

FACTORS INFLUENCE WOMEN ENTREPRENEUR BUSINESS SUCCESS

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MASTER OF SCIENCE (MANAGEMENT)

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## **ABSTRACT**

Nowadays, the number of women entrepreneurs involve in the business is kept increasing year by year. Hence this paper sets out to survey the seven factors that influence the women entrepreneur business success. The independent variables are socio- economic and culture; market and network; family support; government support; financial and fund support; social media and self- motivation. A questionnaire was used for data collection, and it was distributed to the women entrepreneurs in the northern region of Malaysia as the sample of this study. Multiple regression analysis was used to analyze the research hypotheses. The results showed that socio- economic and culture; market and network; family support; and self- motivation have significant and positive influence on women entrepreneur business success. The findings also revealed negative and significant link on socio- economic and culture factor with women business success, because result shows refuted hypothesis which led to the new finding of this study. Meanwhile, government support; financial and fund support; and social media did not have significant influence to the women entrepreneur business success. Research recommended for further study in the future, in order to investigate other important factors could influence the women entrepreneur business success and also a deeper investigation on the factors that not significant. It is also hoped that this study could contribute to the entrepreneurial literatures as well as practices.

## **ABSTRAK**

Pada masa kini jumlah usahawan wanita yang terlibat di dalam perniagaan semakin meningkat dari tahun ke tahun. Oleh itu kertas kerja ini menetapkan untuk mengkaji tujuh faktor yang mempengaruhi kejayaan perniagaan usahawan wanita. Pembolehubah bebas adalah sosio ekonomi dan budaya; pasaran dan rangkaian; sokongan keluarga; sokongan kerajaan; sokongan kewangan dan dana; media sosial; dan motivasi diri. Soal selidik telah digunakan untuk proses pengumpulan data dan ia telah diedarkan kepada usahawan wanita di kawasan utara Malaysia sebagai sampel kepada kajian ini. Analisis regresi berganda telah digunakan untuk menganalisis hipotesis penyelidikan. Keputusan menunjukkan bahawa sosio-ekonomi dan budaya; pasaran dan rangkaian; sokongan keluarga; dan motivasi diri mempunyai pengaruh signifikan and positif ke atas kejayaan perniagaan usahawan wanita. Keputusan juga mendapati terdapat hubungan signifikan dan negatif ke atas faktor sosio ekonomi dan budaya dengan kejayaan perniagaan usahawan wanita. Sementara itu, sokongan kerajaan; sokongan kewangan dan dana; dan media sosial tidak mempunyai pengaruh penting kepada kejayaan perniagaan wanita. Penyelidikan kajian untuk masa akan datang dicadangkan, untuk menyiasat faktor- faktor penting lain yang mempengaruhi kejayaan perniagaan usahawan wanita dan siasatan lebih mendalam terhadap faktor-faktor yang tidak signifikan juga diperlukan. Kajian ini diharapkan dapat menyumbang kepada kesusasteraan keusahawanan serta amalan.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of Study**

Being an entrepreneur becomes a worldwide choice of people nowadays. This is not surprising because as Larry C. Farrell said in his speech at Universiti Utara Malaysia, last October (2014), that in China, entrepreneurship becomes the hottest subject there.

Nowadays, lots of people, especially women are interested in entrepreneurship and start their own business. Furthermore, according to forbes.com that talked about the world most powerful women entrepreneurs in 2014, many women have conquered in varieties of business such as Melinda Gates, Oprah Winfrey and Wu Yajun whereby they involved in business like technology, entertainment and real estate. It shows that women also can do and achieve whatever men do and become successful.

During the 20th century, women did business as a way in trying to avoid poverty and making up for the loss of a spouse only. However, when the society becomes more accepting on women doing business, many women interested to start a business. In 90's, with the modern technology comes in place or being used, like availability of computers and the facilities of the Internet, it has given women a booster for doing well and compete in business. This is because it helps women to be more widespread in the



business world and it also becomes a medium for women to showcase their skills to the world and as well as their competitors.

That is why, according to [top10malaysia.com](http://top10malaysia.com), for the last 30 years, women in Malaysia have been impacting the nation's economic activities and it is not surprising to see that because women have already been active in the entrepreneurship industry for a long time ago. Their ability and drive to rise above the challenges in the business environment as entrepreneurs had inspired others to seize, or even to create, opportunities for themselves in these modern times.

In addition, according to the Malaysian Business Commission in the year 2010, they found that there are 49,554 business units owned by women in 2010 and 54,626 was recorded in 2011, shows a positive growth of women in Malaysia involve in entrepreneurship.

Department of Statistic Malaysia (DOSM) in 2011 done an economic census for SME that focused on the establishments and enterprises in the country's main economic sectors, found that about 19.7% of total SMEs are women-controlled. By definition, this refers to enterprises with a woman having equity of 51% and above or women as the CEO with equity ownership of at least 10%. The women-owned enterprises could be understated because there may be, especially in the food business that are not registered and hence classified under the informal sector. Women-owned SMEs are mainly concentrated in the services sector (91.7%) followed by the manufacturing sector (6.9%) and there are actually less in other sectors like construction, agriculture and mining & quarrying sectors. They also found that most of these women-owned firms are micro

enterprises (88%) which are owner-operator and mostly in the manufacturing (89.6%), services (88.4%) and agriculture (70.3%) sectors.

For micro business itself, it is a part of small medium business as well and so, based on the census done by the Departments of Statistics in 2005 found that, out of 548,267 SME established in Malaysia, 435,324 (78.7%) business were contributed by the Micro Enterprises (MEs) and their involvement, mainly on three sectors which were services for about 381, 585 MEs (87.7%), agriculture for about 31, 838 MEs (7.3%) and manufacturing for about 21, 516 MEs (4.9%).

Due to this, in Kedah, Datuk Dr Maznah Abdul Hamid, the president of USAHAWATI or Women Entrepreneurs Association of the Northern Territory said to Sinar Harian (2012), USAHAWATI, one of the women's association in Malaysia, take initiatives to attract more women entrepreneurs in Kedah to join the association in order to help them in expanding their business in the future. USAHAWATI will provide them the good mentors from all areas of business to guide, give them an advice and others in order to enhance the women's business expertise.

With the initiatives by the government and other association, based on the report by Perneriksaan Ekonomi Bumiputera or Bumiputera Economic Empowerment (2014), shows that until June 2014 there was about 427,218 financing approval around Malaysia, which came from Amanah Ikhtiar Malaysia (185,534), Tekun Nasional (140,215), Bank Rakyat (45,067), Bank Simpanan Nasional (29,000), MARA (24,881), PUNB (2,016) and SME Corp (505). For Amanah Ikhtiar Malaysia and Tekun Nasional, it showed increasing funding approval in percentage for about 13% and 43%.

In addition, report from Tekun Nasional (Kosmo, 2014), shows that they offered loans for about RM 3.26 Billion for 302, 385 entrepreneurs and from that amount, there were about 32,443 entrepreneurs in Kedah get the fund with a total amount of RM 326, 915, 900.

Furthermore, due to higher request from women entrepreneur on the funding support, SME Bank said via their managing director, Datuk Radzif Mohd Yunus to Berita Harian (2015), that they will launch a Women Entrepreneur Financing Program (WEP) with a fund totaling RM200 million in order to help the women entrepreneurship.

In order to increase the women's empowerment in entrepreneurship, government also gives out some helps in enhancing the women's ICT or social media skills, for example by introducing "Inita project". According to Fuzirah, Norizan and Zaini (2011) "Inita project" is government initiatives in providing a platform for women entrepreneurs to build strong business through the use of social media technology. This study found that Inita project gives women entrepreneurs' benefit in terms of increase sales, gain more customers, get online order demand and many more. It shows that how technology can change people life and the business as well.

According to Wendy and Siong (2007), the Malaysian government recognizes the importance of the emerging women entrepreneur in creating a vibrant and dynamic economy for the nation. Because of that, the government has been actively promoting women entrepreneurship towards realizing Malaysia's Vision 2020, thus it shows that, women entrepreneurs are receiving lots of support from varieties of sources, in order to ensure their business become successful.

## **1.2 Problem Statement**

Even though the progress of micro and SMEs businesses by women kept increasing year by year, but still there are problems or challenges faced by women and the business itself.

According to Sultana, Nurul Syafiqah and Jamil (2015), that study on the small-scale business in Kelantan focusing on the Rural Transformation Centre (RTC) in Wakaf Che Yeh, shows that women entrepreneurs in that place are facing several challenges in doing business, for example, it was difficult for the women to gain relevant skills and knowledge for the business due to low educational background and lack of training. Those women were also facing difficulty in receiving loans with the reason that because they are women. That is why from this study shows that women in Kelantan who owned micro-enterprises are utilizing their revenue to enhance business ventures instead of receiving help from external sources, but consequently, it caused women entrepreneurs' difficulty in expanding the business since they depend on their own financial sources.

Moreover, in research done by Fauzilah and Dahlan (2011), they found that even though in the 2005 statistic by Census of Establishments and Enterprises shows that Micro, Small Medium Enterprises (MSMEs) accounted for 99.2% of about 518,996 businesses that were registered in 2005 where almost 80% of it were categorized as micro-enterprises, but few of this micro and small business in Malaysia turn into a large corporation.

Besides that, money or financial issues are also among the main problem in doing business. For example, a study done by Nurbani, Susan, Jian and Noor Ashikin (2010) showed that micro enterprises were facing financial difficulty when starting the business

due to short of fund. They also found that many of the entrepreneurs did not apply for a bank loan, and they were more comfortable to depend on their own savings, their family and relatives.

Even though now the total of women participated in doing business or become entrepreneurs keep increasing, but the economic census done by Department of Statistics Malaysia (DOSM) in 2011, found that women entrepreneurs are still focusing on certain areas only. Based on the article written by Ayanti Kumar (2014), Ng Wan Peng (chief operating officer of Multimedia Development Corporation (MDeC)), said that they had called for more Malaysian women entrepreneurs to participate in other areas as well especially in technology-based startups since it tends to be a male- dominated sectors. The report also points out that even the numbers of women entrepreneurs shown positive raise, but they still not enough especially in other areas.

Further, according to the OECD (Organization for Economic Co-operation Development, 2004), even the number of women entrepreneurs keeps increasing, but they still represent minority of all entrepreneurs in certain areas, thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs.

Besides that, according to Burch (2014), on the Global Entrepreneurship Monitor, it shows that, around the world, there were about 126 million women operating new businesses, and another 98 million of them were the established ones; even so, there still a huge equality gap between men and women entrepreneurs. Based on the report, there were only seven countries around the world demonstrates the rate of participation of

women entrepreneurs in business already equal to men, like Panama, Thailand, Ghana, Ecuador, Nigeria, Mexico and Uganda. In contrast to countries like Pakistan, women were barely taken part in entrepreneurship, and even though they have women join it, but they still did not reach the potential. The report also showed that in America, even though women there, own almost three out of ten firms, but it only covered about 6% of the country's workforce and account for barely 4% of business revenues, so it shows there still a gap in the contribution of women entrepreneurs compared to men entrepreneurs.

Women also face challenge or problem in terms of government policies or support. The article written by Ushar (2014) in [themalaymailonline.com](http://themalaymailonline.com) stated that employers who run small or micro businesses are facing challenges to meet the Minimum Wage Scheme that was implemented on January 1, 2014; as they did not have the capacity to pay the minimum wages for their workers. So, the Malaysian Employers Federation (MEF) is calling for the National Wages Consultative Council recommends for the scheme to be reviewed and come up with a mechanism to facilitate the implementation. In addition, the MEF secretary, Datuk Shamsuddin Bardan said that the level of wages should be depending on the sectors, region and types of development; it cannot be RM900 for all areas.

Latest issue on goods and services tax (GST) also cannot be avoided. The Malaysian Insider website's report in 2015 found that small businesses like night market hawkers are now in bond over GST implementation. This is because hawkers are also one type of small business, so when they bought supplies from a supplier, they will be charged with 6% GST on the things they bought. If they want to charge customers on that extra tax, it is difficult since the business is relatively small, and if they want to absorb it, it means

less income to them and their family. This is the dilemma facing by many of the traders and hawkers in the country who are their business were too small to tax consumers, but themselves taxed by their suppliers. This in- formal micro business people worried that GST could lead to lower income, and they may not be able to provide income for their family and might need to close the shop and work somewhere else.

Furthermore, research done by Mason and Marhaini (2012) on challenges faced by Muslim entrepreneurs in Malaysian found that women facing problems relating to government policies such as ‘unstable’ procedures, changes in municipal council rules and regulations, and loss of opportunities to win government bids due to ‘favoritisms’, or it can be called as the business owner already got “under table agreement.” This research also found that this issue always happens in business related to engineering- related industries.

Regarding on market and network support, according to Tambunan (2009), Malaysia’s women entrepreneur still facing a shortage support network compared to men, even though there were variety’s choices of women’s associations been formed in order for women to exchange information and establish networks. He also found that, women neglected to join these associations because some of them were already having overloaded with business and family responsibilities, so they did not have more time to focus on other things.

In terms of social media, research done by Fuzirah, Norizan and Zaini (2011) about the study about impact of Inita project to women entrepreneurs with ICT skills, showed that using ICT is good as to cope with the current trend in the market and also by using online

stores; women entrepreneur can gain more customers and increase the sales. However, it only gives a benefit for certain businesses, not all. Moreover, since some women may not have great ICT skills, they do not have enough knowledge about Inita portal because they only attend training about it for one or two times, so sometimes they forgot how to use it after attending training.

In additions, the study on online shopping in Malaysia by Adeline, Ali and Hishamuddin (2006) shows that despite the high potential of online shopping in Malaysia, there was still a lack of knowledge on the understanding about the potential of this online shopping and its impact on consumers. They also compared online and non-online shopping consumers, and it revealed that non-online group constitutes more than 60% of the total number of online consumers in Malaysia. This may because of consumers of online shopping in Malaysia still have a lack of trust in utilizing the Internet as their shopping channel and as well because of issues related to privacy and trust when dealing with online retailers.

In the meantime, when talking about the motivation factors, research done by Topimim and Sabut (2011) in Sabah found that even though self motivations like self- realization, financial success and also status might be important to others, but in this study, the results were not as expected. The reason was because of, due to the respondents profile itself, they did not focus on financial success since they are not the main source of income for their family, and they also focus on career more than status.

As it can be seen in the lack of results from the research finding and also with the increase numbers of women entrepreneurs in Malaysia, the researcher believes that it is



appropriate for this study to examine the influence of seven factors, which are socio-economic and culture, market and network, family support, government support, financial and fund support, media social and self- motivation towards the women entrepreneur business success.

### **1.3 Research Question**

This research is conducted to find the factors that influence women entrepreneur business success, focusing on micro enterprise as part of SMEs, by looking at factors like socio-economic culture, market and network, family, government support, financial and fund support, social media and self- motivation as the independent variables and women business success as the dependent variable. Based on the issues and problems above, several questions have become the basis of this study as below:

1. Does socio- economic and culture influence the women entrepreneur business success?
2. Does market and network influence the women entrepreneur business success?
3. Does family support influence the women entrepreneur business success?
4. Does government support influence the women entrepreneur business success?
5. Does financial and fund support influence the women entrepreneur business success?
6. Does social media influence the women entrepreneur business success?
7. Does self- motivation influence the women entrepreneur business success?

#### **1.4 Research Objectives**

The main objective of this research is to examine whether there is a relationship between independent variables with the dependent variables which is women entrepreneur business success. So, the researcher is aiming to:

Investigate whether factors, socio- economic culture, market and network, family support, government support, financial and fund support, social media and self-motivation has influence on the women entrepreneur business success.

#### **1.5 Scope of the Study**

The study focuses on women entrepreneurs who are the owner of the micro- enterprise as part of SMEs. This is because according to Barry (2008), owner of business often described as a person that knows and have the vision of the business and ability to articulate it. This research is limited to the women entrepreneurs from SMEs in Northern region part Malaysia only, and it focused on to determine the factors that influence the women entrepreneur business success.

#### **1.6 Significance of the Study**

This research aims to examine whether the independent variables which are socio-economic and culture, market and network, family support, government support, financial and fund support, media social and self- motivation are able to influence the business success of women entrepreneurs. With the increase numbers of women participated in entrepreneurship in Malaysia, women entrepreneurs need to know how to start a business, become success and survive or sustain their business in this competitive industry. Thus,

this research opens the space and opportunity for all to know the elements that influence the women entrepreneurs' business success.

For theoretical and academic purposes, the researcher provides the empirical proof, which is important to the women entrepreneurs of micro- enterprise as part of SMEs, to explore and identify whether independent variables can influence the dependent variables, so that women entrepreneur can increase and grow rapidly to be among the prominent parties that can give impact to the Malaysia development. It is also as guidance, platform and useful information for future researches on the current situation in terms of opinion of women entrepreneurs on the factors that influence their business success and others who are interested in studying the women entrepreneur business success.

Furthermore, this research is expected to be able to provide information, knowledge and strength to the women entrepreneurs to run the business and achieve success in it. Information and knowledge need to be shared among them because the increasing numbers of women's participation in entrepreneurship, and also they have to face the high competition in the business industry nowadays. Based on the results of this present study, it is hoped that, it could be effective resources will be introduced and utilized to assist not only women entrepreneurs, but also all entrepreneurs to become successful.

### **1.7 Summary of the Chapter**

There are five chapters divided in this study, included this one. Chapter one is about the introduction of this research that researcher intends to do by presenting the problem statement that led to the direction and concepts of the study, research objectives and

research question. This chapter is important because it provides the understanding of the attempted direction of study by the researcher.

In chapter two, this study will discuss on the literature review, focusing on the definition and concepts that linked to what the researcher intend to do which about micro enterprise as a part from SMEs. This chapter will show the details about the independent variables which are socio- economic and culture, market and network, family support, government support, financial and fund support, social media and self- motivation and their influence towards the dependent variables which is women business success. Based on the previous research, the researcher will provide the research framework and the hypothesis development of the study. Besides that, the researcher will talk about the underpinning theory which applied to the study. Researchers also will explain the outcome of previous researches related to the factors that influencing the women entrepreneurs towards business success.

After that, for chapter three, the study will explain about the methodology of the research. Researcher will be explained regarding to the research design, the measurement been made, data collection method that researcher focused on and also data analysis that will be used in the study.

Further, in chapter four, the researcher will explain on the findings of the study and the data analysis that been done. This chapter also will present the overall results of the analysis in the form of tables and others. In addition, researcher will do the explanation of the findings of the data collection.

To conclude, in chapter five, details' discussion regarding the result of the analysis will be done by the researcher. Then, researcher also will provide information about the implication of the study, limitation of the study, recommendations, suggestions for future research and to sum up with the conclusion of the study as the summary of the overall study based on the analysis results.

### 1.8 Definition of Key Terms

The key terms that need to be defined in this study are as follows:

Tables 1.1

Definition of the key terms

Variables		Definition	Source
Dependent	Women Business Success	The success of a business can be defined from two aspects, monetary and non monetary reward. Monetary reward is like success from financial aspect and non-monetary reward the feeling of satisfaction that you got from it also can determine the meaning of a success of the business. This is because you work hard and takes risk to achieve your goal and target in doing business.	Brain (2015)
Independent	Socio-economic and cultural	Socio- economic is about characteristic that define the quality of life in a society. This factor can influence the behavior, attitude, trends and lifestyles of individuals. Examples of it are income, religion, and occupation.  Culture also a component that has impact to the strategic direction of a business. This is because it can influence the management decision and others business	Ingait (2015)

		function. It is also can be defined as set of collective belief, values and attitudes.	
	Market and network	Market is nominal place where forces of demand and supply happen and also where buyer and seller interact for price information, distribution and so on.  Network is about to develop and use of the contact made in businesses and the ability to network is one of the most crucial skills any entrepreneur can have.	Mohammed (2013)
	Family support	Family influence is influence that has been found as the forebear of small business career interest. They play a key role to establish the individual 'action on their desire and credibility in entrepreneurship.	Wendy and Siong (2007)
	Government support	It is about how government facilitates women entrepreneurship development. The policy implementation can influence both economic and non-economic field for the entrepreneurs' development	OECD (Organization for Economic Co-operation and Development) (2004)
	Financial and fund support	Financial resources provided in order to support some project or business	Schwiebacher and Larraide (2010)  law.academic.ru
	Social media	It is internet based software that allows individuals to interact with one another in easy and convenient way.  It is used by businesses as one of the modern types of communication to reach out customers by informs them about the product or services. It is also used by business as a tool for marketing, promoting and	Martin (2014)

		advertising	
	Self-motivational	Self motivation is important in order to make personal dreams come true by cultivate the entrepreneurial spirit by knowing and developing the most effective factors. According to "Entrepreneur" magazine, it is easy to have motivation during the planning stages for a small business, but motivation can fade when challenges appear. Maintain inner momentum and drive your business to success by honing your personal motivational skills.	Patrick (2015)

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

In this chapter, researcher focused on the previous empirical research and theories that relevant to the study. The researcher uses a variety type of references or source materials as the guide and information regarding the study for example journals, articles, books, magazine, newspaper, seminar, mass media and other sources. In addition, this chapter describes the approach and findings from previous studies, whether from Malaysia or other countries in connection with this research.

#### **2.2 Review of the Related Literature**

##### **2.2.1 SME**

Small and Medium enterprises (SMEs) plays an important role in the economic growth of most nations around the world. Not surprisingly, SMEs is viewed as one of the vital components of economic in Malaysia. So what is SMEs itself? According to SME Corporation (2014), SMEs can be categorized into three categories: (i) micro enterprise, (ii) small enterprises and (iii) medium enterprises.

A business is classified as an SME if it meets one of two eligibility criteria of annual turnover or the number of full- time employees, whichever is low. The definition the definition is based on the size of the operation is as follows:



- Micro enterprises across all sectors with annual sales less than RM300, 000 or the number of full- time employees less than 5 people.
- Table 2.1 summarizes the definition of micro, small and medium- sized category by each sector:

Tables 2.1

Definition based on the size of the operation

Category	Micro	Small	Medium
Manufacturing	Sales turnover of less than RM300, 000, or Full- time employees less than 5	Annual sales of RM300, 000 to less of RM15 Million or have employees from 5 to less than 75 employees	Annual sales of RM15 million and not exceeding RM50 million or have employees from 75 to not more than 200 employees
Services and others sectors	Sales turnover of less than RM300,000, or Full- time employees less than 5	Annual sales of RM300, 000 to less of RM3 Million or have employees from 5 to less than 30 employees	Annual sales of RM3 million and not exceeding RM20 million or have employees from 30 to not more than 75 employees

(Source: SME Corporation, 2014)

- But if the number of annual sales of the business is in category of micro enterprise but the number of employee is under small business, so the business is classified as micro enterprises.

In addition to that, according to Khairuddin (2011) in the Tenth Malaysia Plan (2011-2015) Malaysian government has indicated their commitment in helping the development and growth of SMEs in Malaysia as well as motivate them to become more innovative and competitive locally, regionally, and globally.

### **2.2.2 Entrepreneurship**

The term entrepreneurship can be related to the process of starting a business an organization. An entrepreneur will develop a business model, acquires human and other required resources to start a business, and they are fully responsible for its failure or success. In other words, it is about the capacity and willingness to develop, organize and manage a business, along with any of its risks in order to make a profit.

Word of entrepreneurship initially used in 1723. Initially, economists made the first attempt to study the entrepreneurship concept in depth. Richard Cantillon (1680-1734) considered the entrepreneur to be a risk taker who intentionally allocates their resources in order to exploit the opportunities in order to maximize the financial return. Cantillon also emphasized entrepreneurship as the willingness of the entrepreneur to assume risk and to deal with uncertainty.

In recent years, the meaning of entrepreneurship has been extended from its origins in business to include social and political activity. Entrepreneurs are leaders willing to take risk and exercise initiative, taking advantage of market opportunities by planning, organizing, and employing resources, often by innovating new or improving existing products.

In addition, entrepreneurial activities known to differ substantially depending on the type of organization and creativity involved like according to SME Corporation (2014) which is SMEs business activities and their qualification can be divided into two types which are manufacturing sectors and also services and other sectors.

With the world nowadays that been interested in supporting the entrepreneurship and also after global economy slowly regains ground following the worldwide recession, according to GEM (Global Entrepreneurship Monitor) report in 2012, entrepreneurship is increasingly recognized as the broad-based driver of economic growth and societal well-being. The spotlight on these entrepreneurs has revealed that much more can be done throughout the world to build local ecosystems in which they can better thrive, for example, in terms of reducing the number of unemployment and so on.

Moreover, according to Paul Reynolds, founder of the Global Entrepreneurship Monitor in 2012, entrepreneurship has been claimed as a major driver of economic growth in both the United States and Western Europe. It is also acclaimed as the hottest topic in China today.

### **2.2.3 Women Entrepreneurship**

As the entrepreneurship has been garnering attention and interest of people around the world and also the increase number of women entrepreneurs, especially in Malaysia, that it why the researcher think that it is important nowadays to study women entrepreneurship separately since women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth (Organization for Economic Co-operation Development (OECD), 2004)). OECD further said that by being an entrepreneur, women now also contributed many things to the society and the communities itself like creating a new job not only for themselves but also others. They had provided society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. In addition, the

topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men, but they also generally choose to start and manage firms in different industries than men tend to do.

Besides that, according to Burch (2014), women entrepreneurship become favorable because women see the world through a different lens and in turn, do things differently, just like Estée Lauder the owner of a world famous cosmetics brand, who turned a passion for skin care and make-up into a beauty empire, or Oprah Winfrey (a TV host) who is now participated in the media business by own her TV network. The possibility to do business also can be seen from the kinds of business or things that we start from. She also added that, in order for women to start a business, they needed three things, which are access to capital, business support like mentors and also educations.

In addition, according to Global Entrepreneurship Monitors also (GEM, 2012), women's participation in entrepreneurship varies markedly around the world. For Malaysia, the result is in percentage, and it is shown the different between women and men is not far and at some point it shows that women did better than men. For example, for TEA (Total Entrepreneurial Activity rate), women is 6% and men is 8%; for Established Business Ownership, women is 5% and men is 8%; for Discontinuing a Business in the Past Year, women did great by not stop their business with 0% result but men have 6%; for part education which having at-least a post secondary degree shows that women percentage is higher than men with 39% and 38% and lastly for business having one founder women percentage is 68% and men is 67%. This report is one of the evidence that shows women entrepreneurs in Malaysia nowadays is really interested in doing business.

Furthermore, according to the Statistics Department of Malaysia, in the year 2010, there were around 13 million women, which represented 49% of the total population of Malaysia. Out of these, approximately 48% of the women folks contribute to the employment sector of Malaysia (Statistics Department of Malaysia, 2005). It shows that, the total of women in Malaysia is not much different with men, and these numbers can keep increasing from year to year, like take for example, even in universities in Malaysia today we can see that the amount of women and men are triple to one. So women in Malaysia can use that quantity factor as one of the encouragements for them to be productive and conquered the business world.

Their reason and way to start a business may be varied, but still the encouragement and brave step that they take should not be underestimated. According to Brusino (2009) he stated that women entrepreneurs before start their own business by using their personal capital as compared to men who likely to seed their capital from external sources. However even so, Schawbel (2009) found that women entrepreneurs tend to build or establish a business based on sectors that they interested and have affection to it, so they usually will work hard in order to make in success.

In addition, to encourage higher participation of women to become entrepreneurs in Malaysia, Datin Seri Rosmah Mansor, the wife of Prime Minister of Malaysia said to Utusan Malaysia (2014) during her opening ceremony of NAAM (Entrepreneurial Skills Affirmative New Women's Movement Foundation) in Putra World Trade Centre (PWTC), she said that a woman considered success in business when they do not remain in the comfort zone but always trying to build a greater business empire. So she suggests

that women entrepreneurs need to exploit the advantages they got in order to remain competitive in the market.

Furthermore, according to Saleem (2010), women entrepreneur is a person who accepts the challenges in order to meet her desires and to become economically independent by running a business. They also have high desire to do something positive and quality to contribute value to themselves, family and as well as their social life.

#### **2.2.4 Business Success**

The success of a business can be determined by financial and non financial aspect. Financial influence composed of profitability, income (Orser, Hogarth & Riding, 2000), while non- financial can be customer satisfaction and development of personality and entrepreneurs' awareness (Masuo, Fong, Yanagida & Cabal, 2001).

According to Paige and Littrell (2002), the meaning of business success is used by intrinsic criteria like freedom and independence, being their own boss, controls their own future and so on; on the other hand, extrinsic criteria are like income, profitability and other more.

In addition, Rogoff, Lee and Suh (2004) said that the success of a business also can be determined by internal and external factors. Internal factors can be included, for example, the year of business, management, financing, experience and skills and so on. External factors are like business opportunities, government regulation, economic condition, competition and so forth.

Furthermore, according to Gould (2014) in the Miami Business Plan, the keys to success in business and life are from the entrepreneurs itself. It can be determined in three factors, which are “drive” (what drive the entrepreneur to be their own boss, no matter what business they do, it all begins with drive), “determination” (it is important to have determination because if not the business and also the entrepreneurs itself can face difficulty to be sustained in the industry) and “passion” (the passion that the entrepreneur has, along with their drive and determination, is often the x-factor to a successful business venture. A business person can be a driven and determined individual, but without passion, they might be dead in the water right before they make their sales call).

### **2.2.5 Factors Influence Women Entrepreneur Business Success.**

Correspond with the previous research, what actually factors that influence women to become an entrepreneur and success in the business. So researcher for this study determined to investigate the factors that influence women entrepreneur business success, by focusing on the micro enterprise women owner. With the comprehensive reviews, factors that researcher focusing are as follows:

#### **2.2.5.1 Socio- economic and cultural**

This socio- economic and culture can affect the lifestyle in a society and can have influence on an individual behavior, depending on one’s social values, for example, religion, economic status, education, family, politics, cultural values and so on (Ingait, 2015). Furthermore, Kumar (2014) found that socio-cultural factors significantly have effect to women entrepreneurs and their contribution to the economy and as well as to the women entrepreneurship in India.

Besides that, Kamal, Wojoud and Rana (2009), found that the women entrepreneur in emerging country supports the socio- economic and cultural like profit motive and external pressure affect their decision to become an entrepreneur, but the researcher does not see family, relative, friends and neighbors' comments; membership in women's associations and religion as important social factors that significantly influence to their entrepreneurship involvement.

In addition, in Namdari, Raz and Aramoon (2012) research on socio- cultural and economic factor and found that, elements like financing, economic condition, attitude of family and relatives, external pressures and others more may influence the women's decision in doing business.

Further study done by Ekpe, Norsiah and Razli (2011) found that economic constraints like socio- cultural barriers, lack of saving, lack of labor skills may also influence the activities of women entrepreneurs in doing their business. It shows that socio- economic and culture can give impact to the women's business. This results similar to the research done by Shastri and Sinha (2010) on socio-cultural and economic factors on women entrepreneurs' developments in India, and they found that those three factors did affect the women's business development.

Furthermore, according to Saleem (2012) he also found that profit does affect the basis of businessman doing their business. Other factors like investment, experience, business profile and culture equally have a positive impact on the success of the business.

For this research's factor, researcher will be focusing more on items from Kamal et al. (2009) on the family, relative, friends and neighbor comments; religious binding;



participation in women association; the profit motive and external pressure on their influence to the women entrepreneur business success.

#### **2.2.5.2 Market and Network**

Market is a nominal place where the forces of demand and supply and also where buyer and seller interact for price information, distribution and so on and where else a network is to develop, and use of contact made in business and the ability to network is one of the most crucial skills any entrepreneur needs to have (Mohammed, 2013). It shows how important it is a market and network in the business industry itself.

According to Jennifer, Lian and Wei (2012), they found that market potential and opportunity and also current market demand are among the main factors that influence those women in Sabah to start a business.

Besides that, Katerina and Anna (2005) found that women will be more encouraged in starting a business if they have a good network, because this networking can be a valuable source of inspiration and gives facilities exchange of experiences between entrepreneurs and other organizations.

Furthermore, according to Weng and Siong (2007), in order for the women entrepreneur to be succeed, it is important for them to gain access to the technical networks and also business training. That is why, by joining women's associations, it can utilize their opportunity to the maximum, because with the help of those associations, they can achieve success and their femininity in the man's world social network perspective.

Kamisan and Kamal (2009), also found that in doing a business, having a good networking like having a strong political link and close relationship with the corporate leader, is one of the most important things in doing business. Similar to the research done by Chitra, Priya, Kalpana and Raj (2014) on business success in the beauty salon industry, they found that factors like social security support, networking, have significant influence to the women entrepreneur business success in the industry.

Laura Miller (2014) also said that in order to success in business, they needs to use their network wisely. This is because running a small business, especially who did not have employees; it is so stressful. That is why an entrepreneur needs to use their network to form a reliable support system. Network like having a peer or mentor is great because they are who can understand what a women entrepreneur going through and help them to navigate any potential problems they may face.

Furthermore, as good relationship in business is important, not only from outside but also from inside. Hee et al ( 2012) done research on the development of Women Entrepreneur in Malaysia, found that, the success or failure of the business, 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.

In addition, researcher also focusing more on other items from several previous researches, like Jennifer, Lian and Wei (2011), Kamal et al. (2009), Katerina and Anna (2004) and Weng and Siong (2007) for the items such as current market demand; market potential and opportunity; being members of women associations to help gain technical

network; having good networking that gives inspiration and facilities and also having business network and client relationship as the central of transition to entrepreneurship.

### **2.2.5.3 Family support**

Family members, especially parents play a key role in establishing the desirability and credibility of entrepreneurial action for individuals. Their support may give those women huge relief, particularly when something bad happen (Weng & Siong, 2007).

For this factor, Towhidur, Khasrul and Shanta (2013) found that occupational background of parents did influence women become an entrepreneur but in the moderate level. They also found that encouragement from family is the most influential factor that helps women making the decision to become an entrepreneur.

In addition, according to Weng and Siong (2007), with the strong economic growth and family support, especially parents that show a greater awareness on entrepreneurship nowadays, many of the women shown interest in entrepreneurship with their encouragement that motivate them to start a business.

Even though family is one of those most important in someone's life, research done by Kamal et al. (2009) found that women either agree or disagree that the responsibility for their children and husband in residence might affect the decision for women to become entrepreneurs. It is maybe some of the women are not married yet; it is difficult for them to accept or reject this statement.

On the other hand, research done by Shah, Fauzi and Asiah (2011), found that support from family still has the positive impact on the success of women in small business. It

shows that the higher the family support, the higher the possibility of success in business among women entrepreneurs in Malaysia.

For this research's factor, researcher will be focusing more on items from several previous researches (Kamal et al., 2009; Towhidur et al., 2013& Weng and Siong, 2007) for the items such as parents occupational background, women responsibility towards children and husband and also encouragement from family.

#### **2.2.5.4 Government support**

Government support also is one of the important factors that may influence entrepreneurs in doing business. Their support will give huge encouragement to the entrepreneur in doing their business. Kamal et al. (2009) found that the government supports factors that might affect the decision of those women to become entrepreneurs in UAE (United Arab Emirates). They found that women entrepreneur strongly agreed that the flexible government policy did help to encourage and support women to join business activities.

However, Towhidur et al. (2013) found out that the government and others NGOs support on training facilities and product and services development not really help in women's decision to become an entrepreneur. This might be because the business that those women done are not so big, so they do not need those things to making a decision because the business is not too complicated. On the other hand, the researchers did find that reasonable tax rate and efficient payment procedures did influence women in making decisions, since a tax can appear in many types or things of sell and buy process in business like in buying products for our business or in paying loans or other things that relate to the business and much more.

In support with Towhidur et al. (2013), research done by (Adibah, 2015) and (Shastri & Sinha, 2010) also found that women entrepreneurs in India and Malaysia also have problems with the government support, and the factors have no significant influence to the women entrepreneur business success.

For this research's factor, researcher will be focusing more on items from several previous researches, like Kamal et al. (2009) and Towhidur et al. (2013) for the items such as government policies, availability of training facilities, support for product and services development and reasonable tax rate and efficient payment procedures and their effect or influence to the women entrepreneur business success.

#### **2.2.5.5 Financial and fund support**

For a new business, financial and fund support is among the most important things by having said that, it is difficult to start, manage and sustain a business, especially when it is still new. Towhidur et al. (2013) in Bangladesh found that only the financial support from NGOs is the influencing factors, in contrast for other factors, because women still find difficulty in applying the financial and fund for their business.

In addition, research done by Jeevan, Sharma and Anita (2011) in India found that there was a lack of facilities from government agencies in term of financial facilities for women, so they are hardly motivated by that. Overall results of the research found that there still lack of support from government and non-government agencies on financial support for women entrepreneurs.

On the other hand, in Malaysia, the result of this factor is different, like research done by Salwa, Azahari and Tamkin (2013) they found that government programs like financial support from AIM (Amanah Ikhtiar Malaysia) did have positive influence to the women entrepreneur. They also found that, government support in terms of microcredit helps the women in business. Similarly, research done by Adibah (2015) found that financial capital had significant influence to the women entrepreneur business success.

Even so, in contrast, research done by Asri and Khadijah (2008), they found that it may look like the entrepreneur get lots of support facilities, but actually the small business in Malaysia did not gain adequate assistance despite the existence of numerous support programs and various agencies being involved. Although the government has started with a strong commitment to support in promoting small businesses, but the intention has not been translated into effective action yet. In addition, they also found that the accessibility and adequacy of most of the support facilities provided at the level of individual businesses are indeed limited and fragmented.

In support with that like Isidore (2011) said micro finance is important for women entrepreneur business performance to success. Micro finance is about finances and fund support given to a person that wants to start a small business and gives them the opportunity to become self- employed. It is also gives them an option to get support from other options our country has. He found in his research that micro finances like loan access; skills acquisition; bonding or network; business opportunity and attitude has a positive relationship in influence the business performance or success of women entrepreneurs.

For this research's factor, researcher will be focusing more on items from previous research done by Towhidur et al. (2013) for the items such as easy accessibility to adequate finance, corruption free procedures to financial authority, financial scheme implemented by government, financial support from NGOs, loans from banks and reasonable interest tax and their effect or influence to the women entrepreneur business.

#### **2.2.5.6 Social media**

Social media is the type of communication that has been used by people in order to create, share, exchange their information and also ideas via networks that help organizations, communities and individuals to communications in an easier way than traditional media. In the modern business world for every woman who wants to stand their own legs, they participate in various types of social media to improve their immense business activities.

Women use this facility for many things, like in research done by Uma Rani and Sripriya (2013), found that this social media been use it as their promotion, marketing and advertisements' tool in doing business. By using social media, women entrepreneur can do online business and save their time and by doing so it helps them in settling the dilemma of women in managing and balancing between their career and their family life and also increased the women's empowerment in business.

Besides that, Ezmieralda, Anis and Muninggar (2012) found that by using social media like the Internet can promote to the mobility and flexibility of using it because social media help business, especially women in doing their business anywhere and anytime, including from their home. So that, women especially who already married, they can take

care of the family and children while managing their business at the same time. They also found that by using this facility, women can improve social capital because they can reach a larger target market that far from their local location, maybe around the world in just one click. This is a convenient way for women to start their business, keep growing until their business became successful.

Further, Wendy and Siong (2008) also found that for business to growth and success, women to utilize the usage of ICT. By having these, it will help the Malaysian women entrepreneurs to develop their skills and capabilities in doing businesses, especially at the start-up phase, which might help them to create and sustain successful business ventures.

Furthermore, according to Brittney (2014), president on Ink from Chase, Laura Miller said to her that in order for a business to success no matter how big or how small it was, they need for example, having social media like Facebook, Twitter and others as the marketing strategy for the business to increase their sales without much cost.

In support with that, research done by Adibah (2015) and Chitra et al. (2014) also found the importance of usage of social media or technology has significant influence to the women entrepreneur business success.

For this research's factor, researcher will be focusing more on items from several previous researches, like Ezmieralda et al. (2012) and Uma Rani and Sripriya (2013) for the items such as mobility and flexibility of social media; social media gained like larger target market; social media as a tool in business and social media help in terms of improving product quality and their effect or influence to the women entrepreneur business success.



### **2.2.5.7 Self- motivation**

Self- motivation is about what can encourage us as individual in doing business in order to keep sustain in that career even there are challenge or difficulties.

According to Towhidur et al. (2013), motivation elements like self- independence and economic freedom; providing additional earnings to the family; utilizing the leisure time; business convenience; proving women have same ability as men; improving quality of life and social status were the crucial factors that influencing women decision to start a business, and from all these elements, they further found that achieving self- independence and economic freedom item was the most important motivational factor for those women to become an entrepreneur.

In addition, even though women can be influential by many elements, but they cannot deny sometimes knowledge, skills and experience that they have might also influence them to become an entrepreneur, like according to Kamal et al. (2009), they found that this element is among highest influencing factor for women to become entrepreneurs because with the knowledge, skills and experience, it gives women advantaged in picturing how actually the business can be done and how to practice it to succeed.

Further, according to Okafor and Mosunmola (2011), found that by having experience from previous jobs, it can give motivation for women to start and grow their own business. They also found that, women in Nigeria mostly start their own business because they want extra income and they also make the decision to become an entrepreneur because of profit or money motive.

Furthermore, according to Fatimah, Aznarahayu and Nasiha (2014), in their research on success drivers for women entrepreneurs in Malaysia found that entrepreneurial characteristics which were confidence and determination and also vision were the main drivers or booster for the women to success in the business. Confidence and determination described as the conviction and belief of the entrepreneurs against their business design that has been established as well as their courage in facing the challenge and failure, while vision is the entrepreneurs' ability to make long-term plans and consider the possibilities of future impact on their business.

On the other hand, Kamisan and Kamal (2009) found that the economic independence element was not the main focus of women when stated a business. This support by research done by Adibah (2015) that also found that motivation and goal factors did not influence the women entrepreneur business success.

For this research's factor, researcher will be focusing more on items from several previous researches, like Kamal et al. (2009) and Towhidur et al. (2013) for the items such as achieving self- independence and economic freedom, provide additional income for family, utilize leisure time, business convenience, prove women and men's equality, improve life's quality and social status and the importance of knowledge/ skills/ experiences and their effect or influence to the women entrepreneur business success.

### **2.3 Underpinning Theory**

The researcher used contingency theory as a main theory and supported by expectancy theory. Contingency theory describes the relationship between the dependent variable which is women business success and independent variables, which are socio- economic

and culture, market and network, family, government support, financial and fund support, social media and lastly self- motivation.

This theory because it argues that there is no best way in leading to the success, and a leadership style may be effective in some situations and may not be in other situations, which shows that a factor for women business success may differ for each other person, depend on that individual as an entrepreneur.

Virkus (2009) said that this theory proposed by Austrian psychologist, Fred Edward Fiedler in 1964. He added that this theory emphasized the importance of the leader which the entrepreneur in this research, to operate a business based on their personality and depend on the situation they are facing while conducting the business.

Contingency theory also explained that there are specific situational factors that can affect the direct relationships between independent and dependent variables in the study of organizational behavior. Independent variables (x) are the cause of the change in the dependent variable, while dependent variable (y) is the response affected by an independent variable. There is no one best way to structure a corporation and solve the problems. It all depends on the situation.

To support the contingency theory, the researcher also referred to the expectancy theory, in implementing the arguments on the motivation of a person, especially when doing business, since in this study, there is variable on self- motivation factor. This theory argues that humans act according to their conscious with expectations that a particular behavior will lead to specific desirable goals. This is because an entrepreneur starts a business with the target to achieve the target outcome for their personal and also business

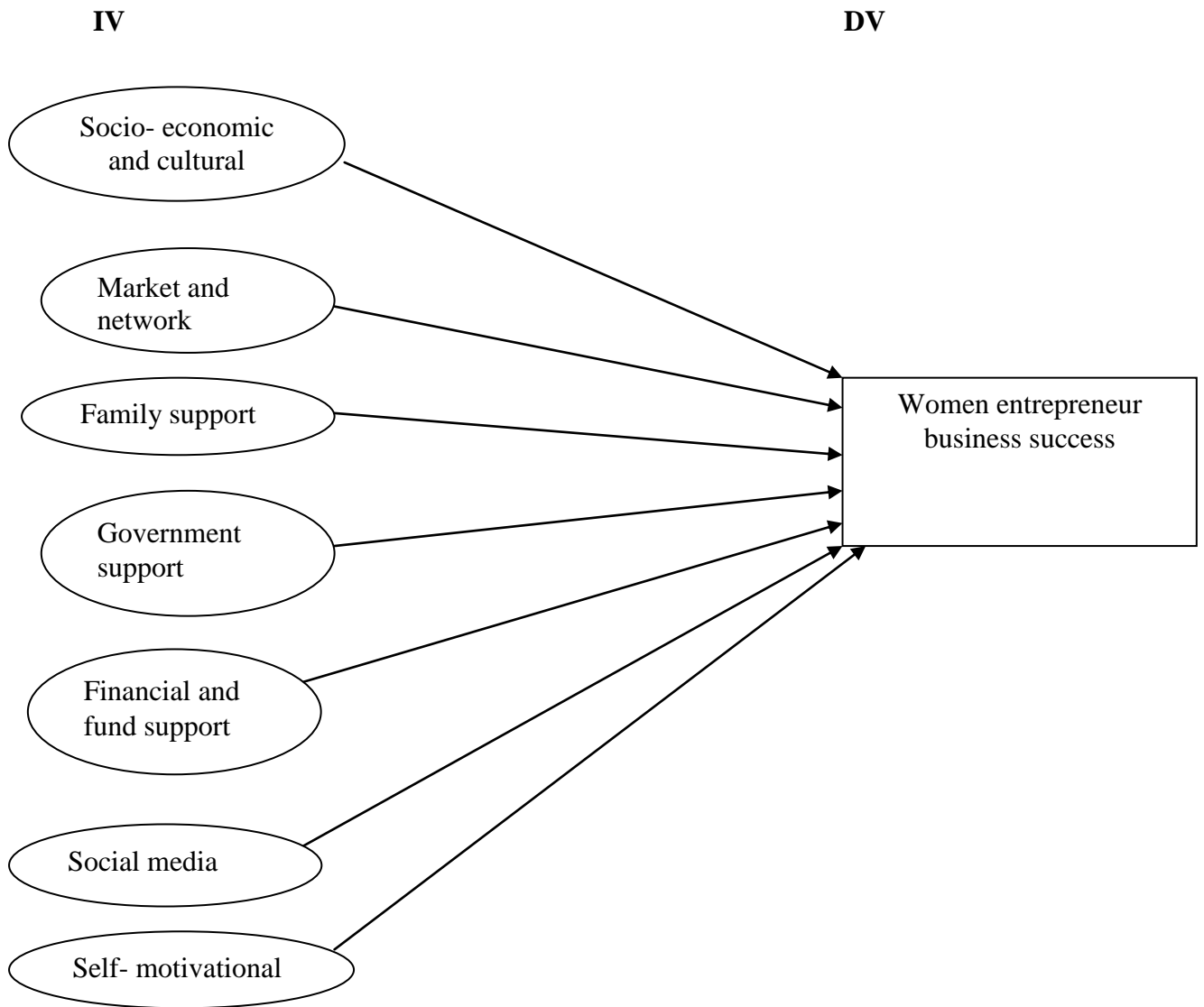
performance. So, with the theory that developed by Victor H. Vroom in 1964, producing a systematic explanatory theory of workplace motivation. The theory asserts that the motivation to behave in a particular way is determined by an individual's expectation behavior which will lead to a particular outcome; multiplied by the preference or valence of a person has for that outcome.

So by implementation both theories, the researcher found that these theories could support the factor of this study and contribute to the success of a business since it covered both internal and external factors of business success or business performance.

## 2.4 Research Model / Framework

Figure 2.1

Research Framework



## **2.5 Hypothesis Development**

Creswell in 1994 said that hypothesis was a formal statement that presents the expected relationship between an independent and dependent variable. It is also shown the logical relationship between two or more variables expressed in the form of testable statement.

For this research, researcher used the directional hypothesis, which shows the direction of the relationship between the two variables in the form of (positive or negative). So, following is the hypothesis that is formulated to help to test the relationships between the factors influences the women entrepreneur business success:

Hypothesis 1: Socio- economic and culture have a positive influence on the women entrepreneur business success.

Hypothesis 2: Market and network have a positive influence on the women entrepreneur business success.

Hypothesis 3: Family support have a positive influence on the women entrepreneur business success.

Hypothesis 4: Government support have a positive influence on the women entrepreneur business success.

Hypothesis 5: Financial and fund support have a positive influence on the women entrepreneur business success.

Hypothesis 6: Social media have a positive influence on the women entrepreneur business success.

Hypothesis 7: Self motivational have a positive influence on the women entrepreneur business success.

## **2.6 Summary of the Chapter**

This chapter presents the literature on the SMEs as a micro enterprise the concepts of entrepreneurship, women entrepreneurship and theory involved. From the reviewed literatures, there were mixed results on the link between the independent variables (socio-economic and culture, market and network, family, government support, financial and fund support, social media and self- motivation) on the dependent variable which is women business success in Malaysia. The research methodology is discussed in the next chapter.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter discusses about the methodology that available in determine the significant and the best result of the research and also able to achieve the objectives and target required. The aspects discussed in this chapter are the research design, the measurement of questionnaire, data collection method and data analysis techniques.

#### **3.2 Research Design**

A research design is a framework for conducting a research. It shows the details of the procedures necessary to obtain the useful data and information needed to structures or solve the research problem. In other words, it is about the general plan on how the study will go through this research. This research uses quantitative research. Quantitative research is used to quantify the problem by generating the numerical data or data that can be transformed into useable statistics. This type of research used in order to quantify attitudes, opinion, behaviors and other defined variables; and generalize the results from a larger sample population. Therefore, through this quantitative research, research hope it can be used to determine and investigate the relationship between independent variables, which are (socio- economic and culture, market and network, family support, government support, financial and fund support, media social and self- motivation) and dependent variables (women entrepreneurs business success).



In addition, the study used questionnaires-based method. The questionnaire distributed by the researcher to a selected sample from a specific population and when the questionnaires collected back, researcher applied the data collected for analysis purpose. The full questionnaire sample can be seen in Appendix A, page: 97.

### **3.3 Measurement**

#### **3.3.1 Variable Measurement**

##### **3.3.1.1 Section A**

For this part, for question like age and race is created by the researcher itself because it is the most common information that needed for any kinds of a survey conducted. Other questions included also marital status, highest academic qualification, and family background in business because in order to match and connect with the respondents' information of demographic profile and other part of questionnaires.

##### **3.3.1.2 Section B**

This section is about the business background of the respondents. There are six questions involve, which comprise of business industry or type, business age, number of employee, the way of business is done, path to business ownership, sources of capital and experience before start business.

##### **3.3.1.3 Section C**

This section is discussed about the factors that influencing the women entrepreneur business success. There are eight questions involve, which comprise of:

Table 3.1

## Variables Measurement

Variables	Number of Items	Sources	Topic of Assessments	Measurement
a. Socio-economic and cultural	5	Kamal, N., Wojoud, R.M. and Rana,N. (2009)	1. Family, relative, friends and neighbor comments 2. Religious binding 3. Participation in women association 4. Profit motive 5. External pressure	<b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.  <b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree
b. Market and Network	5	Jennifer, K., Lian, C. and Wei, B.Q. (2011)  Katerina, S. and Anna, T. (2004)  Kamal, N., Wojoud, R.M. and Rana,N. (2009)  Weng, M.Y.T and Siong, S.C.C (2007)	6. Current market demand 7. Market potential and opportunity 8. Being members of women associations help gain technical network 9. Having good networking that gives inspiration and facilities 10. Having business network and clients relationship	<b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.  <b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree
c. Family	3	Towhidur, R.S.M., Khasrul, A.M. and Shanta, K.	11. Parents occupational background 12. Responsibility to	<b>Instruction:</b> For each statement, please select

		<p>(2013)</p> <p>Kamal, N., Wojoud, R.M. and Rana,N. (2009)</p> <p>Weng, M.Y.T and Siong, S.C.C (2007)</p>	<p>children and husband</p> <p>13. Encouragements from family</p>	<p>the number which best describes how strongly you agree or disagree.</p> <p><b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree</p>
d. Government	4	<p>Kamal, N., Wojoud, R.M. and Rana,N. (2009)</p> <p>Towhidur, R.S.M., Khasrul, A.M. and Shanta, K. (2013)</p>	<p>14. Government policies</p> <p>15. Availability of training facilities</p> <p>16. Support for products and services development</p> <p>17. Reasonable tax rate and efficient payment procedures</p>	<p><b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.</p> <p><b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree</p>
e. Financial and fund	6	<p>Towhidur, R.S.M., Khasrul, A.M. and Shanta, K. (2013)</p>	<p>18. Easy accessibility to adequate finance</p> <p>19. Corruption free procedures to disburse fund of financial authority</p> <p>20. Implementation of financing scheme by government</p> <p>21. Financial support</p> <p>22. Easy to get loan</p> <p>23. Reasonable interest rate of financial</p>	<p><b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.</p> <p><b>Scale:</b> 5-point Likert scale anchored from:</p>

				(1) Strongly Disagree to (5) Strongly Agree
f. Social media	4	Ezmieralda, M., Anis, H. and Muninggar, S.S. (2012)  Uma Rani and Sripriya (2013)	24. Mobility and flexibility of social media 25. Social media gained through social media interactions like gain larger target market 26. Usage of social media as a tool for promotion, marketing and advertising 27. Social media helps to increase better product quality.	<b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.  <b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree
g. Self-Motivation	7	Towhidur, R.S.M., Khasrul, A.M. and Shanta, K. (2013)  Kamal, N., Wojoud, R.M. and Rana, N. (2009)	28. Achieving self independence and economic freedom 29. Providing additional earnings to family 30. Utilization of leisure time 31. Business convenience 32. Proving that women have equal ability compared to men 33. Improvement in quality of life and upgrading social status 34. knowledge/skills/ experiences	<b>Instruction:</b> For each statement, please select the number which best describes how strongly you agree or disagree.  <b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree
h. Business success	5	Adibah, A.B. (2015)	35. Growth of Revenue 36. Make Profit 37. Sense of	<b>Instruction:</b> For each statement, please select

			achievement 38. Running a successful business 39. Having a quality product or services	the number which best describes how strongly you agree or disagree.  <b>Scale:</b> 5-point Likert scale anchored from: (1) Strongly Disagree to (5) Strongly Agree
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### 3.4 Data Collection Method

#### 3.4.1 Research Method

For this research, as stated in previous chapter, researcher is focused on respondents' factors that influence women business success. So in order to know it, different books, journals, articles, newspapers, the Internet and other available sources were used and consulted to formulate the problem and finding the major factors and variables for this research. For primary data collection, researcher chooses to conduct the survey via questionnaire. Questionnaire is the best method to be used for this study because it is a method of collecting primary data based on the communication with a representative sample of individuals, and provided a snapshot at a given point in a time. It also could helps the research progress a lot because it provides quick, inexpensive, efficient, and accurate means of assessing information about a population and during the last two decades, survey research techniques and standards have become quite scientific and precise. This survey includes the respondents and the sample survey. Respondent is the

people who verbally answer to write or spoken questions and sample survey is emphasizing that the purpose of contacting respondents is to obtain a representative sample of the population (Zikmund, Babin, Carr & Griffin, 2010).

### **3.4.2 Research Population**

In general, population refers to all elements, individuals or unit that meets the selection criteria for group to be studied, and from it sample is taken for detail examination. To simplify, population can be called as any number of people who live in a place which share the common set of characteristics.

Sampling on the other hand is the process that used in the statistical analysis in which the predetermined number of observations taken from a larger population.

In addition, according to Zikmund (2003), sampling is the process that uses a small number of items from or part of the population to make a conclusion about the whole population. This is because the population size could be too large to be tested, so by using sampling which representing the entire population.

For this study, the population covers the women entrepreneurs from SMEs, focusing on micro enterprise, which their business located in Peninsular Malaysia, specifically from northern areas which comprise of Perlis, Kedah and Penang. The target population is the owner of the business. The owner of business is the person who starts the business, so they know all the aspect of the business, from the operation, performance, decision making and so on.

### **3.4.3 Sampling Method**

For this study, researcher chooses simple random sampling because the researcher has time to select the respondents in the population of Peninsular Malaysia to the subject.

According to Yamane (1967), he has provided a table to determine the sample size based on population. Based on information obtained from SME Corporation report (2011), in Malaysia the total of SMEs is about 645,136 enterprises and 19.7% of it owned by women who from the total, there are about 127,000 women owned SMEs, the total also included micro enterprise since micro enterprise is part of SMEs sector. Based on Yamane's table of sample size, for example, if the population size is  $N=900$ , and above, so the sample size  $(n) = 90$  are enough for number of the respondents to answer the questionnaire to get accurate results. As the population in this study is too large, so it became high and hard for research to obtain the whole samples. So, researcher decided to limit the sample into smaller respondent sample size. The sample size that used by the researcher was 180 respondents.

Besides that, researcher also obtained the directory of women entrepreneurs from the website of Usahawati, Amanah Ikhtiar Malaysia, Facebook and other sources.

### **3.5 Data Analysis**

A quantitative method and *Statistical Package for the Social Science* Version 20.0 (SPSS) are been used in this research to analyze the data. Researcher chooses to use reliability analysis to look at whether the data measured are reliable or not. Then, the researcher uses the frequency analysis to summarize the data collected by looking at the

total and also percentage of it. Other analyses used to test the factors are descriptive analysis, pearson correlation analysis, and multiple regression analysis. The details of the analyses are shown below:

### 3.5.1 Reliability Analysis

For this study, researcher uses the reliability of the data by using Cronbach Alpha Test. Sekaran (2006) mentioned that the closer Alpha to 1, it showed the high level of reliability. However, if the Alpha value is less than 0.6, result showed that the instrument been used to has low reliability. If the result is more than 0.7, it is indicated that the instrument is good and reliable. The summary range of Cronbach's Alpha is shown in table below as follows:

Table 3.2

Coefficient of Cronbach's Alpha

Value	Level of Reliability
< 0.6	Weak
0.6 to < 0.7	Moderate/ Received
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
> 0.9	Strong

(Sources: Hair, Money, Samouel and Page (2009); Sekaran, U (2006))

The result of this analysis is discussed in chapter four.



### **3.5.2 Frequency Analysis**

Using frequency analysis can help in summarizing the data collection and also to measure the total of respondents who choose for each in order to know which item gets the highest numbers to the lowest numbers.

### **3.5.3 Descriptive Analysis**

This analysis is used to help in describe or summarize the data in a simple way. It is an important analysis since if data presented is raw data, so it would be hard to visualize the data since they will be many of it, so via this analysis it enables the researcher to present the data in a more meaningful way, which allows simpler interpretation of the data. For this research, the respondents total maybe around 100 or more than that, so this analysis can show the overall performance of those respondents in terms of their answers in that questionnaire. The analyses that generally used usually are Mean and Standard Deviation

Analysis like mode, mean and median describes the central position of a frequency distribution for a group of data. For example, the data is 100 respondents so it shows the pattern from the lowest to the highest. For the results in range, quartiles, absolute deviation, variance and standard deviation, it shows a way of summarizing the data groups by spreading out the scores are because if the mean score is 65 over 100, but not all are on 65, and the score may spread out.

### 3.5.4 Pearson Correlation Analysis

According to Zikmund (2003), this analysis is use to measure the strength of linear relationship between two metric variables, which mean it represents the relationship between two variables that are measured in the same interval or ration scale. The ranges are from +1.0 indicates perfect positive relationship to -1.0 indicates perfect negative relationship. A correlation of 0 means that there is no linear relationship between the two variables ( Hair et. al, 2008). Below table shows the range of the coefficient scale:

Table 3.3

Coefficient Scale of Pearson Correlation for relationship strength

<b>Coefficient Scale</b>	<b>Relationship</b>
0.91 – 1.00	Very Strong
0.71 – 0.90	Strong
0.41 – 0.70	Moderate
0.21 – 0.40	Weak
0.01 – 0.20	Very Weak

### 3.5.5 Multiple Regression Analysis

Multiple regression analysis is use when there is more than one of the independent variables tested. As in this research, there are seven factors (socio- economic and cultural, market and network, family support, government support, financial and fund support, social media and self- motivation) as independent variables and women entrepreneur business success as dependent variables.

### **3.6 Summary of the Chapter**

This chapter contains things regarding to the research design, their measurement, data collection method, data analysis techniques. The finding and discussion are explained in next chapter, which is chapter four.

## **CHAPTER FOUR**

### **DATA ANALYSIS AND FINDING**

#### **4.1 Introduction**

This chapter will be discussing the finding obtained from the data analysis.

#### **4.2 Data Screening**

##### **4.2.1 Missing Data**

A frequency test has been carried out for every variable to detect any missing responses. According to this, all the returned questionnaires were found to be no missing responses. A reviewed of data set showed that there were complete responses in Section A (Demographic variables), section B (Business background) and Section C (Factors influence women entrepreneur business success) of the questionnaires.

##### **4.2.2 Response Rate**

180 questionnaires were distributed to women entrepreneurs, through social media and by hand. This total number of respondents is only 180 because from the total questionnaires that researcher distributed through both methods (social media and also by hand). Questionnaires were distributed around Kedah, Penang and Perlis. Out of 180 questionnaires distributed, around 110 were returned making the response rate of 61%. After gone through the questionnaires, only 100 of them were usable for analysis.

### 4.3 Reliability Analysis

Based on Burn et al. (2008), the reliability refers to the consistency (Zikmund et al., 2010) and stability of the findings that enables to be replicated. Consistency is the key to understanding the reliability. In other words, it is used to measure the degree or level of the data consistency and reliability. For reliability analysis, the researcher used Cronbach Alpha Test. The table 4.1 below shows the result of the analysis.

Table 4.1

Summary of reliability analysis result:

Variables	No. of items	Cronbach's Alpha of Reliability
Business Success	5	.898
Socio- Economic and Culture	4	.630
Market and Network	5	.637
Family	3	.660
Government Support	4	.879
Financial and Fund Support	6	.894
Social Media Support	4	.948
Self- Motivation	7	.799

Table 4.1 showed that socio- economic and culture items or factors' result is 0.598, which is less than 0.6. Therefore, an item which is "religious binding effects my decision to become an entrepreneur" is omitted, like showed in appendix B, p. 104. This is because the religious matter is one of the sensitive issues to be discussed, and it depends on the respondents itself; different people have different opinions. The new result of socio- economic and culture is 0.630. With regards to this, all variables are in the range of moderate to strong level of reliability, so these variables are reliable to be used in this study.

## 4.4 Frequency Analysis

### 4.4.1 Profile of Respondents

This part showed the result of frequency analysis of Section A (demographic profile of the respondents) and Section B (the background of the business of the respondents). This analysis is an important and useful aspect to overview the data collected and the result also showed the segmentation of the data. The details of the frequency analysis for both sections were shown in below table.

Table 4.2

#### Section A (Demographic Profile)

<b>Profile</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1. Age of Respondents:</b>		
20 and below	1	1.0
21 – 30	40	40.0
31 – 40	33	33.0
41 and above	26	26.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>2. Race of respondents</b>		
Malay	89	89.0
Chinese	7	7.0
Indian	1	1.0
Others	3	3.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>3. Marital status:</b>		
Single	29	29.0
Married	71	71.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>4.Highest Academic Qualification:</b>		
No formal education	5	5.0
SPM	51	51.0
STPM	2	2.0
Diploma	8	8.0
Degree	23	23.0
Master	8	8.0
Others	3	3.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>5. Family background in business :</b>		

Yes	58	58.0
No	42	42.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>5. Family background in business :</b>		
Yes	58	58.0
No	42	42.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

As shown in Table 4.2, for age of respondents, from a total of 100 respondents, 40 (40%) are in the age of 21 – 30, 33 (33%) of the respondents are in the age of 31 – 40, 26 (26%) are in the age of 41 and above and only 1 (1%) is an age of 20 and below.

Race of respondents shows that majority which is 89 (89%) are Malay, 7 (7%) are Chinese, 1 (1%) of the respondent is Indian and the other respondents who represented by 3 (3%) are from the Siamese's race.

Besides that, most of the respondents with a total of 71 (71%) are already married and the rest of it, which is 29 (29%) is still single. None of the respondents are widowed.

Furthermore, the results also show that the highest total of respondents comes from those who have SPM as their highest education with a number of 51 (51%). Next is Degree holder with a total of 23 (23%) respondents. Diploma and Master have an equal amount which is 8 (8%) respondents for both. 5 (5%) out of the total of 100 respondents have no formal education, which come from the women who already old, but still have the courage and spirit to run the business like retail and food stall. 2 (2%) of the respondents are STPM holder. 3 (3%) of the respondents are from "others" group, which has a certificate from cooking academy and others.

Lastly, for the family background business, as shown in the table 4.2, 58 (58%) of the respondents has a business background from their family and 42 (42%) do not have a business background in their family.

#### 4.4.2 Respondents' Company Profile

Table 4.3

##### Section B (Business Background)

Profile	Frequency	Percentage
<b>1. Business Type:</b>		
Retail	29	18.2%
Wholesale	9	5.7%
Food & Beverage	36	22.6%
Beauty / Cosmetic	21	13.2%
Services	12	7.5%
Clothing / Fashion	42	26.4%
Agriculture	4	2.5%
Others	6	3.8%
<b>Total</b>	<b>159</b>	<b>100%</b>
<b>2. Business Age:</b>		
1 – 5 years	55	55.0
6 – 10 years	27	27.0
11 – 15 years	9	9.0
16- 20 years	3	3.0
21 years and above	6	6.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>3. Number of Employee:</b>		
Alone	38	38.0
2 - 5	59	59.0
6 - 10	3	3.0
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>4. Way of Business is Done:</b>		
Online	42	30.9%
Store	64	47.1%
Others	30	22.1%
<b>Total</b>	<b>136</b>	<b>100.0</b>
<b>5. Path to Business Ownership:</b>		
Founder	77	77.0%
Purchased	13	13.0%



Inherited family business	6	6.0%
Others	4	4.0%
<b>Total</b>	<b>100</b>	<b>100.0</b>
<b>6. Sources of Capital:</b>		
Family or Friends	40	27.2%
Individual or Joint Savings	81	55.1%
Government program	17	11.6%
Bank Loan	6	4.1%
Others	3	2.0%
<b>Total</b>	<b>147</b>	<b>100%</b>
<b>7. Experience before start the business:</b>		
Unemployed	20	20.0%
Self- Employed	40	40.0%
Office Worker	19	19.0%
Others	21	21.0%
<b>Total</b>	<b>100</b>	<b>100%</b>

Table 4.3 shows that the result of total business type is 159, because there are respondents who done more than one type of business. Since the respondent in this study is done a small type of business, so it is normal for the respondents to does more than one job, to increase the profit and widen the target market. For example, respondents who open boutique café business, combine the business with clothing and food. There is also a respondent who sells food and drink on the street and at the same having a business in selling coconut in bulk for wedding, shop and other people who need it. Because of this circumstance, that is why the total for this business type happened to get 159. Based on the result, Clothing/ Fashion business is the most type that the respondents for this study did, which is about 42 (26.4%). The second highest is Food & Beverage with a total of 36 (22.6%) business. Next is Retail and Beauty/ Cosmetic with total respondents done this business are 29 (18.2%) and 21 (13.2%) respectively. Services are the next highest with a percentage of 12 (7.5%) respondents did this business. The rest is done Wholesale business with 9 (5.7%) and Agriculture with 4 (2.5%). For “others” category, the total of

respondents is 6 (3.8%), which represented by respondents who did business that are not listed by the researcher like open PC Room, small petrol oil shop, become drop ship for other products and sell supplements or health products.

Result from the table 4.3 also shows that more than half of the respondents' business age is in range year of 1 – 5 years, with a total of 55 (55%) of respondents. For 6 – 10 years business age, the totals are 27 (27%) respondents. For 11 – 15 years business age, the totals are 9 (9%) respondents. Others two which are 16 – 20 years and 21 years and above, the totals are 3 (3%) and 6 (6%) respectively.

Besides that, the result shows that about 59 (59%) of the respondents did the business with a number of employees in the range of 2 to 5 people. In addition, there 38 (38%) the respondents did the business “alone” and only about 3 (3%) have a number of employees at 6 to 10 people.

Further, results for way of business are done shows that the totals of respondents are 136, because there are respondents who conduct the business in more than one way. For example, respondents conduct the business through online and store, and also there are respondents who conduct the business via online and from home. This was done in order to reduce costs, increase profit and also expand the target market. From the table 4.3, it showed that store has the highest score with a total of 64 (47.1%) respondents did this way. Next is via online with total of 42 (30.9%) respondents. For others, the total of it is about 30 (22.1%), which represented by respondents who sell their products or services from home, at carnivals, mobile store and other methods.

Furthermore, for path to ownership, the researcher found that, most of those respondents are the founder of the business with the total of 77 (77%). There are about 13 (13%) of the respondents start the business by purchasing it. About 6 (6%) of the respondents are continued or inherited the family business. For “others,” a total of 4 (4%) respondents started the business by franchising, sell products as the dealer for the products and others.

On the other hand, result in the table 4.3 shows that the total sources of capital are 147 because the respondents in this research used more than one type of sources for the capital to start the business. The combinations of sources of capital were like the respondents get sources of capital from family or friends and individual or joint savings, individual or joint saving and government program, individual or joint saving and bank loan and others. This is because some of the business may look small, but the cost is higher so the respondents need more than one sources of capital to start the business. From the table, it shows that individual or joint saving has the highest numbers of respondents with the total of 81 (55.1%). Family or friend is the second highest choice for the women to choose especially for the women that still single, the business needs money, and the women did not want to borrow money from outside, with the total of 40 (27.2%). Next is the respondent who borrowed from the government program like AIM (Amanah Ikhtiar Malaysia) with a total of 17 (11.6%). For bank loans, it is only about 6 (4.1%) and for “others” at total of 3 (2.0%), which is represented by respondents who did not use capital because the business is a drop ship type of business.

Lastly, for experience before starting a business shows that, 40 (40%) of the respondents were self- employed before the business and 20 (20%) the respondents were unemployed before started the business. In addition, 19 (19%) of the respondents has worked in an

office before start the business. The “others” showed a total of 21 (21%) of the respondents which represented by women who were fresh graduate, had worked before under company or someone else but not in an office and others.

#### **4.5 Descriptive Analysis**

Descriptive analysis was used in order to analyze the overall range of the answer to each of the variables in terms of mean and standard deviation. All the variables recorded in range of 1.00 to 3.00 in terms of minimum response, and they recorded all 5.00 for the maximum response.

In addition, the value of the variables being measured is using the Likert Scale, from a scale of 1 to 5 (the higher the number of the Likert Scale, the higher the goodness of the variables). The values that closer to five provide positive answer and values closer to zero reflected negative response from the respondents. For Mean, if the value equals or more than 4, it shows that a high agreement from the respondents to the variables in that factor, if equal or less than 2 it shows low agreement and if the mean is 3 is considered the response is in moderate mode of the agreement. So for this study, the highest Mean value comes from the business success factor itself, and the lowest was from government support factors. The results of the analysis for all seven variables are shown below in Table 4.4:

Table 4.4  
Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
meanBS	100	3.00	5.00	4.3260	.46939
meanSEC	100	2.20	5.00	3.7240	.59410
meanMN	100	2.60	5.00	3.9500	.45870
meanF	100	1.00	5.00	3.7533	.77795
meanGS	100	1.00	5.00	3.3175	.78965
meanFFS	100	1.00	5.00	3.3867	.69384
meanSM	100	1.00	5.00	3.9500	.83409
meanSMN	100	3.00	5.00	4.2286	.41064
Valid N (total respondents)	100				

#### 4.6 Pearson Correlation Analysis

This analysis, as discussed in chapter three allows researcher to establish the relationship between the variables used in this study. Correlation does not involve cause and effect, but only shows how satisfactory the relationships are (Zikmund, 2003).

Table 4.5

#### Correlation Analysis

Variables	DV	IV1	IV2	IV3	IV4	IV5	IV6	IV7
<b>DV- Business Success</b>	1							
<b>IV1- Socio-Economic and Culture</b>	.072	1						
<b>IV2-</b>	.285**	.441**	1					

<b>Market and Network</b>								
<b>IV2- Family Support</b>	.265**	.425**	.184	1				
<b>IV2- Government Support</b>	.136	.370**	.542**	.464**	1			
<b>IV2- Financial and Fund Support</b>	.029	.376**	.500**	.351**	.815**	1		
<b>IV2- Social Media</b>	.274**	.047	.343**	-.141	.168	.058	1	
<b>IV2- Self-Motivation</b>	.644**	.234**	.300**	.267**	.134	.009	.340**	1

\*\* Correlation is significant at the 0.01 level (2- tailed)

Table 4.5 showed that the highest correlation coefficient are self- motivation factor and market and network with .644\*\* and .285\*\* respectively. The third highest correlation is social media with the value coefficient is .274\*\*. Next is the family factor with .265\*\*. Others are socio- economic and culture, government support and financial and fund support with a result of .072, .136 and .029 respectively.

Based on the result above, it shows that four of the factors which are self- motivation, market and network, family and social media, have a moderate correlation relationship with the women entrepreneur business success, while three others, which are socio- economic and culture, government support and financial and fund support have a weak correlation relationship with the women entrepreneur business success.

## 4.7 Hypothesis Testing

### 4.7.1 Multiple Regression Analysis

Multiple regression analysis was carried out test the hypothesis in order to identify the independent variables as well as the contribution of these factors which are socio-economic and culture, market and network, family, government support, financial and fund support, social media and self- motivation to the business success as the dependent variable. The seven independent variables were explained 46.8% ( $R^2 = .468$ ) of total variance in business success. In table below, it shows the ANOVA table that indicates the model as a whole is significant ( $F = 11.559$ ,  $p < 0.001$ )

Table 4.6

One- way ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	10.207	7	1.458	11.559	.000 <sup>b</sup>
Residual	11.606	92	.126		
Total	21.812	99			

a. Dependent Variable: meanBS

b. Predictors: (Constant), meanSMN, meanFFS, meanSM, meanSEC, meanMN, meanGS

Table 4.7

Regression Analysis

<b>Independent variables</b>	<b>Beta</b>	<b>t</b>	<b>Sig.</b>
Socio- economic and culture	-.204**	-2.195	.031
Market and Network	.185*	1.773	.080
Family Support	.210**	2.103	.038
Government Support	-.049	-.328	.743
Financial and Fund Support	-.030	-.217	.828
Social Media	.068	.758	.450
Self- Motivation	.564***	6.281	.000

\*p<0.1, \*\*p<0.01, \*\*\*p<0.05

From table 4.7, researcher found that, Market and Network, Family Support and Self-Motivation are significant to the women entrepreneur business success with value; (Beta= .185, p<0.1; Sig= .080), (Beta= .210, p<0.01; Sig=.038 ) and (Beta= .564, p< 0.05; Sig= .000) respectively. One variable which is Socio- Economic and Culture found to have refuted significant value to the women entrepreneur business success because of Sig= .031 but negative Beta= -.204, p<0.01. The other three which are Government Support, Financial and Fund Support, Social Media did not have significant value to the women entrepreneur business success with value; (Beta= -.049; Sig= .743, Beta=-.030; Sig= .828 and (Beta= .068; Sig= .450) respectively.



## 4.8 Hypothesis Summary

Table 4.8

Summary of Hypothesis result

	Hypothesis	Result
H1	There is positive influence of socio- economic and culture toward women entrepreneur business success.	Refuted
H2	There is positive influence of market and network toward women entrepreneur business success.	Accepted
H3	There is positive influence of family support toward women entrepreneur business success.	Accepted
H4	There is positive influence of government support toward women entrepreneur business success.	Rejected
H5	There is positive influence of financial and fund support toward women entrepreneur business success.	Rejected
H6	There is positive influence of social media toward women entrepreneur business success.	Rejected
H7	There is positive influence self- motivation toward women entrepreneur business success.	Accepted

## 4.9 Summary of the Chapter

In this chapter, the researcher focused on doing a data test and analysis by looking at missing data, response rate, reliability analysis, frequency analysis for demographic profile and business background, descriptive analysis, pearson coefficient analysis and multiple regression analysis for hypothesis testing. The discussion of the research finding will be further discussed in the next chapter.

## **CHAPTER FIVE**

### **DISCUSSION AND CONCLUSION**

#### **5.1 Introduction**

In this chapter, researcher summarized and discussed the finding of the study from the previous chapter in more details. It starts with the recapitulation of the study, then the discussion of the finding. After that, researcher discussed regarding the implication of the study, limitation of it, recommendation and suggestion for future research. This chapter ends with the conclusion of the study.

#### **5.2 Recapitulation of the study**

This study attempted to find the relationship and between independent variables, which are socio- economic and culture, market and network, family support, government support, financial and fund support, social media and self- motivation with the dependent variables which is the women entrepreneur business success and investigating which factors that have significant influence to the women entrepreneur business success. Data was distributed and collected around Kedah, Penang and Perlis by hand and also by using social media, like through e-mail, Facebook and other sources that available for the convenience of respondents. About 180 questionnaires were distributed, out of it, around 110 were returned making the response rate is 61%. After going through checking of the questionnaires, it shows that only 100 of it were usable for the analyses.

### **5.3 Discussion on The Factors Influence the Women Entrepreneur Business Success.**

The focus of this study is to investigate the women entrepreneur business success in micro enterprises as a part of SMEs. To do so, researcher analyzes the factors that influence the women entrepreneur business success with factors, which are socio-economic and culture; market and network; family support; government support; financial and fund support; social media and self- motivation.

The findings are as follows:

#### **5.3.1 Socio- Economic and Culture**

The first variable of the research question focuses on the relationship between the socio-economic and culture factor to the women entrepreneur business success. According to the hypothesis one (H1), stated that, “socio- economic and culture have a positive influence to the women entrepreneur business success. The H1 is refuted because the finding of this factor shows that socio- economic and culture factor is significant to the women entrepreneur business success with significant value, Sig = .031, but the Beta= -.204. The hypothesis of this factor is refuted, so it shows that the higher the value of the items in this factor, the lower its influence to the women entrepreneurs business success. This may happens because the business is a small type of business only since all respondents are micro- enterprise owner, so the items measured like family and friends’ comment, profit motive, external pressure and participation in women’s association did not relate and not have a big impact to their involvement in the business and the success of it. So based on this study, the result was different and contrasted with the previous researches that were studied by researcher, for example, Kamal et al. (2009) found that

the profit motive and external pressure as part of socio- economic and culture, did influence the women entrepreneurship. Besides that, Shastri and Sinha (2010) also found that socio- cultural and economic factors affect the women entrepreneur business development.

Furthermore, the items measured for this factor are family, relatives, friends, and neighbor comment; participation in women's association, the profit motive and external pressure. From the items measured, all items are in good and average response, except for participation in women's association seems the least agreed by respondents. This maybe because of the respondents who answered the questionnaires and the area researcher focus, only run a small business, so they did not need much help or participate in the women's association. Some of them give negative feedback like, if entering the women's association, they need to pay and did for lots of things, thus it may add cost to their business, so they did not think it would help. Even so, some were still supporting that by entering women's association, it helps their business to be successful because it can assist the respondents to wider their connection.

Therefore, since this factor shows a significant value, but refuted hypothesis, it contributed to the new finding. This is because from the previous research that researcher studied; researcher did not find study that shows a refuted hypothesis, so the finding of this study on this factor is novel. At the same time, the items measured also might need some amendment.

### **5.3.2 Market and Network**

The second variable of the research question focuses on the relationship between the market and network factor and women entrepreneur business success. According to the hypothesis two (H2), stated that, “market and network factor have a positive influence to the women entrepreneur business success. The H2 is accepted because the finding of this factor shows a positive influence to the women entrepreneur business success with significant value, Sig= .080 and Beta = .185. This result consistent and supported by the previous research which were (Jennifer & Wei, 2012; Kamisan & Kamal, 2009; Katerina and Anna, 2005; Weng & Siong, 2007), which shown the positive relationship between market and network influence to the women entrepreneur business success.

The items measured for this factor are current market demand; market potential and opportunity; gain access to the technical network when joining women’s association; have good networking and also business network and client relationship as a priority when starting the business. From these items, the researcher found most of the respondents agreed that those items measured, did help them start a business and become successful. It is proven women nowadays know that market and network are among the important things to be focused on in the business world. This is because some respondents said that, without a good market and network, women entrepreneur may face difficulty to survive alone in today’s entrepreneurship industry situation that keeps challenging day by day and also in the industry seem to move faster comparable with the current technology and business trend. So, in order for the women entrepreneurs to survive, they need to keep it up with the current market situation and also having some network that could help them.

### **5.3.3 Family Support**

The third variable of the research question focuses on the relationship between the family factor and women entrepreneur business success. According to the hypothesis three (H3) stated that, “market and network factor have a positive influence to the women entrepreneur business success. The H3 is accepted because the finding of this factor shows that the factor has a positive influence to the women entrepreneur business success with significant value, Sig= .038 and Beta = .210. This result is consistent with the study by Towhidur et al. (2013) that shown parents as a part of family, was one of the influencing factor to the women entrepreneurship. Research by Weng and Siong (2007) also showed that, support from family was the most influential factor to women entrepreneur in making decision. On the other hand, study by Kamal et al. (2009) showed no relationship of family support to the women entrepreneurship, because they found that women either agree or disagree that the responsibility for their children and husband in residence might affect the decision for women to become entrepreneurs. It is maybe some of the women are not married yet; it is difficult for them to accept or reject the statement.

Furthermore, the items measured for this factor are an occupational background of parents; responsibility for the children and husband and encouragement from the family. The researcher found some respondents said that, since family is the one that nearer to them, their existence itself already gives them a positive spirit to move forward. It is also because family members, especially parents may play a key role in establishing the desirability and credibility of entrepreneurial action of those women.

### 5.3.4 Government Support

The fourth variable of the research question focuses on the relationship between the government support factor and women entrepreneur business success. According to the hypothesis four (H4), stated that, “government support have a positive influence to the women entrepreneur business success. The H4 is rejected because the finding of this factor shows that the factor has no influence to the women entrepreneur business success, with significant value, Sig=. .740 and Beta = -.049. This result supported by research done by Towhidur et al. (2013) and (Shastri & Sinha, 2010), which found that government support may not influence the women entrepreneurs since their business only small- scale type of business, and it had no significant influence to the women entrepreneur business success. Contrast with the result, previous study by Kamal et al. (2009) found that government support did help women entrepreneurs in business by giving flexible government policy and encourages their business activities.

Meanwhile, the items measured in this factor are government policies; availability of training facilities; support for product and services development and also the reasonable tax rate and efficient payment procedures. The item measured showed a balance result from those who were supporting the government influence to the women entrepreneur business success, but the least agreed item by respondents was regarding the tax rate and payment procedures. Most of the respondents, said that, they did not agree with this item, mostly because of the GST (Good and Services Tax) effect to them, since the researcher distributed questionnaires around the time GST was recently implemented. Moreover, since the respondents only run a small business, when they buy things from suppliers, their cost is increasing than before, so it makes them suffer in terms of cost and profit.

Customers keep complaining that the prices go up, but the business owner said they cannot do anything about it, since upper hand or people already put an extra tax charge to them. This problem mostly come from business type like retail, food and beverages, clothing and fashion and so on. However, some of the respondents are responding that this matter did not affect them since the charge is only for products and services during the buying process, but their profit did not been charged with the extra tax because their annual profit did not exceed the amount that has been fixed to be taxed.

Thus, this factor needed to be investigated deeper and the items measured might need some amendment since the opinion of respondents still varied.

### **5.3.5 Financial and Fund Support**

The fifth variable of the research question focuses on the relationship between the financial and fund factor and women entrepreneur business success. According to the hypothesis five (H5), stated that, “financial and fund support have a positive influence to the women entrepreneur business success. The H5 is rejected because the finding of this factor shows that the factor has no influence to the women entrepreneur business success, with significant value, Sig=. .828 and Beta = -.030. This result did not consistent with the previous research like Salwa et al. (2013) and Towhidur et al. (2013) that support the influence of financial and fund support from government and non- government did influence the women entrepreneur business success. On the other hand, previous researches like Jeevan et al. (2011) and (Asri and Khadijah, 2008) researches did support the result of this study because they found that this factor did not influence the women



entrepreneurs in business since the financial programs provided did not give sufficient support and assistance to the small business.

In addition, the items measured in this study for this factor are easy accessibility to adequate finance; corruption- free procedures for funds; financial support from NGOs; easy to get loans from banks and also reasonable interest rate. The result between each item was not so much difference and in terms of the respondents who agreed and there were respondents who did not. This is because the items measured in this study, majority of it, focusing on the support from outside or external financial and fund support. So this may affect the result of this research since most of the respondents start the business with their own saving fund or getting help from their family. On the hand, some of the respondents still find that the financial and fund support did influence them in order to expand their business or increase the capital because they need some help from external support like getting help from NGOs, banks and other available sources.

Since the hypothesis is rejected, in the future this variable need to be studied deeper and the items measured might need some amendment.

### **5.3.6 Social Media**

The sixth variable of the research question focuses on the relationship between the social media factor and women entrepreneur business success. According to the hypothesis six (H6), stated that, “social media have a positive influence to the women entrepreneur business success. The H6 rejected since the significant value, Sig= .450, which  $p > 0.1$ , so has no positive influence to the women entrepreneur business success. This result contrasts with the previous researches, for example Uma Rani and Sripriya (2013) and

Ezmieralda et al. (2012) that support the influence and positive relationship of social media to the women entrepreneur business success. They found that social media can become the tools for promotion, marketing and advertisements for the women entrepreneur to conduct their business. Even so, the result of this study supported by research done by Shah et al. (2011) which found that ICT has no significant effect to the success of women entrepreneurs in business.

In addition, the items measured in this study are the mobility and flexibility of social media; gaining larger target market through social media; usage of social media as a tool for promotion, marketing and advertising and also the help of social media to increase the product quality. The result of this study found that the factor is not significant to the women entrepreneur business success may because, since some of the respondents in this study are from rural areas and based on the frequency analysis in page: 55, it shows that more than half of the respondents are in age of 31 and above, so they may do not use social media as their medium to conduct their business and not depend on it. Some of the respondents did not know how to use those technologies, with reason that they just did a small business like a night market stall, stall beside the street and others. However, the overall result for those items measured in this factor showed an average mean that nears to 4, which are (3.92 and 3.98) as shown in Appendix B in page: 121. So it shows that some of the respondents still support the use of social media in business because of it convenient, fast process and other benefits as well. They also said that by using social media, they can reduce the cost, and for the respondents who be a drop ship agent for a product via social media, capital is not needed for them, just sell the products, and they can gain profit from it. So, social media also can be one of the mediums to be used, not

only for the entrepreneurs, but also the government and non government sectors to spread out the information in easier and faster than the traditional way.

Nevertheless, since the result of this research shows there is no significant influence of social media to the women entrepreneur business success, so in future the item measurement and also this variable need to be studied deeper and need some amendment.

### **5.3.7 Self – Motivation**

The last variable of the research question focuses on the relationship between the self-motivation factor and business success. According to the hypothesis seven (H7), stated that, “self- motivation have a positive influence to the women entrepreneur business success. The H7 is accepted because the finding of this factor shows that the factor has a positive influence to the women entrepreneur business success with significant value, Sig= .000 and Beta = .564. The finding of this study consistent with most of all previous research in the literature review and items measured in the questionnaire like Kamal et al. (2009), Okafor and Mosunmola (2011) and Towhidur et al. (2013) that support the self-motivation factor is one of the influencing factors and have a positive relationship to the women entrepreneurship and also their success.

In contrast, Kamisan and Kamal (2009) found that economic independence item was not important as the driving force for women entrepreneur in doing business. This past research supported by research done by Adibah (2015) which also found motivation and goal factor did not have significant influence to the women entrepreneur business success.

Furthermore, the items measured for this factor are achieving self- independence and economic freedom; providing additional earnings for the family; utilizing leisure time; business convenience; human equality between men and women in entrepreneurship; upgrade the social status and knowledge/ skills/ experience influence to the business success. Those items chosen, focusing on both internal and external motivation factors. Most of the respondents agreed that those items in this study did have a positive influence to their business success.

#### **5.4 Implication of the Study**

First of all, this study focus to examine whether the independent variables :- socio-economic and culture, market and network, family support, government support, financial and fund support, media social and self- motivation are able to influence the business success of women entrepreneurs.

From the results and discussion above, it shows that this study might be useful to many parties, especially women entrepreneurs as we can see that the numbers of women participated in entrepreneurial business in Malaysia has increased year by year. Thus, it could help to provide knowledge, information and strength to the women entrepreneurs to run a business and achieve success. Besides that, this study could give some information for the future research or others who are interested in studying this kind of research, on the current situation in terms of opinion of women on the factors that influence their business success.

In addition, this study could provide the empirical proves on the theoretical and academic purposes on the factors that influence the women entrepreneur business success since the

result is based on the current opinion of the women entrepreneurs, especially for Northern region of Malaysia.

Moreover, since the results of this study showed there was no significance influence of government support and other two factors, which are financial and fund support and also social media; so the responsible parties need to realize that even though they already put their full effort or initiatives to help the society in entrepreneurship, but the impact of it still low. So something should be done about it.

### **5.5 Limitation of the Study**

The questionnaires techniques were used as the instrument for collecting information from the respondents. The questionnaires were handed and send to each of respondent, and the information was collected directly by the researchers in person and also through social media.

There were some difficulties faced by the researcher during data collection. Some respondents did not understand the questionnaire, and they did not have time to entertain the researcher. Even so, the researcher still explained it clearly in her mother tongue. Although the researcher made sure that the research was only an academic purpose, some of the respondents did not fully co-operate with the researcher. Due to these situations, the researcher needed to terminate the interview or questionnaire handout session and try to find other respondents.

Besides that, because of time constraint, the researcher just got to collect data from the location that was not far and to make it more convenient for the respondents and also, to

save time and cost for the researcher. Researcher uses the social media as well to distribute the questionnaires like Facebook and email.

In addition, from the findings for the business type from the respondents, it shows that the type of business women did mostly about clothing/ fashion, food & beverage, beauty/ cosmetic and retail like open small groceries shop. So the result shows that they are a gap in business choice for women entrepreneur. That result may also influence by in terms of location of chosen for the study, since researcher focusing on Kedah and Perlis and Penang areas only. So the gap can be narrowed down if the location is wider because will be more choices for the researcher.

Furthermore, the finding of this study shows that there were three independent variables that have no significant influence towards the women entrepreneur business success, which are government support, financial and fund support and also social media. This may occur because some problem for example, the questions might be quite difficult to be understood by the respondents since the researcher adopted the item measurement directly from previous research, so it might not quite suitable for the palate of the respondents' thought or mindset. The question also might be too long because they were eight variables involve (including independent and dependent variables), so some respondents lost their interest in answering the question, so this affect the finding of the study.

## **5.6 Recommendation from the Research**

This study collected information on factors influence the women entrepreneur business success through the available review literature about entrepreneurship topic. This resulted

in the development of a framework on socio- economic and culture, market and network, family, government support, financial and fund support, social media and self – motivation influence to the women entrepreneur business success. This framework included both internal and external factors, so this shows that to success in business, women entrepreneurs need a booster from both sides. Therefore, below are the recommendations from the researcher to emphasizing more of women entrepreneurs.

First, since the result from research has no significant influence from government support, it shows that government and other NGOs need to be more aggressive in promoting their help or support to the society. Even though the information about the support for the starting part is in good and average phase, but what is more important is on the next phase or continuous basis. This is because, for example, like joining women’s association, women may join the association only to become a member, but did not participate in the activities done by the association. So government need to be more aggressive in providing special assistance to the women entrepreneurs, because sometime it not because women did not need those helps and also not because they did not interested, but they just did not have enough information and guide about it. So government and NGOs need to provide and do aggressive method and movement, in order to see higher positive impact of them in the society and also the industry.

In terms of financial support, the women entrepreneurs must be made to understand the advantages of these external sources of financing for their business. The government also should encourage more banks and micro institutions to provide a wider range of financial services with flexible terms and conditions, to assist women in establishing and expanding their own enterprises, since not all entrepreneurs are targeting to do big

investment or big business. Furthermore, the government could engage in dialogue with the banks and financial institutions in expanding their range of financial products and delivery mechanisms to the SMEs. Besides the government grants and loans from financial institutions, the associations of women entrepreneurs and NGOs can also play important roles in providing credit schemes to women entrepreneurs.

In addition, in order to attract women to join training and seminar, the effort needed to improve the facilities in terms of providing training or seminar that is more affordable and accessible to the women entrepreneurs. This is because not all entrepreneurs got extra money to go to those programs. To put some attraction in it, training facilities done also could engage the successful women entrepreneurs as trainers to make the entrepreneurs be more interested and motivated. The training programs also should combined deliver both basic and advanced information and guided to the entrepreneurs like on marketing, trade fair participation, product quality, business opportunity identification, capital/loan sourcing, networking, mentoring and ICT infrastructure and tools.

The associations of women entrepreneurs play an important role in getting their members to participate in the training programs. The government can lend their support by providing subsidies or tax incentives to the SMEs. Besides, the existing curriculum of institutions of higher learning should be changed to integrate entrepreneurship in the academic programs. More women should be trained as facilitators toward such programs. Since the social media become among the main medium nowadays in doing business, they could indicate different training programs specifically suited to those who engaged in home-based businesses, so their business will be more structured and organized.



The government moreover should do something in attracted not only current women entrepreneurs, but also new entrepreneurs to participate in doing business and use their support, so that the numbers of women participate will increase and at the same time, will diversify the business type that women open. This also can help in reducing the numbers of unemployed percentage. This is because the numbers of an unemployed people in Malaysia, especially fresh graduates are still high.

Last but not least is about the women as an entrepreneur itself. They need to have a good information and knowledge in order to start a business and sustain in it. This is because, with the business world that becomes more competitive even in the small enterprise type of business, the women need to be more prepared to sustain their business, so that the business not just existed for 1 or 2 years, but for a long time. That is why, it is important to look at broader point of view. Knowledge and information in all aspects like financial, market, network, competitors and others are also among the important things that need to be known by the entrepreneurs. With the motivation they have, support from family, government, NGOs and others, it may help them to succeed and survive in the business.

### **5.7 Suggestion for Future Research**

As discussed in this study, research focusing on socio- economic and culture, market and network, family, government support, financial and fund support, social media and self-motivation factors, so in future, researcher recommend that the research could be done by using other variables as well like investigates using the human capital and women characteristics (Zhouqiaoqin, Ying, Lu and Kumah, 2013), business feature and interpersonal skills (Sarker and Palit, 2014), sales and profitability (Kheng, 2012).

Besides that, since among the limitation that researcher facing during the progress of this study is the limitation of time, because of that, the researcher only focusing on Northern areas like Kedah, Perlis and Penang. So in the future, it is recommended for the study done by focusing on other areas as well like Kuala Lumpur, Selangor, Johor Bharu and so on. This is because to ensure that the result will be more varieties since areas like Kuala Lumpur, Selangor and Johor Bharu are more urban and fast developed compared to other areas in Malaysia.

Further, research can be done by comparing between men and women as well, because nowadays, the numbers of men entering women like business, for example clothing, beauty and cosmetics are kept increasing as well. It shows that men today are also becoming more interested in these types of business, with the fact that, for example, when the researcher go to distribute questionnaires at Jitra Mall, Kedah, most of the employees said that the majority of the owners in clothing and fashion shop at level 1 is owned by men.

In addition, research done later should do some filter in the items' measurement adopted from previous research, in order to customize it with the Malaysian business environment, so that researcher can avoid and decrease the possibility of misunderstanding and misinterpretation of the items or question among the respondents because it can affect the result of the data collection.

Finally, since from this study, there are three variables or factors that were not significant to the women entrepreneur business success which are government support, financial and fund support and social media, so for the future research, it could examine those items

deeper while including other variables as well in order to look at their relationship to the business success.

## **5.8 Conclusion**

The study investigated the variables that could influence the business success among women entrepreneurs, namely: socio- economic and culture, market and network, family, government support, financial and fund support, social media and self- motivation. The finding revealed that socio- economic and culture; market and network; family support; self- motivation factors have significant influence to the women entrepreneur business success. In contrast, government support; financial and fund support; social media did not have significant influence to the women entrepreneur business success. So those three factors need to be done more studies and investigation.

Besides that, government and other NGOs could do aggressive move, in order to attract more women to participate in doing business by using the support given by them; so that women more prepared to compete in the fierce world of business, and at the same time they can use the support to expand their business. With this, women entrepreneurs will not just stay in same place or phase even after doing the business for a long time. In addition, government and other responsible parties need to ensure that social media facilities like Inita project need to be maximized the usage so that it helps women entrepreneurs, especially from rural areas to take part in optimized the usage of social media and realize the importance of it nowadays.

Moreover, the training and facilities by the government and other NGOs also need to be more structured, for the women entrepreneurs to have confident to join and use those

training and facilities, so that they will fully utilize it for their future success. This aligns with what Allah said in Quran, especially for Muslim, that 9 of 10 fortunes are coming from doing a business itself.

So, after all, this study had accomplished its objectives in investigating the factors influence the women entrepreneur business success.

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