or the ability to make choices for oneself), low standards of living, and limited mobility can also be seen as vulnerability, which can transcend a monetary and temporal definition. In Malaysia, the urban poor can be categorized in a relative standard due to the high cost of living. Poverty is mainly associated with a lack of income, and individuals whose income level falls below the minimum basic human needs are considered poor (OECD, 2020). The massive rural-urban migration necessitated by industrialization and rapid urbanization has caused the emergence of a new social class – the "new poor" or "urban poor" (Khoo et al. 2018). In Malaysia, poverty has traditionally been measured in one dimension, income, by using a poverty line income (PLI) to demarcate poor and non-poor households. In 2014, the average monthly PLI was RM930 for Peninsular Malaysia, RM1,170 for Sabah, and RM990 for Sarawak. As for urban poverty, the PLI was set at RM960 for Peninsular Malaysia, RM1,180 for Sabah and Wilayah Persekutuan Labuan, and RM1,020 for Sarawak as per Household Income Survey (HIS) 2016 (Economic Planning Unit, 2018).

The model of urban poverty alleviation is a part of the overall strategic framework, and its focus is on the urban poor (Khoo et al., 2018). There is four forms of popular programs, for instance, (1) financial program; (2) business premises provision; (3) products provision; (4) courses, skills training, and community development (Abdul Saboor, Maria and Atta, 2015; Zhang, 2014).

A study by Khoo et al. (2018) highlighted that most government and private institutions' efforts to assist the Urban Poor are through giving out financial capital, providing goods, and providing courses and training. However, those are insufficient to help them sustain themselves economically in the long run. Studies have shown that marginalized communities can lift themselves from the morass of poverty and stagnation through entrepreneurial activities based on collective action (Parwez, 2017; Bhandari et al. 2021; Morris et al. 2020).

Table 1: Income Classification in Malaysia

Income classification	Definition	Details
B40	Bottom 40%	<ul style="list-style-type: none"> • Lower-income group • Household income is below RM4,850 per month
M40	Middle 40%	<ul style="list-style-type: none"> • Middle-income group • Household income between RM4,851 to RM10,970 per month
T20	Top 20%	<ul style="list-style-type: none"> • Upper class • Household income exceeds RM10,971 a month

Source: Household Income and Basic Survey Amenities Report 2019, DOSM

However, only some studies have comprehensively discussed entrepreneurship and poverty. Furthermore, as stated by several studies, the relationship between these two has not been well theorized (Poschke, 2013; Al Mamun et al., 2016; Lee & Rodríguez-Pose, 2021). As a result, it seems essential to review available studies covering the relationship between entrepreneurship and poverty to detect poverty-related issues addressed by the entrepreneurship literature and, more importantly, to find likely gaps in the literature. The study's results may help researchers, policymakers, and governments determine the focus of entrepreneurship studies in poverty alleviation and spot the issues neglected by entrepreneurship.

As stated earlier, entrepreneurship is suggested and introduced as a solution to poverty (Bruton et al., 2013). It has been argued that entrepreneurs from prosperous settings or low-income communities can contribute to reducing poverty (Sserwanga & Rooks, 2013). The differences between entrepreneurs pulled by an opportunity or pushed by a necessity are largely discussed in the literature (Nabi et al., 2015). So far, the Global Entrepreneurship Monitor (GEM) has shed much light on the difference between entrepreneurs in terms of their early-stage motives. However, to seize an opportunity, a person must possess various abilities related to leadership, decision-making, human resource management, strategy formulation, financing, marketing, and gaining a competitive edge (Jamali et al., 2018). Because of their numerous other issues, impoverished individuals find it challenging to develop the abovementioned traits and abilities.

Very little evidence is available about the characteristics of small business owners and their firms in low-income areas or urban poor. Research on the demographic and economic characteristics of the self-employed and their operations in low-income urban areas is lacking (Fields, 2019). Most literature on entrepreneurship in low-income areas is based on descriptive data analyses and focuses mainly on rural low-income areas. Low-income urban neighborhoods face a continuing cycle of poverty and social problems due to the lack of profitable businesses and jobs. Issues around higher crime rates, poor infrastructure, poor employee skills, and barriers to accessing debt and equity capital create significant obstacles to the growth of businesses (Gartner & Bhat, 2000).

The urban poor entrepreneurs' frequently experience severe credit restrictions, partly due to discrimination in the capital market and adverse stigma effects (discrimination by customers). This is because they have low self-confidence, and because they must make a living, they frequently put off preparation because they do not have as much time (Caliendo et al. 2020). As a result, the business opportunities they pursue are of lower quality, and their performance, once the business is operating, is also lower. Global Entrepreneurship Monitoring is one of the most vivid approaches to investigating the mutual relationship between poverty and entrepreneurship. It regards entrepreneurship as a solution to a need-driven individual's needs (Dvoulet, 2017). To create an opportunity, however, a person must have skills in various areas, including leadership, decision-making, human resource management, strategy design, financing, marketing, and achieving a competitive advantage (Jamali et al., 2018). Unfortunately, the factors mentioned earlier, and skills are complicated for poor people to develop because several other issues hamper them.

People in different countries approach entrepreneurial activities differently because they have different cultural, social, and economic backgrounds; as a result, when examining the trend of entrepreneurship in various communities, it is necessary to consider backgrounds and contextual factors. This is according to a study of Asian models of entrepreneurship (Dana & Mallet, 2014). As a result, it is recommended to review, identify, and organize efforts made to tackle the obstacles hindering entrepreneurship in poor communities. In other words, researchers answer: what has already been done to empower poor people, improve social and cultural norms, and alter institutional factors to promote entrepreneurship among poor people?

This paper explores the entrepreneurs' personality traits, such as risk-taking, proactiveness, innovativeness, self-efficacy, locus of control, and innovativeness, essential for urban poor entrepreneurs (Bonte & Piegeler, 2013).

3.0 ENTREPRENEURIAL PERSONALITY TRAITS

Personality traits reflect people's characteristic patterns of thoughts, feelings, and behaviors. Entrepreneurial Personality Traits refer to the choices and

decision-making of an individual or entrepreneur. Entrepreneurial personality traits can be explored from two perspectives: demographic features (Arora & Kumari (2015) and psychological factors like personality (Mayfield, Perdue, & Wooten, 2008). Personality plays a pivotal role in the development of concepts of entrepreneurship like entrepreneurial career choice (Zhao, Seibert, & Hills, 2005), the role of personality in entrepreneurial cognitions and opportunity acknowledgment recognition (Ardichvili, Cardozo, & Ray, 2003), and its role in new venture survival (e.g., Ciavarella, Buchholtz). Similarly, the role of personality in the entrepreneurial intention's generation process has remained a pinpointing factor in the recent literature.

Previous literature reviews (Zhao & Seibert, 2006; Zhao et al., 2010; Brandstatter, 2011; Kerr et al., 2017; Newman et al., 2019) have summarized insights into entrepreneurial personality traits that have been made across academic research. However, to our knowledge, none have systematically and fully differentiated between the types of entrepreneurs sampled in their included studies as part of their central review. In addition, several literature reviews have incorporated studies that differed in their use of the term "entrepreneur". Thus, different entrepreneurial samples were used in the individual studies and integrated without further differentiation in the reviews. It is, however, questionable whether the results of the studies referenced in the reviews are directly comparable if they used different entrepreneur sub-types.

On the other hand, some reviews have included studies that tested samples of non-entrepreneurs but did not highlight this in their review. For example, students with entrepreneurial interests are frequent. Few studies of entrepreneurial personality traits across entrepreneurial populations, such as the need for achievement locus of control, self-efficacy/proactivity, innovativeness, stress/uncertainty tolerance, and need for autonomy (Salmony & Kanbach, 2021).

3.1 Risk-Taking

Naturally, suppose self-employment is driven by necessity/need for survival. In that case, such entrepreneurs should be more risk-averse than their counterparts driven by risky but profitable (at least in expectation) business opportunities. Block et al. (2015)

support this hypothesis based on a primary dataset of 1526 early-stage entrepreneurs in Germany. Otherwise, the literature seems surprisingly silent on the risk differentials between entrepreneurs by necessity and choice. Ahunov & Yusupov (2017). Moreover, risk-taking propensity can change throughout an individual's life, typically decreasing with age (Josef et al., 2016; Mata et al., 2016) and in response to exogenous or emotional shocks (Schildberg-Hörisch, 2018).

The earliest investigation into entrepreneurial risk as a personality trait (Knight, 1921) established a model of competition and uncertainty. Knight (1921) hypothesized that entrepreneurs would be more inclined to take opportunities despite potential risks. Successful entrepreneurs would be those entrepreneurs with the most balanced risk judgments. More recent research has confirmed many of these initial judgments. This widespread research into entrepreneurial Risk-taking propensity, however, typically has not sufficiently distinguished between different types of entrepreneurs.

Such differentiation between different sub-types of entrepreneurs is, however, significant because there have been inconsistencies in the findings of previous studies. Some studies found no link between risk propensity and performance (DasGupta & Deb, 2020; Kerr et al. 2017). On the other hand, some observed that higher risk propensity is related to lower performance (Hvide & Panos, 2014), and some revealed that higher risk propensity is related to higher performance (Cucculelli & Ermini, 2013).

Some studies differentiated between entrepreneur types while investigating the effects of risk attitudes on venture creation. Antoncic et al. (2018) in their study found that risk-taking propensity is associated with entrepreneurial activity in an inverted-U shape. Those individuals who ranked highest in risk-taking propensity were likely to launch a venture in the next three years but had not yet done so. The practicing entrepreneurs exceeded only those individuals who might launch a venture at some point in the distant future and those who were not interested in launching one at any point.

There were mixed results regarding the relationship between risk-taking propensity and entrepreneurial success. Studies have concluded that risk-taking is negatively (Hvide & Panos, 2014), positively (Cucculelli & Ermini, 2013), or not related to entrepreneurial

performance (Zhao et al., 2010). There are several potential explanations for these inconsistent findings. Some of the inconsistencies may be due to the need for an agreed-upon risk attitude measure, self-reported measures, and behavioural or indirect measures of risk attitudes. Future research should employ methodological designs that allow for direct and simultaneous comparisons between various entrepreneur sub-types regarding risk-taking propensity.

3.2 Locus of Control

Locus of Control (LOC) is a construct that describes the extent to which individuals attribute outcomes to internal factors, such as effort and talent, or external factors, such as luck (Au, 2014). Numerous scales can be used to quantify LOC, such as the "Internalism-Externalism Scale" devised by Rotter in 1966, bidimensional measures (Suárez-Lvarez et al., 2016), and multidimensional scales (Kourmoussi et al., 2015). Furthermore, LOC appears to change throughout a lifetime (Tyler et al., 2020). Therefore, should LOC impact entrepreneurial activity and success, the ability to alter would have exciting implications in several respects, such as entrepreneurial education.

There have been several literature reviews on topics related to LOC, such as general LOC reviews (Reid, 1985), reviews on LOC and organizational change (Kormanik & Rocco, 2009), and reviews on LOC and health (Marton et al., 2021). Previous studies found that a higher internal LOC is associated with stronger entrepreneurial intention and activity (Pandey & Tewary, 2011; Jennings & Zeithaml, 1983) and higher rates of entrepreneurial success (Hilton & Atkoful, 2021).

Imran et al. (2019) observed no direct link between internal LOC and firm performance. However, the effect of LOC on firm performance became positive and significant when mediated by entrepreneurial orientation. In different settings, LOC had a direct link with firm performance as highlighted by Lee and Tsang (2001) in their study showed that internal LOC positively impacted venture growth in a sample of Chinese entrepreneurs running SMEs in Singapore.

Salmony and Kanbach (2022) observed that higher internal LOC was associated with stronger entrepreneurial intention, higher entrepreneurial activity

degrees, and higher entrepreneurial success rates. Further, as with other personality traits, studies frequently limited their samples to students and thereby were inherently restricted to examining entrepreneurial intention.

3.3 Innovativeness

In general, innovativeness refers to how individuals respond to new things (Goldsmith & Foxall, 2003). Innovativeness can be considered a global or domain-specific personality trait or a behavioral concept, such as consumers' adoption of new products. Entrepreneurial innovativeness is one of the first psychological traits to have received academic attention. An early hypothesis posited that entrepreneurs and managers differ most regarding their inclination toward innovation (Schumpeter, 1934). Accordingly, innovativeness is a personality trait often a central component of entrepreneurial orientation (Kraus et al., 2019) and activity (Mueller & Thomas, 2001). While innovativeness at the individual and company levels is linked (Strobl et al., 2018), in this study, innovativeness will be investigated at the individual level rather than at the team or company level.

Innovativeness can be measured by either how quick an individual adopts innovations, or how frequently an individual chooses innovative behaviour (Latiff et al., 2020). There are multiple measures of innovativeness as a personality trait, none of which are consistently applied in academic research. innovativeness can also be measured as a behavioural outcome through the Innovative Behaviour Inventory (Lukes et al., 2009; Lukes & Stephan, 2017).

Currently, few studies exclusively focused on the relationship between innovativeness and entrepreneurial interests or activities. The reviews analysing innovation and entrepreneurs (Brem, 2011; Schmitz et al., 2017) have mainly done so regarding innovative outcomes, processes, or, organization-wide innovation. However, innovation as an entrepreneurial personality trait can occasionally be a sub-topic within general meta-analyses or literature reviews. Rauch and Frese (2007) investigated the predictive validity of innovativeness, among other personality traits, on entrepreneurial activity and success. Their studies defined entrepreneurs as active or interested independent business owners or managers.

Innovativeness was significantly and positively correlated with business creation and business success.

The literature review of empirical studies observed a general link between innovativeness and entrepreneurial interest (Altinay et al., 2012) and venture performance or survival (Hyytinen et al., 2015), with a negative association in the latter. However, few studies have performed any entrepreneur-type differentiation. Lukes (2013) found that entrepreneurs with employees displayed the most innovative behaviour. Despite entrepreneurial innovativeness receiving early academic attention, it remains largely uninvestigated.

3.4 Proactiveness

Proactiveness is a pervasive phenomenon in entrepreneurial organizations. However, the existing literature mainly focuses on entrepreneurial orientation, proactiveness is only regarded as one dimension of E.O., and most studies on E.O. are at the level of the firm, not the individual (Zhao & Smallbone, 2019). Salem et al. (2021) argue that proactiveness shapes the environment through, for example, new products, technology, and administrative processes in contrast to reacting to the environment. Proactive firms usually have a forward-looking perspective, anticipate and prepare for the future (Dada & Fogg, 2014), and a desire to be pioneers (Wiklund & Shepherd, 2005). Miller suggests that proactiveness can be defined as "first to come up with 'proactive' innovations" (1983, p. 771), which suggests focusing more on the speed of innovating and introducing products and services. Entrepreneurs start their businesses by seizing an opportunity. Hence, they are very likely to display a proactive personality: a tendency to influence their environment by identifying opportunities and acting on them, showing initiative, acting, and persevering until meaningful change occurs (Crant, 2000).

Moreover, highly proactive individuals have higher entrepreneurial intentions (Crant, 1996). A recent meta-analytic study also established proactivity as an essential predictor of venture success (Rauch & Frese, 2007; Seibert, Kraimer, & Crant, 2001). Proactivity might influence entrepreneurial success through the strategy chosen by the entrepreneur. Proactive entrepreneurs might adopt a prospector strategy, intensively scanning their environment for new opportunities and focusing on

product development and market research (Kickul & Gundry, 2002). This might give them an edge over competitors who adopt other strategies.

3.5 Need for Achievement

The need for achievement refers to an individual's desire for significant accomplishment, mastering skills, and attaining challenging goals (Finogenow, 2017). Researchers hypothesize that entrepreneurs might hold a high need for achievement, as building a business from scratch demonstrates one's abilities in ways that are often hard to match when working within a system in which responsibility is diffuse. Along with LOC, this critical role in the need for achievement finds strong support in the literature along several dimensions. Need for achievement (nAch) is a concept based on McClelland's (1985) "acquired-needs theory" and is one of the dominant needs affecting individual actions in a workplace context. The concept was first introduced by Murray (1938) and later developed and popularized by McClelland (1961, 1985). Many researchers have found that a high need for achievement predicts entry into entrepreneurship, although this finding is sometimes challenged in specific contexts. Among the settings discussed above, the higher need for achievement is evident in the studies of Austrian entrepreneurs (Korunka et al., 2003) and Turkish students (Gürol & Atsan, 2006) but not in the study of Swedish entrepreneurship students (Hansemark, 2003). Comparing four Austrian studies, Frank et al. (2007) and Sun et al. (2020) conclude that the need for achievement selects individuals for entry into entrepreneurship.

Further differences are also evident across subgroups of venture founders. Mueller and Thomas (2000) find that Swiss entrepreneurs have a higher need for achievement than U.K. entrepreneurs, suggesting that the trait varies across cultures and countries. Some researchers also identify a link between the need for achievement and business performance. For example, the meta-analysis of Collins et al. (2004) finds that projective and self-reported achievement motivation measures predict entrepreneurial intentions and performance. Rauch and Frese (2007) find similar results. However, Frank et al. (2007) argue that the need for achievement, along with other personality factors, is much less relevant than environmental resources and many "process configurations" (such as the

set of management functions including planning, organization, and human resource practices) in explaining entrepreneurial success.

Figure 1 shows the proposed research framework for the study.

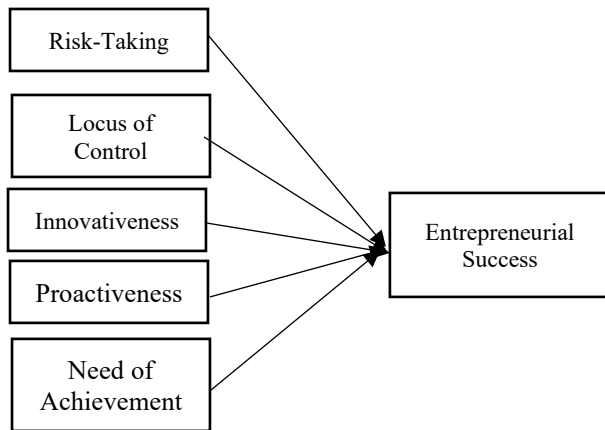


Figure 1: Proposed Research Framework

4.0 CONCLUSION

This paper discusses the formation of urban poor entrepreneurship by focusing on entrepreneurial personality traits. Even though entrepreneurial personality traits have been used widely in many studies, only a few studies of personality traits have been conducted on entrepreneurs for the urban poor. Urban poor must resort to entrepreneurial activities to survive economically. Therefore, it is important to understand their personality traits to help them to retain and sustain their businesses. In addition, they face more significant challenges due to their lower education, financial constraints, and social stigma. Understanding the personality trait of urban poor entrepreneurs would help government agencies provide proper support, and entrepreneurs would appreciate their strengths and weaknesses in handling their entrepreneurial activities. The next step is to validate the framework by conducting data collection and data analysis.

Author Contributions: The following statements should be used "Conceptualization, Noor Faizah, and Rohana.; formal analysis, Hardy Loh.; writing—original draft preparation, Noor Faizah.; writing—review and editing, Rohana and Hardy Loh. All authors have read and agreed to the published version of the manuscript." Please turn to the CRediT taxonomy for the term explanation. Authorship

must be limited to those who have contributed substantially to the work reported.

Conflicts of Interest: The authors declare no conflict of interest

Reference

- Abdul Saboor, Maria Manzoor & Atta Ullah Khan (2015). Time Use Poverty and Gender Inequality: Empirical Evidences from Punjab. *Qual Quant.* 50, 421–438 (2016).
- Ahunov, M, & Yusupov,N, (2017). Risk attitudes and entrepreneurial motivations: Evidence from transition economies, *Economics Letters*,160, 7-11, doi.org/10.1016/j.econlet.2017.08.016.
- Al Mamun, A., Nawi, N. B. C., Dewiendren, A. A., & Shamsudin, S. F. F. B. (2016). Examining the effects of entrepreneurial competencies on students' entrepreneurial intention. *Mediterranean Journal of Social Sciences*, 7, 119– 127.
- Antonic J, Antonic B, Gantar M, Hisrich RD, Marks LJ, Bachkirov AA, Li Z, Polzin P, Borges JL, Coelho A, Kakkonen M-L (2018) Risk-taking propensity and entrepreneurship: the role of power distance. *J Enterp Cult* 26(01):1–26
- Ardichvili, A., Cardozo, R., & Ray, S. (2003). A theory of entrepreneurial opportunity identification and development. *Journal of Business Venturing*, 18(1), 105– 123
- Arora, M., & Kumari, S. (2015). Risk taking in financial decisions as a function of age, gender: Mediating role of loss aversion and regret. *International Journal of Applied Psychology*, 5(4), 83– 89.
- Au, Evelyn. 2014. Locus of control, self-efficacy, and the mediating effect of outcome control: predicting course-level and global outcomes in an academic context, *Anxiety, Stress, and Coping*, 28, doi = 10.1080/10615806.2014.976761
- Azlan A.A., Hamzah MR, Sern TJ, Ayub SH, & Mohamad E (2020) Public knowledge, attitudes and practices towards COVID-19: A cross-sectional study in Malaysia. *PLoS ONE* 15(5): e0233668. https://doi.org/10.1371/journal.pone.0233668
- Bhandari,R., Sharma,D., Kunwar,K. & Han, Y. (2021). Community Based Entrepreneurship Education: A Study of The Catet Program In Nepal. *International Journal of*

- Small Business and Entrepreneurship Research. 10 (1), 15-29
- Brandstätter H (2011) Personality aspects of entrepreneurship: a look at five meta-analyses. *Personal Individ Differ* 51(3):222–230
- Bonte W, Piegeler M (2013) Gender gap in latent and nascent entrepreneurship: Driven by competitiveness. *Small Business Economics* 41(4): 961–987.
- Brem A (2011) Linking innovation and entrepreneurship—literature overview and introduction of a process-oriented framework. *Int J Entrep Innov Manag* 14:6–35 Bruton et al., (2013).
- Caliendo, M., Goethner, M. & Weißenberger, M. (2020) Entrepreneurial Persistence Beyond Survival: Measurement and Determinants, *Journal of Small Business Management*, 58(3), 617-647, DOI: 10.1080/00472778.2019.1666532
- Collins C, Hanges P, & Locke E (2004) The relationship of achievement motivation to entrepreneurial behavior: a meta-analysis. *Hum Perform* 17:95–117
- Crant, J. M. (2000). Proactive Behavior in Organizations. *Journal of Management*, 26(3), 435–462. <https://doi.org/10.1177/014920630002600304>
- Cucculelli M, & Ermini B (2013) Risk attitude, product innovation, and firm growth. evidence from Italian manufacturing firms. *Econ Lett* 118, 275–279
- Dana, L-P. and Mallet, J. (2014) ‘An unusual empirical pattern in an indigenous setting: cooperative entrepreneurship among Brazil nut (*Bertholletia excelsa*) harvesters’, *Int. J. Entrepreneurship and Small Business*, 22(2), 137–158.
- Daros, R. (2019). The need to battle urban poverty. *The Malaysian Reserve*, <https://themalaysianreserve.com/2019/08/22/the-need-to-battle-urban-poverty/>
- Dass, M., Kunasekaran, P., Kaur, C. & Gill, S.S. (2022). Exploring the Role of Community Empowerment in Urban Poverty Eradication in Kuala Lumpur, Malaysia. *Sustainability*, 14, 11501. <https://doi.org/10.3390/su141811501>
- Dvoulety, O. (2017). What is the Relationship between Entrepreneurship and Unemployment in Visegrad Countries? *Central European Business Review*. 6, 42-53. 10.18267/j.cebr.179.
- Economic Planning Unit, (2018). <https://www.epu.gov.my/en>
- Fields, G. (2019). Self-Employment and Poverty in Developing Countries. *IZA World of Labor* 60 doi: 10.15185/izawol.60.v2
- Finogenow, M. (2017). Need for Achievement. In: Zeigler-Hill, V., Shackelford, T. (eds) *Encyclopedia of Personality and Individual Differences*. Springer, Cham. https://doi.org/10.1007/978-3-319-28099-8_537-1
- Frank H., Lueger M. & Korunka C. (2007). The significance of personality in business start-up intentions, start-up realization, and business success. *Entrep. Reg. Dev.* 19. 227–251. 10.1080/08985620701218387
- Gartner, W.B. & Bhat, S. (2000). Environmental and ownership characteristics of small businesses and their impact on development. *Journal of Small Business Management*, 38(3), 14–26
- Goldsmith R, & Foxall G (2003). The Measurement of innovativeness. In: Shavinina L (ed) *The international handbook on innovation*. Elsevier Science, Oxford U.K., 321–330
- Gürol, Yonca & Atsan, Nuray. (2006). Entrepreneurial characteristics amongst university students: Some insights for entrepreneurship education and training in Turkey. *Education + Training*. 48. 10.1108/00400910610645716.
- Hansemark, O. C. (2003). Need for achievement, locus of control and the prediction of business start-ups: A longitudinal study. *Journal of Economic Psychology*, 24(3), 301–319. [https://doi.org/10.1016/S0167-4870\(02\)00188-5](https://doi.org/10.1016/S0167-4870(02)00188-5)
- Hilton, S.K. & Arkorful, H, (2021). Locus of control and entrepreneurial intention: a study in a developing economy. *Journal of Economics and Administrative Sciences*, DOI 10.1108/JEAS-04-2020-0051.
- Hvide H. & Panos G (2014) Risk tolerance and entrepreneurship. *J Financ Econ* 111(1):200–223
- Hyytinen A, Pajarinen M, Rouvinen P (2015) Does innovativeness reduce startup survival rates? *J Bus Ventur* 30(4):564–581
- Imran T, Ahmed R, Streimikiene D, Soomro DR, Parmar V. & Vveinhardt J (2019) Assessment of entrepreneurial traits and small-firm performance with entrepreneurial orientation as a mediating factor. *Sustainability* 11, 1–23
- Jamali, Behrooz & Mohammadkazemi, Reza & Yadollahi, Jahangir & Dehkordi, Ali. (2018). Theories of opportunity creation and effective entrepreneurial actions in an opportunity creation context. *Decision Science Letters*. 7, 443-454. 10.5267/j.dsl.2018.1.003.

- Jennings D. & Zeithaml, C. (1983) Locus of control: a review and directions for entrepreneurial research. *Acad Manag Proc.* 417–421
- Josef AK, Richter D, Samanez-Larkin GR, Wagner GG, Hertwig R. & Mata, R. (2016) Stability and change in risk-taking propensity across the adult life span. *J Personal Soc Psychol* 111(3):430–450
- Kerr, S. P., Kerr, W. R. & Xu, T. (2017). Personality traits of entrepreneurs: A Review of Recent Literature. *Foundations and Trends in Entrepreneurship*, 18-047
- Khoo, S. L., Mohamad Shaharudin Samsurijan, P. S. Gopal, Nor Malina Malek & Zahri Hamat. (2018). Urban Poverty Alleviation Strategies from Multidimensional and Multi-Ethnic Perspectives: Evidences from Malaysia. *Kajian Malaysia* 36(2), 43–68. <https://doi.org/10.21315/km2018.36.2.3>
- Kickul, J. & Gundry, L.K. (2002) Prospecting for Strategic Advantage: The Proactive Entrepreneurial Personality and Small Firm Innovation. *Journal of Small Business Management*, 40, 85-97.
- Kormanik M. & Rocco, T. (2009) Internal versus external control of reinforcement: a review of the locus of control construct. *Hum Resour Dev Rev* 8,463–48
- Kourmoussi, N., Xythali, V. & Koutras, V. (2015), Reliability and Validity of the Multidimensional Locus of Control IPC Scale in a Sample of 3668 Greek Educators. *Soc. Sci.* 4, 1067-1078. <https://doi.org/10.3390/socsci4041067>
- Kraus S, Breier M, Jones P, Hughes M (2019). Individual entrepreneurial orientation and intrapreneurship in the public sector. *Int Entrep Manag J* 15,1247–1268
- Latif, T., Qadeer, F. & Farooqi, S. (2020). Individual innovative behavior: Interplay of reputation, job requirement, and expected positive performance outcomes. *Business Management*, 38(3), 14–26.
- Lee, N., & Rodríguez-Pose, A. (2021). Entrepreneurship and the fight against poverty in U.S. cities. *Environment and Planning A: Economy and Space*, 53(1), 31–52. <https://doi.org/10.1177/0308518X20924422>
- Lee D. & Tsang, E. (2001) The effects of entrepreneurial personality, background and network activities on venture growth. *J Manag Stud* 38(4):583–602
- Lukes M (2013) Entrepreneurs as innovators: a multi-country study on entrepreneurs' innovative behavior. *Prague Econ Pap* 22.72–84
- Lukeš, M. & Stephan, U. (2017). Measuring employee innovation: a review of existing scales and the development of the innovative behavior and innovation support inventories across cultures. *International Journal of Entrepreneurial Behaviour & Research*, 23, 136-158.
- Lukes M, Stephan U, Černíková A (2009) Measuring innovative behavior and innovation support. In: 2nd ISPIM innovation symposium. New York
- Mata R, Josef A.K., & Hertwig, R. (2016) Propensity for risk taking across the life span and around the globe. *Psychol Sci* 27(2):231–243
- Marton, G., Francesca,S., Pizzoli,P., Vergani,L, Mazzocco,K., Monzani,D., Bailo,L., Pancani.L. & Pravettoni,G. (2021) Patients' health locus of control and preferences about the role that they want to play in the medical decision-making process, *Psychology, Health & Medicine*, 26(2), 260-266, DOI: 10.1080/13548506.2020.1748211
- Mayfield, C., Perdue, G. & Wooten, K. (2008) Investment Management and Personality Type. *Financial Services Review*, 17, 219-236.
- McClelland DC (1961) *The achieving society*. Van Nostrand, Oxford, UK
- McClelland, D. C. (1985). How motives, skills, and values determine what people do. *American Psychologist*, 40(7), 812–825. <https://doi.org/10.1037/0003-066X.40.7.812>
- McDonald, J. F., & McMillen, D. P. (2008). *Urban Economics and Real Estate*. Oxford: Blackwell Publishing. Ministry of Finance (2021). *Bernamea - Budget 2021: Higher Welfare Aid For OKU, Senior Citizens, Poor Children* <https://www.mof.gov.my/portal/en/news/press-citations/bernama-budget-2021-higher-welfare-aid-for-oku-senior-citizens-poor-children>
- Morris,M.H., Santos,S.C. & Neumeyer,X. (2020). Entrepreneurship as a solution to poverty in developed economies, *Business Horizons*, 63(3), 377-390,
- Mueller, S. & Thomas, A., (2000). A Case for Comparative Entrepreneurship: Assessing the Relevance of Culture. *J Int Bus Stud* 31, 287–301 (2000). <https://doi.org/10.1057/palgrave.jibs.8490906>
- Mueller S.L. & Thomas, A.S. (2001) Culture and entrepreneurial potential: a nine-country study of locus of control and innovativeness. *J Bus Ventur* 16(1):51–75
- Murray H (1938) *Explorations in personality*. Oxford University Press, New York

- Nabi, G., Walmsley, A. & Holden, R. (2015). Pushed or pulled? Exploring the factors underpinning graduate start-ups and non-start-ups, *Journal of Education and Work*, 28(5),481-506.
- Newman A, Obschonka M, Schwarz S, Cohen M. & Nielsen, I. (2019) Entrepreneurial self-efficacy: a systematic review of the literature on its theoretical foundations, measurement, antecedents, and outcomes, and an agenda for future research. *J Vocat Behav* 110:403–419.
- NST (2019), 12MP - Boosting socio-economic of the lower income group. <https://www.nst.com.my/news/nation/2021/09/731138/12mp-boosting-socio-economic-lower-income-group>
- OECD (2020). Building a resilient recovery Emerging stronger from the COVID-19 pandemic. <https://www.oecd.org/coronavirus/en/>
- Pandey J. & Tewary, N. (2011) Locus of control and achievement values of entrepreneurs. *J Occup Psychol* 52, 107–111
- Parwez, S. (2017). Community-based entrepreneurship: evidences from a retail case study. *J Innov Entrep* 6, 14. <https://doi.org/10.1186/s13731-017-0074-z>
- Poschke, M. (2013). Who becomes an entrepreneur? Labor market prospects and occupational choice, *Journal of Economic Dynamics and Control*, 37(3), 693-710,
- DasGupta.R. & Deb, S.G. (2020). Exploring the Relationship between Risk and Performance in Listed Indian Firms, *International Journal of the Economics of Business*, 27:3, 411-430. DOI: 10.1080/13571516.2020.1767981
- Rauch, A. & Frese, M. (2007), Let's put the person back into entrepreneurship research: A meta-analysis on the relationship between business owners' personality traits, business creation, and success, *European Journal of Work and Organizational Psychology*, 16(4), 353-385. DOI: 10.1080/13594320701595438
- Reid, D.W. (1985). Review of locus of control: current trends in theory and research. *Can Psychol* 26(1):69–70
- Ridzwan, A. & Idris, A.N (2019). Urban poor constitute a quarter of K.L. households, *The Edge Financial Daily*. <https://www.theedgemarkets.com/article/urban-poor-constitute-quarter-kl-households>. Accessed 20 February 2020.
- Saleem, F.; Qureshi, S.S.; Malik, M.I. (2021). Impact of Environmental Orientation on Proactive and Reactive Environmental Strategies: Mediating Role of Business Environmental Commitment. *Sustainability*, 13, 8361. <https://doi.org/10.3390/su13158361>
- Salmony, F.U. & Kanbach, D.K. (2022). Personality trait differences across types of entrepreneurs: a systematic literature review. *Rev Manag Sci* 16, 713–749 (2022). <https://doi.org/10.1007/s11846-021-00466-9>
- Schildberg-Hörisch H (2018) Are risk preferences stable? *J Econ Perspect* 32(2):135–154
- Schmitz, A., Urbano, D. & Dandolini, G.A. (2017). Innovation and entrepreneurship in the academic setting: a systematic literature review. *Int Entrep Manag J* 13, 369–395 (2017). <https://doi.org/10.1007/s11365-016-0401-z>
- Schumpeter, J. (1934) *The theory of economic development*. Harvard University Press, Cambridge, MA
- Seibert, S. E., Kraimer, M. L., & Crant, J. M. (2001). What do proactive people do? A longitudinal model linking proactive personality and career success. *Personnel Psychology*, 54(4), 845–874. <https://doi.org/10.1111/j.1744-6570.2001.tb00234.x>
- Sserwanga, A. & Rooks, G. (2013). Identifying high potential entrepreneurs in a developing country: a cluster analysis of Ugandan entrepreneurs. *Journal of Developmental Entrepreneurship*. 18. 1350010-1. 10.1142/S1084946713500106.
- Stewart W.H. & Roth, P.L. (2001) Risk propensity differences between entrepreneurs and managers: a meta-analytic review. *J Appl Psychol* 86(1):145–153
- Strobl, A, Matzler, K, Nketia, B.A. & Veider, V (2018) Individual innovation behavior and firm-level exploration and exploitation: how family firms make the most of their managers. *Rev Manag Sci* 14, 809–844
- Suárez-Álvarez J, Pedrosa I, García-Cueto E. & Muñoz J (2016). Locus of control revisited: development of a new bi-dimensional measure. *Anales de Psicología* 32, 578–586
- Sun, H, Ni, W, Teh P.L. & Lo, C. (2020). The Systematic Impact of Personal Characteristics on Entrepreneurial Intentions of Engineering Students. *Front Psychol*. 3.11:1072. doi: 10.3389/fpsyg.2020.01072. PMID: 32581939; PMCID: PMC7283955.
- Tyler, N., Heffernan, R. & Fortune, C-A. (2020). Reorienting Locus of Control in Individuals Who Have Offended Through Strengths-Based Interventions: Personal Agency and the Good Lives Model, *Frontiers in Psychology*, 11, DOI=10.3389/fpsyg.2020.553240

- UNICEF (2021). As Malaysia entered MCO 2.0, many low-income urban families were already close to breaking point. Families on the Edge: Part 3 reveals the risk of widening disparities the and need for strengthened social protection. <https://www.unicef.org/malaysia/press-releases/malaysia-entered-mco-20-many-low-income-urban-families-were-already-close-breaking>
- Wan, G., Zhang, X. & Zhao, M. (2022). Urbanization can help reduce income inequality. *npj Urban Sustain* 2, 1 (2022). <https://doi.org/10.1038/s42949-021-00040-y>
- Wiklund, J. & Shepherd, D. (2005). Entrepreneurial Orientation and Small Business Performance: A Configurational Approach. *Journal of Business Venturing*, 20, 71-91. [10.1016/j.jbusvent.2004.01.001](https://doi.org/10.1016/j.jbusvent.2004.01.001).
- Zhang, H. (2014). The poverty trap of education: Education–poverty connections in Western China, *International Journal of Educational Development*, Elsevier, 38(C), 47-58.
- DOI: [10.1016/j.ijedudev.2014.05.003](https://doi.org/10.1016/j.ijedudev.2014.05.003)
- Zhao, D., & Smallbone, D. (2019). What affects nascent entrepreneurs' proactiveness? *Asia-Pacific Management Review*, 24, 318-326.
- Zhao, H., Seibert, S. E., & Lumpkin, G. T. (2010). The relationship of personality to entrepreneurial intentions and performance: A meta-analytic review. *Journal of Management*, 36(2), 381– 404.
- Zhao, H., Seibert, S. E., & Hills, G. E. (2005). The Mediating Role of Self-Efficacy in the Development of Entrepreneurial Intentions. *Journal of Applied Psychology*, 90, 1265. <https://doi.org/10.1037/0021-9010.90.6.1265>