

# THE MOTIVATING FACTORS THAT LEAD THE PARTICIPATION AMONG THE BUMIPUTERA WOMEN IN SMALL AND MEDIUM ENTERPRISE (SME) : A CASE STUDY IN MELAKA TENGAH DISTRICT, MALAYSIA

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## ABSTRACT

Bumiputera Women Entrepreneurs in Malaysia appear to have put the place in the business arena particularly in the Small and Medium Enterprise (SME). Thus, this study aims to investigate the involvement factors of Bumiputera women in the business of Small and Medium Enterprise (SME) in the Melaka Tengah district. Questionnaires instrument were used as a method of data collection and distributed to 80 Malay Bumiputera women entrepreneurs which involved in entrepreneurial activities in Malacca. Data analysis through correlation analysis, analysis of variance and regression analysis is used to achieve the objectives of the study by using SPSS 19. This study identified significant relationship between the factors involvement women entrepreneurs in SMEs. Results showed that the main factor that drove many Malacca Malay Women entrepreneurship was Financial Factors. In addition factors such as Types of Family Background and Academic Qualification are also factors that encouraged them to become entrepreneurs. Besides that, this finding can contribute to the additional information, data and research focus in issues relating to Malay women's participation in the Small and Medium Enterprise (SME) in Malacca and also expected to provide new ideas for the improvement on the program, financial assistance and the state government and agencies involvement in assisting the problems that arise among Bumiputera women entrepreneurs. In addition, hopefully it gives new information for the future research.

Keywords : Bumiputera, Entrepreneur, Small Medium Industry (SMIs)

## **1. INTRODUCTION**

Malay Women entrepreneurs in Malaysia are increasingly put in place business arena particularly the Small and Medium Enterprise (SME). SME or SMI is one of the industrial sector in Malaysia. The general characteristics of SMEs according to Moha Asri (1999) is an organization that founded largely by a family or someone who is assisted by a number of production operators and other public employees. This represents the level or scale of operations in this industry, usually small in nature. SME definition can be made based on quantitative as sales, output, number of employees, machinery used, stock, capital or assets. Qualitative measurements, such as the level of production technology and management, can also be used as guidance. SMI is the industry involving the number of employees between 50 to 200 people and has a capital of less than Rs 2.5 million. The great contribution of women to national development has long been recognized by the world. Act as a wife, mother and daughter, they are a key pillar of the younger Malaysia caring and progressive future usually women prefer to start a business in small capital before they expand their business. Their involvements in business are growing. It can identify from the number of business nowadays that involve women are raise. Therefore, this study wants to identify the motivating factors of women's involvement in small and medium enterprise. This research we are focus only to a business women in Bandar Hilir and Melaka Sentral.

Entrepreneurship is no longer an academic jargon as it plays a vital role in acculturating business-minded among the community. In the past few years, the noble activity has been emphasized and promoted by the government towards shifting over-dependence on government into self-surviving culture. For instance, the government announced several initiatives and provide various mechanisms in materializing this objective such as promoting the Small and Medium Enterprises (SME). However, this "golden opportunity" has not been acknowledge as "gold mine" among the community; especially among women. This phenomenon grasped the attention among academicians in knowing the reasons that drive and hinder women in embedding themselves with the entrepreneur activities. Hence, this research attempt to explore only on the motivating factor that drive women to participating in SME activities.

### Research Objective

- i. To determine whether financial encourage Malay women's to involve in Small and Medium Enterprise.
- ii. To investigate types of family background that contributes to the factors of Malay women's involvement in Small and Medium Enterprise.
- iii. To identify level of academic qualification that enables Malay women's to involve in Small and Medium Enterprise.
- iv. To identify the factor that contributes most in women involvement in Small Medium Enterprise.

### **Small and Medium Enterprise in Malaysia.**

This publication outlines Malaysia's success in developing SMEs. It begins by providing some basic background on SMEs, the challenges they face in the light of globalization and technological change and how these challenges are being supported by government. It also provides a summary of current policy on SMEs wherein the Ninth

Malaysia Plan (NMP) 2006–2010 strategises for the development of a competitive, innovative and technologically strong SME base. (SMIDEC, 2002).

Malaysia has established SME business incubation centers, and an SME Bank to meet the financing needs of SMEs. SMEs are contributing significantly to the growth and value added of the services and manufacturing sectors, and they form the seedbed from which future Malaysian global corporations can arise. They can and do play a central role in the deepening of key industries through inter-firm backward and forward linkages. (Giroud, A. 2003)

Over the years, SMEs in Malaysia have evolved to become key suppliers and service providers to large corporations, inclusive of multinational and transnational corporations. Principally, they have contributed to expand output, providing value-added activities in the manufacturing sector, creating employment opportunities especially in the services sector, and contributing to broadening Malaysia's export base. The 2005 Census of Establishment and Enterprises<sup>1</sup> indicates that 99 per cent of 519,000 business establishments in Malaysia are small and medium enterprises, of which 412,000 are micro enterprises.

Most of these SMEs are in the services sector, particularly in retail, restaurant and wholesale businesses. Total employment in SMEs accounted for more than 3 million workers, and generated RM 154 billion of value-added in 2003. (Malaysia Department of Statistics , 2005) Since independence Malaysia has achieved many national development goals and nearly all of the Millennium Development Goals (MDGs). For example, the MDG target to reduce the proportion of the population living below the poverty line by 50 per cent between 1990 and 2015 was achieved in 1999 when Malaysia's poverty rate fell from 16.5 per cent in 1990 to just 7.5 per cent. By 2006 the national poverty rate was just 5 per cent. The growth and development of Malaysia's SMEs have markedly contributed to employment creation and, through it, poverty reduction. (UNDP, 2007)

### **Development of Small and Medium Enterprise in Malaysia.**

Malaysian SMEs are a vital component of the country's economic development. SMEs in Malaysia can be defined according to size, turnover and activity. An enterprise is considered to be an SME based on the annual sales turnover or number of full-time employees. SMEs in Malaysia are involved in a diverse range of industries such as textile and apparel, food and beverages, metals and metals products and wood and wood products sectors. The government is committed to the development of SMEs. It can be seen in the second Industrial Master Plan (IMP2), and the Third Industrial Mater Plan (IMP3) where under this plans, the government has implemented various policies and strategies. Both plans provide an integrated approach to the development of industrial areas and opportunities for growth of SMEs. In the globalized environment, SMEs face many challenges such as the lack of financing, low productivity, lack of managerial capabilities, poor access to management and technology, and heavy regulatory burdens. (Barbarra Anne Fernandize, 2009)

## **Profile in Small and Medium Enterprise**

Before the formation of the National SME Development Council (NSDC) in June 2004, there was no standard definition of SMEs in use in Malaysia. Different agencies defined SMEs based on their own criteria, usually benchmarking against annual sales turnover, number of full-time employees and shareholders funds. For example, the Small and medium Industries Development Council (SMIDEC) defined SMEs as enterprises with annual sales turnover not exceeding RM 25 million and with full-time employees not exceeding 150. Bank Negara Malaysia (central Bank), defined SMEs as enterprises with shareholders funds of less than RM 10 million (National SME Development Council, 2005). SMEs in Malaysia account for 99 per cent or 519,000 of total establishments in the three main economic sectors of manufacturing, services and agriculture.

In 2003 employment created by Malaysia's SMEs was approximately 3.0 million workers (65.1 per cent of the total employment of 4.6 million engaged in the three main sectors). The services sector employed the largest number, 2.2 million, manufacturing, 740,000 and agriculture 131,000. 2.3 million (76.5 per cent) are full time employees while self employed workers are 16.7 per cent and part-time workers and the remainder (Normah 2006). SMEs are mainly concentrated in the Central Region (Federal Territory of Kuala Lumpur and Selangor), accounting for 37.1 per cent. Johor is the state with the next highest concentration with 10.4 per cent: Other Malaysian states accounted for less than 10 per cent (Normah, 2006).

## **Government's support in Small and Medium Enterprise.**

Malaysia has given priority to SMEs and has put in place a policy and institutional framework that addresses their developmental needs. Strategies during the Eighth Malaysia Plan (8MP) (2001–2005) emphasized the development of SMEs in the manufacturing sector, and in particular the development of a competitive Bumiputra Commercial and Industrial Community (BCIC). Funding to address critical issues in promoting and developing SMEs was made available through agencies like Malaysia External Trade Development Corporation (MATRADE), Malaysia Technology Development Corporation (MTDC), Small and Medium Industries Development Corporation (SMIDEC) and Standards and Industrial Research Institute of Malaysia (SIRIM) Berhad. SMEs were encouraged to invest in R&D, upgrade their technology and improve their marketing and distribution channels. (Central Bank of Malaysia, 2001).

Lately, Government of Malaysia deeply encourages entrepreneurship activities for this country's development. Therefore, Malaysia holds various programmes and activities so that this effort successful. There are several ministries which agencies are established to give support to entrepreneurs in order to offer them variety of facilities and help. These ministries and agencies emphasize on SME industries because those entrepreneurs needs extra training and financing facilities. They are also a group of entrepreneurs who lack of capital, lack of expertise and technologies.

Small and Medium Scale Industry Development Corporation (SMIDEC) is established to overcome those issues. This ministry plays important role in focusing to entrepreneurs' development especially for Bumiputera. There is a variety of programmes and strategies are set up to with support from other agencies. For example, MECD builds industrial and commercial zones and also well-planning town to run the strategic businesses. This is important to provide conducive business environment (Ariff & Sarisa Yanti Abubakar, 2003).

There are several initiatives to further boost women participation in business, through the creation of funds solely for the benefit of women entrepreneurs. In this regard, Small and

Medium Industries Development Corp (Smidec) introduced the Special Assistance Scheme for Women Entrepreneurs in 1999 to provide women entrepreneurs greater access to the various matching grant schemes and soft loans.

Further recognizing the importance of providing better access to finance, the Government has also put in place targeted schemes and capacity building programmes easily accessible to women entrepreneurs. These funds broadly cater to different segments, especially start-ups, technology acquisition, market access, export promotion and adoption of information and communications technology. As at Oct 31, a total of 2,319 applications from 2,652 applications were approved amounting RM138.80mil under the special assistance scheme for women entrepreneurs. ( Eileen Hee, 2009)

The enabling environment for SME development in Malaysia is shown in Figure 3.1. To ensure that SME development plans are focused, in 2004 the Malaysian government set up a National SME Development Council, chaired by the Prime Minister. Regular meetings are held with agencies, ministries, banks and financial institutions that provide support for SMEs, and a reporting mechanism for monitoring outcomes of activities and providing feedback have been established. This is among the measures taken to enhance transparency and accountability amongst policy implementers. The National SME Development Council represents the highest policy-making body and charts the future direction and strategies for SME development. The Council is responsible for formulating broad policies and strategies to facilitate SME development, and for ensuring the effective implementation of the policies and action plans (National SME Development Council, 2005).

The policy thrust for SME development in the Ninth Malaysia Plan (9MP) 2006-2010 is highlighted in Box 3.1. Strategies will focus on establishing high performance and high value-added SMEs with strong technical, competitive and innovative capability as well as managerial and business skills. To facilitate SMEs to access information and register for training, the Human Resources Development Portal (HRD Portal), a web-based training portal, was launched in 2005. The main objective of this portal is to facilitate training activities among training providers and employers by leveraging on the usage of ICT. The portal also encourages employers to retrain and upgrade the skills of their employees, particularly SMEs, to retrain and upgrade skills of employees to increase competitiveness and productivity. In January 2006 the SME info Portal was launched. This portal is a one-stop online information gateway which provides information on SME development, including financing and training as well as on support and development programmes, financing, advisory services and training programmes. The portal also features a free SME Directory which allows SMEs to advertise their companies and products to potential clients. ([www.smeinfo.com.my](http://www.smeinfo.com.my)).

The availability of relevant and timely information on SMEs, including their operational conditions, financial status and development requirements, is important to facilitate better policy formulation in promoting SME development. The role of the Secretariat under Bank Negara Malaysia has been enhanced to include the function of overseeing and coordinating the monitoring, evaluation and publication of SME statistics and reports. Apart from meeting the information requirements of SME policymakers, the Secretariat is also responsible for developing key performance indicators to monitor and evaluate the progress of SME development, and will oversee the management of the National SME Database. The Secretariat together with relevant Ministries and agencies has outlined an annual report on

SMEs. Some additional government measures undertaken to enhance the capability of SMEs to produce products and services that meet global market requirements are Undertaking product and market studies in international markets on behalf of SMEs by trade promotion organizations, such as MATRADE, Supply studies by domestic industries undertaken by MIDA and SMIDEC; Dissemination of information on international standards

and changes in global demand, from the network of Malaysian missions and Trade Commissioners abroad Making certification to international standards available to SMEs by setting up certification bodies such as SIRIM Berhad, and other testing facilities in Ministries such as Ministry of Health and Ministry of, Agriculture; Benchmarking studies and analysis by respective promotional agencies and productivity institutions such as the National, Productivity Centre (NPC); and Assisting SMEs to undertake research in product development by establishing R&D Centres such as Malaysia Research Oil Palm Centre (MPOPC), the Rubber Research Institute (RRI) and SIRIM Berhad. A Commercialization of Research and Technology Fund has also been set up to accelerate commercialization of R&D results by local universities, companies and individual researchers or inventors and to facilitate technology roll-out especially for indigenous industries (National SME Development Council, 2005).

It is clear that the Malaysian government has been actively involved and concerned about women entrepreneurship development in the last decade. This is to ensure that women entrepreneurs are not left out from the process of national and economic development, particularly in important sectors such as information and communications technology (ICT) and bio-technology, in order for the country to successfully realize Vision 2020. However, based on GEM's study on Malaysia's entrepreneurial environment, the results reflected poorly on the government's performance, claiming that its policies disfavor new firms, and the government bureaucracy and regulation and licensing requirements impede new firms from expanding. It raised doubts about the government's competence and effectiveness in supporting new and growing firms. The study singled out the lack of financial support, quality of education and training, and overall market openness as other main factors holding back Malaysian entrepreneurs (Gatsiounis, 2006).

### **Malay women's involvement in Small and Medium Enterprise.**

The participation of women in Malaysia's SMEs in 2003 was 1,122,000, or 36.8 per cent of total employment in SMEs. A proxy for women entrepreneurs obtained from Population Census 2000 results, indicates that 30.3 per cent are working proprietors and active business partners (Normah 2006). However, women entrepreneurship has recently become an important pool of resources for Malaysia's economic growth and personal prosperity. Women account for about half of the total population, and about 36.7 percent of Malaysia's total workforce of 10.9 million, with an increasing representation at the professional, managerial and technical levels ([Ninth Malaysia Plan (9MP), 2006). The participation of women in Malaysia's small and medium enterprises (SMEs) in 2003 was 1,122,000, or 36.8% of the total employment in SMEs. A proxy for women entrepreneurs obtained from Population Census in 2000 indicates that 30.3% are working proprietors and active business partners (Normah, 2006). It is not surprising that the number of women entrepreneurs in Malaysia has increased in the past three decades due to the emphasis on industrialisation, and growing interests in privatisation, self-employment and business-oriented employment. All of these have been facilitated by the growth in various sectors such as banking and financing, food manufacturing, general trading, personal and public services, education, training and consultancy, and others. It was found that Malaysian women have been increasingly involved in various enterprises which were formerly male-dominated (Maimunah, 1996).

There were 518,000 companies involved in services, manufacturing and agricultural sectors, of which 99.1% were SMEs. More than 82,000 or 16% were women owned companies with 89.5% of them involved in the services sector, 7.5% in manufacturing and 3.0% in the agricultural sector. (The Department of Statistics of Malaysia, 2005). Many women entrepreneur associations were established, such as the Federation of Women

Entrepreneurs Association Malaysia (FEM), National Association of Women Entrepreneurs of Malaysia (NAWEM), Persatuan Usahawan Wanita Bumiputera (USAHANITA), the Women's Wing of the Malay Chamber of Commerce Malaysia of the State of Selangor, and so forth in order to promote and encourage more Malaysian women to become entrepreneurs besides creating a platform for networking among them (Tan Pek Leng, 2008).

## 2. METHODS AND MATERIALS

There are three hypothesis developed in this study, which is (a) there is a significant relationship between Financial factor and Malay women's involvement in Small and Medium Enterprise in Melaka, (b) there is a significant relationship between Family factor between and Malay women's involvement in Small and Medium Enterprise area in Melaka, (c) there is a significant relationship between Academic Qualification factor and Malay women's involvement in Small and Medium Enterprise area in Melaka. The researchers used stratified sampling technique samplings which are 86 respondents were selected from 110 populations. The data was collected using questionnaire. Questionnaire is written set of questions to which respondent to answer (Uma Sekaran, 2006). The data was analyzed using statistical software tool (SPSS 19.0) with analyze through Cronbach's Alpha, Pearson Correlation, Descriptive Statistic, and Multiple Regression Analysis. The researchers carry out the pilot study before distribute to the respondents. 30 respondents were chosen to know the questionnaires constructed are and understand by the respondents. This reliability analyzed through Cronbach's Alpha value at 0.903.

## 3. RESULTS AND DISCUSSION

### 3.1 The Pearson Correlation

The Pearson Correlation analysis obtained for the three intervals scaled variables shown in the table below. This findings show whether the hypothesis is rejected or not rejected. As indicated in Table 1, there is a significant relationship between financial factor and Malay women's involvement in Small and Medium Enterprise in Melaka. Table 1 shows there is a significant relationship between Financial Factors and Involvement in SME where  $p < 0.01$  ( $p = 0.000$ ) and  $r = 0.527$ , the researcher does not reject the H1.

In Table 2, there is a significant relationship Family factor and Malay women's involvement in Small and Medium Enterprise in Melaka. Table 2 shows there is a significant relationship between Family Factors and Involvement in SME where  $p < 0.01$  ( $p = 0.000$ ) and  $r = 0.509$ . So, the researcher does not reject the H2.

In Table 3, there is a significant Academic Qualification factor and Malay women's involvement in Small and Medium Enterprise in Melaka. This Table 3 shows there is a significant relationship Between Academic Qualification Factors and Involvement in SME where  $p < 0.01$  ( $p = 0.000$ ) and  $r = 0.394$ . So, the researcher does not reject the H3.

### 3.2 Multiple Regressions

The result of this regression is an equation that represents prediction of a dependent variable from several independent variables. This analysis is used when independent variables are correlated with one another and with the dependent variables.

Table 5.8 showed final regression model summary, there were three variables influencing the variance with Involvement in SME. With the Beta under *Standard*

*Coefficients*, the researcher found the highest number of the betas was 1.46 for Financial Factor, which was independent variable, and was significant at 0.001. Therefore, it is clear that Financial Factor is the most influential factor in Malay Women involvement in SME, followed by Family Background Factor and Academic Qualification Factor were found to influence the involvement in SME among Malay Women Entrepreneurs. However, 92 percent of the variance (R-square) for Involvement in SME has been significantly explained by the three independent variables. The adjusted R-Square showed only 85 percent in explaining the influences variables. It may be concluded that there might be other factors influencing organizational commitment which were not discussed in this study.

There are all three hypotheses accepted by the researcher based on the findings. There also comparison and evaluation on the findings by the researcher. As highlighted in the previous study, the factors of Malay women's involvement in Small and Medium Enterprise is influence by three elements which are financial, family background and academic qualification. The result of this study shows it is consistent with the previous study, where the factors of Malay women's involvement in Small and Medium Enterprise is influence by these three elements. Therefore, recommend to encourage Malay women's to involve in Small and Medium Enterprise.

There are recommendations from the researcher based on the findings:

Provide facilities for Malay Women who want to involve in SME Based on this research, Malay women's who involve in Small and Medium Enterprise had been assist too much in the financial. For example, there are so many loan agencies that offered Malay women amount of modal to start up their business in Small and Medium Enterprise such as *Perbadanan Kemajuan Negeri Melaka (PKNM)*, MARA, SME bank and others financial institutions. Therefore, government should provide facilities other than financial aid to Malay women. For example, government can provide financial advisor and also strategic business planner that can assist them how to develop strategies in their business. Even though, financial aid helps for Malay women to start their business somehow they need consultation to manage their financial and also develop strategies for their business.

Encourage Malay Women to attend any course of entrepreneurship before involve in SME Based on this research, recommend that Malay women should attend any course that related to SME development program to help them understand the nature of business, financial management and technology development in SME. Therefore, before government approve their loans, government should make them compulsory to attend the course that provide by government regarding on SME. For example, *Program Usahawan MARA*.

Encourage Malay women among graduate students to involve in SME. Based on this research, many of respondents are among 21-30 years old. It shows that many of graduates student are now attracted to involve in SME. Therefore, to ensure they are encourage to involve in SME, government can create opportunities by providing a year course for them to learn how to manage business, financial aid, and any internship program that related to SME. Therefore, they can apply their knowledge and enhance their practical skill as feasibility academic and practical skills, both of this help Malay women to succeed in SME. For example, like *Program Tunas Mekar* that created by *Universiti Teknologi Mara*.

Develop location of SME that easy to access by customers Based on this research , we found that the location of SME business is not strategic because it is difficult for customer to access. For example *Taman Industri Kecil dan Sederhana (IKS) at Bukit Katil and Alor*

*Gajah, Melaka*. Therefore, we recommend the government to develop location of SME that easy to access by customers. For example, develop SME location near the town, so not only can be reach by local customer but also the tourist that come to Melaka.

Research and Development in SME. Based on this research, found that most of Malay women entrepreneur sell the similar products. It shows they are lacking of knowledge and information to market and promote and develop their products. Besides, they also do not know their market segmentation. They in fact did not understand the marketing significance in business. To them, business is about making a product and selling at a price slightly more than their cost price in producing the product. Therefore, we recommend that government should help them to do research and development in SME. For example, determine their market segmentation, helps them to promote their products through any advance technology and also diversify their products so they do not face any challenges of selling similar products.

#### 4. CONCLUSION

Based on the outcome of the research, it clearly states that the independent variables influenced the Malay Women Involvement in SME in Melaka. The objectives is to identify the motivating factors such as Financial, family background and Academic Qualification influence Malay Women Involvement in SME in Melaka were answered through this study.

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