

# COASTAL COMMUNITIES IN TERENGGANU: THE IMPACT OF SOCIAL-ENTREPRENEURSHIP ON SUSTAINABLE LIVELIHOOD

<sup>1</sup>Muhammad Abi Sofian Abdul Halim,

<sup>1</sup>Mohd Shaladdin Muda,

<sup>2</sup>Wan Abd Aziz Wan Mohd Amin

<sup>1</sup>School of Business and Maritime Management,  
Universiti Malaysia Terengganu, Terengganu, MALAYSIA  
Tel: 609-6684805; Email: ppppm@umt.edu.my

<sup>2</sup>Strategic Planning Unit,  
Universiti Sultan Zainal Abidin, Terengganu, MALAYSIA  
Tel: 6096688383; Email: wanazizmn@unisza.edu.my

## Abstract

Malaysia tremendously succeeded in combating against poverty and develop sustainable livelihood among the rural communities. In depth, social-entrepreneurship is part of Malaysian government policies in constructing the mechanism in developing the sustainable livelihood among communities who are living in coastal areas. Moreover, this study presents an insight perception of coastal communities in Terengganu with regards to the business opportunities that have been accommodated by government to sustain their livelihood in a context of increasing level of income, employment opportunity and quality of life. The aim of the study is to identify the factors of social-entrepreneurship that are affected to the sustainable livelihood among the coastal communities in Terengganu. The Quota sampling was used to distribute 300 questionnaires among coastal entrepreneurs in Terengganu. However, there are only 266 set of questionnaires were replied. The results indicate that factors of cooperation, non-individual profit and social work in social-entrepreneurship are contributed to the sustainable livelihood. In summary, the study will help the state governments in east-coast Malaysia to identify the factors and items that important to coastal entrepreneurs in developing their business that are contribute to the sustainable livelihood.

**Keywords:** Social-entrepreneurship, sustainable livelihood, coastal communities, social impact.

2017 GBSE Journal

## Introduction

The state of Terengganu is part of Malaysia East-Coast that situated in front of South-China Sea. Overlooking the South-China Sea, the panoramic untouched beaches of Terengganu spans 244 kilometers from the district of Kemaman in the south, along the scenic coast up north to the district of Besut. Previously, Terengganu is well known as a state that rich of marine resources and community activities that related to the fishery, agriculture, tourism, and marine product processing. According to Matsunuma et al, (2011), South-China Sea also

known for its high productivity and the rich diversity of plants and animals. Consequently, the fisheries sector in Terengganu was contributed 81,007 tones (5.86%) of the nation's fish production valued that equal to RM 384 million in a year of 2007 (Nurul Aisyah et al, 2011). Furthermore, fisheries sector contributed 3.4% to the Malaysia gross domestic products (GDP) in a year 2009.

In 2007, Malaysia government has launched the program of East-Coast Economic Region (ECER) that embrace the area from Kelantan into north of Johor. The purpose of this project is to develop the economic region in a context of poverty eradication and raise incomes as well as to sustain livelihood among coastal communities in East-Coast Malaysia. Fundamentally, this paper related to the ECER program that exclusively focus on the impact of social-entrepreneurial activities toward the sustainable livelihood. Then, coastal communities in Terengganu become as a target population in studying their sustainable livelihood, in term of; self-employed business, poverty eradication, creating self-employment, upgrading the level of income and upgrading the quality of social-life. Instead of that, this paper also discuss the other government policies (e.g; New Economic Policy; National Transformation Policy) as part of supportive to the development of micro/small business scale in East-Coast areas that involving in industry of fishery, agriculture, coastal tourism, crafts, and food processing that considered as social entrepreneurs.

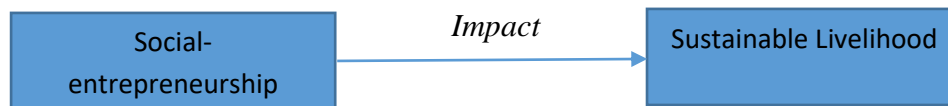


Figure 1: The impact of social entrepreneurship toward sustainable livelihood

Fundamentally, a sustainable livelihood is the set of capabilities, assets and activities that furnish the means for people to meet their basic needs and support their well-being (Kabir et al, 2012; Scoones, 1998)). The concept of sustainable livelihoods can be considered as a systematic approach that links of poverty eradication, increase higher standard of living, to become more quality of life, and creating business opportunities as based on the strength of community. As mentioned in literature, the concept of sustainability is considered as a way of living that is capable of guaranteeing a continuity of life for all (Batra, 2012). Additionally, Kalam & Singh (2011) view sustainability along six dimensions, including; economic, technological, social, environmental, value and learning sustainability. As well as previous studied stated the concept of sustainability, Terengganu is one of the Malaysian state which is situated in north-eastern peninsular Malaysia that involving local coastal communities in marine resources as part of developing their sustainable livelihood.

The factors of social entrepreneurship considered as an underlying variables that significantly contributed to the sustainable livelihood. According to Zaryab (2015) in her studied, the concept of social entrepreneurship also considered as mechanism in upgrading the income among poor rural people, especially non-workers' women. Therefore, this mechanism can be practice by providing a sustainable micro enterprise opportunity to improve rural living standards. Actually, a numbers of previous study have been discussed to support this paper in mentioning that social entrepreneurship considered as a n underlying factor in developing the concept of sustainable livelihood. In addition, entrepreneurs also thrive on changes in the environment that bring useful opportunities for business (Kabir et al, 2012). As show in table

1, the concept of social entrepreneurship become crucial among coastal communities in Terengganu as mechanism in upgrading their sustainable livelihood..

## **Background of Study**

Malaysia government has implemented numbers of policies related to the economy that support the development of micro/small business which operating in coastal areas (e.g: New Economic Policy; Vision 2020; National Development Policy; 1Malaysia). However, some of government policies implementing just giving subsidies to communities and never think the affected of communities just tend to depending on subsidies syndrome (Roslina & Shamzaeffa, 2014). However, the business situation today more focusing on how develop strategic and tactic to face competitors in the market. The thinking of competitive advantage among entrepreneurs in Terengganu coastal area become essential as well as to create the strategic thinking. The concept of cooperative and social business is the way for Terengganu coastal communities to develop their business strategic and tactic. Therefore, the factors of cooperation, non-profit concerning, volunteerism and social work become the underlying factors in social entrepreneurship that contributed to the sustainable livelihood, in a context of increasing level of income, employment opportunity and quality of life. Moreover, the theory of social-entrepreneurship become prominent as a unique set of processes in communities in creating sustainable livelihood among them (Zakaria, 2011; Yunus, 2011; Brooks, 2008).

As related to the theory of social entrepreneurship, Malaysian government has taken responsibility to develop the micro, small and medium scale business in several sectors and industries in the east-coastal areas of Malaysia such as fishery, agriculture, coastal tourism, crafts, food processing and other operated business. Nowadays, the government has developed and constructed a numbers of mega project in supporting the coastal communities such as the fishery port by Fisheries Development Authority of Malaysia or known as Lembaga Kemajuan Ikan Malaysia (LKIM), the development of coastal activities that grounded from aquaculture product and coastal tourism by Malaysia Tourism Promotion Board TPB), and also the fisheries production process. As supported to the Terengganu state government, the aim of this paper is to identify the factors of social-entrepreneurship that are affected to the sustainable livelihood among the coastal communities in Terengganu.

## **Social-Entrepreneurship and Coastal Communities in Terengganu**

Historically, the integrated of economy, social and environment among coastal resident in Terengganu has given a better of sustainable livelihood to the local communities. In fact, most of local coastal residents are really concerned toward the practiced of sustainability concept in their livelihood. But, the development of high-tech industry in coastal areas have created imbalance development between local communities who operated their enterprises in a micro/small scale as compared to the medium/big scales companies that are owned by foreign business. In addition, the development of high-technology industry in coastal areas have created job opportunities and it significantly shows the reduction numbers of coastal residents involved in self-employment (Rostam, 2005). The issue arise is how many coastal residents in east-coast Malaysia are concern toward the roles of social entrepreneurship that capable to develop social-economic and improve their sustainable livelihood?

In 2007, Malaysia government was taken initiative to eradicate poverty as well as to create the sustainable livelihood among the coastal communities in coastal. Through the master plan of ECER, Terengganu state government has conducting a numbers of social entrepreneurship program in developing the economic region in east-coast Malaysia. Even, a numbers of entrepreneurship agencies in Terengganu that have been taken responsibility to make sure the communities in Terengganu are success in their social business in a context of working together in business, create business chain and develop communities' own funding through cooperation.

Entrepreneurship Agencies in Terengganu	
1	Entrepreneurial Development Foundation (YPU)
2	National Trust Council (MARA)
3	Business Endeavour Economic Group (TEKUN)
4	Malaysian Endeavour Trust (AIM)
5	Family Development Foundation (YPK)
6	The Concept of Malay Economic Group (GABEM)
7	Small Medium Enterprise Corporation (SME Corp)

Table 1: The numbers of entrepreneurship agencies operated in Terengganu

### Problem Statement

Since 1980s, Terengganu coastal areas have been developed by mega projects in petroleum industry and others retail-supply chain business. However, imbalance development have been occurred between rural entrepreneurs and new business operators, in term of business opportunities, competitive advantage and unintegrated sustainable livelihood in a context economy, social and environments. Thus, the movement of rural coastal residents migrated to urban areas will significantly affected to the deficient of rural entrepreneurs, especially those entrepreneurs who are already operated their business in micro/small scale (Rostam, 2005). Instead of that, some of rural coastal entrepreneurs in Terengganu are unaware their insight perception regarding to the business opportunities that have been accommodated by government to increase their level of income, employment opportunity and quality of life.

Nowadays, Terengganu state government launched several policies which regarding to the entrepreneurship development and took rigorous action in implementing several programs that capable to eradicate poverty, created employment and upgrading the level of income as well as contributed to the sustainable livelihood in rural areas. However, how many of them are really concerned and appreciate towards the initiative of government in developing their social life. In fact, some of them are ignore toward the government policies in creating the culture of social entrepreneurship, in a context of; cooperation in business and less concerning on profit purpose as well as involving in business volunteerism and social work. Similarly with Islamic study, there are some key business principles that Muslims should have in conducting business in their communities, there are; truthfulness, justice, sincerity and forgiveness. Fundamentally, the factors of truthfulness in Muslim entrepreneurs are qualities which a social entrepreneurship should develop and practice.

However, some of coastal communities are also assume that to become entrepreneurs, they will face several critical problems such as how to grab the business opportunities, competitive, controlling the financial and organization manageriable. In general, they have never thinks that the concept of social-entrepreneurship is capable to help them to achieve a good business management. It can be said that most of them are not really practicing the concept in their business. In summary, the social-entrepreneurship concept emphasizing the factors that contributed to the changing of social-life in a context of higher income, education and quality of life.

## Literature Review

### *Sustainable Livelihood*

Nowadays, a numbers of scholars discussed the concept of sustainable livelihood, such as; Solesbury (2003), Kamaruddin & Samsudin (2014), Brocklesby & Fisher (2003, and Chambers & Conway (1992). Table 2 below explain the concept of sustainable livelihood by a numbers of scholars that have been discussed in in this study.

Description	Scholars
<ul style="list-style-type: none"> <li>• A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living.</li> </ul>	Solesbury, W (2003)
<ul style="list-style-type: none"> <li>• The sustainable livelihoods approach is one of the methods to enhance understanding of the livelihoods of poor households.</li> </ul>	Kamaruddin, K & Samsudin, S (2014)
<ul style="list-style-type: none"> <li>• Approach is held to provide a more rounded picture of the complexities of living and surviving in poor communities than understandings based on measures of income, consumption and employment.</li> </ul>	Brocklesby & Fisher (2003)
<ul style="list-style-type: none"> <li>• Comprises the capabilities, assets and activities required for a means of living and it is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base</li> </ul>	Chambers & Conway (1992)

Table 2: The concept of sustainable livelihood

**Social-Entrepreneurship**

Meanwhile, the concept of social entrepreneurship also discussed by a numbers of scholars in relating to the sustainable livelihood. Table 3 show the numbers of scholars that concerning to theory of social entrepreneurship.

Variables	Indicators	Scholars
<b>Business cooperation</b>	Giving loan to the poor communities in starting their business. Abolish the character of selfish Encompassing social venture Present business ideas that are user-friendly, understandable, ethical and support the community involve together. An enterprise that uses free market to address a pressing social problem	FarokZakaria, (2011) Yunus (2009)
<b>Non-individual profit concerning</b>	<ul style="list-style-type: none"> <li>• More on social mission than business mission.</li> <li>• Social problems or needs that are unmet by private markets or government</li> <li>• Engages with the financial social returns.</li> </ul>	Brooks (2008)
<b>Volunteerism</b>	<ul style="list-style-type: none"> <li>• Provide services to the society for free.</li> <li>• Recognize social problems and use entrepreneurial principle to organize, create, and manage the venture.</li> <li>• Motivated primarily by social benefit</li> <li>• Grab social benefit than business profit.</li> </ul>	Brooks (2008)
<b>Social work</b>	<ul style="list-style-type: none"> <li>• Helping poor communities through entrepreneurship activities.</li> <li>• To optimize the value for social ends</li> <li>• To raise the income of impoverished communities.</li> <li>• Innovative solutions to society.</li> <li>• Identify the problems, create the sustainable solutions and change the social.</li> <li>• Extensively works on the societal development</li> </ul>	Farok Zakaria, (2011)

Table 3: Factors in social entrepreneurship

## Research Objective

As well as this paper is to study the impact of social entrepreneurship on sustainable livelihood among coastal communities in Terengganu, therefore, the objective of this study is to measure the factors of social entrepreneurship which are practically impact to the coastal communities as well as to sustain their livelihood.

## Hypothesis and Theoretical Framework

This research has identified four hypotheses in order to determine significant relationships between variables. These hypotheses or testable statements have been formulated based on literature, research objective and questions to determine the relationships between the social entrepreneurship and sustainable livelihood.

- H1: The practice of business cooperation in social-entrepreneurship will positively impact to the sustainable livelihood.
- H2: The practice of non-profit concerning in social-entrepreneurship will positively impact to the sustainable livelihood.
- H3: The practice of volunteerism in social-entrepreneurship will positively impact to the sustainable livelihood.
- H4: The practice of social work in social-entrepreneurship will positively impact to the sustainable livelihood.

In order to visualize the hypothesis that have been developed, theoretical framework was constructed to show the relationship of social entrepreneurship and sustainable livelihood, as show in figure 2.

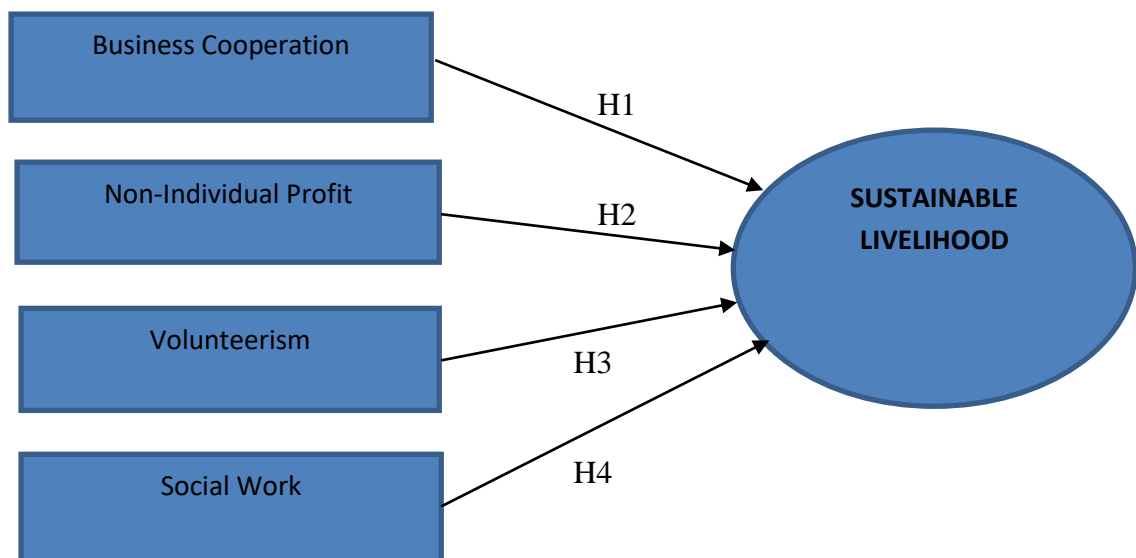


Figure 2: Theoretical framework

## Methodology

In order to achieve the objective of this study, a self-administrated survey was conducted through constructed the instrument. In general, there are 300 questionnaires were distributed among Terengganu's coastal entrepreneurs who operated their business from Kuala Besut to Kuala Kemaman. Fifteenth places were identified as coastal areas in Terengganu, as show in table 4.

In term of sampling, this study adopted the quota sampling that grouping by coastal area and product that produce by entrepreneurs. Table 4 also show that 20 questionnaires were distributed for each places of coastal areas that involving in industry of fishery, agriculture, coastal tourism, craft, and marine product processing, however, there are only 266 were replied.

Coastal Areas		Distributed	Replied
North Terengganu	Kuala Besut	20	18
	Tembila	20	17
	Penarek	20	17
	Merang	20	19
East Terengganu	Kuala Terengganu	20	20
	Chendering	20	20
	Marang	20	18
	Merchang	20	18
South Terengganu	Kuala Dungun	20	20
	Paka	20	16
	Kerteh	20	17
	Kemasek	20	12
	Kijal	20	15
	Chukai	20	19
	Kuala Kemaman	20	20
<b>Total</b>		300	266

Table 4: Coastal areas in Terengganu

## Analysis and Finding

### *Respondents' Profile*

As part of this study to identify the significance relationship between variables, multiple regressions were used to test the H1, H2, H3 and H4. However, a descriptive analysis on respondents' profile was first conducted before inferential analysis in order to know the frequency and percentage of items in demographic and business profiles.

Firstly, table 5 reveals that 236 from 266 persons (88.7%) were male and only 30 (11.37%) is female. In a context of education, the result also illustrates that some selected respondents were among school level (53%), followed by certificate (40.6%), diploma (4.5%), degree (0.8%) and others (1.1%). Generally, 215 (80.5%) of coastal entrepreneurs form their



business in sole proprietorship or single ownership, followed by 38 as partnership (14.3%) and only 13 of costal entrepreneurs (4.9%) were develop as private limited. As well as to study the profile of business among coastal communities in Terengganu, most of them were involved in fishery (29.3%), sea product processing (27.8%), agriculture (14.7%), coastal tourism (12.0%), crafts (11.6%) and aquaculture (4.6%). In term of business activity, the results indicated that most of them have set up their business as producer (71.4%), wholesaler (6.0%) and retailer (22.6%).

Items	Frequency	%	Items	Frequency	%
<b>Gender</b>			<b>Types of Business</b>		
<b>Male</b>	236	88.7	Fishery	78	29.3
<b>Female</b>	30	11.37	Agriculture	51	19.2
			Coastal Tourism	32	12
<b>Age</b>			Marine Products	74	27.8
<b>Below 20 years</b>	2	8.0	Craft	31	11.6
<b>20 – 29 years</b>	32	12.0			
<b>30 – 39 years</b>	86	32.3	<b>Level of Education</b>		
<b>40 – 49 years</b>	87	32.7	School	141	53.0
<b>Above 50 years</b>	59	22.2	Certificate	108	40.6
			Diploma	12	4.5
<b>Business Activity</b>			Degree	2	0.8
<b>Producer</b>	190	71.4	Others	3	1.1
<b>Wholesaler</b>	16	6.0			
<b>Retailer</b>	60	22.6			
<b>Form of Business</b>					
<b>Single ownership</b>	215	80.8			
<b>Partnership</b>	38	14.3			
<b>Private limited (Sdn Bhd)</b>	13	4.9			

Table 5: Descriptive of respondents' profile

### **Reliability**

As well as to study the consistency and stability of questionnaire, reliability test becomes essential and as a starting-point before further analysis in hypothesis. The first run of test which administered on 235 respondents, yielded the cronbach alpha was read several variables in this study. It indicates the most of the variables that has been investigated in this study are found to be reliable, such as; business cooperation (0.831), non-individual profit concerning (0.806), volunteerism (0.794), social work (0.825), and sustainable livelihood (0.831). Table 6 show the results of reliability tests.

Variables		N of Items	Cronbach's Alpha
<b>Independent Variable</b>	Business Cooperation	10	.831
	Non-individual profit concerning	10	806
	Volunteerism	10	794
	Social Work	10	825
<b>Dependent Variable</b>	Sustainable Livelihood	10	831

Table 6: Reliability test

### *Impact of Social-Entrepreneurship on Sustainable Livelihood*

In order to identify the significance relation between independent variables and dependent variable, there are 4 factors of social entrepreneurship that were analyzed to indicate the significance relationship to sustainable livelihood, such as; cooperation, nonprofit concerning, volunteerism and welfare as well as in hypothesis *H1*, *H2*, *H3* and *H4*.

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 <sup>a</sup>	<b>.673</b>	.668	.33358
a. Predictors: (Constant), Cooperation, Non-individual profit, Volunteerism, Social Work				
b. Dependent Variable: Sustainable Livelihood				

Table 7: R Square

Referring to the table 7 above, it is found that the R square value is 0.673, which means that 67.3% of the variation in the dependent variable (sustainable livelihood) can be explained by the independent variable (cooperation, non-profit concerning, volunteerism and social work). The R square value is 67.3%, which mean that the independent variable (cooperation, non-profit concerning, volunteerism and social work) has a high explanatory power in this model. The other 32.7% of the variation in the dependent variable is explained by other factors.

In a table 8 below, coefficient shows that there are positive relationships between independent variables and dependent variable. The results explained that it is significant factor in relationship of social entrepreneurship toward the sustainable livelihood. The output of table 8 reveals that were three out of four variables in social entrepreneurship are statistically significant association with the sustainable livelihood, including; business cooperation (B= .157, p=.010), non-individual profit concerning (B=.172, p=.004), and social work (B=-.264, p=.000). Consequently, we accept the *H1*, *H2*, and *H4*. These result also supported the literature that was claimed by Farok Zakaria, (2011), Yunus (2009), Brooks (2008), Chambers & Conway (1992), Solesbury (2003), and Kamaruddin & Samsudin (2014). Furthermore, the result shows that all of the independent variables such as business

cooperation, non-profit concerning, and social work program have a significant relationship with the sustainable livelihood.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.058	.168		.347	.729
	Cooperation	.166	.065	.157	2.578	<b>.010</b>
	Non-individual profit	.184	.063	.172	2.895	<b>.004</b>
	Social Work	.276	.076	.264	3.609	<b>.000</b>

a. Dependent Variable: Sustainable Livelihood

Table 8: The significance of variables

## Discussion and Conclusion

In summary, the results found that most of coastal communities in Terengganu are concerned toward the important of social-entrepreneurship that impact to their livelihood. The results also indicate that most of them are ready to accept any government policies and programs that capable to increase their quality of life through create the sustainability of livelihood. In fact some of communities already work-out together through cooperation in develop their economy, such as; the Fisheries Development Authority of Malaysia (LKIM), Village Development and Security Committee (JKKK), and Committee of Single Parents. As well as noted in literature, Terengganu coastal entrepreneurs need the strong social-entrepreneurship which able to develop the sustainable of their livelihood.

Finally, the outcomes of this research will give a clear picture to the state government to determine the factors and items that accepted by coastal entrepreneurs in developing their business performance as impact to the sustainable livelihood. For further study, researcher will focus the issue of government approach on Social Impact Assessment (SIA) in analyzing the impact of policies, programs, and plans toward the improvement of sustainable livelihood among coastal communities in Malaysia.

## References

- Batra, S (2012). Sustainable Entrepreneurship and Knowledge Based Development, paper presented at 11th International Entrepreneurship Forum Kuala Lumpur, Malaysia, 3-6 September, 2012.
- Brooks, A. C. (2008). Social entrepreneurship: A modern approach to social value creation. (1st ed.). New Jersey: Prentice Hall.
- Brocklesby & Fisher (2003). Community development in sustainable livelihoods approaches: An introduction. *Community Development Journal*, Volume 38, Issue 3, pp. 185-198.

- Chambers, R & Conway, G.R (1992). Sustainable Rural Livelihood: Practical Concept for the 21<sup>st</sup>. Century. IDS discussion paper, Institute of Development Studies.
- Kabir, M.S., Xuexi Hou, Rahima Akther, Jing Wang & Lijia Wang (2012). Impact of Small Entrepreneurship on Sustainable Livelihood Assets of Rural Poor Women in Bangladesh, *International Journal of Economics and Finance* Vol. 4 (3), pp 265 – 280.
- Kalam, A P J A and Singh, S P 2011, *Target 3 Billion – PURA: Innovative Solutions towards Sustainable Development*, Penguin Books.
- Kamaruddin, R & Samsudin, S (2014). The Sustainable Livelihoods Index: A Tool To Assess the Ability and Preparedness of the Rural Poor in Receiving Entrepreneurial Project. *Journal of Social Economics Research*, 2014, vol. 1, issue 6, pp 108-117
- Matsunuma M., Motomura H., Matsuura K., Shazili N. A. M., Ambak M. A. (2011). Fishes of Terengganu East coast of Malay Peninsula, Malaysia. National Museum of Nature and Science, Tokyo, University Malaysia Terengganu, Terengganu, and Kagoshima University Museum, Kagoshima, pp 251.
- Nurul Aisyah, Nalini Arumugam, Mohd. Ariff Hussein and Ismail Latiff (2011). Factors Affecting the Technical Efficiency Level of Inshore Fisheries in Kuala Terengganu, Malaysia, *International Journal of Agricultural Management & Development*, pp49-56.
- Rostam, K. (2005). Transformasi ekonomi dan pambandaran di koridor Kemaman-Dungun, Terengganu: Keterlibatan isi rumah Melayu. *Journal Sari*, 23, pp 15-36.
- Sarif, S. M., Sarwar, S., & Ismail, Y. (2013). Practice of social entrepreneurship among the Muslim entrepreneurs in Malaysia. *MiddleEast Journal of Scientific Research*, 14, pp 1463-1470.
- Scoones, I. (1998). Sustainable rural livelihoods: a framework for analysis. IDS Working Paper 72, Institute of Development Studies (IDS), Brighton,UK.
- Solesbury, W (2003). Sustainable Livelihoods: A Case Study of the Evolution of DFID Policy, Working Paper 217, Overseas Development Institute,111 Westminster Bridge Road, London
- Yunus, M. (2011). *Building social business: The new kind of capitalism that serves humanity's most pressing needs*. New York: PublicAffairs.
- Zakaria, F. (2011). Social enterprise in Malaysia: The UMK experience. In *Developments in Solidarity Economy in Asia*, 123-138.
- Zaryab, T (2015). SHG: A Sustainable Livelihood to Promote Social Entrepreneurship, paper presented at XVI International Conference on Governance: Changing Paradigms”, XVI Annual Conference Proceedings January, 2015, pp 696 – 718.