

## Conceptual Study for Entrepreneurship Resilience Among the Urban Poor

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### Abstract

*This study aims to delve deep into the complexity of urban poverty and how entrepreneurship brings light to the urban poverty community by fostering economic independence. However, many entrepreneurs from urban poverty backgrounds are not ready to embark on this journey and are not able to sustain their business, hence, failing to make an income, or closing in the early stages. By identifying the variables that influence the entrepreneurship resilience among urban poverty entrepreneurs, researchers can develop a resilient urban poverty entrepreneurship model that would assist and offer insights for policy development and practical interventions.*

**Keywords:** Urban poverty, entrepreneurship, resilience

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## INTRODUCTION

Discussions regarding the "urbanisation of poverty" have grown within the past 20 years (Luci et al., 2018). The first analysis of the international dollar-a-day poverty estimates by rural and urban location was done by Ravallion, Chen, and Sangraula (2008). However, there has been a gap in the studies regarding urban poverty, and according to many, urban poverty is frequently underestimated (Mitlin & Satterthwaite, 2013; Parnell, 2005; Sabry, 2010; Tacoli, 2007; Thanh, Anh, & Phuong, 2013). Between 2019 and 2018, the percentage of urban households experiencing poverty increased from 3.8 percent (223,300 homes) to 4.5 percent (227,100 households). In contrast, the minister of economy Rafizi Ramli stated in a written parliamentary reply that absolute poverty in rural areas declined slightly, from 12.4% (182,100 households) to 12% (210,500 homes). "While the urban areas have a lower poverty incidence compared to rural areas, the number of urban households living in poverty is greater due to the larger urban population, with approximately 75.5 percent residing in urban areas in 2022 (Radhi, 2023). Furthermore, the problem arises from an ongoing increase in living expenses, which mostly impacts those living in urban poverty areas. Considering the rapid urbanisation that many countries are currently experiencing, it is imperative that we raise awareness of and improve our understanding of deprivation in urban settings (Lucci et al., 2018).

Furthermore, with Malaysia's astonishingly high unemployment rate, it is time to shift direction and go towards self-employment. According to Toh (2017), cited by Ramli et al. (2018), unemployment is a major issue in Malaysia and is impacted by several key variables, such as GDP, inflation, and population growth. The estimated 9.5% to 10.7% young unemployment rate increased by 1.2%. The national unemployment rate, on the other hand, climbed by just 0.2%, from 2.9% to 3.1%. According to the data, young people account for the majority of Malaysia's unemployment rate. Numerous reasons can cause fluctuations in unemployment rates and it is critical to identify the main factors impacting the unemployment rate (Ramli et al., 2018). Herein lies entrepreneurship's saving grace. According to Boldreau (2020), entrepreneurship is significant for countries aiming to be competitive in today's global market, as it promotes economic

boost. As per Yu et al. (2021), entrepreneurship stimulates innovation and technological advancement, creates capital and employment, and contributes significantly to the economy, and society.

The relationship between entrepreneurship and financial independence is widely acknowledged. Based on studies on mother entrepreneurs, the authors' findings show that these women see independence as a practical necessity rather than a chance to pursue their independence while juggling the time limitations and perceived moral responsibilities of parenthood. The authors argue that the way independence is currently conceptualised fails to adequately distinguish between the fundamental distinctions of wanting freedom to live a more independent lifestyle and needing freedom to fulfill responsibilities to one's family. Therefore, the authors propose defining "family-driven entrepreneurship" as self-employment, considering the institutional and societal factors that can disproportionately support women responsible for caregiving. This illustrates that the relationship between urban poverty and people choosing self-employment and entrepreneurship as a means of obtaining independence, since the current standard of living cannot be met by the basic income. It is indisputable that entrepreneurship is a significant force in the contemporary global economy, driving economic growth, job creation, and innovation.

However, becoming an entrepreneur is a challenging endeavour that calls for a person's unwavering endurance, determination, and adaptability. Individuals who are in the urban poor community frequently lack the skills and education necessary to run their own businesses. They encounter a number of challenges when managing their own business, and as a result their businesses may fail in early stages, or are unable to turn a profit and generate an income. Ultimately, the business closes its doors due to its incapacity to withstand the difficulties faced by the commercial world. Hence, it is vital to recognise the factors that bolster an entrepreneur's resilience. Most studies focus on rural areas, overlooking the challenges faced by urban poor entrepreneurs—a limitation in research on urban poverty and entrepreneurial resilience. Nonetheless, considering that many urban entrepreneurs run micro and small businesses, similarities can be observed and lessons may be taken from SME experiences. Limited studies have been conducted on resilience among small business owners at the bottom of the pyramid (BOP), which in this case refers to the urban poverty entrepreneurs as the majority of studies, focus on large firms and how to help them recover from shocks instead (Iyengar, 2021). Urban poverty entrepreneurs encounter shocks at a higher rate than large firms, have lesser formal recovery mechanisms in place, and frequently are unable to "bounce back" in the conventional sense. In order to close this gap, this research investigates what variables influence entrepreneurial resilience among urban poverty in the current study, to create a resilient urban poverty entrepreneurship model.

## LITERATURE REVIEW

### Entrepreneurship

According to Croci (2016), entrepreneurship is an autonomous and diverse field that can function independently. Barot (2015) defines it as 'a practice that begins with action and the creation of new organisations. He further added that everyone embarking on a new entrepreneurial journey needs to embrace a new entrepreneurship paradigm, and that entrepreneurship is an essential requirement for success. Chang et al. (2015) stated that entrepreneurship is an art, and is a new topic area of research that focuses on delving into the management process of entrepreneurship which includes creativity and autonomy, capacity for adaptability and the creation of economic and social value. Some believe that entrepreneurship is the process of creating a successful organisation, while others see it as developing one's abilities and thinking. However, entrepreneurship is a profession that demands total independence and self-discipline to replace old habits. Different people define entrepreneurship differently. Some define it as a strategy for starting a business that is profitable, while others define it as a way to improve one's skills and way of thinking. But the ultimate objective of the idea of entrepreneurship is to foster economic growth and the creation of jobs.

### Urban Poverty

The term "urban poverty" refers to a variety of social and economic issues that arise in industrialised cities. These issues are the result of several interrelated variables, such as the rise in comfortable living standards, the

propensity for individualism, processes of social fragmentation, and the dualization of the labour market, which in turn causes social dualization. Urban poverty is viewed as a form of poverty with a main feature that it exists in industrialised civilisations as well as the Global South, according to Rowntree 1901 and Mitlin and Satterthwaite (2012). Researchers and social scientists typically employ two categories to define poverty: absolute poverty and relative poverty. The concept of sustenance, which describes the necessities that must be fulfilled for a person to have a physically healthy life, is where the idea of absolute poverty originates. The idea of relative poverty is based on the idea that everyone must satisfy the same standards of subsistence in all circumstances and contexts. That being said, it is understood that people who fall below this widely accepted threshold level are considered to be in poverty, irrespective of the level of economic, technological, or cultural development in their country. Townsend (2020) asserts that poverty has less to do with a person's financial situation and more to do with their inability to participate in social activities. People in the urban poverty, or B40 group, struggle because their financial situation falls below the accepted threshold, making it difficult for them to fit into the social norm.

According to Diandra and Azmi (2020), there are two categories of entrepreneurship. The first category of entrepreneurship is driven by innovation. This innovation-driven entrepreneurship revolves around the idea that business should innovate to benefit and conquer global market opportunities. The other type of entrepreneurship is small-medium enterprises or small business entrepreneurship, according to Diandra and Azmi (2020). These businesses operate in a traditional manner, and are less competitive and have limited access to the global market as they only serve the local community. In order to manage entrepreneurship successfully, one must have courage to take risks in starting a business, and face the unpredictability and volatility of the business ventures. Moreover, Barot (2015) suggests a number of possible strategies to participate in the entrepreneurial process which includes being inventive, vigilant and proficient. These traits will help the entrepreneurs to adapt, identify market failures and invent new products that will meet the consumers' needs. Barot (2015) recommends that the government actively participates in entrepreneurship by providing funds and support required to assist the entrepreneurs in their entrepreneurial ventures.

### **Urban Poverty Among the B40 in Malaysia**

According to DOSM (2017), Malaysians are classified into three household income classes: Bottom 40% (B40) have a monthly household income of RM6,501 or less, Middle 40% (M40) have a monthly income of RM6,502 to RM16,087, and Top 20% (T20) have a monthly income of RM16,088 or more. The primary objective of the Malaysian government is to improve the well-being of the B40 group, which accounts for 40% of the country's population. Aripin et al. (2020) conducted a study that examined the effects of economic policies on the B40 group, with a focus on specific groups such as rubber smallholders. Furthermore, the welfare of the B40 group can be observed as the social safety nets programs are mostly targeting the B40 group.

### **Urban Poverty Entrepreneurship**

There are two common definitions of urban poverty: an absolute definition based on the lowest income necessary to maintain a minimally pleasant and healthy life, or a relative standard based on the average of a nation's standard of living (McDonald & McMillen, 2008, p. 397). The concept of vulnerability can encompass more than just financial and temporal aspects; it can also refer to things like low standards of living, limited mobility, and low agency, or the ability to make decisions for oneself. Malaysia's high cost of living implies the urban poor may be categorised using a relative standard. Poverty is mostly caused by low income, and people who make less than the minimum required to meet their fundamental necessities are considered impoverished (OECD, 2020). According to Khoo et al. (2018), rapid urbanisation and large-scale rural-urban industrialisation have led to the emergence of a new socioeconomic class known as the "urban poor" or "new poor." In Malaysia, the traditional approach to assessing poverty divides impoverished and non-poor households based on one dimension: income, or poverty line income (PLI). As previously mentioned, entrepreneurship is promoted as a means of eradicating poverty (Bruton et al., 2013). However, to

capitalise on an opportunity, one must possess expertise in various fields such as marketing, finance, strategy formulation, human resource management, leadership, and gaining an advantage over others (Jamali et al., 2018).

## Entrepreneurship as a Solution for Urban Poverty

Based on the available data, entrepreneurship appears to have a promising future in reducing poverty in developed economies. Slivinski (2015) measured the rate of entrepreneurship among the impoverished in every U.S. state in a significant study. According to the findings, over a six-year period, the greatest rates of entrepreneurship showed the biggest drops in poverty, whereas lower rates of entrepreneurship were associated with rises in poverty (Slivinski, 2012, 2015). More precisely, there was a 2% decrease in the poverty rate for every 1% increase in the rate of entrepreneurship. Separately, the Aspen Institute's Self-Employment Learning Project tracked over 400 people operating microbusinesses for five years, from 1991 to 1997. Of them, 133 were living in extreme poverty at the time of the research (Clark, Blair, Zandiniapour, Soto, & Doyle, 1999). According to the institute, throughout a five-year period, 72% of impoverished micro-entrepreneurs saw a rise in household income (with an average gain of \$8,484), which was sufficient to lift 53% of these entrepreneurs out of poverty (Morris et al., 2020). The household family gains allow the poor micro-entrepreneurs to reduce their dependence on the public assistance programs by 61%. The work of Amoro's and Cristi (2011) offers an alternative perspective as they studied the relationship between poverty and startup activity in both developed and emerging nations. They discovered that higher levels of entrepreneurship are linked to greater reductions in poverty in both developed and developing nations, with a stronger proportional impact on developing countries, using data from 29 developed and 37 developing countries (Morris et al., 2020).

## Business Resilience

Many people idealise becoming an entrepreneur as a way to succeed and become financially independent. But according to İyigün (2015), launching a firm is a risky venture with a high failure rate. Research from Malaysia indicates that eighty percent of small businesses fail within the first five years of operation. The challenges faced by entrepreneurs in starting and growing successful businesses are depicted by research. Many factors can lead to entrepreneurial failure, including a lack of resources and knowledge, a fear of embracing calculated risks, incompetent business managers, and difficulties raising capital. Furthermore, a major factor impeding prospective entrepreneurs' success is anxiety. Though there are many reasons for the high failure rate of business ventures, it is vital to remember that resilience and a strong capacity for problem-solving are essential traits that can help entrepreneurs prosper in the face of difficulty (Nacu & Avasilcăi, 2014). Due to restricted access to resources and support networks, Malaysian entrepreneurs, in particular those belonging to the B40 category (the poorest 40% of household income earners), confront severe difficulties. To improve B40 entrepreneurs' chances of success, it is critical to pay attention to their distinctive requirements and offer specific support (Kassim & Buyong, 2010). Since there has been limitation in the study of urban poverty entrepreneurship resilience, small and medium-sized enterprises are used as insights. This is because small and medium-sized enterprises (SMEs) act in vulnerable situations, which is closely related to entrepreneurship in the urban poverty community as they are considered starters in this new entrepreneurship journey (Ates & Bititci, 2011; Burnard & Bhamra, 2011; Kantur & Say, 2015), as cited by Ismail & Harun (2022). As of now, the world of business and management lacks a common definition of resilience (Williams & Vorley, 2017). In fact, many scholars have emphasised the necessity of systematically structuring research in the field in order to progress in the SME sector in particular and general business in general (Tognazzo et al., 2016; N. Williams et al., 2013).

## Entrepreneurship Resiliency Theory

The Entrepreneurship Resiliency Theory provides a comprehensive framework to understand the resilience dynamics in entrepreneurship and serves as the theoretical foundation for this study. According to Johnson and Smith (2021), resilience is a complex concept that is influenced by personal abilities, contextual elements, and psychological factors. For this reason, the hypothesis we discuss above is relevant. Johnson and Smith's (2021) study

underscore the significance of knowing how personal entrepreneurial capacity influences the resiliency of entrepreneurship. This also illustrates the significance of psycho-social factors in shaping this relationship and it emphasises a dynamic interplay between personal competence and external conditions making entrepreneurs resilient (Liu, 2019). The process of resilience is encouraged by resilient mentors, commitment to action, small wins, working on self-worth and searching for meaning and coherence. According to Schutte & Mberi (2020) the research aimed at an enhanced grasp of resilience in entrepreneurship, as the full comprehension and understanding can enable entrepreneurs, educators and policy-makers to facilitate effective entrepreneurship under challenging conditions (Cardon et al., 2013). Using the lenses of human, social, and economic capital to refract empirical data on successful startups in Romania (as rootedness), the approach sheds light on how background-, context- and structure-related factors can account for variations in resilient entrepreneurship (Zamfir et al., 2018). The presence or absence of these and other character traits have a considerable influence on the resilience of entrepreneurs, which is crucial for their durability, that is dealing with hard times (Korber & McNaughton, 2018). More importantly, the theory allows further understanding of how different theoretical streams in entrepreneurship literature flow together with or oppose one another, and explains entrepreneurial behaviours (Fisher, 2012). If entrepreneurship research is to meet this day, it is necessary for us to delve deeply into the subject and build robust and integrated theories of it (Murphy, 2009). Entrepreneurship Resiliency Theory presents a strong foundation for analysing those entrepreneurship-related components that determine the individual competencies, psycho-social characteristics and various environmental factors contributing to entrepreneurial successes. These guidelines are critical to shape entrepreneurship resilience research especially when addressing the case of urban poor. It also helps to create better and more robust entrepreneur ecosystems.

## **Resilience as a Survival Trait in Entrepreneurship**

Entrepreneurs must overcome a myriad of hurdles in order to start a new business that will thrive. Still, some of the challenges are challenging and take time to solve, meaning that persistence is a vital trait for an entrepreneur (Olivier, Weisner, & Stryder-Merabet 2020). Persistence in the second dimension, as described by Schutte and Mberi (2020) discusses the ability to work hard despite the challenges and disappointments an entrepreneur faces when starting own business (Schutte & Mberi, 2018). Well perhaps not on its own sufficient, one can argue for the same. Resilient entrepreneurs may succeed where persistent entrepreneurs struggle, due to their experience in managing uncertainty and adapting quickly to changing business requirements. As Ayala and Manzano (2014) noted, resilience plays a crucial role in entrepreneurial success. The journey to making a business sustainable is by being resilient.

It is a complex construct with multiple dimensions rather than just one attribute. According to Ayala and Manzano (2014), it is instead believed to be the result of a person's wide range of behavioural and attitude traits. As a result, giving the concept of resilience a meaning has proven to be problematic (Luthar & Becker, 2000). It is therefore difficult to define resilience in a way that is both operational and practical (Ayala & Manzano, 2014), as stated by Schutte & Mberi (2020). Despite the development of resilience scales, their broad validation remains difficult (Windle et al., 2011; Ayala & Manzano, 2014) by Santos et al (2023). It is challenging to measure the construct objectively, consistently, and appropriately—even in terms of its applicability to various contexts—according to Windle et al. (2011), who also supported Schutte & Mberi's (2020) assertion that, despite the emergence of several scales aimed at measuring resilience, the evidence for their validation is still weak and ambiguous. One of the more widely used measurement tools is the Connor-Davidson Resilience Scale (CD-RISC), which was developed particularly for use in clinical settings to assess an individual's ability to manage stress. Windle et al. (2011) found that the CD-RISC scored higher than other resilience measurement tools. The scale, which consists of twenty-five items, is designed to assess characteristics of resilient individuals (Schutte & Mberi,2020). The qualities that were incorporated in the CD-RISC development were not fully identified, according to Windle et al. (2011). As a result, the scale is a measure that requires more theoretical and individual explanation. Schutte & Mberi (2020) cited Windle et al. (2011) stating that the identification of resilience features is not fully covered in the scale development. Manzano & Ayala (2013) refined this model despite their relationship, concluding that an entrepreneur's resilience

is determined by their own resourcefulness, durability, and optimism. Nevertheless, there is limited, if any, empirical research on entrepreneurship that supports these three essential elements.

## METHODOLOGY

This research will focus on understanding the resilience of urban poor entrepreneurs in the Klang Valley, Malaysia, as they navigate the significant challenges involved in sustaining and growing their businesses. Klang Valley, which includes Kuala Lumpur and its surrounding area, is the most densely populated region in Malaysia. The high population density also reflects the complexities of urban living, where disparities between wealth and poverty are more pronounced. Despite higher wages compared to rural areas, the cost of living in Klang Valley is substantially higher, which has an impact on the middle- and lower-income groups. Consequently, many households that may earn a seemingly reasonable wage find themselves struggling with everyday expenses and succumbing to the category of “urban poor”.

In this research, a qualitative research approach will be employed to explore the personal and professional experiences of these entrepreneurs. This approach is particularly suited for capturing the complexities and nuances of human behaviour, offering a deeper understanding of the resilience and adaptability exhibited by these individuals in the face of adversity. Through qualitative methods, the study will seek to uncover the factors that contribute to their entrepreneurial resilience in a challenging environment. Semi-structured, in-depth interviews will be the primary method of data collection, conducted in both focus groups and one-on-one settings. These interviews will allow participants in the Klang Valley area to share their experiences in a comfortable environment, either with their peers or individually. The semi-structured format ensures that interviews are flexible enough to allow for the natural flow of conversation while also maintaining focus on key themes relevant to entrepreneurial resilience. This method enables the collection of detailed and authentic accounts of participants' experiences, shedding light on the factors that influence their persistence and success despite the significant challenges they face.

The aim is to uncover core factors that drive resilience among urban poor entrepreneurs, which may include emotional strength, cognitive strategies, support systems, and adaptive behaviours. By capturing these narratives, the study will offer valuable insights into how resilience is developed, maintained, and used as a tool for overcoming obstacles in entrepreneurship. Purposive sampling will be employed to select participants who are most relevant to the study's objectives. This approach, widely used in qualitative research ensures that data is collected from individuals who are well-suited to provide meaningful insights. Participants will include urban poor entrepreneurs in the Klang Valley from all categories of business that are in SMEs, with at least two years of entrepreneurial experience. This criterion will ensure that participants have sufficient experience to contribute valuable perspectives on the entrepreneurial process and resilience over time. As noted by Patton (2002), purposive sampling is particularly effective for gathering in-depth, first-hand information from participants with the most pertinent experiences.

Interviews will be conducted with participants from the Klang Valley. Data collection will continue until saturation is achieved, meaning that no new themes or insights emerge from the interviews. This ensures a comprehensive and representative understanding of the participants' experiences and resilience strategies. Each interview will last approximately 60 minutes and will take place at a location within the Klang Valley that is convenient and comfortable for the participants. This helps to create a relaxed atmosphere, encouraging participants to share more freely. A consistent set of interview questions will be used to maintain the reliability of the findings, while allowing flexibility to explore new areas as they arise during the conversation. This structured yet open-ended approach ensures that the data collected is both detailed and reliable. By directly engaging with urban poor entrepreneurs in the Klang Valley through these interviews, the study will provide a comprehensive understanding of their journeys. The insights gained will highlight various resilience strategies and provide a clearer picture of how these entrepreneurs overcome obstacles to achieve business success. These findings will inform future discussions and initiatives aimed at supporting urban poor entrepreneurs in building more resilient businesses.

## CONCLUSION

People in Malaysia choose to start their own businesses for a variety of reasons, including to seize opportunities, become more independent, avoid traditional jobs, understand the benefits of entrepreneurship, make a significant impact, increase their income, or support their families (Norhisham & Sahid, 2022). Urban poor entrepreneurs, however, may encounter difficulties starting their own businesses for a variety of reasons, including deficiencies in their skills, abilities, experience, and financial support. Malaysia recognises the significance of inclusivity in its pursuit of becoming a high-income nation, particularly concerning marginalised communities, the B40 group, or more precisely, those who are classified as urban poor. Unfortunately, those living in urban poverty, who often belong to the bottom forty percent (B40) household population, face a variety of challenges, including limited opportunities for education, adverse health consequences, scarce employment opportunities, and high rates of poverty. These barriers are something that plague most people on a daily basis; they are the heavy weights holding them all back from truly partaking in society. These hurdles make it tough for those from the urban poor in setting up successful businesses and getting a steady job.

In places of high unemployment, such as many cities, it is even more important to look for additional sources of revenue. Now, entrepreneurship is being seen as a real answer for lack of jobs in place of the theoretical one. But with very few formal jobs available to urban dwellers, many of them have no choice but to seek money-earning strategies of their own through entrepreneurship. The beginnings are analogous in manner to a grassroots movement against joblessness and towards self-employment; financial freedom. But let's not overlook the fact that many founders stumble when they first launch their startup, as running a business is inherently hard and full of risks. An insight into learning of factors which promote resilience in entrepreneurship, entrepreneurs can dare to face the mirror to take stock of what has helped them till now and what is coming in their way. However, this approach could be more advantageous than over-relying on govt assistance to the B40 category as it creates an opportunity for people to have greater independence and control of their own financial future.

In addition, entrepreneurship provides people with opportunities to utilise their knowledge and skills to create unique solutions, which boosts their sense of achievement in professional life and fulfilment. Thus, entrepreneurship still holds the possibility of becoming an alternative for entrepreneurs lying in urban poverty despite its many hurdles to get out and garner participation at the initial stages. Yet no matter what the specific hurdle, a sense of a certain form of resilience among these entrepreneurs must be present if the business is to make it. So, what makes the city-poverty-entrepreneurs so resilient? This paper explores the determinants of urban poverty entrepreneurship resilience, as part of efforts to develop the model for urban poverty entrepreneurship. It is a bumpy ride, the world of entrepreneurship. Changes are inevitable, and are necessary for entrepreneurs to adapt, survive and thrive when things go against them hence resilience is very important.

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