Intention towards Using Loan in Income Generating Activities: A Conceptual Study among Poor and Low-Income Households in Malaysia

Nadzirah Mohd Said a, Noorshella Che Nawi b, Noorul Azwin Md Nasir c.

a, b Faculty of Business and Entrepreneurship, Universiti Malaysia Kelantan, Malaysia


ABSTRACT

Even though the country has done a fantastic job of eradicating poverty, some significant challenges and concerns come as a result of globalisation. The following are important concerns that must be solved as the country enters a new category of poverty. Malaysia is an impendence country which variety population segmentation based on ethnicity as well as religion. In actuality, it has the potential to aggravate social issues, particularly in Malaysia. Indeed, Malaysia has adopted many social programmes including economic and social investment. However, poor people in rural and urban areas since poverty has long been seen to be a rural issue with more than half of all family units falling into this category in Malaysia. Besides, there is a lack of awareness of the causes and sources of poverty as well as a strategy for dealing with the issue. In addition, there is currently a scarcity of research on the influence of anti-poverty initiatives on community welfare in the Malaysian context. Hence, low-income people's goals regarding the Malaysian government's incentive or programme to improve their income are conceptualised in this paper by concern the Theory of Planned Behaviour with four variables namely attitude, subjective norms, perceived behavioural control, and entrepreneurial competencies.

Keywords: Attitude, Entrepreneurial Competencies, Entrepreneurial Intention, Perceived Behavioural Control, Subjective Norms