

**MICRO-ENTREPRENEUR: MOTIVATIONS, CHALLENGES
AND SUCCESS FACTORS**

KALIMAH SHAHIDAN

**MASTER OF SCIENCE IN BANKING
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**MICRO-ENTREPRENEUR: MOTIVATIONS, CHALLENGES AND
SUCCESS FACTORS**

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By

Kalimah binti Shahidan (807279)

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USAHAWAN KECIL: FAKTOR MOTIVASI, CABARAN DAN FAKTOR KEJAYAAN

ABSTRAK

Perniagaan kecil memainkan peranan penting dalam membantu kestabilan sosial dan pertumbuhan ekonomi komuniti setempat. Industri kecil, terutamanya perniagaan kecil-kecilan (memiliki kurang dari lima orang pekerja) diperlukan dalam membina dan mengekalkan budaya sosial dan pembangunan ekonomi komuniti di sesebuah tempat. Tujuan kajian ini dijalankan adalah untuk mengenalpasti faktor motivasi, halangan dan faktor kejayaan bagi usahawan kecil di Kedah dan Perlis. Usahawan kecil mendedahkan bahawa mereka termotivasi untuk meningkatkan pendapatan semasa mereka memasuki perniagaan. Menguruskan usaha dengan baik dan perkhidmatan pelanggan sebagai faktor kejayaan dalam perniagaan mereka. Selain dari itu, kekurangan sumber kewangan dalam perniagaan adalah cabaran dan halangan bagi mereka dalam mengendalikan perniagaan. Kajian ini bermanfaat untuk penggubal dasar Malaysia bagi menerangkan beberapa langkah untuk mengukuhkan sektor perniagaan kecil.

Kata Kunci: Usahawan Kecil, Faktor Motivasi, Cabaran Dan Faktor Kejayaan

MICRO-ENTREPRENEUR: MOTIVATIONS, CHALLENGES AND SUCCESS FACTORS

ABSTRACT

Micro-enterprise plays an important role in contributing toward a stable and sustainable social and economic community environment. A core of small enterprise, particularly micro-enterprise (five or fewer employees), is needed to build and maintain the sustainability of social cultural, environment and economic development of communities. The purpose of this study is to examine the motivations, challenges and key success factors for micro-entrepreneur in Kedah and Perlis. The micro-entrepreneur reveals that they are motivated to increase their income at the time they entering their business. Manage the business well and customer services as the key of success factors in their business. More than that, scarcity of financial resources in their business is a challenge to them.

Keywords: Micro-Entrepreneur, Motivation, Challenges and Success Factors.

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LIST OF ABBREVIATIONS

Amanah Ikhtiar Malaysia	AIM
Association Of Small And Medium Enterprise	ASME
Bangladesh Institute Of Development Studies	BIDS
Bangladesh Rehabilitation Assistance Committee	BRAC
Bangladesh Rural Development Board	BRDB
Bank Simpanan Nasional	BSN
Dependent Variable	DV
Entrepreneurial Orientation	EO
Gross Domestic Product	GDP
Independent Variable	IV
Majlis Amanah Rakyat	MARA
Sijil Tinggi Pelajaran Malaysia	STPM
Singapore Dollar	SGD
Small And Medium Industries Development Corporation	SMIDEC
Small Business Orientation	SBO
Small Medium Sized Enterprises	SMEs
South Africa's Small, Micro And Medium- Sized Enterprises	SMME's
Survey Of Employers And Self Employed	SESE
Tabung Ekonomi Kumpulan Usaha Niaga	TEKUN
Value Added Tax	VAT

CHAPTER 1:

INTRODUCTION

1.0 INTRODUCTION

A development of entrepreneurship is significant phenomenon in contemporary economy (Ivan, Slobado and Ljubodrag, 2010) Micro-entrepreneur is linked to small medium sized enterprises (SMEs), which is currently the main developing force of developed market economy in Malaysia. According to Small and Medium Industries Development Corporation (SMIDEC), an enterprise is considered as SMEs in each of representative sectors are based on the annual sales turnover or the number of full time employees.

The micro and small enterprise sector is described as the natural home of entrepreneurship. It has the potential to provide ideal environment for enabling entrepreneurs to optimally exercise their talents and to attain their personal and professional goal. In successful economies, SMEs are seen as essential springboard for growth, job creation and social progress. The small business sector is also seen as important force to: generate employment and more equitable income distribution; activate competition; exploit niche market; enhance productivity and technical change and through the combination of all of these measures, to stimulate economic development.

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