



An Exploratory Study of Malaysian Women Entrepreneurs: What Drives Them into Business

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ABSTRACT

A decision to venture into business is a big and difficult decision that must be made by women as there are many factors that need to be considered. This study focuses on three factors (economic, legal and administrative, and socio-cultural) to determine the drivers which propel Malaysian women entrepreneurs to venture into business. Survey questionnaire was adopted in this exploratory study using convenience sampling method. Descriptive studies as well as normality and reliability analyses were used to analyse the data. The study found women entrepreneurs agreed that social and cultural factors are very strong reasons in driving Malaysian women entrepreneurs to venture into business. This is followed by economic factors, followed by legal and administrative factors. The findings of the study can serve as a guideline to identify assistance, programs and activities that would create more women entrepreneurs and at the same grow their business to the next level. Recommendations for future researchers have been put forward at the end of this paper.

Keywords: Women entrepreneurs, social-cultural factors, economic factors, legal and administrative factors

1.0 INTRODUCTION

Women entrepreneurs has been recognized to play a key role towards the success of many countries. Women nowadays are not bound to the traditional way of life as many have ventured into the business world and have been proven to be successful. Meenu Goyal (2011) described woman entrepreneur as an enterprise owned and controlled with minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to a woman. Sarkar and Palit (2014) defined woman entrepreneur as a person creating and evolving a business venture through her hard work and determination and ability to be innovative while to Olumide

(2012) woman entrepreneur is head of business who takes the initiative of launching a new venture. Women-owned SMEs in Malaysia is defined where 51% of the equity is held by women or the Chief Executive Officer (CEO) or Managing Director (MD) is a woman that owns at least 10% of the equity (SME Corp, 2017).

Over the years women entrepreneurship studies has been acknowledged to be among the debated studies by researchers. Sarfaraz, Faghieh and Maid (2014) stated many literatures are suggesting women are playing an important part in the larger entrepreneurship phenomenon and economic development. It is noted women's role in business as well as entrepreneurship have changed drastically where the number of women involved in entrepreneurial activities is growing rapidly. It was reported that almost 163 million women are running new businesses in 74 economies around the world where it is estimated 111 million are running established businesses (Global Entrepreneurship Monitor 2017 Women's Report). The emergence of women entrepreneurs and their contribution to the national economy is undeniable. According to Guled and Kaplan (2018), one of the fastest growing entrepreneurial population in the world is women entrepreneurs. Despite the growing numbers of women-owned SMEs, the number of women entrepreneurs is still considered low compared to men as male entrepreneurs are still seen dominating these entrepreneurial activities.

Women-owned SMEs in Malaysia accounted for 186,930 firms or about 20.6% of total SMEs in 2015 compared 127,429 firms in 2010 (SME Annual Report 2016/2017). Although the percentage of women entrepreneur contribution to the economy growth of a country is smaller compared to men, studies on women entrepreneur in developing countries like Malaysia are still relatively low and limited compared to developed countries (Link and Strong, 2016; Ahmad, Suseno, Seet, Susomrith, and Rashid (2018). To add further, the Malaysian government has come to realize that nurturing the development of women entrepreneurship is important to ensure the achievement of Malaysia's vision toward 2020, where women are called-out to work together in achieving this vision. Therefore, this paper aims to determine the drivers of Malaysian women entrepreneurs to venture into business by focusing in three areas which are economic, legal and administrative and social-cultural factors. Findings of the current study may be useful to ministries and agencies who are currently engaged with women entrepreneur and at the same time may assist to formulate effective policies and programs that would support their business survival and growth.

2.0 LITERATURE REVIEW

The number of women involved in entrepreneurship has grown steadily across the nation and their entrepreneurial potential is changing how business is being conducted. These women entrepreneur have yet to achieve their full potential due to the challenges they have to face. Performance of women entrepreneur depends largely on environmental factors such as economic, legal and administrative as well as socio-cultural factors which are the focus of this study.

2.1 Economic Factors

One of the factors that have an impact towards the performance of women entrepreneurs is the economic factors. Economic factors include access to the market, finance, networks, raw materials, technology and business training. Allen, Langoetz and Minniti (2007) described in the context of dynamic economic environment, women entrepreneurship played an important role to the nation by giving opportunities to women entrepreneurs to be in business. Their contribution in business activities to a country's economic growth has been recognized worldwide. According to Ramadani (2015) economic independence is a strong influence for women to open their own businesses. To many women entrepreneur, the ability to have access to loans and financing is crucial for them to start business and is among the challenges they need to face. Mahbub (2000) stated lesser opportunities were provided to women entrepreneur to have access to loan and finance. According to Cantwell (2014), women entrepreneurs in 21st century are still having obstacles to get financing. This is supported by Gitari (2012) where women entrepreneurs are suffering from inadequate access to financial resources and working capital.

Women entrepreneurs do have difficulties in acquiring knowledge, skills and necessary expertise in marketing especially for market development and production as stressed by Ewoh, (2014). This challenges lead women entrepreneur to have access to market hence unable to market their products and services strategically (Wube, 2010; Huxhiu, 2015). In addition, Ewob (2014) discovered the major difficulties faced by women entrepreneurs are having access to networks as it is dominated by male entrepreneur. Wube (2010) mentioned that although women entrepreneur may have access to network it may deter them as many networking activities take place after

normal working hours. Huxhiu (2015) added lacking access to network do contribute to less growth and success for women entrepreneurs. Niethammer (2013) on the other hand implies limited access to various skills and training do affect women entrepreneur performance.

2.2 Legal and Administrative Factors

Legal and administrative factors play a role towards women entrepreneur involvement in entrepreneurship. Guled and Kaplan (2018) claimed the support from government can play vigorous role towards the success of women entrepreneur which is further supported by Nasser (2012) where he explained government support would give more benefit to women entrepreneurs. Various forms of assistance and support have been given by the Malaysian government to nurture women entrepreneur (Mutalib, Arshad, Ismail & Ahmad, 2015).

Wube (2010) stated majority of women entrepreneur have limited access to policymakers which indirectly has some effect on how they do business. This is supported by Ewoh (2014) where he elucidated in developing countries, women entrepreneurs who have less or no access to policymakers are incapable to advocate policies which is favourable to them. Xiuxie (2015) emphasised that this limitation leads to difficulties involving women entrepreneur in decision-making in terms of outlining policies.

Itani, Sidani and Baalbaki (2011) highlighted many governments across the world are putting rigorous efforts to encourage women entrepreneur but still many women entrepreneurs are not aware of schemes provided to enhance their businesses. As explained by Mahbub (2002) women entrepreneurs have fewer opportunities to do business as they have no collateral, unwillingness of financial institutions to accept household assets as collateral and negative perceptions of loan officers to these women entrepreneur.

2.3 Social-Cultural Factors

Several theories have been used to describe the effect of socio-cultural environment of entrepreneurial emergence. Nasri and Shams (2018) indicated socio-cultural environment is about social system and cultural scores such as family background, family obligations, low mobility and work and domestic commitments.

According to Huck and McEwen (2011), it is family support and instrumental support that contributes to the success of women entrepreneurs. Ying, Lu and Kumah (2013) argued it is important for women entrepreneurs to have support from their spouses as it can reduce clashes for example conflict within the family and bickering. To Hofstede (2001), cultural indicators include power distance, individualism, masculinity, uncertainty avoidance and long-term versus short-term orientation while Brush, Bruin and Welter (2009) explained it is essential to give attention to the environmental factors such as expectations of society and cultural norms when it comes to study women entrepreneurship.

Even though many women entrepreneurs seem to be successful in business they are still restricted by the gender scores, norms and stereotypes in the environment in which they operate. Farah (2014) claimed this is due to their multiple roles where they are responsible for their businesses at the same time the non-wage house chores activities. It is believed that women entrepreneurs are less mobile and they have less time to dedicate to their work besides also facing social and cultural obstacles as the general understanding of a society is that, a woman's main obligation is to be a good housewife and mother.

Over the years, the number of women entrepreneurs has inclined intensely as stated by De Bruin, Brush and Welter (2006), but real evidence shows that still almost twice as many men from women become entrepreneurs (Chapman, 2017). These scenarios are quite consistent across nations. There is scarce understanding of reasons and decision processes that affect men and women dissimilarities, whether or not to pursue entrepreneurship and become self-employed (Lituchy & Reavly, 2004). The stereotypical characteristics ascribed to men and women in a society influence the types of occupations as a masculine or feminine, which subsequently, will influence peoples' goals and their inclination toward such jobs (Cejka & Eagly, 1999).

Discrimination is another social-cultural factor that may discourage women participation in entrepreneurial activities. Women entrepreneurs tend to face discrimination when approach banks for financing. Most banks are reluctant to offer financial assistance to women entrepreneurs. They fear women entrepreneurs may not be able to sustain their business. These women business owners can at any time close their business and turn to being housewives (Mandipaka, 2014).

3.0 METHODOLOGY

A quantitative approach using questionnaire was used to determine the drivers behind the success of women entrepreneurs in Malaysia. To ease this exploratory study, data was collected from women entrepreneurs using convenience sampling as there is a need for access to population and the costing and timing can be saved and shortened. In addition, the researcher can get responses from the sample faster, it is much more economical and easier to access for the researcher compared to probability sampling. From a total of 100 survey distributed 65 were returned and 57 are deemed to be useful for analysis due to incompleteness of responses. The survey consists of two sections. Section A measures demographic information of women entrepreneur using single items such as age, educational background, marital status, form of business and types of business. Section B measures the factors that drive women entrepreneurs to go into business; legal and administrative, economic and social and cultural factors using a five-point Likert scale from “strongly disagree” to “strongly agree. The questionnaire was adapted from previous studies (Wube, 2010; Haxhiu, 2015). The SPSS software was used to analyse the data using descriptive analysis. Reliability and normality tests were also performed.

4.0 FINDINGS

The internal consistency of the measures was determined using reliability analysis test. The Cronbach’s alpha scores depicted in Table 2 were all above the minimum alpha value of 0.60 which indicate the measures are reliable (Hair et al., 1998). Thus, further analyses can be conducted.

Table 2: Reliability Analysis

| Construct | Items | Cronbach’s Alpha |
|----------------------------------|-------|------------------|
| Economic Factors | 11 | 0.877 |
| Legal and Administrative factors | 7 | 0.820 |
| Social and Cultural Factors | 8 | 0.770 |

Table 3 to Table 5 summarizes the descriptive analyses for all the items that describe three factors (economic, legal and administrative as well as social and cultural)

that drive women entrepreneurs to venture into business. Mean and standard deviation as well as skewness and kurtosis were performed to obtain the finest statement of the survey. The mean scores for economic factors are shown in Table 3 where the ranges are between 2.00 to 3.86. The highest mean is I am very optimistic for the future growth of my business in the next three years ($M = 3.86$) followed with I have access to information and networks ($M = 3.68$) and I possess managerial skills ($M=3.60$). I have inherited capital from my family and I have my own premises (land) to own my business has the lowest mean with mean scores of 2.20 and 2.39 respectively. The skewness score for all items are negative skewed except for four items; I have access loan and finance, I have access to information and networks, I have my own premises (land) to own my business and I have inherited capital from my family. On the other hand, kurtosis value for seven items are negative which shows the distribution are flatter than a normal distribution (Coakes et al., 2010). Nevertheless, all items are normally distributed as skewness and kurtosis values are within the range of ± 2 (George & Mallory, 2010).

Table 3: Descriptive for Economic Factors

| Items | Mean | Std Dev. | Skewness | Kurtosis |
|---|------|----------|----------|----------|
| I have access to loan and finance | 2.75 | 1.229 | .071 | -.830 |
| I have access to markets | 3.51 | 1.020 | -.548 | .262 |
| I have access to different business trainings | 3.32 | .967 | -.315 | -.218 |
| I have access to information and networks | 3.68 | .736 | .024 | -.323 |
| I possess managerial skills | 3.60 | .942 | -.687 | .634 |
| I have experience in business ownership | 2.98 | 1.289 | -.122 | -1.035 |
| I have my own premises (land) to own my business | 2.39 | 1.411 | .498 | -1.191 |
| I have inherited capital from my family | 2.00 | 1.414 | 1.060 | -.405 |
| I have access to necessary technology | 3.16 | 1.265 | -.527 | -.791 |
| I have access to inputs (raw materials) | 2.95 | 1.432 | -.169 | -1.355 |
| I am very optimistic for the future growth of my business in the next three years | 3.86 | 1.043 | -.787 | .326 |

Table 4 presents the legal and administrative factors that drive women entrepreneurs to start business. The mean scores recorded are in the range of 1.79 to 3.51. Statement on the business registration procedures are very easy shows the highest mean scores ($M=3.51$) followed by women entrepreneurs are highly supported by banks

and other financial institution (M=3.30). The lowest mean scores are seen in I am recipients of government grants (M=1.79) and I can take loan without collateral (M=2.28). Skewness value for all items are positive except two items are negative skewed (the business registration procedures are very easy and also women entrepreneurs are highly supported by banks and other financial institution). All items depict negative value for kurtosis except one item depict positive value which mean the distributions are peaked than normal distribution (Coakes et al., 2010). Value for skewness and kurtosis are between the range of -2 and +2 which prove the items are normally distributed (George & Mallery, 2010).

Table 4: Descriptive for Legal and Administrative Factors

| Items | Mean | Std Dev. | Skewness | Kurtosis |
|---|------|----------|----------|----------|
| My business is supported by government bodies | 2.53 | 1.416 | .317 | -1.252 |
| I have access to policy makers | 2.46 | 1.181 | .378 | -.712 |
| The business registration procedures are very easy | 3.51 | 1.104 | -.312 | -.661 |
| I can take loan without collateral | 2.28 | 1.360 | .660 | -.828 |
| Interest rates charged by banks are very reasonable | 2.47 | 1.182 | .200 | -.996 |
| Women entrepreneurs are highly supported by banks and other financial institution | 3.30 | 1.388 | -.395 | -.968 |
| I am recipients of government grants | 1.79 | 1.319 | 1.419 | .574 |

As for social and cultural factors the results are presented in Table 5. The study discovered that the mean ranging between 3.39 to 4.011. The highest mean is found in statement I have no prejudices and gender bias which recorded mean scores of 4.11 followed with the attitude of society toward my business is positive with mean score of 4.09 and I have support from family and friends with mean score of 4.02. The lowest mean for social and cultural factors is found in statement I have better contacts and networks (M=3.56) and low level of risk-taking drives me to go into business (M=3.39). All the items showed negative skewed for social and cultural factors. For kurtosis majority of the items depict positive value while only three items have negative values which indicate the items are flatter than a normal distribution (Coakes et. al., 2010).

Thus, all items are assumed to be normal for skewness and kurtosis scores as the scores are within the range of ± 2 (George & Mallory, 2010).

Table 5: Descriptive Analyses for Social and Cultural Factors

| Items | Mean | Std Dev. | Skewness | Kurtosis |
|---|------|----------|----------|----------|
| I have no prejudices and gender bias | 4.11 | .958 | -.975 | .708 |
| The attitude of society toward my business is positive | 4.09 | .892 | -.802 | .026 |
| I have a positive relationship with men entrepreneurs | 3.86 | .915 | -.437 | .131 |
| I have better contacts and networks | 3.56 | 1.035 | -.420 | -.203 |
| I am not affected by gender inequalities/discrimination | 3.82 | 1.136 | -.779 | .049 |
| I have support from family and friends | 4.02 | 1.026 | -.961 | .323 |
| I have enough time to spend with my family | 3.70 | 1.068 | -.551 | -.191 |
| Low level of risk-taking drive me to go into business | 3.39 | 1.176 | -.193 | -.867 |
| I have no cultural influences in my business operation | 3.60 | 1.147 | -.833 | .224 |

Besides measuring the three factors as individual items, this study measures overall factors that drive women entrepreneurs to go into business. It was found that between the three factors identified, social and cultural factors show the highest mean scores of $M=3.7934$ followed with economic factors, $M=3.1085$ and legal and administrative factors at $M=2.6190$. This indicates that women entrepreneurs are aware that social and cultural factors play an important and bigger role in encouraging them to venture in business. At the same time, they are in the know that they will be facing some difficulties when it comes to legal and administrative affairs compared to male entrepreneurs. This is evidenced in the findings of this study which is demonstrated in Table 6.

Table 6: Descriptive Analysis for Overall Factors

| Construct | Mean | Std Dev |
|----------------------------------|--------|---------|
| Economic Factors | 3.1085 | .79056 |
| Legal and Administrative Factors | 2.6190 | .88982 |
| Social and Cultural Factors | 3.7934 | .61951 |

5.0 CONCLUSION AND DISCUSSION

The aim of this study is to determine the drivers+ that encourage women entrepreneurs in Malaysia to venture into business. This study shows that among the three factors identified, the highest mean scores are derived from social and cultural factors followed with economic factors and legal and administrative factors. This implies that women entrepreneurs in Malaysia agreed that social and cultural factors is the most important factor that encourage them to go into business. This finding corresponds with study by Haxhiu (2015). However, the study opposes Nasri and Shams (2018) where economic factors is found to be the main factors that drive women entrepreneurs to go into business while social-cultural factors are not considered to be high importance in driving women entrepreneurs to start business. Findings of this study discovered women entrepreneurs face difficulties when it involves legal and administrative affairs. The same finding was also highlighted in studies by Haxhiu (2015). Study by

There were some challenges encountered in getting the study completed. Since this study uses convenience sampling method, results from this study do not represent the population of women entrepreneurs in Malaysia. Hence, generalizations cannot be made as the sample can give a distorted view by seriously misrepresenting the population. It is recommended that a neutral law governing women entrepreneurs to be introduced in order to encourage more potential women entrepreneurs. In addition, more support from the governments are given and offered to support their involvement in business. Mixed method approach can also be undertaken to have a more accurate information and in-depth knowledge on what really drive women entrepreneurs to go into business besides the three factors identified in this study. The involvement between men and women entrepreneurs' in business may differ. Further study can be conducted on men entrepreneur and make comparative studies with women entrepreneurs.

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