



EMPOWERING THE URBAN POOR THROUGH LIFELONG LEARNING INITIATIVES: THE MASA@SUNGAI NIBONG WAY

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ABSTRACT

This article intends to identify the various lifelong learning initiatives carried out by the Socio-academic Laboratory Project at one of the districts in Sungai Nibong, Pulau Pinang (or known as MASA@Sungai Nibong) and present the impact of those initiatives on the lives of 85 members that participated in the pioneer project. Data collection is mainly through participatory and non-participatory observations, and supported by in-depth face-to-face interviews with selected members of the project. The data are then analysed by means of content analysis. Findings suggest that the urban poor are detached from any means of learning as they are too preoccupied with making ends meet. However, when the right strategies are in place and constant support and monitoring are presented to them, they are desirous of increasing their knowledge and skills. The three-year MASA@Sungai Nibong project shows that given the right environment and surroundings, lifelong learning is possible for the urban poor. Their heightened knowledge and sense of empowerment bring positive changes to their lives, both socially and economically.

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Introduction

The United Nations' Sustainable Development Goals (SDGs) are a universal call to action for all countries, regardless of their economic status to collaboratively address pressing global challenges, enhance the well-being of their citizens and protect the planet for the benefit of future generations. The 17 SDGs aim to eradicate poverty (Dirie *et al.*, 2023). Malaysia's engagement with the SDGs on the global stage commenced in late 2014 (DOSM, 2020). Poverty is one of the issues in development that continues to be addressed. Eradicating poverty worldwide by 2030 is the first SDG, however progress on this front has been slow (Nilashi *et al.*, 2023).

Malaysia is not spared from income inequality, and meeting SDG 1 is a government priority (Hamad *et al.*, 2023). Poverty is an issue that remains difficult to eradicate (Zainal *et al.*,

2021). Kamruzzaman (2016) posits that for this target to be achieved, two important aspects are needed. The first is the need for strong political commitment by all stakeholders. The second is the need for an approach that looks beyond existing models on poverty eradication. This article focuses on the second aspect, and presents a shift in focus from eradicating poverty to managing poverty through lifelong learning initiatives of a selected group of urban poor. This study also puts forward recommendations for an action plan to empower the urban poor.

The article is structured to have five sections. Section two offers a review on the literature on poverty and lifelong learning. Section three provides a brief introduction on the subject of this study, the MASA@Sungai Nibong project. The learning initiatives carried out by MASA@Sungai Nibong and the resultant

on the participants are outlined in section four. Finally, section five draws some conclusions.

Literature Review

The Poor and Lifelong Learning

People experiencing poverty do not form a homogeneous group, rather, they have distinct characteristics and needs shaped by their individual circumstances. A country's poverty lines can be determined using Social Subjective Poverty Lines (SSPLs), which estimate the cost of basic consumption needs essential for maintaining good health, tied to nutritional requirements (Carr, 2021). Poverty refers to a condition of deprivation faced by humans, which restricts the opportunity for a more comfortable life (Crowther, 2000). The manifestations of poverty are multifaceted, typically characterised by low income, high unemployment, migration, debt burden, poor governance, crime, and violence.

Additionally, individuals and communities experiencing poverty often face social exclusion, lack of economic growth opportunities, vulnerability to microeconomic shocks, and the consequences of policy failures (Wijekoon *et al.*, 2021). Poverty is also defined as a failure to obtain a stable income according to the specifications of the standards that have been outlined in the national poverty index. In addition, poverty also includes several factors that prevent getting better opportunities for socio-economic status such as housing, basic needs, education, nutritious food, and so on (Hatta & Ali, 2013).

In Malaysia, poverty is becoming more acute as the country shifts towards being an urban nation, with 76.6% of the population living in urban areas (DOSM, 2020). This indicates that the Malaysian population is migrating from rural areas to cities in search of jobs and a more comfortable life (Mukhtar, 2021). The Malaysian government has prioritised alleviating poverty nationwide (Latip *et al.*,

2023). Effectively combating poverty demands a dual-pronged approach, combining short-term and long-term strategies that are grounded on a nuanced understanding of poverty's underlying factors and guided by evidence-based anti-poverty policies (Mussida & Sciulli, 2022). In Malaysia, rapid urbanisation is driven by rural-urban migration, as people seek better economic prospects in cities, highlighting the need for targeted interventions to address urban poverty and promote sustainable development (Udemba *et al.*, 2022).

The number of the urban poor is increasing. The percentage of the urban poor is higher than the rural poor (Berma & Azmizam, 2021). The urban poor are characterised by low educational and income levels, overcrowded and unsanitary housing conditions, and limited access to social services and health facilities (Houessou *et al.*, 2023).

The lack of opportunities, especially in terms of income and property ownership is why the urban poor are unable to live comfortably. The United Nations Children's Fund (UNICEF, 2022) reported that from September to December 2020 during the COVID-19 pandemic, unemployment rates among low-income urban households rose by 50% in the Klang Valley. Urban poverty is more complicated than rural poverty (Mathur, 2013; Mafruhah, *et al.*, 2019; Baldwin & Crane, 2020). Having the right skills makes a significant difference for employees who aim to secure a job and advance in their careers (Fadzil *et al.*, 2022). These urban poor households face difficulties in securing jobs since they lack the required skills and level of education expected by the job market in urban areas (Bawa & Azriyati, 2011). There is growing pressure to provide employment to individuals with low skills and a low level of education. Lifelong learning can enable these individuals to overcome poverty (Sabates, 2008). A study by Azizi *et al.* (2017) found that unemployed individuals experience an unstable position in their family and society. The urban poor are

detached from any form of structured learning or training once they enter the job market, which is typically at an early age.

To address this issue, learning must transcend traditional educational settings. Policymakers and educators should prioritise initiatives that foster a culture of curiosity, self-directed, and lifelong learning, and recognising that learning is a continuous process that extends far beyond the classroom (Zien *et al.*, 2024). This comprehensive approach encompasses various forms of purposeful learning, leveraging both formal and informal opportunities to reduce poverty and promote sustainable development (Por & Muniandy, 2023). Lifelong learning is recognised as playing a pivotal role in improving the quality of life (Power & Maclean, 2011).

Jarvis (2009) defined learning as “the combination of processes throughout a lifetime whereby the whole person—body (genetic, physical, and biological) and mind (knowledge, skills, attitudes, values, emotions, beliefs, and senses)—experiences social situations, the perceived content of which is then transformed cognitively, emotively or practically (or through any combination), and integrated into the individual person’s biography resulting in a continually changing (or more experienced) person. Lifelong learning fosters resilience against economic and social challenges, reducing the risk of poverty (Ceschi *et al.*, 2021). By prioritising upskilling and reskilling, economies can achieve sustained growth, improved economic mobility, and decreased poverty levels. Malaysia, like other developing countries, recognises the importance of promoting lifelong learning and ensuring inclusive access to continuous education. It does this with the aim of alleviating poverty, enhancing citizens’ well-being and driving sustainable development and economic growth (Jamil *et al.*, 2022).

A Pioneer Project—The MASA@Sungai Nibong

Efforts to eradicate poverty have not been successful. It is further exacerbated by the COVID-19 pandemic (Schmidt *et al.*, 2021), considered as a socio-economic crisis that affected the core of human existence (E-Vahdati *et al.*, 2023). A new approach to anti-poverty intervention is much needed. Stakeholders in poverty eradication have been urged to shift their focus from eradicating poverty to managing poverty based on the epistemological and worldview found in Islam (Dirie *et al.*, 2023).

These issues prompted the founder of the Centre for Islamic Development Management Studies (ISDEV) at Universiti Sains Malaysia (USM), Professor Emeritus Dr. Muhammad Syukri Salleh, to start a pilot programme for the urban poor who are identified as *asnaf*¹ (poor and needy). Eligible urban poor families were grouped in one locality with the aim of creating a sustainable and competitive Islamic community in the city. This idea was well received by the Pulau Pinang State Islamic Religious Council (MAINPP). From the plan’s inception in late 2018, it has successfully progressed into an action plan led by ISDEV and with the consent of MAINPP, and involved two other Islamic agencies in Pulau Pinang, namely Zakat Pulau Pinang (ZPP) and Wakaf Pulau Pinang (WPP). Pulau Pinang is one of the most highly populated urban areas in Malaysia (Nazuri *et al.*, 2022). The population of Pulau Pinang is over one million, reflecting that it is a highly densely populated area (DOSM, 2021). According to the eKasih national poverty data bank, 1,546 households are in the low-income group, which makes this area relevant to the study of poverty (Saniff, 2021; Rosli *et al.*, 2024). Owning a house or land in Pulau Pinang poses significant challenges among the residents of the state, let alone for the *asnaf*.

¹ The term *asnaf* or *mustahiq* refers to the only eight categories of rightful beneficiaries of zakat funds. Zakat funds on the other hand refers to the obligatory alms for Muslims who have held the minimal amount of savings or assets which is measured based on the equivalent amount to the value of gold (known as *nisab*) for a period of one whole *hijrah* year (Islamic calendar) (known as *haul*). Two of the eight categories of *asnaf* are for the *fakir* and *miskin* (needy and poor) which is the target group for the MASA@Sungai Nibong project.

The planning for the project started in May 2019 before implementation 16 months later in September 2020. The stakeholders involved agreed with the branding of the pioneer project to be known as the Socio-academic Laboratory Project in Sungai Nibong (MASA@Sungai Nibong).

MASA@Sungai Nibong is a unique collaboration between the three Islamic agencies in Pulau Pinang and a research centre in a public higher education institution (IPTA) in the state, offering a new approach to tackle urban poverty. Each stakeholder had duties designed to complement one another. ZPP channels the allocation for the implementation of the MASA@Sungai Nibong project. ISDEV implements the project. MAINPP is the trustee of the waqf land where a 12-storey apartment building is situated. WPP operates and manages the real estate assets (there are 77 residential stratified units) found on the waqf land.

There are seven special features of the MASA@Sungai Nibong project. First, the productive use of waqf land. Second, the collaborative involvement of various Islamic agencies in Pulau Pinang successfully mobilising two Islamic instruments: Zakat and waqf. Third, a conducive and comfortable dwelling for each household selected to participate in this project. Fourth, a combination of various zakat distribution schemes provided to the household. Fifth, the MASA@Sungai Nibong community receives full-time expert guidance and is exposed to good characters to emulate. Sixth, the MASA@Sungai Nibong community also receives guidance on the basics of Islamic knowledge to increase their knowledge and appreciation of Islam. This is a concerted effort to enhance their spirituality and faith. Seventh, a new “anti-poverty” strategy in the development of *asnaf* (poor and needy) and poverty management.

Several studies have highlighted the importance of zakat for poverty reduction in developing economies (Aziz *et al.*, 2020). According to one of the officers at ZPP, the MASA@Sungai Nibong project is categorised

as a productive zakat project, as it aims to provide holistic development of the *asnaf*. It provides for their sustenance and offers a path to transform them to become zakat payers in the future. Their change from a *mustahiq* (*asnaf* or beneficiary) to a *muzakki* (zakat payer) is one of the important considerations in the implementation of MASA@Sungai Nibong project (Wafdi, 2023).

A development module based on “*Rasa Bertuhan dan Rasa Kehambaan*” (Sense of God and Sense of Servanthood) was developed and used as a guide throughout the implementation of this project. The core of this “Sense of God and Sense of Servanthood” acts as a pillar in changing the nature and attitude of the participants.

Before MASA@Sungai Nibong was implemented, *asnaf* candidates were interviewed to determine their eligibility based on the scorecard developed by the researchers. The heads of the 85 selected households were required to sign a tenancy agreement that included a covenant that they attend the programmes and activities conducted or organised by ISDEV. In 2022 alone, 228 activities were carried out. In 2023, 330 activities were implemented. All heads of the households are also required to ensure that their family members attend programmes and activities tailored to their age groups.

The MASA@Sungai Nibong community spans a wide range of age groups with differing needs and challenges. The researchers used a typological approach throughout the implementation of the project to identify the unique characteristics of each subgroup and develop “target-oriented” interventions and policy responses (Kim & Quiros, 2013). The identified subgroups are:

- (i) Head of household (KIR)
- (ii) Spouse to KIR (PKIR)
- (iii) Primary school students (SK)
- (iv) Secondary school students (SMK)
- (v) Youths (divided further into three different groups), namely:

- “*Belia Belajar*”—those who continue with their studies after completing SPM or a higher level of education
- “*Belia Berusaha*”—those who are working
- “*Belia Berkhidmat*”—those who stay at home to serve KIR or PKIR due to health issues faced by KIR or PKIR

The focus of this research is to analyse the impact of lifelong learning initiatives on the first two subgroups, the KIRs and the PKIRs (collectively referred to as “members”). These two subgroups were selected as they are adults in the productive age category. This finding is in line with the studies of Putri and Setiawina (2013) and Cahyono (1998), stating that the productive working age is from 15 to 64 years old. The lifelong learning initiatives offer the best avenue to enhance knowledge, hone skills, and change in mindset for MASA@Sungai Nibong community, specifically the KIRs and the PKIRs. Knowledge, skills, and mindset are not confined to empirical facts alone but encompass the intangible such as spirituality and religiosity. The MASA@Sungai Nibong project also includes soft skills development such as communication skills and thinking skills, which develops and empowers the self but does not neglect the development of other essential hard skills, such as technical abilities and knowledge using the various social media platform to enhance their enterprise.

The next section details the methodology used in this study. The succeeding section presents the findings and discussions on the lifelong learning initiatives to the KIRs and PKIRs of MASA@Sungai Nibong project and how through their involvement yielded positive outcomes on their social and economic aspects.

Methodology

This longitudinal study aims to analyse the impact of lifelong learning initiatives on selected urban poor in Pulau Pinang, participants of the MASA@Sungai Nibong project. Longitudinal studies employ continuous or repeated measures

to follow individuals over prolonged periods, often years or decades (Caruana *et al.*, 2015). This qualitative study collects data through participatory and non-participatory observations of lifelong learning activities over 16 months (June 2022 to September 2023). The study focuses on 23 selected individuals, heads of households (KIR) and their spouses (PKIR), who regularly attended Adult Empowerment Programmes organised by ISDEV. Semi-structured, in-depth, face-to-face interviews were conducted, lasting approximately 40 minutes. The questions were open ended to ensure the responses were free from researcher bias. Consent of participation was taken before the interviews. The respondents were selected based on regular attendance in programmes so as to understand the impact on the community. Data preparation involved transcribing recorded audio and video, familiarisation through listing, re-listening, reading and re-reading notes, and identifying patterns. Categories were created based on offered programmes, and relationships were established to understand results. Overarching themes were determined using mind-mapping techniques, which involved visualising relationships between categories and identifying patterns.

Data was analysed by identifying meanings, implications, and relationships. Consistent and inconsistent patterns were identified. Triangulation was employed to enhance the validity and reliability of the findings by combining multiple data sources and methods. Specifically, for data source triangulation, semi-structured interviews with 23 participants, observation notes were taken from lifelong learning activities, and documents and reports prepared from ISDEV during different times. Qualitative and quantitative methods were used for methodological triangulation. Thematic analysis of interview transcripts and observational notes were done. To ensure the investigator triangulation, two researchers were appointed for coding and to analyse the data to ensure the consistency and accuracy. By triangulating data from multiple sources, methods, and researchers, this study increased

the confidence in the findings and provided a more comprehensive understanding of the impact of lifelong learning initiatives on the urban poor in Pulau Pinang.

Findings and Discussions

The respondents of the MASA@Sungai Nibong project are the KIRs and the PKIRs, consisting of 23 individuals. They make up close to 30% of the MASA@Sungai Nibong community. There are 16 KIRs and seven PKIRs. From these 16 KIRs, seven KIRs are male whilst the remaining nine KIRs are single mothers with children. As mentioned above, this group is the main focus of this study due to two main reasons. First, all 23 of them are adults. Second, all of them are at a productive age. The majority of them are women (16), and about 61% (14) of the respondents are 41 to 50 years old. Females outnumber males with a ratio of close to 7:3. This is consistent with findings by Kim and Quiros (2013) on poor households in South Korea, where females made up a large proportion of heads of poor households. Table 1 summarises the profiles of the respondents.

As presented in Table 1, none of the respondents have a tertiary-level education. A husband-wife couple had the highest level of education of Sijil Tinggi Pelajaran Malaysia (STPM). Out of the 16 respondents who attended at least secondary school (*sekolah menengah*), 12 hold the Sijil Pelajaran Malaysia (SPM). These findings are consistent with a study by Azizi *et al.* (2017) that found socio-economic factors, including income, education, and occupation, affect happiness and that individuals with low incomes are more susceptible to physical, mental, and emotional problems.

There was initial tension between the MASA@Sungai Nibong community and the remaining 52 regular paying tenants in the 12-storey waqf apartment. This initial finding leads to a subcultural cycle (of poverty) that calls for the need to change the poverty culture (Lewis, 1966) to a more positive direction. Respondents admitted they were too busy to do any serious “learning” except for non-sustainable courses in which there were opportunities for them to participate for free or get numerous freebies. Based on the findings, respondents are found to have been cut off from any form of learning, on an average, at the age of 16. This finding is

Table 1: Profiles of the respondents (KIRs and PKIRs)

Items	Frequency (Members)	Percentage (%)
Gender		
Male	7	30.4
Female	16	69.6
Age		
31-40 years old	4	17
41-50 years old	14	61
51-60 years old	5	22
Marital Status		
Husband-wife	14	61
Single mother	9	39
Highest level of education		
Primary school	5	21.7
Secondary school	16	69.7
STPM	2	8.6

related to discussion in previous studies on the importance of lifelong learning in alleviating poverty and sustainable development, and their positive impact on individuals who restart the learning process to improve their economic well-being (Power & Maclean, 2011; Rambla *et al.*, 2019).

The respondents also face greater challenges. Challenges during the COVID-19 pandemic were not only economic such as inability to secure a job, but social such as household and identity issues. Nilashi *et al.* (2023) noted that the COVID-19 crisis has underscored the importance of Sustainable Development Goals (SDGs) as people face widespread job losses and struggle to meet basic needs. The pandemic has made SDGs even more relevant, highlighting the need for collective action. This is reflected in the respondents' experience of an unstable position in their family and society (Azizi *et al.*, 2017).

The MASA@Sungai Nibong project initially offered more congregational activities to strengthen and increase their knowledge on Islam. Such lifelong learning classes are offered with the intention that the respondents can put to practice the knowledge in managing the challenges of their life and provide them with inner strength to be more resilient (Sidi, 2010).

During the COVID-19 pandemic, the activities were designed to align with Islamic guidelines on business. The project's financing aligned with zakat principles, including educating participants on the significance of zakat as an Islamic financing mechanism to improve the economic situation of those struggling to meet their needs. By connecting the entrepreneurial endeavour with religious knowledge, participants were motivated and empowered. The support of Islamic financing during the COVID-19 pandemic and its role in restarting their businesses had a profoundly positive impact on participants, aligning with the SDGs (Dirie *et al.*, 2023).

The MASA@Sungai Nibong project also takes into account the need to improve the respondents' existing talents and skills.

The MASA@Sungai Nibong project strives to organise exposure and education business classes in collaboration with third parties. This is to encourage the respondents to be involved in business. Findings also show that respondents are in need of religious knowledge that link the respondents to the revealed text in Islam.

Based on the profiles of the respondents as shown in Table 1 and the interviews carried out, the researchers realised that all the respondents were detached from any form of learning once they left formal education. Providing lifelong learning opportunities presented a good starting point to design various adult education endeavours in an informal setting. Education and learning are seen as the key instrument to bring about changes in knowledge, values, behaviour and lifestyles (Stanef *et al.*, 2012). Researchers were then faced with the question of how to persuade respondents to attend the lifelong learning programmes.

Lifelong learning needs to be placed in appropriate social and economic contexts to generate outcomes and impacts such as empowerment (Carr *et al.*, 2020). Realising that breaking the cycle of urban poverty through education requires a multisectoral approach and coordinated participation of various stakeholders or poverty management (Silva-Laya *et al.*, 2020), the MASA@Sungai Nibong project understands that offering only a single programme was not possible as there was no "one size fits all" solution for all the respondents, who have differing challenges and needs. Their family dynamics as well as their life's experience that led them to fall into the category of "the poor and needy" also differ. These lifelong adult education initiatives were then devised into five programmes as shown in Figure 1.

Each of these five programmes serves a different purpose for the respondents to achieve as shown in Figure 1. From these five programmes, lifelong learning initiatives are predominantly found in the Adult Intervention Programmes, Adult Empowerment Programmes, and the Economic Empowerment Programmes.



Figure 1: The 3 (out of 5) programmes incorporating lifelong learning initiatives at MASA@Sungai Nibong

Each one of these programmes is then further categorised into daily, weekly, monthly, and periodic activities.

All the programmes are tailored to the needs of lifelong learning, especially in a non-formal setting of the respondents. Non-formal setting is chosen as study shows that informal learning contributes to problem-solving skills (Nygren *et al.*, 2019). Non-formal learning for MASA@Sungai Nibong is as defined by Coombs and Ahmed (1974), referring to “any organised, systematic, and educational activity carried on outside the framework of the formal system to provide selected types of learning to particular subgroups in the population, adults as well as children.” In addition, non-formal learning usually takes place outside the institutional context (Nygren *et al.*, 2019) but usually organised by institutions and organisations (such as ISDEV, USM in this context). In non-formal learning, there is usually a teacher or guide but usually no evaluation or assessment made on the students (Schugurensky, 2000).

Intervention programmes are essential for fostering labour market integration, enhancing skills, and improving economic well-being, requiring continuous monitoring (Rambla *et al.*, 2019). In this project, Adult Intervention Programmes were designed to guide respondents in accessing economic opportunities. The programmes engaged respondents both

individually and in groups, with one-on-one sessions to enhance their understanding and upgrade their skills. Personalised discussions were tailored to address individual ambiguities, identify required skills, and enable respondents to contribute economically both individually and on a broader economic level. Personalised interventions were initiated when necessary to address individual learning risks and prevent compromising the project’s effectiveness (Por & Muniandy, 2023).

Based on Table 2, there are three non-formal education activities. First, on every Thursday morning (open to female respondents only; nature of classes “optional”—whoever is available) for the contemplation on revealed texts classes with recitation of revealed text, are conducted in a group setting. The class on an average lasts for eighty minutes. Second, one-on-one enrichment programme for the reading of the revealed text. This is a weekly personalised class, where a research member dedicates her time on a weekly basis to guide one female respondent at a time for about 20 minutes (per respondent) to enhance her reading of the revealed text. There is a corresponding recitation of revealed text class for male respondents, which is held in a group setting every Monday afternoon. These classes for the male respondents are categorised as “core classes” in which attendance is taken and reasons for non-attendance are recorded.

Table 2: Details of the Adult Intervention Programme

No.	Programme Details	Schedule and Duration	Remarks
1	Contemplation on revealed texts classes with recitation of revealed text	Every Thursday 0830–0945H 70 minutes on average	<ul style="list-style-type: none"> ● Group setting ● Optional/elective ● Open to all women ● Women who are available and keen to attend
2	Enhancing reading of the revealed text for females	Three different schedules Every Tuesday 1730–1830H Every Wednesday 1530–1630H Every Thursday 1530–1630H 60 minutes on average	<ul style="list-style-type: none"> ● Open to all women ● Personal guidance ● Tailor-made to respondent's competence ● One-on-one approach ● Each respondent reads about 20 minutes ● Core class ● Attendance noted ● Enrichment
3	Enhancing reading of the revealed text for male	Every Monday 1730–1830H 60 minutes on average	<ul style="list-style-type: none"> ● Group setting ● Open to all males ● Core class ● Attendance noted

Table 3 presents the details of the Adult Empowerment Programme. A support system was established to empower respondents, particularly heads of households (KIR), through the acquisition of lifelong learning skills. By strengthening their role as family leaders, individuals are motivated to take responsibility for improving their family's economic situation (Zien *et al.*, 2024). Through a combination of learning skills and practical sessions, the programme bridges the gap between theory and practice, enabling heads of households to effectively lead their families in meeting their economic needs.

Under this programme, activities or classes are offered weekly as well as monthly. For the weekly classes, there are the weekly lecture on Wednesday nights (once a month—exclusive for female members only and for three weeks in a month—for all respondents) and Saturday mornings (for male respondents only). The duration of each class, on an average, lasts 60 minutes. For the weekly Saturday morning

classes (male), respondents are required to carry out the activity in a group setting. However, one Saturday in a month is a specialised practical class for all respondents, which lasts for about 90 minutes. Respondents need to gather at predawn to carry out the practical aspects of the class as a group. Usually, MASA@Sungai Nibong will invite a community leader to lead the practical session, who will then give a short lecture after the practical session is completed. For Saturday classes, whether weekly or monthly, breakfast is provided.

For the Economic Empowerment Programme, classes are usually carried out on a periodic basis. These classes are usually conducted with the help of third parties in the form of individual business coaches or entities or government and non-government agencies [such as MARA, Unit Bumiputera, and Penang Women Development Corporation (PWDC)]. Unlike the Adult Intervention Programmes and the Adult Empowerment Programme, which are mostly conducted within the MASA@Sungai Nibong

Table 3: Details of the Adult Empowerment Programme and community development

No.	Programme Details	Schedule and Duration	Remarks
1	ISDEV with community – rulings for female (restricted to female only)	First Wednesday of the month 1930–2040H 80 minutes on average	<ul style="list-style-type: none"> ● Once a month ● Core class for all female ● Attendance noted ● Group setting
2	ISDEV with community – happy family, communication skills, and being Muslim	Second, third, and fourth Wednesdays of the month 1930–2040H 80 minutes on average	<ul style="list-style-type: none"> ● Once a week ● Core class for all respondents ● Attendance noted ● Group setting
3	Strengthening the leaders in the family	Every Saturday (except fourth Saturday of the month) 0600–0700H 60 minutes on average	<ul style="list-style-type: none"> ● Group setting ● Open to all males only ● Attendance is noted ● Occasional one-on-one approach when situation warrants ● Breakfast provided ● Core class for all males ● Attendance for males is noted
4	Special class – the night awakens	Fourth Saturday of the month 0530–0700H 90 minutes on average	<ul style="list-style-type: none"> ● Invited community leader to lead the class ● Group setting ● Core class for males ● Optional for females ● Attendance for males is noted ● Breakfast provided

project site (there are appropriate facilities such as a community hall and a community space), the Economic Empowerment Programme is conducted away from the MASA@Sungai Nibong project site, at a venue determined by the third party. New opportunities were created and introduced through the economic empowerment programme. Opportunities are considered truly available when they are affordable and accessible to individuals, regardless of their gender. The SDGs emphasise the importance of providing opportunities through lifelong learning (Zien *et al.*, 2024). The MASA@Sungai Nibong project Economic Empowerment Programme aims to inform and guide respondents about available opportunities within a 5 km radius. This is crucial, as not everyone is able or willing to seize available opportunities.

People living in poverty face not only social constraints but also lack access to real opportunities (Wijekoon *et al.*, 2021). To address this, opportunities were created with government and private sector support, offering individualised coaching to improve socio-economic situations. This enabled individuals to enhance their prestige and to contribute to an inclusive economic environment, where people feel accepted in society. The respondents were motivated by the introduction of available opportunities within a 5 km radius, a distance easily commutable. Various sectors were introduced, offering potential jobs in hospitality, education, banking, shopping centres, healthcare, and security. With continuous guidance and motivation, 19 respondents generated income from these identified sectors. As a result, these individuals were able to increase their earnings, leading to an improvement in their livelihood.

In addition, depending on the nature of the programmes offered, respondents must attend “core classes” and to be involved in the various lifelong learning programmes offered by MASA@Sungai Nibong project. At all times, attendance and participation in each of the programmes are noted. However, no assessment or evaluation on the respondents was made. Respondents were requested to inform the “Penghulu MASA@Sungai Nibong” (head of the community) in advance should they be unable to attend the “core classes” and provide the reason for their absence. Assessment on respondents’ attendance and the impact of the overall programme’s participation by the respondents are carried out on a quarterly basis. A one-on-one session with respondents who are found to have been lax in attending the activities are done to identify any underlying cause or issues.

The mechanism that has been put in place, as presented above, has helped to tackle the issue of attrition which is usually faced by providers of adult education (Sabates, 2008). These non-formal learning are not stand-alone efforts. They are coupled with frequent monitoring, regular engagement between researchers of the MASA@Sungai Nibong project with the respondents. The overall mechanism designed by the MASA@Sungai Nibong project is as depicted by Figure 2.

Figure 2 outlines the overall mechanism of the MASA@Sungai Nibong project, which involves a seven-stage process. For the purpose

of this study, the circular process (after Stage 4) depicts that once the agreement (as mentioned above) is stamped (Stage 5), the respondents are required to attend and participate actively in the lifelong learning initiatives. Respondents are aware that frequent monitoring and assessment are carried out throughout the project with the hope that the lifelong learning initiatives in the MASA@Sungai Nibong project can transform respondents to be holistic Muslims, who have succeeded to be free from poverty and become a role model for other *asnaf*.

As an aspirant role model, one of the many attributes to be honed is the ability to embrace opportunities that are presented. According to Lewis (1966), the poor are psychologically not ready to take full advantage of changing conditions or improving opportunities. There are many opportunities (both in terms of employment and customer base) that are readily available to the respondents within a 5 km radius from the MASA@Sungai Nibong project site as shown in Figure 3.

Figure 3 shows that there are jobs in at least 10 sectors surrounding the locality of the MASA@Sungai Nibong project. Initially, respondents were reluctant and even resistant to embrace those opportunities. But the MASA@Sungai Nibong project interventions over time helped respondents take up these nearby opportunities to provide a more positive outcome for themselves and their families. Table 4 presents the profile of the respondents’ source of income from June 2022 until September 2023.

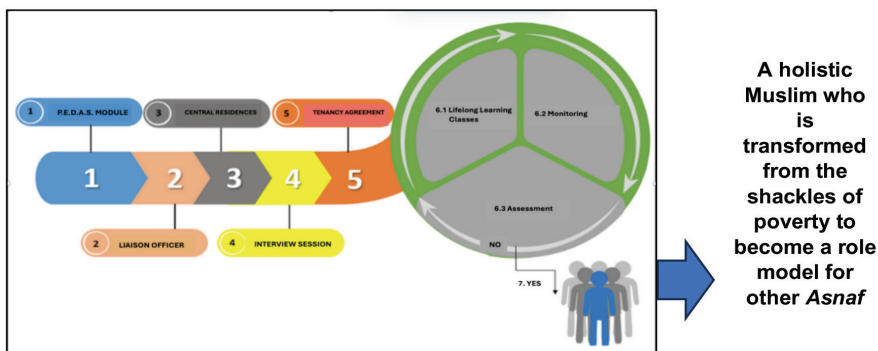


Figure 2: The seven-stage process in the MASA@Sungai Nibong project

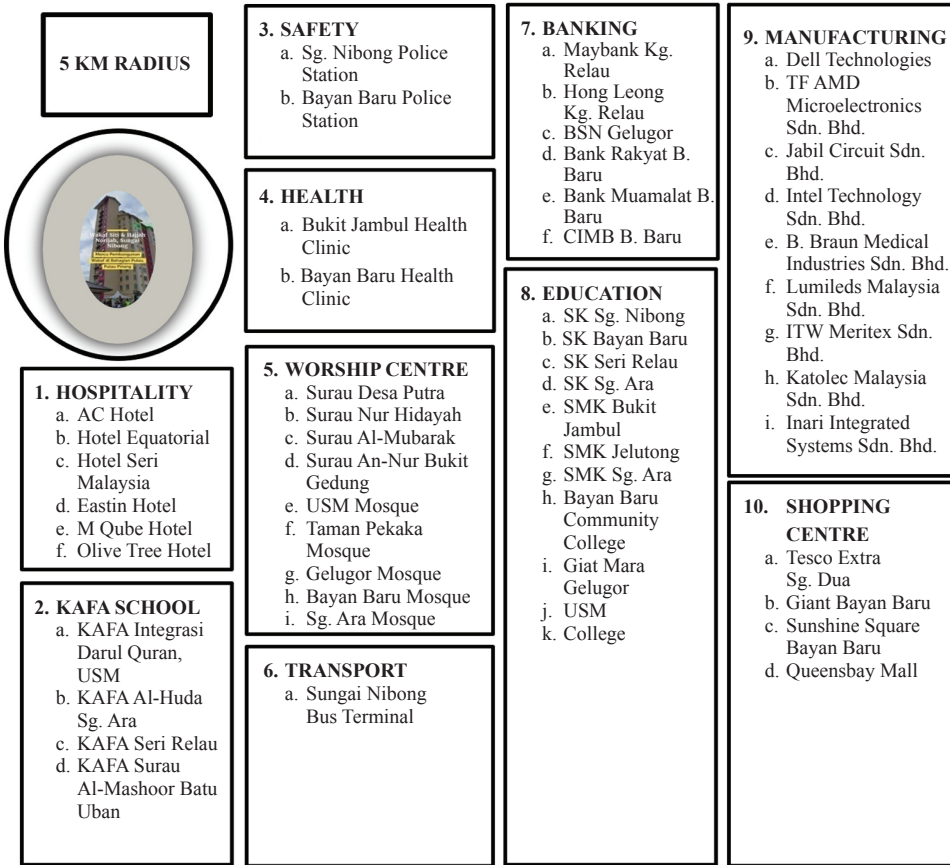


Figure 3: Employment opportunities for respondents within 5 km radius

At the beginning of the data collection stage (June 2022), when daily activities slowly returned back to normal after the COVID-19 pandemic, as shown in Table 4, only 11 respondents were earning a steady monthly income with the average monthly wage of RM1,060.00, whilst business owners or self-employed earned an average of only RM372.00 a month.

The Community Empowerment Programme is designed to equip community members with the skills and knowledge to access available opportunities, thereby improving their earning potential. By increasing their income, the programme aims to address poverty, which often arises from income inequality and inconsistency (Wijekoon *et al.*, 2021). The programme’s ultimate goal is to empower community

members to break the cycle of poverty and improve their overall well-being. Community Empowerment Programmes of MASA@Sungai Nibong project have managed to increase the income of community members, as shown in Table 4.

Table 4 also shows the impact of the lifelong learning initiatives. Attrition was non-existent. By 2023, the number of respondents who have raised their monthly income had increased to 19 respondents (82.6%). These 19 respondents represent 100% of productive individuals, as the remaining four respondents were unable to source for additional income due to ill health (one due to brain tumour whilst the remaining three are faced with very restricted mobility and are unable to move freely for long periods of time).

Table 4: The respondents' source of income profile

Sources of Monthly Income	Employment Timescale	Details	June 2022	September 2023
Salary/income earners	Full time	Number of members	4	8
	Part time		2	4
	-	Average earnings	RM1,060.00	RM1,250.00
Business/self-employed	Full time	Number of members	5	7
	-	Average earnings	RM372.00	RM838.00

Based on the 12 individuals who are earning a monthly wage, it is found that two respondents work in the healthcare sector, three respondents work in the education sector, two respondents in the service sector, another two in the manufacturing sector, whilst the remaining three work in the food retail business sector. This category of earners saw an increase in average monthly income from RM1,060.00 to RM1,250.00. This figure is an average monthly income for both full-time and part-time workers, which explains why the average monthly income is lower than the national minimum wage of RM1,500.00 per month. In addition, those who received less than the national minimum wage, on average worked for 6 hours daily instead of 8 hours. The Community Empowerment Programme has had a positive impact on individuals' economic situations, contributing to a healthier overall economic environment. Although respondents' economic situations have improved, their income remains below the national average, highlighting the ongoing challenges of poverty reduction. Addressing poverty is a complex issue, requiring sustained support from both the public and private sectors to achieve lasting progress (Ruben, 2024). The impact of the Community Empowerment Programmes varies from person to person.

For the seven respondents whose monthly earnings stem from business endeavours, three of them provide various services to the community (such as tailoring, massage, and delivery service), whilst the remaining four respondents are involved in food preparation. It is worth noting that for the former category (non-

food preparation services), all three respondents possess the SPM certificate while the latter category of respondents (food preparation business), only two of them have the SPM certificate. The remaining two did not possess the SPM certificate as they left secondary school education without sitting for the examination.

The information in Table 4 shows that in the early stages of data collection, 12 respondents had no source of income. But by September 2023, eight of the 12 respondents had succeeded in earning a stable monthly income. Seven of them were successful in securing a job with a monthly income. From this seven, five of them secured a full-time job whilst another two had part-time work. Only one person ventured into business by offering massages. The results demonstrate the Community Empowerment Programme empowered respondents with lifelong learning skills. These skills enable individuals to combat poverty and enhance their overall quality of life.

Table 4 also shows a shift of one respondent from the salary or income earners category (full-time) to the business or self-employed category as she was laid off from work (housekeeping) due to the COVID-19 pandemic affecting the hotel industry.

The lifelong learning initiatives have helped respondents escape unemployment. Based on the seven respondents who joined the workforce, from a RM0.00 base income, they managed to transform their lives with a monthly income of between RM300.00 (part-time basis) to RM1,600.00 (full time). Figure 4 shows the seven respondents with their identities withheld,

their current monthly income, and employment sector they are involved in. Lifelong learning skills empower individuals to secure full-time and part-time employment opportunities, as well as gain the confidence to launch their own businesses (Ceschi *et al.*, 2021; Mussida & Sciuilli, 2022).

For respondents who own a business or are self-employed, there is also an increasing trend in terms of the number of business owners and income generated. Figure 5 highlights four out of five who have been empowered from the lifelong learning initiatives by MASA@Sungai Nibong project. From an average income of RM350.00 monthly, they have managed to increase their average monthly income to RM838.00.

Although there is a significant increase in the respondents' monthly income, however, the income generated by the two categories of respondents is still far below the *Pendapatan Garis Kemiskinan* (PGK) *Kebangsaan* (National Poverty Line Income) which stands at RM2,208.00. This holds true too based on the PGK for Pulau Pinang which stands at RM1,989.00 (KPKT, 2024). The Community Engagement Programme was designed to provide continuous support to respondents, offering exposure to various training programmes that helped them understand available opportunities and resources. These resources were strategically aligned to facilitate access to these opportunities.

Regular feedback was collected to assess the programme's impact and identify potential areas for improvement. Throughout the engagement process, individuals who demonstrated high levels of interaction, enthusiasm and learning were identified and selected as a sample. The Community Engagement Programmes enabled continuous evaluation, allowing for ongoing refinement and enhancement. Continuous efforts are made to help respondents increase their income to exceed at least the PGK for Pulau Pinang first and later to the national PGK. More focused and targeted lifelong learning classes will be offered to the respondents to help them enhance their skills and knowledge.

Conclusions

There is a responsibility to continue helping the urban poor to be empowered in all aspects, be it religious and worldly such as economic, societal, financial, household, and education. Through the preliminary analysis of the MASA@Sungai Nibong project on the holistic development of the KIRs and PKIRs of the MASA@Sungai Nibong community, it is found that lifelong learning initiatives in non-formal settings can attract the urban poor. Initially, reluctance and even resistance was detected, as a minority of respondents expressed that they felt their freedom "curtailed". However, it is noted that these respondents by 2023 were the ones actively attending classes and making an effort

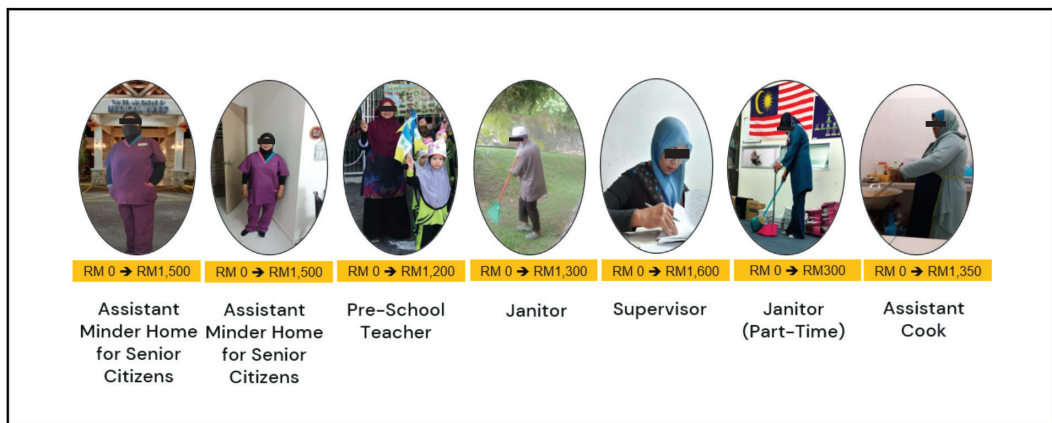


Figure 4: The seven respondents in the salary or income earners category



Figure 5: The five self-employed respondents

to inform the *Penghulu* of MASA@Sungai Nibong early, should they be unable to attend class. Communication skills by indirect means (example through the WhatsApp platform and the language used) have also been enhanced.

This study has also shown that even when faced with an increasingly challenging situation, the development of vulnerable communities, especially in the city cannot be stopped, but a flexible approach adapted to the situation is needed so that lifelong learning initiatives can still be carried out and even intensified. Lifelong learning opportunities cannot be put to halt. There are several areas to learn and start a business, increase confidence and motivation to continue in life. The findings from this study can be used as a basic framework in the construction of appropriate flexible modules designed for lifelong learning by any institution or agency interested in developing other vulnerable communities in order to better achieve the development of Muslim communities, especially those in cities.

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Conflict of Interest Statement

The authors declare no conflicts of interest.

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