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INITIATIVES IN SUSTAINING THE INDIVIDUAL ECONOMIC SUSTAINABILITY AMONG THE ABSOLUTE URBAN POOR COMMUNITIES*

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Abstract. Rapid urbanization and industrialization contribute to a new socioeconomic stratum, namely the urban poor. Absolute urban poverty refers to the situation where urban poor people are unable to cover necessities like clothing, food, and housing. In 2022, the percentage of urban poverty in Malaysia increased. The New Economic Policy (NEP) has largely been responsible for Malaysia's notable progress in lowering overall poverty rates across all ethnic groups. However, the absolute urban poor challenges are still an important topic discussed until today. The absolute urban poor community still struggles to survive due to some challenges such as high living costs, insecurity job, and social issues. Thus, the objective of this study is to understand the initiatives taken by all stakeholders involved in reducing the challenges faced by the urban poor communities. Semi-structured interviews were conducted with the urban poor communities and community leaders at the People's Housing Program (PPR) in the Northern region, Malaysia. The findings analyzed using thematic analysis indicated that some initiatives have been implemented, such as dual working, skill development, working together with the communities and local authorities, awareness programs, and financial and basic necessity aid. This initiative helps in reducing the burden faced by the community. The result acknowledges all stakeholders in sustaining the economic among the urban poor, which is in line with the National Urbanisation Policy, the Twelfth Malaysia Plan (2021-2025), and Goals 1, 8, and 10 of SDG 2030.

Keywords: Urban poor; challenges; initiative; economic; sustainability

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1. Introduction

The term "economic sustainability" describes actions that safeguard social, cultural, and environmental aspects of a country or business while simultaneously promoting long-term economic growth (Joseph & Bish, 2021). In the meantime, the requirement to support humanity's ongoing financial flow is a common characterization to describe sustainable development (Spangenberg, 2005). Economic sustainability is significant because it explains how societies may continue operating within their current financial frameworks and what actions may be required to improve the system's long-term viability. The term "individual economic sustainability" in this study refers to a person's capacity to sustain an adequate and steady income and financial security over the long term. A person's lifestyle decisions, professional growth, and efficient money management are necessary to

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achieve individual economic sustainability. The vulnerability of impoverished individuals to poverty is further increased by their lack of financial resources and incapacity to secure outside funding (Samat et al., 2018). Urban communities' difficulties are among the topics covered by the National Urbanisation Policy. It strongly emphasizes inclusive and sustainable urbanization, considering the needs of all citizens, especially the urban poor. Besides, it contributes to SDG 1 (No Poverty), SDG 8 - Decent Work and Economic Growth, and SDG 10 - Reduced Inequality. Besides, RMK12's (2021–2025) - Priority Area A: Strategy A4 (Addressing Quality of Life of Urban) focuses on raising income and raising the poor's standard of living, enhancing access to essential services, tackling urban poverty, fortifying the service delivery system, and reducing household inequality.

As a result of rapid urbanization and industrialization, a notable rural-urban migration created a new socioeconomic stratum known as the "new poor" or "urban poor". Urban poverty in Malaysia is a growing problem, threatening people's quality of life (Alias & Che Sulaiman, 2023). The Department of Statistics Malaysia (2023) reports that the percentage of absolute poverty in Malaysia's urban areas has increased from 3.8% in 2019 to 4.5% in 2022. Bumiputera represents 85.2% of all impoverished households in Malaysia, according to the country's absolute poverty statistics. Chinese and Indian ethnic groups make up 3.9% and 9.4% of the population, respectively (Department of Statistics Malaysia, 2023).

Studies on the economic sustainability of individuals in Malaysia's absolute urban poverty community are still limited. The majority of past studies addressed alleviation techniques (Khoo et al., 2018), community empowerment (Dass et al., 2022), and social resilience (Alias & Che Sulaiman, 2023). Furthermore, according to Gopal (2013), the majority of research was conducted in Kuala Lumpur, and until recently, similar patterns were noted (Dass et al., 2022; Alias & Che Sulaiman, 2023; Abd Wahab et al., 2022). In addition, as mentioned by Mohd Taib (2011), there has been much discussion on Malaysia's poverty eradication tactics, particularly in the country's rural districts. However, not as much focus has been placed on urban poverty eradication measures. Md Nor et al. (2025) pointed out the urgent need to address some challenges among the urban poor community, such as a lack of savings, unstable employment, and low-income levels. Thus, this study was conducted to understand the initiatives taken by all stakeholders in order to face challenges among the urban poor community, which focused primarily on the urban poor at PPR located in the Northern region of Malaysia. Besides, this study also focused on understanding the community's awareness and accessibility regarding the initiatives offered by the external stakeholders.

The findings are based on in-depth interviews with relevant stakeholders, such as the urban poor community and community leaders. The new knowledge comes from different perspectives, such as individual urban poor experiences. Thus, it helps to develop a new strategy or approach to sustain the individual absolute urban poor economy in the future. Thus, they have enough finances to enjoy a high quality of life in this era. In addition, this study may serve as input for related ministries and government agencies towards individual economic sustainability. This study is also expected to improve the existing guidelines for absolute urban poverty, achieving individual economic sustainability.

2. Literature Review

Absolute poverty is when a household's income is insufficient to cover essential expenses like clothes, housing, and food. According to this study, an individual is considered completely impoverished if their earned income falls below the current benchmark, where the poverty line is established by considering the least amount of money required to meet basic needs. This poverty level will fluctuate because the cost of necessities is a moving target. Furthermore, the truly impoverished people are the ones most impacted by increases in the price of commodities and the economy. The minimum income threshold, or Poverty Line Income (PLI), was established to quantify absolute poverty. There are two categories in this PLI component: food PLI and non-food PLI. The calorie requirement for a household is used to calculate the food PLI value. The average poverty line income (PLI) of the urban areas in Malaysia increased from RM2210 in 2019 to RM2660 in 2022. The state with the highest average PLI among urban areas in 2022 is Sarawak (RM2860), followed by Selangor (RM2848) and Kuala Lumpur (RM2816). Meanwhile, Perlis recorded the lowest PLI (RM2199) (Department of Statistics Malaysia, 2023).

Urban poverty can have negative effects on the community's health, environment, and social well-being (Anatasha Faiza & Muhamad, 2010). There are some difficulties faced by the urban poor community, such as increasing standard of living costs (Md Nor et al., 2025). The cost to purchase necessities such as food, house, education, health care and transportation increased. This contributes to reducing purchasing power among the community and increases the financial burden. Low household income in urban areas with many commitments is a challenging that needs to be overcome. As mentioned by Sulaiman et al. (2011), due to high cost for child education and insufficient income, they will reduce the expenses for purchase food that contributes to food insecurity, reduce purchase high quality and expensive items and contribute to the risk of poor dietary habits (Sulaiman et al., 2011).

In addition, the urban poor community also faced the issue of income instability or limited access to secure employment (Md Nor et al., 2025). It is due to an increase in urban-rural migration (Md Nor et al., 2025), population growth (Dianti & Primandhana, 2025), the level of education (Faturohim et al., 2023; Dianti & Primandhana, 2025), and a lack of skills (Md Nor et al., 2025). These factors contribute to increasing the unemployment rate among the urban poor community. A study conducted among PPR in Kuala Lumpur determined that the community within 20 – 39 years old has a high unemployment rate, which emphasizes the difficulties of the younger generation to have steady work. The result highlights the significance of focuses intervention, such as providing skill development for the young generation, employment access and income generation (Md Nor et al., 2025). A study conducted by Faturohim et al. (2023) determined that the level of education as the important factor contributing to unemployment and poverty. It may be inferred that education has a significant impact on lowering unemployment and poverty; investing in education is crucial. Investing in education contributes to improving access and the quality of education, thus providing people with more options for respectable employment. As suggested by Dianti and Primandhana (2025), to reduce the poverty rate, it is important to consider improvement on the quality of education and control population growth.

According to a study by Kaiser et al. (2024), low salaries and unemployment keep urban poor communities trapped in a cycle from which they are unable to escape. The problems of inadequate income or financial crisis are exacerbated by low household income and unemployment in impoverished communities. As a result, it increases anxiety in the population and leads to a poor diet. The cost of living is too high for urban poor communities, and the rising cost of food makes it impossible to purchase daily necessities. Difficulty in purchasing enough food and consuming unhealthy food contributes to health problems such as malnutrition, illness, and a decline in well-being among the urban poor community. Due to limited access to healthcare, dependence on informal providers, and delay in receiving medical treatment, people suffer from chronic diseases. Consequently, it becomes challenging to maintain a consistent job or finish tasks that demand high productivity, leading to unemployment. The urban poor community's inability to escape the cycle of poverty is a result of this.

In addition, previous studies also determined the relations between poverty and crime among urban poor communities (Kambon & Henderson, 2008; Graif et al., 2014; Wang & Li, 2024). There have some crimes or social issues related to poverty mentioned by previous studies, such as drug (Keshav & Komaraiah, 2015; Ghulam et al., 2016), alcohol (Keshav & Komaraiah, 2015), and theft (Bjerk, 2009; Papaioannou, 2017). Due to financial burden and low income, the communities find other ways to survive, such as theft. Instead of that, past studies also determine that poverty has a relationship with health issues (Alqassim & El-Setouhy, 2022; Lleras-Muney et al., 2024). It is because financial burden leads the community to consume unhealthy foods such as instant foods or processed foods, which are much cheaper. As supported by Alqassim and El-Setouhy (2022), the poor community's lack of food and unhealthy food contribute to malnutrition issues.

Due to the above difficulty faced by the urban poor communities, there have some actions taken by the communities, external parties such as the government, Non-Governmental Organization (NGO), and the private sector in order to reduce the challenges faced by these urban poor communities. In Malaysia, one of the initiatives introduced by the Ministry of Domestic Trade and Cost of Living is Payung Rahmah. Payung Rahmah assists low-income household to reduce their burden on increasing living costs (Sinar Harian, 2023), such as Jalan Rahmah, which offers discount up to 10 to 30% for basic needs (The Sun, 2025). Besides, the government also provides financial assistant to low-income families in order to reduce the financial burden. The introduction

of Bantuan Sara Hidup (BSH), Sumbangan Asas Rahmah (SARA), and Sumbangan Tunai Rahmah (STR) also helps to support the increasing living cost especially among low-income families. SARA provides cashless aid and helps low-income families to purchase necessities (Bernama, 2025).

In addition, the government also introduces holistic national initiatives such as Sejahtera MADANI in the form of financial assistant, skill development, job opportunities, entrepreneurship support and social welfare. Besides, the People's Housing Program (PPR) is also one of the good initiatives to provide housing need which target poor communities or low household income (Ministry of Housing and Local Government Malaysia, 2020). The public needs to pay low monthly rental costs, which helps them to survive in an urban area with low wages. In addition, to help the urban poor community gain income, Skim Pembiayaan Mikro (SPM) was also introduced by TEKUN to provide micro financial for business expansion. Besides, the Malaysia Digital Economy Corporation's e-entrepreneur program enables urban business owners to use digital platforms to generate revenue (Md Nor et al., 2025).

Private sectors and the NGO also play important roles in reducing the burden on the urban poor community. There are some programs organized that focus on food assistance and necessities, education such as free tuition, skill development, job marketability, empowerment of women and single mothers, and PPR community development. This is supported by Md Nor et al. (2025), the NGO focused on social services such as education, healthcare and food assistance. For example, Kechara Soup Kitchen (KSK) provides daily food to the urban poor community, a food bank program, skill development program and economic empowerment program. SOLS Foundation focuses on free education, skill development, and employment support, which aims to help the community move out of the poverty cycle. Another example, Reach Out Malaysia provides monthly food assistance, education support, basic healthcare and living necessities assistance. Additionally, Moga Dass and Sabri (2017) noted that to provide urban poor communities with a source of income, private businesses should offer locals more employment chances than foreign workers, hence reducing the limited job opportunities among these groups.

By combining the government initiatives with partnerships involving the private sector, NGO and community-based initiatives, the urban poor can be empowered, resilient, and have sustainable livelihoods (Md Nor et al., 2025). The initiatives taken can help to reduce the financial crisis faced by the urban poor communities, thus helping to enhance the quality of life.

Some literature gaps were identified, such as Olajide et al. (2018), who showed a significant disconnection between urban development policies and the realities and needs of the urban poor, as they state policy frameworks are not centered around inclusive development and livelihood aspects. Research shows that while both urban poverty and urban violence have been studied extensively, major silences remain around their conjuncture, and the impact of a large number of measures aimed at lessening the degree of insecurity and the poverty of the inhabitants of medium and low-income cities remains unassessed (Muggah, 2012). Said et al. (2021) pinpoint the lack of studies on the impact of anti-poverty measures on community well-being in Malaysia. Adib et al. (2018) stated that the current initiatives targeting homelessness, which is a brutal face of urban poverty, are more short-term efforts rather than sustainable long-term solutions. Furthermore, Malek and Yusof (2022) state that further studies in Malaysia are needed on the urban poor's psychological and social aspects of their well-being. These gaps describe the urban poor in Malaysia, the effectiveness of initiatives, sustainability, and a comprehensive impact assessment of initiatives.

3. Research Design

This study is based on a qualitative method in order to understand the initiatives taken by the urban poor communities in order to face the current challenges. Instead of individual initiatives, in depth interview conducted to examine the roles of external parties, such as the government, the private sector, and NGO in reducing the burden faced by the absolute urban poor community. Semi-structured interviews were conducted among the absolute urban poor community and community leaders. The research questions were prepared and adjusted according to the responses given by the target informants. Interviews were conducted over 2-3 months based on the availability of the respondents. The interview sessions were conducted face-to-face, with

approximately 15-30 minutes for each interview session to understand the coping strategies, challenges, and the effectiveness of initiatives implemented by communities and external stakeholders.

As mentioned by the Department of Statistics Malaysia (2023), the absolute urban poor refers to the community who lived in the urban area with an average poverty line income (PLI) of RM2660. Thus, the inclusive criteria in selected target informants in this study are (1) live in an urban area, (2) average income of RM2660. This study is based on purposive sampling, which focused specific target group, where data is gathered from the absolute urban poor communities. The information gathered from the target group will provide better information and generate more precise results that represent the absolute urban poor community in this country.

This study involved eight absolute urban poor communities and two community leaders from PPR in the Northern Region, Malaysia. PPR Perlis and PPR Kedah were chosen in this study. This is in line with Creswell (2013), in a qualitative study, four to five informants are considered enough. All the data gathers form the informants are transcribed and analyzed using NVivo 12 software. The research objectives were answered by using the thematic analysis. The six steps of thematic analysis outlined by Dawali (2020) were followed in this study. The first step is to become familiar with the data. It establishes what types and how many themes might emerge from the data. The second step is code generation, then theme finding, theme review, theme definition and naming, and report writing. The thematic analysis's final thematic map (thought map) shows both core and subthemes.

This study has some limitations, even though it provides some insightful analysis. The small sample size and the purposive sampling method mean the study cannot be applied to the urban poor population in Malaysia as a whole. The second limitation is that the study is limited to a specific aspect of urban poverty in Malaysia, particularly the Northern region, and therefore overlooks the diversity of urban poverty across the different states in Malaysia, as they differ in terms of the cost of living and socio-economic conditions. Another limitation is that the study had to rely on cross-sectional data, which means that it could not assess the impact of governmental and non-governmental programs aimed at poverty alleviation in the long run. In terms of initiatives, the study describes what was done but leaves out the measurement of initiatives in terms of effectiveness and sustainability over time. Lastly, limited time and access to the informants meant that the interview sessions covering the stakeholders, especially governmental and corporate representatives, were not extensive.

4. Results and Discussion

4.1 Informants' Profiles

Table 1 below shows the informants' profiles, which consist of 8 absolutes urban poverty communities from Northern Region in Malaysia. All 8 informants, coded as CN1 – CN8, live in the urban areas and have a household income of less than RM2660. In addition, all of them live at the People's Housing Program (PPR) in Malaysia. In addition, 2 informants are community leaders, coded as LN1 – LN2.

Table 1. Informants' profiles

Region	Roles/Position	Gender	Codes
Northern Region: PPR (Perlis)	Community leader	Male	LN1
	Community	Female	CN1
Northern Region: PPR (Kedah)	Community leader	Female	LN2
	Community	Male	CN2
	Community	Female	CN3
	Community	Female	CN4
	Community	Female	CN5
	Community	Female	CN6
	Community	Female	CN7
	Community	Female	CN8

4.2 Difficulties Faced by the Absolute Urban Poor Communities

According to the urban poor communities and community leaders' feedback, there are three main difficulties faced by them, which are the increasing cost of living, limited job opportunities, and crime or social issues. Increase cost of living due to the increase in the cost to buy necessities such as food, child education, utilities, health care, and transportation. For example, in child education, the community cannot afford to send the child to school because of the tuition fees. Meanwhile, increasing the necessities like food also enhance burden for them to survive due to a lot of monthly commitments. For limited job opportunities, the informants mentioned about increase competition among the job seekers. This is because the increase in migration from villages to urban areas contributes to their difficulty in competing. Besides, the informant also mentions the level of education as the reason for unemployment or difficult to find a job. Some of the urban poor communities do not have certificates and do not meet the company's high requirements. Thus, it is difficult for them to get a proper job and receive low monthly wages. The last issue discovered by the informants is crime or social issues among the urban poor community. The issues informed by the informants are drugs, theft, vandalism and alcohol. Due to unemployment or low monthly income, and addicted to drugs, it contributes to another social issue, such as thief among the community. As informed by the informant, drug issues have reduced but still exist in the community; they feel unsafe staying in the PPR.

4.3 Initiatives Taken by the Urban Poor Communities

Table 2 explains the summary of findings from the informants on the initiatives taken by the communities to reduce the three difficulties faced by the absolute urban poor communities, such as increasing living costs, limited job opportunities and crime or social issues.

Table 2. Informants' feedback on the initiative taken by the communities

No.	Difficulty	Initiatives
1	Increase living cost	Extra work to increase monthly income because the child's education is high (CN1). The community has a side income to generate extra income (LN1). National Information Dissemination Centre (NADI) organized a program related to the website and TikTok to promote the community business (LN1). Need to do part-time or find extra work if there is demand/opportunities (CN2). Both husband and wife need to work and find more income (CN3). Plan to open a home-based small business, and at the same time do extra work/part-time to help husband (CN4). Help husband such as part time job by selling homemade traditional snacks, because RM1500 income per month is not enough (C5). Work extra hours, move out of town to sell the product (CN6). Find a new location to sell the product (CN6). Try to apply for financial aid from the government, such as the Social Welfare Department (JKM) (CN7). Work part-time to support monthly expenses (CN8). Need to manage financial effectively (budget), focused on the important part such as child education (LN2). Work part-time to enhance financial (LN2).
2	Limited Job opportunity	Collaborated with Job Malaysia, organized an open interview to provide job opportunities to the community (LN1). Act as a platform to share information with the community on job opportunities. Rukun Tertangga (RT) will share the information through the community group (LN1). Need to self-working such as opening a small business to support monthly expenses (CN3). Increase skills and self-improvement to meet the job requirement (CN5). Move out of the town to find a job from other nearby location/area (CN8).
3	Crime/social issue	For thief issue, work together with neighbors for monitoring (CN1). Every neighbor participates in the drug problem and reports any drug-related activity to the police (CN1). Install CCTV, advise and punishment to those who are involved in vandalism. Sekreteriat Muafakat Komuniti will take actions (LN1). Collaborate with local authorities to solve the drug issues (LN1) Thief issue, report to the police to take action (C2). Monitor child and family member, monitor their daily activities (CN3). Work together with neighbors to monitor the social issues and install CCTV (CN4).

	Establish Rukun Tertangga (RT) to share all the information if there is an increase in the thief issue. RT advised on how to avoid/reduce this issue, such as increasing community awareness and lock house properly (CN4). Work together with the community to monitor the PPR area to reduce the thief issue in the community (CN5). Advise the community and report to the police (CN6). Advise the child not to be influenced or involved in social issues (CN7). Monitor child and control socializing with outsiders in the community (CN8). Advised the child on the negative effects of drug addicts and theft (LN2). Install CCTV to reduce theft issues (LN2). The most important thing is that neighbors need to work together to reduce crime/social issues in the community (LN2).
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The results show that urban impoverished communities engage in multiple strategies to combat the main problems they have to deal with, such as the rising cost of living, scarcity of viable employment opportunities, and prevalent social problems. To cope with the rising cost of living, the majority of respondents carried out strategies that involved income diversification, including part-time employment, additional working hours, and small home-based business ventures. As supported by Jamil et al. (2020), usually urban poor communities have dual income family, both husband and wife are working. People work for two or more jobs basically due to some reason such as increasing cost of living, generate extra money, debt repayment, business startup, leisure, financial problem and low monthly salaries (Baharudin et al., 2022). However, this contributes to absenteeism, fatigue, poor performance, and conflict (Baharudin et al., 2022).

Some people sought out government benefit programs and employed tighter financial controls, while, in numerous instances, both partners (husband and wife) did household budgeting and financial planning. This is supported by Khoo et al. (2018), who emphasized the necessity of “spending within their means” and focusing primarily on the necessities, as well as the necessity of being cautious or even conservative in daily spending. A study conducted by Moga Dass and Sabri (2017) indicates that the urban poor community in Kuala Lumpur has a moderate level of financial literacy, less effective financial behavior, significant financial strain, and a moderate level of personal well-being. A person's personal well-being, including divorce, job loss, health problems, and relationship problems, may be impacted by unhealthy financial ways of thinking, including careless financial management. To attain a higher degree of personal well-being and lessen financial strains, a sound approach to money management is essential. Promoting financial education to the urban poor community is crucial because having the necessary information, abilities, and resources will enable them to make wise financial decisions that will improve their financial well-being. Non-governmental organizations like Credit Counselling and Debt Management Agency (AKPK) are credible in enforcing appropriate financial education on the impoverished urban population. In addition, the respondents felt that financial counselling was crucial for managing their finances because financial constraints also directly affect consumers' well-being.

Furthermore, digital initiatives like the National Information Dissemination Centre (NADI) training programs helped community members promote their businesses online. According to Khoo et al. (2018), the majority of respondents requested financial capital and product technology as types of assistance. The government has undoubtedly created financial capital and product technology assistance initiatives. An improvised allocation of this aid is required to extend attention to the proper and suitable target groups, taking into account contributing elements such as experience and the recipients' physical capabilities, like owning the operational premises used to produce the goods. However, if assistance is provided inappropriately, it may be misused or abused. The recipient group's self-readiness comes first (recipient groups with business experience or groups that rely entirely on the business), then financial capital and product technology (target groups with strong financial ability and technology, as well as target groups with a good marketing network). Thirdly, it is essential to offer the target population mental strength development and motivational guidance. According to the majority of respondents, the right kind of support should be given to the right target group, which includes those with total business capital assets, entirely dependent on business, and have previous company experience.

Due to a lack of job prospects, the community focused on both institutional and personal strategies. On the other hand, external partners' job-matching and info-sharing initiatives boosted employment access. Meanwhile, self-

reliance focused on skill enhancement, self-employment, and job opportunities searching beyond the residential area. As supported by Khoo et al. (2018), one of the practical ways to reduce poverty would be to work hard and explore more job opportunities. The study also suggested doing more jobs. In addition, the community leader helps by collaboration with external parties to organized career fair for the community. Besides, the leader also encourages the community to work for themselves by opening a small business to survive. There are some studies discussed involving entrepreneurship to enhance the income among the poor community (Mohd Taib, 2011; WestriKekalih et al., 2014; Samat et al., 2021) or reduce poverty (Mascarenhas et al., 2013). Entrepreneurship contributes to economic growth, employment development and technology advancements (Samat et al., 2023). Thus, it has the potential to disperse income and alleviate poverty among the urban poor community. In opening a business, training is crucial and able to provide more accurate information or knowledge regarding chances to enhance poor community income (WestriKekalih et al., 2014). Khoo et al. 2018 also agreed on course or training are beneficial to the target participant. As mentioned by Mohd Taib (2011), entrepreneurship is a strategy that has a lot of promise to improve the lives of the urban poor community through generating better income. However, in order to succeed, this effort must be coupled with training. A financial assistant will be ineffective if they are provided without a thorough understanding of the knowledge and skills that should be applied.

The community also believed that improving their skills is an advantage to compete and gain a job offer. In Malaysia, the poorest households often have a greater rate of informal employment, with the B40 households accounting for more than half of all informal workers (Rahman et al., 2024). Thus, it limits access to employment security, social protection and skill improvement pathways. As mentioned by Rahman et al. (2025), the main requirements for this group are better work matching systems, secure and inexpensive housing, and easily accessible and reasonably priced skills development that is in line with the industry standards. By providing reasonably priced upskilling courses offered in online, mixed, and part-time learning format encourage skill advancement and meet the changing market demands.

The results center upon effective socially based approaches. Strong sentiments existed regarding the responsibility of the entire community, per the residents. Monitoring the community, working with local government, and involvement with community groups were noted. Preventative actions, including incident reporting to the police and the installation of CCTV, have been increasing, along with community awareness. Additionally, parental supervision and guidance were identified as effective strategies for reducing the negative social involvement of youth. As mentioned by Talha (2008), the creation of sustainable neighborhoods and the communities that reside there must be a priority. Creating clean, safe spaces, good education, foster relationship between the generation, families sharing information, and having the common ability to step in for local safety all contribute to a positive social good that benefits all locals. In addition, local authorities and police can be partners in crime prevention (Talha, 2008). A study conducted in Malaysia by Abdul Karim and Abdul Rashid (2017) believed that RT has contribute good relationship among the community. In turn, the urban people feel less fear and more secure, which improves the overall quality of life.

Overall, the findings indicate that although the urban poor communities demonstrate resilience to the challenges posed by their environment, there are limits to their self-managed adaptive strategies, which are largely informal, community-supported, and survival-focused. This highlights the need to focus more on structured interventions, especially in the areas of income, employment, and community development, for sustainable and enduring poverty alleviation.

4.4 Initiatives Taken by the External Parties

Some initiatives have been taken by the external parties, such as the government, NGO, and universities, in order to reduce the difficulty faced by the urban poor communities. The summary of initiatives taken by the external parties is shown in Table 3 below.

Table 3. Informants' feedback on the initiative taken by the communities

No.	External Parties	Initiatives
1	Government	The National Anti-Drugs Agency (AADK) organized a program in the PPR to create awareness on the drug issue (CN1). Government initiatives such as Jualan Rahmah, STR, and SARA help the urban poor community to support daily expenses (CN1). Provide free health screening to the community (LN1) SARA is a good short-term initiative, enabling the poor community to purchase (LN1). Government provides financial assistant such as SARA, sometime is not enough (CN2). Received financial assistance from the government, such as SARA, which helps to reduce the burden, but the product price nowadays is high (CN3). Government assists with necessity needs. Besides, government initiatives on the Bantuan Rakyat, SARA, and Jualan Rahmah help to reduce financial burden (CN4). AADK on the anti-drug program and the Ministry of Health for dengue. An anti-drug program to create awareness on drug among the community (C5). The government provides a free health care program to the community (CN5). Initiatives from the government, such as SARA and Jualan Rahmah, help to meet the necessity need (CN5). Government initiatives help reduce the financial burden to purchase the necessity needs (CN6). The dental clinic provides a talk and a free dental consultation (CN7). The government initiative, such as financial assistance (SARA), helps the community (CN8). The government organized a program to provide the budget required (LN2) Government initiatives such as MySARA, Jualan Rahmah, and STR help cash flow, to reduce the cash withdrawal for monthly expenses (LN2). Jualan Rahmah by sell product in lower price is a good initiative to reduce financial burden (LN2).
2	NGO	NGO organized a program to increase awareness (CN1). NGO and volunteers organized a program related to education (LN1). NGO provides assistance, for example, necessary needs like food (CN2). NGO provide basic needs such as sugar and rice, but in limited quantities, a few times per year, and not all people receive them (CN3). NGO organized activities such as a motivation program, assistance with the necessity needs, child milk and diapers (CN4). Program for income generation through recycle activities (CN5). Received necessity need assistance, such as rice and milk from the NGO (CN5). NGO provides a program to increase community motivation and counselling (CN6). Organized a program related to entrepreneurship to generate the community income (CN7). NGO provide necessity need like rice, but have not received any financial assistance from them (CN7). Received the necessary supplies, like rice, from NGO (CN8). NGO organized a program related to Technical and Vocational Education and Training (TVET) for students (LN2).
3	University	University creates awareness program, cleanliness, education and civic awareness among the community (CN1). The university also organized a motivation program with the community (CN5).

Instead of the communities' initiatives to face the challenges, there are some initiatives implemented by external parties to help the urban poor communities. As mentioned by the communities, the financial assistance and programs introduced by the government, such as STR, SARA, BSH, and Payung Rahmah, contribute to reducing the financial burden among the community due to the increasing cost of living. To face the high cost of living, the Ministry of Domestic Trade and Cost of Living, Malaysia, introduced the Payung Rahmah Program to the low-income community (Berita Harian, 2023). The BSH initiative also helps reduce the communities' financial burden and contributes to improving public life. In addition, the government also revised the minimum wages in Malaysia, from RM1500 to RM1700, to cope with public pressure on the increasing cost of living (New Straits Times, 2024). This initiative helps to improve the standard of living among Malaysians (Nur Adlina et al., 2023). One way to alleviate people's financial difficulties and strains could be for the government to raise the basic salary or provide welfare allowances (Moga Dass & Sabri, 2017).

Besides, the roles taken by the local authorities, such as police and AADK, through a create awareness program in order to educate the community on social issues like drugs. For example, in 2019, AADK, through a pilot project that involves PPR areas, will focus more on preventing drug abuse among the community through close collaboration with the diverse agencies. In addition, the People's Housing Program (PPR) model, for instance, is one of AADK's four primary models. It works with governmental and non-governmental organizations to

implement programs for former drug addicts, such as support groups, recovery coaches, and psycho-education, as well as to mobilize the community for a healthy lifestyle (Bernama, 2020). Besides, according to Bernama (2024), police also organized a program enhancing community safety by involving them as sub-committee members, educating the community on the crimes and acknowledging how to report the information. Involving the community as partners is significant for crime reduction. As mentioned by Geshina et al. (2014), conducting a community program contributes to providing or sharing knowledge on how to reduce the opportunities for crime to happen, thus leading to promoting crime prevention among the community.

In addition, NGO also play crucial roles in helping the urban poor communities. As mentioned, many programs organized by the NGO to reduce the challenges of the urban poor community, such as provide necessity need, such as food, child milk and Pampers. In addition, the community also discussed the effort by NGO and universities to organize education, counselling, motivation and awareness program to the community. Education is an important factor to be considered for moving out from poverty cycle (Khoo et al., 2018). Those with a low level of education are more susceptible to poverty (Siwar et al., 2016; Azhar & Mohd, 2020). As mentioned by Khoo et al. (2018), the necessity of providing their kids with an adequate education is to prevent future generations from becoming trapped in the poverty cycle. As suggested by Weng (2023), organizing extracurricular and psychological counseling for urban poor children can help them develop a positive attitude. By providing extracurricular activities with lower fees contribute to enriching the child's extracurricular life in a way that maximizes their physical and emotional well-being. Through involving with extracurricular activities, the urban poor child may effectively express their feelings and make more friends, which serves as a useful guide for the ongoing improvement of the physical and mental health of the urban poor. In addition, media-based motivational counselling programs that connect religion have demonstrated that putting positive beliefs into practice can lead to change (Khoo et al., 2018).

Overall, the findings show that community initiatives and support from the government, NGOs, and universities are crucial in assisting urban poor communities to deal with the high costs of living, lack of employment, and social problems. Communities show resilience through self-employment, income diversification, and social cooperation. Though these efforts demonstrate resilience, the initiatives are still short-term and survival-oriented. External initiatives, especially government funding, financial assistance, and cost-of-living programs, provide great relief and are supplemented by social support, education, and skills development from NGOs and universities. These programs, however, are often inconsistent, limited, and, in relation to the urban poor, inadequate to address the structural problems in the long term. This highlights the need for a greater integrated, sustainable, and multi-faceted approach in dealing with the long-term alleviation of poverty.

Conclusion

In conclusion, this study emphasized the considerable resilience that urban poor communities in Northern Malaysia exhibit in the face of economic challenges, as exemplified by the populations' discipline in finances, ability to diversify incomes, and the cooperation present in the communities. Nevertheless, the aforementioned strategies are largely survival-oriented and short-term, ultimately demonstrating the individuals' and populations' limited ability to realize economically sustainable outcomes in the long run. It is clear that the constraining factors of rising living costs, unstable employment, social problems, and prevailing bottom-line factors of the aforementioned issues limit economic upward mobility in the poor urban population communities and continue to reinforce the existing poverty cycle. Community efforts, such as small business development and part-time employment or collaborative work in the neighbourhood, offer temporary and short-term relief, as will the prevailing bottom-line factors have reinforced by the social structure maintaining dominant poverty. There is a distinct lack of bottom-line factors to alleviate and dominant poverty to facilitate social structure and upward economic mobility.

The study acknowledged the specific need for new, integrated, and targeted methods for alleviating urban poverty. Existing measures, such as government financial assistance and measures aimed at offsetting the cost of living for the poor, provide needed assistance; however, their effectiveness is often limited due to rising costs, and aid delivery is often random. Instead of focusing on immediate and short-term relief, policymakers should focus on building long-term sustainable systems by establishing adequate and affordable skills training,

effective job matching based on market demand, and sustainable business development. Additionally, urban poor assistance and program delivery are more effective when coordination and cooperation among ministries and program implementing agencies are strengthened.

Other interested parties, NGOs, the private sector, and the educational sector, illustrated the necessity for sustained and collaborative partnerships in the findings. NGOs can go beyond simple aid and offer empowerment programs, financial literacy, and ongoing skills training. The private sector can aid inclusive job creation and support community enterprises, and universities can facilitate inclusive job creation and support community enterprises. Lastly, a collaborative approach is needed to go beyond survival-based coping strategies to achieve long-term economic sustainability, thus improving the urban poor communities' quality of life.

This research study provides new knowledge by examining the economic sustainability of urban poor communities in Malaysia's Northern region, which is a region of study that is significantly understudied in comparison to the economic sustainability of the urban poor overall. The research study shows that although a number of the coping strategies the urban poor implemented, such as part-time employment, small-scale entrepreneurship, and community collaboration, are short-term survival strategies, these coping strategies are not survival strategies based on the means or resources that the economic support systems are relying on. The research study encouraged individual efforts to work in a more comprehensive articulation with systemic constraints, the external support from the state, NGOs, and individual economic sustainability. Regarding future research, larger-scale studies and mixed-methods research are preferable in terms of generalizability for longitudinal studies by assessing the prolonged implications of the interventions. Further research could also focus on interventions, such as programs targeting skill acquisition, financial literacy, and digital entrepreneurship, and the research conducted in different geographically or socio-economically distinct regions or countries, to develop more effective and sustainable poverty alleviation interventions.

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