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Development of Women Entrepreneurs: The Case of Malaysia

Chee Hee Hoe^{*}, Filzah Md Isa^{**}, Cheng Wei Hin^{***}, Norashidah Hashim^{****}, Jasmani Mohd Yunus^{*****} and Haim Hilman Abdullah^{*****}

The objective of this research is to develop a model of successful Malaysian women entrepreneurs. The qualitative in-depth interview research technique was used in this study. A total of 11 successful Malaysian women entrepreneurs of diverse ethnic origins which included the Bumiputeras, Chinese and Indians were selected for this study. The major findings of this study showed that the factors which contributed to the success of the women entrepreneurs included individual factors, organisation and the environment. In addition, the element of interest and a strong sense of passion towards their entrepreneurial career, their bravery in undertaking risk, self-confidence and positive attitude were the most important factors that had played an important influence on the success of women entrepreneurs.

Keywords: Women entrepreneurs in Malaysia, critical success factors, leadership style, entrepreneurial skills, spiritual

1. Introduction

The women gender forms a major composition of the population of Malaysia and hence contributes significantly toward the supply of labour and economic development of Malaysia. Apart from being homemakers, the women in Malaysia have important roles to play in the economy of Malaysia in terms of employees, consumers and also as entrepreneurs who provide employment in Malaysia. According to the Statistics Department of Malaysia, in the year 2010, there were 13,453,154 women which represented 49 percent of the total population of Malaysia. Out of this, approximately 48 percent of the women folks contribute to the employment sector of Malaysia (Statistics Department of Malaysia 2005). This significant increase in the involvement of women in the employment sector showed that their growing importance towards the economic development of the country and indeed is a very positive sign for the growth of the country. Such positive development is helped not only by the growth of the country but also because of the fact that there are vast opportunities which are open and available to the women gender in various economic activities. In addition, the women are responding to the calls by the country to rise to the occasion to play a more positive role in the

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industrialisation and modernization process of the country towards making the country a developed country by the 21st century (Abdullah 1997).

The government's efforts in inculcating the population of Malaysia toward engaging the entrepreneurial ventures have seen success in the light of the increasing numbers of entrepreneurs in Malaysia, regardless of the gender. This scenario among others, showed the effectiveness of the entrepreneurial skills training programme. Various entrepreneurial development programmes, training and advisory services have been provided and implemented by the Malaysian Government toward helping the entrepreneurs in Malaysia (Statistics Department 2009)

As a whole, the total population of Malaysia in 2008 was 2.22 million. Of this total, 10.66 million Malaysians are employed as workers. The male gender contributed 25.2 percent and the women contributed 13.1 percent of entrepreneurs in Malaysia. The monopoly by the male gender entrepreneurship is as also reflected by the male labour employment rate (LER) of between 79 to 85.8 percent over that of the female gender. The number of male entrepreneurs has reached more than 1 million except for the year 1982 where the figure was 988.8 thousand people and in 1984, it was 948.3 thousand people. However, the number of female entrepreneurs is still at a very low level compared to the males. The number of female entrepreneurs was less than 500,000 except for the year of 2007 where there were more than 525.4 thousand female entrepreneurs. The labour employment rate (LER) of the female gender when compared to the male gender showed a significant difference with the females representing only between 44.4 percent to 47.8 percent (Statistics Department, 2009). Hence, various programmes and schemes were introduced by the Malaysian Government to assist the women in increasing their competitiveness in the employment market. For example, the Special Assistance Scheme for Women Entrepreneurs that was implemented by the Small and Medium Industries Development Corporation (SMIDEC) is a scheme that provides a more readily available financing access to women entrepreneurs. Through such schemes and efforts, it is hoped that it will be able to help increase the women labour employment rate (LER).

1.1 Statement of the Problem

While the Malaysian Government's objective of wanting to see a rapid growth in the number of women entrepreneurs is a high priority, the long term sustainability and survival aspects of the newly created business ventures are also important. Even though various studies have been carried out pertaining to women entrepreneurs in Malaysia, there has not been any specific study carried out by researchers which could provide models or explanation on how they were able to sustain their business ventures and become successful. Such studies which can clearly identify what were the motivating factors or circumstances which made them to be successful women entrepreneurs could provide beneficial learning experiences to aspiring women entrepreneurs. Such learning experiences which the researchers were able to probe and gather from the successful women entrepreneurs can then be translated into a model for others to learn or emulate. This '*successful women entrepreneur*

model will be a helpful reference for Malaysian women aspiring to be entrepreneurs.

Apart from that, even though there have been numerous studies on successful women entrepreneur by various authors in the western settings, these factors may possibly be different in the Malaysian setting. These differences contributed by the Malaysian woman's cultural background, business setting, level of education, strategies, and types of operation may influence the success or failure of the indigenous businesses. Hence, a deeper understanding of the environment, the critical success factors and other motivating factors need to be investigated using the qualitative approach. The significance of using the qualitative research approach consists in setting the emphasis on describing, understanding complex phenomena. In this research it will facilitate the investigation of the relationships and patterns among factors or patterns in which the women's business activities happen. It is concentrated on understanding the full many-dimensional picture of the subject of investigation, i.e. what are the factors which contributed to the success of the women entrepreneurs and how they went about achieving it. This will be instrumental in providing an in-depth understanding of the factors that have most influence on the success of the women entrepreneurs in Malaysia. From these learning experiences, the 'successful women entrepreneur model' of Malaysia can be developed. A review of the literature showed that such a model pertaining to successful women's entrepreneurial development has never been developed within the context of Malaysia. The objectives of this study are as follows:

1. To identify the issues, problems and challenges faced by women entrepreneurs in Malaysia.
2. To determine the critical success factors (CSF) which contribute to the success of women entrepreneurs in Malaysia.
3. To develop a model of successful women entrepreneurs in Malaysia.

2. An Overview of Malaysian Women Entrepreneurs

In the last few years, the number of women involved in the business sector has shown an encouraging trend. According to the Companies Commission of Malaysia, a total of 49554 units of business entities were owned by women in 2000. In 2001, another 54626 business entities were registered by the women gender. In the first 6 months of 2002, a total of 28285 new businesses were registered by the women. This increase showed that the women folks in Malaysia have the commitment to grab the business opportunities that are available to them. Hence, various parties such the Women Development, Family and Community Ministry of Malaysia, the Association of Bumiputera¹ Women Entrepreneurs (USAHANITA), the Malay Chambers of Business, the Ministry of International Trade and Industry (MITI) and other government agencies and non-governmental agencies have put in concerted efforts toward helping the women community in generating more women Bumiputera

Hoe, Isa, Hin, Hashim, Yunus & Abdullah

entrepreneurs who are not only successful in Malaysia but also in the international arena.

Women entrepreneurs form an important group in the economic development of any country and also in the world economy. The increase in the women's' income is closely related to the existence of close family ties and household harmony. Thus, women entrepreneurs have an important role to play toward achieving the national development agenda such as in the fields of nutrition and women's education (International Finance Conference, 2007; The Center of Arab Women for Training and Research, 2007).

In general women entrepreneurs in the 21st Century can be seen to be able to combine the entrepreneurial characteristics which include discipline, focus, self-resilience, systematic thinking, empathy and creativity. Studies have shown that most women operated their own businesses after having experienced gender discrimination in their previous employment. As a consequence of their opening and operating their very own business ventures, this acts as their start-off points or stepping stone to developing a successful formula in the field of business in which these women entrepreneurs were capable of managing their businesses in a positive environment that include – i) the inculcating and practice of positive values, ii) good welfare provisions to their employees and customers, iii) a just and fair leader in guiding and developing their employees well-being in the context of a healthy and productive environment as opposed to leading and controlling, iv) emphasizing the concept of co-operation as opposed to that of competition, v) an open-minded concept to accepting change, vi) eager to ask and find out, vii) learning from mistakes and viii) are able to spend quality time with their families (Heffernan 2006). What is most special about women entrepreneurs is that they are able to apply their strengths and capability in attracting and motivating new talents in the field of entrepreneurship (Heffernan 2007).

Brusino (2009) found that women entrepreneurs normally start their business using their own capital compared to the male entrepreneurs who are more prone to depending on seed capital from external sources. As a consequence, women entrepreneurs prefer to have higher control over their businesses. Schawbel (2009) advocated that women entrepreneurs tend to build or set-up businesses that are based on the sectors that they have the interests and love. Thus, they will work very hard in order to ensure that their businesses succeed!

The importance of this study can be seen from various angles. Firstly, most of the previous studies such as Gadar and Yunus (2009), Teoh and Chong (2008) and Suaibah et. al. (2005) have solely used the quantitative research methodology. The use of such mechanistic research design could not probe, persuade or entice the respondents to give an intimate and detailed account of their learning experiences whilst in the midst of starting, managing and sustaining their business ventures. One reason is the need to develop a model of how to become a successful entrepreneur which can be a useful reference for budding and aspiring women entrepreneurs. Secondly, previous studies have not given much concentration on the role of gender and their subsequent relative business performance difference. According to Green and Cohen (1995) women entrepreneurs are viewed as a monolithic category. However, this study takes the perspective of Gadar and Yunus (2009) which look at

women entrepreneurs as a diverse and complex group with varied backgrounds, circumstances and worldviews. Thirdly, this study takes explores in-depth into the internal locus of control taking account their different ethnic origins, cultural and religious diversity in order to understand their motives and actions in the course of becoming successful entrepreneurs. Fourthly, this study would be able to provide a more meaningful understanding of the role of female entrepreneurship which is important to the country's economy.

However, a search of the literature on women entrepreneurs especially within the context of Malaysia, showed that not much in-depth qualitative studies on successful women entrepreneurs have been carried out. Thus, it is an opportune time to carry out this research with regard to developing a profiling and model of successful women entrepreneurs in Malaysia which would be a useful reference to those wanting to venture into entrepreneurship.

3. Literature Review

A review of the literature pertaining to women entrepreneurs in Malaysia showed that there is still not much study being conducted. From these limited studies, various issues were identified. The study by Salleh and Osman (2007) on women entrepreneurs in Malaysia showed that in general, women entrepreneurs have higher economic inclination motivation for venturing into business. The involvement of women in business ventures was mainly due to the need to supplement their families' income. The types of business ventures are mainly simple business activities which are cottage-based industries and/or micro level business which require simple basic technology. These businesses which involved low-technology and are mostly requiring manual labour are quite widely practiced in Malaysia. Such activities are given governmental support by various agencies such as the State Economic Development Corporation (SEDC), Ministry for Women, Family and Community Development, Ministry of Rural and Regional Development, Department of Community Development (KEMAS) and Department of Agriculture (DOA).

The study by Gadar and Yunus (2009) on female entrepreneurship motivations in Malaysia found that perception of economic environment, self achievement needs, performance objectives, social networking can account for the main determining factors and in fact to have a significant influence on female entrepreneurship though the results are mixed. In contrast, a previous study has found a significant impact of economic independence, combining work and family, wanting to be own boss, family desires are the driving forces behind the female entrepreneurship. Other researchers such Teoh and Chong (2008) proposed that the Malaysian Government could do more toward encouraging and developing successful women entrepreneurs in this country. Among the guidelines put forward is the need in providing special assistance to women entrepreneurs on a continuous basis. The government was also encouraged to engage in dialogue with the banks and financial institutions in expanding their range of financing products and delivery mechanisms to the SMEs. Along the same line of thought, this research was aimed at investigating what are the prerequisites for women to be successful in their business ventures and to propose a model for successful women's entrepreneurial development.

Hoe, Isa, Hin, Hashim, Yunus & Abdullah

Traditionally, most of the small businesses in Malaysia are owned and operated by male entrepreneurs. However, of late more and more women are taking the initiative to start their own business ventures and also getting involved in the creation of new industries. The evidence of this trend can be seen in the increasing numbers of women becoming small business owners in industries such as the clothes and textiles, fashion, halal food processing, cosmetics, souvenirs, jewellery, information communication technology (ICT), consulting, restaurants and health care. In Malaysia, a large number of women entrepreneurs are involved in the hawkers' business, retailing and wholesale business. The reason for is because these sectors do not required much skilled labour nor a high capital, not complex and the risk involved is low (Fatimah 1975). Studies by Suaibah et. al. (2005) found that the majority of the women entrepreneurs are involved in the food and beverage sectors, clothings and retailing.

Entrepreneurs have been recognized as the catalyst for a country's economic growth and development. They are regarded as the group who are willing to undertake risk and are always striving to carry out innovations. The definition of female entrepreneurs by Anwar and Rashid (2011, page 6) "*Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities – whether this be informally in a home environment without formally registering their business or formally via business registration, hiring office premises, etc. - who are actively involved in managing their businesses, are responsible in some way for the day-to-day running of the business, and have been in operation for longer than a year*" clearly specify what activities are carried out by the female gender. In addition, a woman entrepreneur needs to have 'achievement motivation' which is the inclination or want to achieve some objective. An individual who has high entrepreneurial motivation will not want to be a fixed salaried employee even though he is offered a lucrative income.

According to Idris (2005), in Malaysia the focus of women businesspeople is more toward the types of business which do not carry high risk. However, the Malaysian Government has use business activities as one of the main vehicles to overcome poverty among the women's community. From the perspective of history and tradition, Malaysian women have long been involved in the business arena. Even though, their percentage in this sector is still small relative to their male counterparts, the business sector has become another opportunity and platform for the women folks earn an economic income outside of their home premise. A search of the literature showed that in Malaysia, there is still a dearth of research data about women entrepreneurs. There is not much study or reliable data about the involvement of women entrepreneurs in the business sector. However, what is certain is that the total number of women involved in operating businesses has increased significantly. The 1990s has been described as the period which has brought more women into this business entrepreneurial sector. However, apart from the studies of Gadar and Yunus (2009), Teoh and Chong (2008) and Salleh and Osman (2007), there has not been further investigation related to the women entrepreneurs in Malaysia. With the Malaysian Government still keen in wanting to encourage and increase the number of women being involved in entrepreneurship, more information with regard about the women entrepreneurs in Malaysia, how are they doing, what make them successful, what problems do they face and what are assistance that they required. A good source of such information would be to

investigate the successful entrepreneurs. Hence, there is a need to further understand how women entrepreneurs become successful. If the successful women entrepreneurs' entrepreneurial process can be investigated, analysed and developed into a 'successful women entrepreneurial development model' which can be used as a referral for other aspiring women entrepreneurs in the country. Thus, the aim of this research to collect comprehensive in-depth qualitative data of successful women entrepreneurs in Malaysia and then developing a model which could provide useful inputs to the policy makers towards enhancing the contribution of women entrepreneurs in the country's socio-economic development.

4. Methodology

4.1 Qualitative Methodology

In order to have a deeper and better understanding of how the women entrepreneurs become successful, the use of the qualitative approach would be appropriate. Qualitative methods are typically more flexible as they allow greater spontaneity and adaptation of the interaction between the researcher and the study participants. For example, qualitative methods ask mostly open-ended questions that will allow respondents or participants to freely respond in their own words, and these responses tend to be more complex than simply "yes" or "no". Apart from the limited number of research conducted on women entrepreneurs in Malaysia, the literature review also showed that within these limited number of research, the qualitative research methodology is not frequently used. Most of the research used the quantitative approach which was not able to have an in-depth investigation of this important phenomenon. Hence, in order to fully understand how Malaysian women of diverse ethnic origins, socio-economic backgrounds, education level, and working experiences were able to develop into successful entrepreneurs, the qualitative case study approach would be appropriate in investigating and probing the success stories and experiences of these women entrepreneurs.

The collection of data about the respondents' background is usually carried out using the quantitative method in order to measure the respondents' frequency based on the categories or demographic characteristics. However, the collection of data pertaining to the in-depth understanding of the entrepreneurs' profile and the entrepreneurs' critical success factors, their decision-making styles, leadership styles, entrepreneurial skills, the spiritual and socialisation factors which influence the competitiveness and their entrepreneurial success requires an approach which allows the researcher to probe further and analyse subjectively into the minds, personality and profile of the women entrepreneurs.

This subjective component of the research requires the research team to utilise both quantitative and qualitative methods in order to be able to capture a complete and comprehensive findings of successful women entrepreneurs in Malaysia.

4.1.1 Use of the Case Study Approach

According to Yin (1994), a case study is defined as an empirical inquiry which investigates a contemporary phenomenon within its real life context; when the boundaries are not clearly evident; and in which multiple sources of evidence are

used. Also, Benbasat (1984) and Bonoma (1985) define case study research as a study that examines a phenomenon in its natural setting to get information from people, groups or organisations. As case studies deliberately focus on the study of the phenomenon in its natural setting, it does not divorce a phenomenon from its context or concentrate on only a few variables as in other research techniques such as laboratory experiments and surveys.

The qualitative methodology is usually used in studies whereby the data collection process requires empirical evidences derived from the survey (Green, Kreider & Mayer 2005; [Hanson & Grimmer 2007](#)). In addition, qualitative studies are more objective because they involve minimum interference from the researcher during data collected and hence, the data collected are more reliable. Furthermore, data which are collected numerically makes it easier for the research team to analyse the case studies findings which are focussed on the analysing subjective phenomena in their original conditions or situations. This approach does not separate the phenomena from their context and having only to give their attention to some variables such as the research questionnaire technique or its testability. Another strength in using the case technique is that the data can be collected from multiple source, whether qualitative or quantitative.

4.2 Population and Sample Size

The respondents targeted for this study are the successful women entrepreneurs in Malaysia who have already become millionaires. The women entrepreneurs' list was obtained from the Ministry of International Trade and Industries (MITI) and the Ministry for Rural Development.

In determining the appropriate sample size, Flyvbjerg (2006) recommended that in order to obtain information about the significance of various circumstances for case process and outcome the sample size maximum using three to four cases that are very different on one dimension: size, form of organization, location and budget would be sufficient. Nevertheless, the researchers initially still attempted to obtain interviews with at least 35 respondents in order to increase the validity of the research findings. However, the researchers faced difficulties in identifying and locating the respondents who are qualified to be interviewed. This sample size of 35 cases proved to be unattainable as the researchers found that most of the respondents were not co-operative or willing to be interviewed. After much effort and persuasion, a sample size of 11 respondents which met the recommendation of Flyvbjerg (2006) was achieved. This sample of eleven women entrepreneurs was made up of four ethnic Bumiputeras, five ethnic Chinese and two ethnic Indians who have been identified as successful entrepreneurs domestically in Malaysia, as well as internationally. Taking into account the earlier argument for sample size, hence from the onset, the sampling was focussed on ten Bumiputera women, seven Chinese women and three Indian women to reflect the proposition of the women population which was dominated by the Bumiputera, followed by the Chinese and then the Indians. However, there were logistical difficulties in getting interviews with all the women entrepreneurs who have been identified and selected for the research. Most of them were very busy with their business dealings and the research team faced difficulties in pinning them down for the in-depth interview sessions.

Hoe, Isa, Hin, Hashim, Yunus & Abdullah

The sample size selected based on the need to publish the findings in an appropriate case study book which would be used as a referral for other aspiring and potential women entrepreneurs. Listed below in Table 4.1 are the names of the women entrepreneurs who were interviewed in this research.

Table 4.1: List of Successful Women Entrepreneurs

Respondent	Ethnic Origin	Type of Business
1	Chinese	Corporate Consultancy and Training
2	Chinese	Distributor of Cosmetics Branded Products
3	Chinese	Curtains and Interior Decoration Design
4	Chinese	Sales and Marketing
5	Chinese	Cosmetics Industry
6	Indian	Construction and Trading
7	Indian	Financial Services - Insurance, Will writing; Investment; Loans Consultant
8	Bumiputera	Agriculture – Food and Agriculture
9	Bumiputera	Traditional Malay Fabric – Production and Retail
10	Bumiputera	Engineering and Cosmetic Industry
11	Bumiputera	Biscuits and Cookies Production

4.3 Source of Data

The data for this study were collected from three sources, namely primary sources, secondary sources and also from observations on the respondents themselves and their business premises. This was to ensure that the data collected would be able to provide comprehensive answers to the research questions. Primary data were obtained via two direct sources, namely from the questionnaire sent to the respondents and by follow-up face-to-face interviews with the respondents. For the purpose of qualitative data gathering process, a set of interview questions was developed by the research team. As for the quantitative data collection process which will be used to develop the 'profile of successful Bumiputera women entrepreneurs, the questionnaire developed by Smith-Hunter (2006) will be used.

The primary data collected from the questionnaire was analysed using the descriptive analysis technique which was then manually presented in tables and respondents' frequency graphs. As for the interview data, the content analysis technique was applied to facilitate data interpretation based on the themes and research problems studies. By combining the use of both the quantitative and qualitative analysis, the research team were able to have an in-depth understanding of the profile of women entrepreneurs being investigated and the critical success factors (CSF), their leadership styles, entrepreneurial skills and the spiritual and social factors that influence the women's entrepreneurs' competitiveness and entrepreneurial success. This approach increases the research team's

understanding of the problem statement and research issues which in turn when taken together, make it easier in answering the research objectives.

5. Analysis and Research Findings

The information and data collected from the interviews were first of all transcribed verbatim. Analysis of the data was performed using the content analysis technique whereby the main critical entrepreneurial issues were thematically drawn out from the all of the interviews. The analysis of the research findings was then systematically premised on the various entrepreneurial issues and factors identified viz., 1) management, 2) marketing, 3) financial, 4) operations, 5) technology, 6) internal motivation, 7) organizational and 8) environmental.

5.1 Critical Entrepreneurial Issues

5.1.1 Management Issues

It was found from the study that the critical issues faced by entrepreneurs are those related to management, marketing, operations, technology and production. Based on the question forward to the respondents, a summary of the findings pertaining to management issues are summarised as in Table 5.1.

Table 5.1 - Management Issues

Question	What are your most important management issues you faced in your business?
Respondent	Respondents' Answers
1	In terms of strategic management, Vision and Mission and the use of communication are most important.
2	In terms of leadership perspective, management in itself is part of leadership.
3	The use of management, the practice of training and development.
4	Planning is the most important aspect.
5	Each process of management is critically important.
6	Management is a process of dealing with the employees.
7	Management process is for educating, leading, team spirit and adhering to the decision made in a meeting.
8	Management can be seen from the perspective of leadership, the situation and discipline.
9	By using the perspective of leadership, quality and punctuality.
10	From the strategic management and problem seen as opportunities.
11	Using the management perspective, whereby decision making is seen to be made by one's own self.

Respondent 1 felt that the management process should be seen from the strategic management perspective which covers the company's vision and mission and the need to focus achieving this end.

Hoe, Isa, Hin, Hashim, Yunus & Abdullah

Respondent 2 is of the opinion that the management process should be seen from the leadership perspective which will include the need for planning, implementation and monitoring the business operations.

Respondents 3 and 6 stressed the need for training and development. This means that the management factor should be taken into account in the process to train and develop the staff in order for them to carry out their task effectively and in so doing, will finally achieve the company's vision and mission.

According to Respondents 4, 5 and 8, the most important management process is that of planning. As for Respondents 6 and 7 emphasised the need to educate and lead the staff was the most important management process. The emphasis to divide the work, working as a team and the formation of networking are emphasised by Respondents 7 and 9.

5.1.2 Marketing Issues

The next critical issues raised by the women entrepreneurs during the research were those related to marketing. Table 5.2 gives a summary of the responses from the women entrepreneurs in response to the research question raised.

Table 5.2 - Marketing Issues

Question	What are the marketing issues of challenges faced by you during your business start-up stage?
Respondent	Respondents' Answers
1	Lacking knowledge about the actual market. These include the consumers' needs and behaviour and the lack of reference by the consumers.
2	To retain existing customer while increasing the customer base.
3	Biased gender Issue, the case of being accepted as women entrepreneurs.
4	Communication problems.
5	Low acceptance of brand.
6	Lack of faith from existing and potential new customers especially from the men.
7	Problem of competition.
8	Problem of competition
9	Problem of product competition from other country especially from India.
10	Labelling problem.
11	Problem in marketing her products and getting the halal log.

From the research findings, the women entrepreneurs voiced out that the most critical factor that determine the success of any business is marketing. Without an effective and efficient marketing strategy, a business entity will not be able to possess a strong competitive force comparable to its competitors in both the domestic and foreign markets. The findings also highlighted several challenges faced by women entrepreneurs during their initial start-up or introduction stage of

their business ventures. Among the pertinent marketing challenges persistently confronting them were the lack of market knowledge, products and services for customers, lacking in customer referrals, problems in finding new potential customers due to the lack of faith and trust by the customers especially from the male customers on the capability of the women entrepreneurs, product and brands, problem of effective communication and the intense competitive environment that exist in the market. On a final analysis, the findings of this research showed that the factor of customer trust from existing and new potential customers is the factor which consistently challenges the women entrepreneurs who are new in the market.

5.1.3 Financial Issues

Under the financial factor, the main issues faced by the women entrepreneurs are summarised in Table 5.3. Four of the respondents identified payment collection from their sales as the most important challenge. They explained the dilemma faced by them which at the one hand; they have to canvass or generate for as much sales as possible which on the other hand have to balance with good or effective payment collection from the customers. In general, for the new entrepreneurs especially for the newly opened small businesses, they have to provide an attractive credit terms in order to attract the customers to buy their products or services.

However, the women entrepreneurs who are still relatively new in the market and hence do not have any experience nor any service record are faced with the catch 22 situation whereby they have to give credit in order to have sales but they may not get payment later. In so doing, they are facing a dilemma... 'no credit no sales' and then only later to find out that 'got sales but no payment'. Thus, payment collection is one of the main financial challenges faced by the women entrepreneurs. Bearing this phenomenon in mind, the learning from these case studies of women entrepreneurs is the need to give attention to these financial issues and the techniques of payment collection in order that they will not face financial problems in the introductory stage of their business ventures.

Table 5.3 - Financial Issues

Question	What are the main financial issues you faced?
Respondent	Respondents' Answers
1	Total value of sales can be challenging.
2	Payment collection from the buyers.
3	Payment collection from the buyers.
4	Payment collection from the buyers.
5	Payment collection from the buyers.
6	Insufficient working capital.
7	Did not face any financial problems.
8	Insufficient finance.
9	Total value of sales can be challenging.
10	Total value of sales can be challenging.
11	Forced to borrow money in order to purchase machines with better technology.

5.1.4 Operations Issues

The operational issues highlighted by the women entrepreneurs were brief but they emphasised the need to provide effective operational functions in their business. This form one of their important management practices in their business operations. They also emphasised the importance of providing good customer service and to give attention to developing a strong relationship with their customers. Table 5.4 gives a summary of the respondents' findings.

Table 5.4 – Operations Issues

Question	What are the examples of operations activities that are being practised in your business?
Respondent	Respondents' Answers
1	Customer service
2	Not relevant
3	Control and co-ordination staff operations
4	Customer service
5	Not relevant
6	Education, research and development, production
7	Business services
8	Food and agriculture services
9	Fabrics
10	Customer service
11	Food services

5.1.5 Technology

All the women entrepreneurs interviewed used technology as the catalyst to increase their businesses' performance. The use and advancement of technology by the respondents are varied. Among these technologies used include websites, ERP, automation, production technology, ISO, technology which is purchased from foreign countries and will only purchase other technologies when required in their businesses. As such, they will still use the traditional approach if it is still possible. Table 5.5 is a summary of the technological issues of raised by the respondents.

Table 5.5 – Technology Issues

Question	Do you use high-technology in your business? Name them.
Respondent	Respondents' Answers
1	Websites
2	Using Economic Re-order Point (ERP) Technique
3	Latest technology available in the industry
4	Automation
5	Latest technology available in the industry
6	ISO Standards
7	Laptop, iPod and pram
8	Different (agricultural industry)
9	Traditional
10	Domestic and foreign technology
11	Domestic and foreign technology

5.2 Summary of the Women Entrepreneurs' Success Factors

The findings of this research identified the critical success factors (CRF) of the women entrepreneurs. These factors are grouped in the following categories:

5.2.1 Internal Motivation Factors

a) Personal Factors

The personal factors which contributed to the critical success factors of the women entrepreneurs include interests, passion towards their entrepreneurial ventures, the desire to develop oneself, being different from the others, analysing one's self-weaknesses, building good relationship with employees, customers and suppliers, self-confidence and faith in God, not giving up, hardworking, brave to undertake risk, good communicator, possessing good leadership skills such as trustworthy, fair, honest, responsible, high motivation, camaraderie or team spirit and being flexible and open-minded.

b) External Motivating Factors (Family and Close Friends)

These factors involved the spiritual, mental and physical support and assistance that came from the family members such as husbands, siblings and children. These supports and assistance come in the form of affection and assistance given to the women entrepreneurs from their family members. In addition, the motivation also comes acquaintances or close friends.

5.2.2 Organizational Factors (Internal)

a) Management/Marketing Skills

To become a successful entrepreneur, a women entrepreneur requires capabilities and skills to manage, plan, monitor the organization and its production resources. In addition, the women entrepreneurs are also required to have unique products which are different from their competitors' product and of which they can market.

b) Finance/Capital

Another factor which is of utmost importance in business management is the requirement of sufficient capital or funds in starting a business. Apart from that, entrepreneurs need to have bookkeeping skills, how to manage cash flow and the ability to make additional investments in expanding their business operations.

c) Human Capital

The business owners' business planning and managerial capability can only be implemented if the women entrepreneurs possess human resources who are capable and have the skills to carry out their production duties. Hence, entrepreneurs must be capable of recruiting suitable staff, provide sufficient motivation and training, and build good relations with these stakeholders and to monitor the workers' performance.

c) Operations and Technology Usage

With efficient operations and the use of technology comparable with the market, the market wants will determine the success or failure of an entrepreneur.

d) Leadership and Organizational Culture

Without good leaders, the availability of capital, workers, operational processes, technology and production cannot be put to good use. Each and every business venture requires good leadership within the organization before the business production and services go ahead. Entrepreneurs need to provide the guideline, make decisions, give encouragement and motivate their workers in order to make the business succeed. The direction and future planning depend a lot on the leadership style of the entrepreneur.

The leadership style will also determine the culture and working etiquettes practiced by the workers in any entrepreneurial ventures. The findings of this research showed that there were three main leadership styles practised women entrepreneurs in Malaysia. These include democratic leadership, leadership based on the situation (situational leadership) and autocratic leadership.

5.3 Environmental Factors

5.3.1 Opportunities and Threats

Entrepreneurs are faced with both opportunities and threats from the external environment such as the prevailing political instability, the uncertain economic situation, and/or the socio-cultural factors of the country. Similarly, in Malaysia, the women entrepreneurs also face the same opportunities and threats confronting their male counterparts. These factors will have a direct bearing on the success or failure of the women entrepreneurs. Thus, the women entrepreneurs have to be smart in finding the business opportunities that exist in the market in order for them to further their businesses. The findings of this research showed that the women entrepreneurs in Malaysia were capable of overcoming the threats that their business are confronted with such as when they were facing an economic crisis and when they were faced with intense competition from their competitors.

5.3.2 Support from Networking

One of the factors which facilitated the success of the women entrepreneurs in Malaysia was the support provided from their business networking or from non-business acquaintances that they have established before, during and after setting up their businesses. This factor in particular, amongst the Chinese women entrepreneurs in Malaysia benefited from their *Guanxi* or business networking with their suppliers and customers. A review of the literature showed that *Guanxi* has been developed over many centuries in China. According to Park (2001) and Luo and Chen (1997), *Guanxi* reflects highly social phenomena that are embedded in every aspect of personal and organizational interactions. While *Guanxi* has traditionally been considered to be culturally unique to China, it is by no means only available or practiced only in China. It exists to some extent in every human society (ibid). Tsui and Farh (1997) states that what vary from culture to culture are the types of particularistic ties and the intensity of the application. In Malaysia, *Guanxi* has long been practiced in the Malaysian business environment. This can be seen especially among the Chinese women entrepreneurs who formed an important composition of women entrepreneurs in Malaysia. Their success was contributed in part by the sharing of business objectives and information from other fellow entrepreneurs known to them and also from being members of business associations or clans' kinship. This supports the findings of Nijkamp (2003), Buttner (2001) and Buttner and More (1997) which highlighted the importance of networks by entrepreneurs.

5.3.3 Government Policies and Assistance Programmes

The government policies and entrepreneurial assistance programmes are also important inputs which contributed to the success of women entrepreneurs in Malaysia. The government should continue to assist the women entrepreneurs by developing and implementing policies that provide special incentives and encouragement to get more women become successful entrepreneurs. The findings of this research showed that the important role

played by the Malaysia government in inculcating and producing successful women entrepreneurs.

5.3.4 Spiritual and Religious Factor

A search of the literature showed that the spiritual and religious factors have not been given much attention by researchers. However, the findings of this research in Malaysia showed that these factors have a strong influence on the success of the Malaysian women entrepreneurs. These women entrepreneurs who have strong faith and in their respective religions and spiritual have been found to be successful in their business ventures. Thus, one important finding of this research is the need to guide by their religious and spiritual values and practices that will determine the success or failure of their business ventures. For example, the virtues of honesty, trust, collective discussion and decision-making, discipline, respect for time punctuality, humility and the inclination to build good relationships amongst fellow human beings are expected of all religions. Hence, women entrepreneurs who are successful also need to have a strong religious grounding, belief in God and obey or practise what are being taught in their respective religions.

They are reminded that humans can only strive to achieve but all these are determined by the divine intervention. A woman entrepreneur who holds on to her religious beliefs will very rarely carry out business transactions which are not ethically or morally wrong such as cheating the customers. This will inadvertently result in the demise and loss of their business.

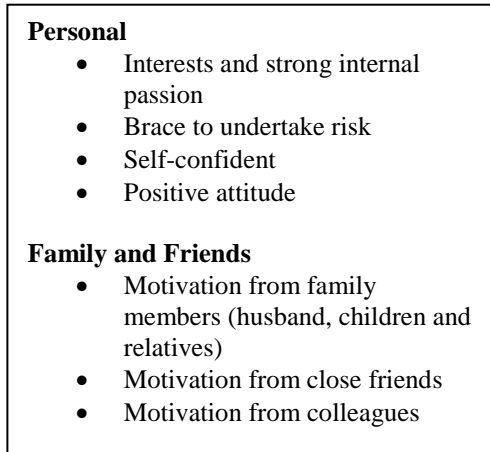
Finally, based on the findings and analysis of this research, a 'successful women entrepreneurial development model' as illustrated in Figure 1 is developed. This model can be useful for providing insights and inputs for the entrepreneurial development agencies and other government policy makers pertaining who are keen to further develop entrepreneurship especially amongst the women folks.

Figure 1: Successful Women Entrepreneur Model

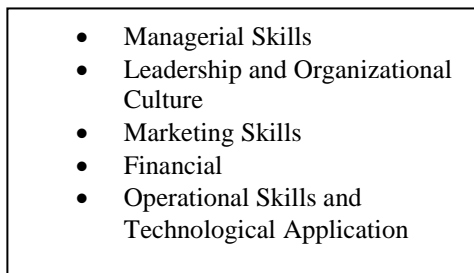
Independent Variables

Dependent Variables

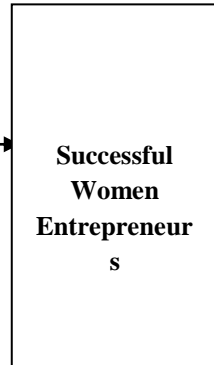
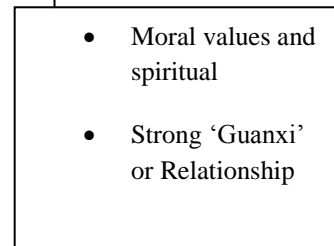
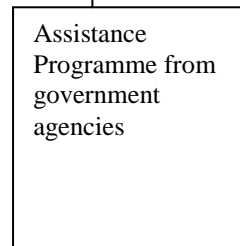
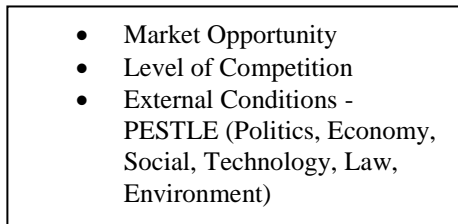
Individual Factors



Organizational Factors



External Factors



6. Conclusion and Limitations

From the above analysis and findings, it can be seen that this study has been able to have a deeper insight into how women entrepreneurs in Malaysia started and sustained their business ventures. These findings were in the form of rich qualitative data which provided meaningful social explanations which were previously not available as most of such previous researches were typically quantitative in nature. The use of qualitative approach in obtaining the relevant answers to the researchers' study meant that policy makers were able to learn and tap the learning experiences of these successful women entrepreneurs in Malaysia.

Hoe, Isa, Hin, Hashim, Yunus & Abdullah

Based on the findings and analysis of the research, the following conclusions can be made. Firstly, the respondents were of the opinion that management skill within their business organizations is of crucial importance determining the success of their business ventures. With management skills, business planning can be made and business forecasts can be achieved. As the head or leader, an entrepreneur needs to be able to make strategic planning. All the planning that has been carried out needs to be communicated to the staff. Those staff without the necessary management skills must be given training. Even though, the management process is important, the key element depends on the skills and capability of the entrepreneur to provide the appropriate leadership in making the managerial function a success.

The second conclusion of this research relates to the decision-making process. Most of the women entrepreneurs felt that in making decisions, they should preferably base their decisions on the factor of costs, use of limited company resources and the availability of full information about the market and industry before making a final decision. The element of creativity in decision-making process is also important.

The third conclusion is pertaining to the success or failure of the business management process depends on the motivation and relationship with the employees. Knowledge and work experience, good relationship with employees, customers and also the entrepreneurs' family-employer are important contributors to the success of the women entrepreneurs.

The fourth conclusion is that of the internal locus of control of the women entrepreneurs. Almost all of the women entrepreneurs interviewed identified the elements of interests, passion towards their entrepreneurial career, the need to further improve their well-being and wanting to be different from others are described as their highest personal initiatives that contribute towards their business success.

One major constraint faced by the researchers was the difficulty in getting some of the respondents to fix the date, time and place for the interviews to be conducted. At times, in the midst of the interviews, they were required to attend to some urgent matters which required their personal attention. The sample of eleven women entrepreneurs used in this research which may be viewed by some researchers as a limitation but on the contrary, the respondents who represented diverse ethnic origins, different business products or services, different backgrounds, culture and religions in actual fact make this a very rich and informative research.

Endnotes

ⁱ Bumiputeras – literal translation 'sons of the soil' refers to the indigenous ethnic Malays who form the majority of the population in Malaysia.

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