



Key Success Factors in Entrepreneurial Development among Women Micro-Entrepreneurs in Malaysia

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ABSTRACT

This study explores factors influencing entrepreneurial development among women microentrepreneurs in Malaysia. Using self-administered questionnaires distributed to 50 participants, the research examined four key factors: family support, business prospects, sociocultural factors, and government support, with entrepreneurial development as the dependent variable and perception of success as a mediator. The data was analyzed using SmartPLS software. Results indicated that most variables had reliable Cronbach Alpha values, though issues with discriminant validity were found. The structural model showed substantial explanatory power, and most path coefficients indicated positive relationships, except for the link between government support and entrepreneurial development. However, only one hypothesis was accepted, revealing that socio-cultural factors significantly influence entrepreneurial development through the perception of success. The study suggests that future research should focus on specific sectors within microenterprises and include a larger sample size for a broader understanding of women's economic contributions. This research provides valuable insights for policymakers aiming to enhance support for women microentrepreneurs in Malaysia.

Keywords: Success Factors, Entrepreneurial Development, Women Entrepreneurs, Micro Entrepreneurs, Socio-cultural Factors

JEL Classifications: M54

1. INTRODUCTION

In Malaysia, micro-enterprises are part of Medium Small Micro Enterprises (MSMEs). In the year 2022 itself, MSMEs contributed 38.4% to the overall country's gross domestic product (GDP) (Department of Statistics, 2022). In addition, MSMEs play a vital role in providing a wide range of job opportunities which contributes 48.2% to the total employment in the country (Department of Statistics, 2022). In Malaysia, the total female population was 16.6 million in the year 2022 (Department of

Statistics, 2022). Based on the Malaysia economic census report, one in five companies in the country is owned by women (NST, 2017). It was also recorded that 20.6% of the total number of MSMEs registered in the country are owned by women entrepreneurs (SME Corp, 2021). This is evident that women entrepreneur's contribution to the economic growth and prosperity of the country is vigorous. Most of the women are engaged in microenterprise. Society's view of women has changed in the past years whereby it is no longer to adhere to the stereotype that men are always the family income earners. Despite handling many

challenges and responsibilities as a mother, wife, daughter, and sister, women still manage to accommodate their time to enhance their micro-enterprise (Al-Adamat et al., 2023; Al-Batah et al., 2024a; Al-Batah et al., 2024b; Soomro et al., 2018). Besides that, due to low start-up costs, low education requirements, and flexibility in terms of time and place, microenterprises are seen as the best business option for women to generate their source of income (Aldaihani et al., 2023; Al-Fakeh et al., 2023; Paoloni and Dumay, 2015). The engagement of women micro-entrepreneurs in the economy is also driven by government policies highlighting privatization, industrialization, and the self-interest of women in business-oriented employment and self-employment (Al-Husban et al., 2023; Alkhawaldeh et al., 2023; Teoh and Chong, 2008). The government continuously assists in terms of consultation, place, financial aid, and training through agencies such as FAMA, MEDEC, AgroBank, and MARA to support the development of microenterprises among the women micro-entrepreneurs in the country (Alshura et al., 2023; Mohammad et al., 2024a; Musa et al., 2016).

Therefore, this study aims to fill the research gap by exploring Malaysian women's entrepreneurial future ideas, challenges faced in venturing into the business, and the success factors that encourage women micro entrepreneurs in Malaysia. The study investigates the four main aspects that influence the success factors of women micro entrepreneurs. This includes family support, business prospects, socio-cultural factors, and government support. The general objective of the study is to explore the success factors that contribute to entrepreneurial development among women micro entrepreneurs in Malaysia.

2. LITERATURE REVIEW

Women entrepreneurs have been seen as one of the sources of growth in socio-economic development in recent years (Nasir et al., 2019). The modern generation of women has brought up the concept of women's entrepreneurship in recent studies to break up the perspective of always seeing a woman's place as their home (Haan, 2004). To achieve outstanding success in developing microenterprises, women entrepreneurs need support from their families, socioeconomic factors, environmental factors, and government entities (Soomro et al., 2018; Musa et al., 2016; Alam et al., 2011).

2.1. Family Support

In past research, family support is seen as a motivation-driven factor for each woman entrepreneur to start a new business. Women entrepreneurs are often linked to freedom in careers that can accommodate family needs (Livinus, 2008). In one of the studies conducted among women entrepreneurs in Thailand, intrinsic motivation factors are classified as taking initiative, grabbing opportunities, concern for good quality of work, self-confidence, being efficiency-oriented, freedom, and persuasion (Al-shanableh et al., 2024a; Al-shanableh et al., 2024b; Karnreungsiri and Praditsuwan, 2017). In addition, individual characteristics such as motives, self-aspirations, qualifications, and intrinsic attributes were considered motivational factors contributing to successful business ventures among the women entrepreneurs in Morocco

(Mohammad et al., 2024b; Bouzekraoui and Ferhane, 2017). Besides this, fear of failure also motivates entrepreneurs to overcome the threat of failures that might occur when running a business (Mohammad et al., 2023a; Morgan and Sisak, 2016). In recent studies, the fear of failure factors takes a new diversion to have a better understanding of how it affects entrepreneurs by shifting from trait-based conceptualization, which blends the behavioral and cognitive aspects, to separately evaluating the behavioral and cognitive aspects (Mohammad et al., 2024c; Cacciotti et al., 2016). This was supported by the recent model development in identifying specific threat evaluations that develop fear among entrepreneurs (Mohammad et al., 2023b; Zyoud et al., 2023; Cacciotti et al., 2020; Bhandari et al., 2024). This was also supported by Gorondutse et al. (2018), who stated that family support plays an important role among Malaysian women entrepreneurs in starting a new business and contributing to entrepreneurial success. Therefore, based on the past studies, the following hypothesis is developed:

H1: Family support positively influences entrepreneurial development.

2.2. Business Prospect

To run the enterprise magnificently, it is important to have sufficient funds allocated for wage payout, rental payment, raw material purchases, and other miscellaneous payments (Lasuin and Omar, 2020). This becomes a barrier for women entrepreneurs since they lack access to loans and financial aid compared to men entrepreneurs (Al-Shanableh et al., 2024c; Huhtala et al., 2014). It is also supported by another study whereby due to gender inequality; women entrepreneurs are always disadvantaged in starting a new venture (Kamunyu and Theuri, 2017). Women entrepreneurs are required to go through different transaction costs, detailed paperwork processes and collateral requirements to get their loan financing approved (Al-shanableh et al., 2024d; Shamaileh et al., 2023; Sarram et al., 2024; Duasa and Zainal, 2020). Besides the obstacles from the financial sector, the financial strategies under the government such as AIM and TEKUN are not sufficient to expand the growth of microenterprises (Mansor and Mat, 2010). It is important for microenterprises to have sufficient financial aid since there is a significant effect between the financial aid provided by the government and the growth performance of Malaysian small business (Yusuff et al., 2016). Besides the financial constraints, information, and communication technology (ICT) is also another important contributor to the success factor under business prospects. Entrepreneurs can expand their business by connecting to the global market via mobile phones, internet facilities, and computers (Chew et al., 2017). Besides that, business environmental factors such as the availability of various facilities become a challenge for women entrepreneurs from rural since they lack infrastructure facilities to grow their microenterprises (Rahman, 2009). Therefore, based on the past studies, the following hypothesis is developed:

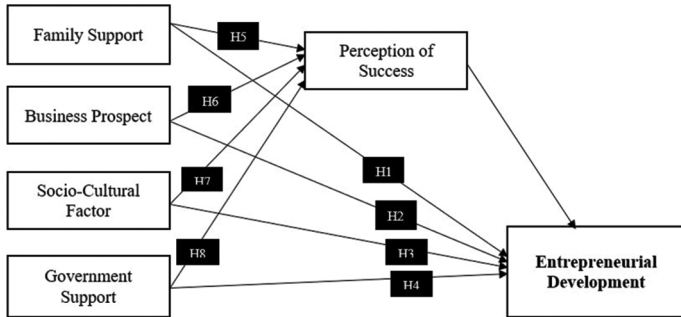
H2: Business prospects positively influence entrepreneurial development.

2.3. Socio-Cultural Factor

In Asia, for the past 20 years, most women have started to change their careers from salaried employment to starting their

own businesses (Xavier, 2012). Those women burdened with family responsibilities will naturally choose self-employment since they find it difficult to secure flexible work schedules that can accommodate their responsibilities (Ramadani et al., 2013). Besides this, women choosing entrepreneurship as a career is driven by both socio and cultural factors (Roomi et al., 2018). This is supported by the introduction of entrepreneurship education and the support from the community during higher education that influences fresh graduates to choose entrepreneurship as their career choice (Rizal et al., 2017). Besides the social environment,

Figure 1: Creation by the author depicting theory related to the variables



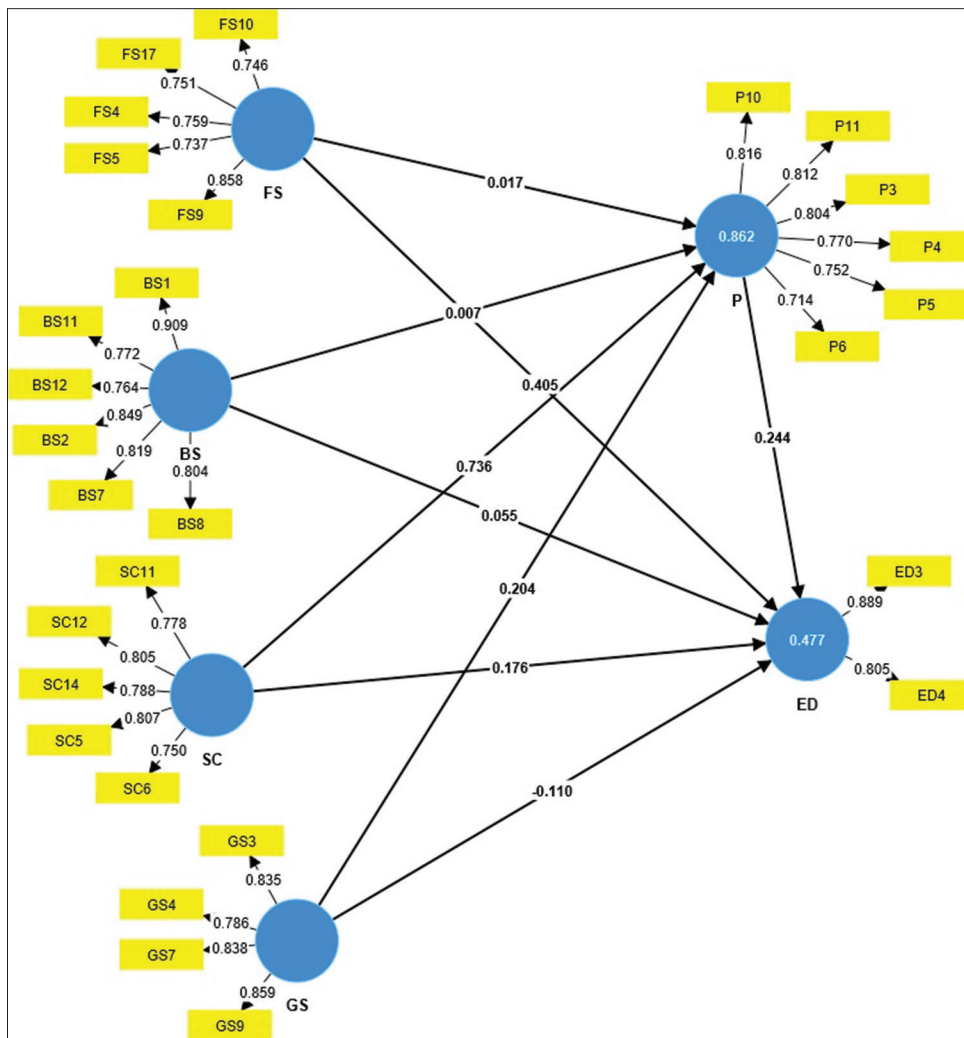
the cultural factor also plays an important role in leading women to achieve their goals in enterprises. This comes in the form of social recognition from the community. When a woman wants to participate in the entrepreneurial and business contexts, they often face gender barriers whereby they are recognized immediately as entrepreneurs since their qualities and capabilities are not being valued compared to those men entrepreneurs (Guleria and Kaur, 2022; Barragan et al., 2018). Besides this, recognition in terms of news in the public media also influences women’s entrepreneurial behavior and attitudes. This was supported by a study whereby Malaysia women are highly influenced by the news in the public media to motivate them to start and grow their businesses successfully (Guelich, 2017). Therefore, based on the past studies, the following hypothesis is developed:

H3: Socio-cultural factor positively influences entrepreneurial development.

2.4. Government Support

The government plays an important role in encouraging women entrepreneurs. In most countries, government support comes in the form of training and development which can be categorised as financial and non-financial support (Anderson et al., 2012). These trainings should be conducted on a regular basis and focus more on

Figure 2: Measurement model



online marketing management, entrepreneurship skills, business efficiency, and improvement in product quality (Tambunan, 2019). This is supported by a study on women microentrepreneurs in Malaysia whereby training and development programs such as information, knowledge assistance, entrepreneurial training, and financial assistance is important to enhance the development of microenterprises (Zainol et al., 2017).

Government support in terms of improving the performance of microenterprises such as providing financial support and entrepreneurial training for the entrepreneurs via the microfinance program will be very effective (Ferdousi and Mahmud, 2019; Mahmood and Rosli, 2013). The Malaysian government works together with private organizations such as AIM, LKIM, and TEKUN to implement various trainings to enrich their success factor in developing microenterprises (Al Mamum et al., 2019). Microentrepreneurs will be given direct contact for financial assistance such as grants, venture capital, soft loans, and equity

Table 1: Factor/outer loadings, composite reliability and average variance extracted (AVE)

Indicators/ Items	Factor/ outer Loadings	Cronbach`s alpha	Composite reliability	Average variance Extracted (AVE)			
FS4	0.759	0.831	0.849	0.595			
FS5	0.737						
FS9	0.858						
FS10	0.746						
FS17	0.751						
BS1	0.909				0.902	0.903	0.674
BS2	0.849						
BS7	0.819						
BS8	0.804						
BS11	0.772						
BS12	0.764						
SC5	0.807	0.845	0.845	0.617			
SC6	0.750						
SC11	0.778						
SC12	0.805						
SC14	0.788	0.849	0.853	0.689			
GS3	0.835						
GS4	0.786						
GS7	0.838						
GS9	0.859						
P3	0.804				0.870	0.874	0.607
P4	0.770						
P5	0.752						
P6	0.714						
P10	0.816						
P11	0.812						
ED3	0.889	0.616	0.643	0.720			
ED4	0.805						

Table 2: Cronbach's alpha, composite reliability, and average variance extracted (AVE)

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BS	0.902	0.903	0.925	0.674
ED	0.616	0.643	0.837	0.72
FS	0.831	0.849	0.880	0.595
GS	0.849	0.853	0.898	0.689
P	0.870	0.874	0.902	0.607
SC	0.845	0.845	0.890	0.617

financing from the government to foster their business growth (Ismail and Othman, 2014). The microentrepreneurs will be advantaged from micro-credit schemes that are implemented by the government through Bank Simpanan Nasional (BSN), Yayasan Tekun Nasional (YTN), Amanah Ikhtiar Malaysia (AIM) and Bank Pertanian Malaysia (BPM). Lastly, it is also important for the government to improve its policy framework by focusing on alleviating the poverty rate, increasing the standard of living, and encouraging more entrepreneurs in the country (Garba et al., 2019). Meanwhile, the microeconomic policies include management programs for small and medium enterprises, advisory and consultation for entrepreneurs, training and information sharing, access to financial services, and entrepreneurial education (Fakhreldin, 2017).

H4: Government support positively influences entrepreneurial development.

2.5. Perception of Success

Judgment or belief of an individual based on how things work is defined as perception (Cambridge Dictionary, 2023). It is difficult to measure the perception of success among the different entrepreneurs due to their thoughts. For some entrepreneurs, the perception of success is in terms of self-happiness or wealth accumulation, while for others it's about achieving success in growing their business and maintaining its enterprise sustainability (Peterson, 2017). However, perception of success is also an important tool in determining entrepreneurial success when the entrepreneur can recognize and take advantage of the opportunities (Edelman and YliRenko, 2010) without being overconfident about entrepreneurial development (Navis and Ozbek, 2016). Therefore, based on the past studies, the following hypotheses are developed:

H5: Family support positively influences entrepreneurial development through the mediating role of perception of success.

H6: Business prospects positively influence entrepreneurial development through the mediating role of perception of success.

H7: Socio-cultural factor positively influences entrepreneurial development through the mediating role of perception of success.

H8: Government support positively influences entrepreneurial development through the mediating role of perception of success.

3. THE MODEL AND METHODOLOGY

Based on the past works of literature, the following conceptual framework was developed to evaluate the relationship between the success factors with entrepreneurial development among women micro-entrepreneurs in Malaysia, see Figure 1.

Based on past literature, the questionnaire was developed. It only consists of closed-ended questions to ease the questionnaire's difficulties. To meet the purpose of the study, the questionnaires were distributed to 50 women microentrepreneurs in Malaysia using the Google Form link. This sample size is decided based on a 5% significance level (Whitehead et al., 2016). Cronbach's alpha analysis was adopted to measure the internal consistency of the measurements. The questionnaire was modified slightly after the reliability and validity test was conducted and used to collect the data for this study. The collected data was then analyzed using the SmartPLS version 4 software.

4. RESULTS AND DISCUSSION

This study collects a total of 50 samples to meet the requirements of the study. The estimation model was made after uploading the collected data to SmartPLS workspace. The standardized regression coefficients are represented on the arrows in the model below. The numbers on the lines of each variable and its indicators represent the factor/outer loadings. The values in the circles represent the R^2 values. All the six variables of this research are of first order construct. The six variables were family support (FS), business prospect (BS), socio-cultural factor

(SC), government support (GS), perception of success (P) and entrepreneurial development (ED). Perception of success (P) is also a mediator between the relationship of family support (FS), business prospect (BS), socio-cultural factor (SC), and government support (GS) with entrepreneurial development (ED). Figure 2 below demonstrates the measurement model for this study. Based on Figure 2, all the factor/outer loadings values are equal and >0.70 (Hair et al., 2016).

Table 1 below demonstrates the output for the factor/outer loadings of all the reflective variables, the composite reliability, and the average variance extracted (AVE).

Some of the indicators were deleted from the measurement model since they do not have relative importance to the variables. This process is important to ensure the reliability and validity of the study is accomplished. The family support indicators FS2, FS3, FS6, FS7, FS11, FS12, FS13, FS14, FS15, and FS16, the business prospect indicators BS3, BS4, BS5, BS6, BS9, BS10, BS13, BS14, BS15, BS16, BS17, BS18 and BS19, the socio-cultural factor indicators SC2, SC3, SC4, SC7, SC8, SC9, SC10, SC13 and SC15 and the government support indicators GS1, GS2, GS5, GS6, GS8 and GS10 were eliminated from the measurement model since the factor/outer loadings value showed <0.70 . The government support variable's indicators were the least indicators eliminated from the model compared to the other variables which means its indicators have more relative importance to the model. Therefore, based on the importance of these indicators, only the indicators mentioned in Table 1 remained in the measurement model to exploit the best combination of output.

To examine the convergent validity among the indicators, the values of average variance extracted (AVE) will be adopted. The value of the AVE should be more than 0.50 to confirm the convergent validity. For the Family Support (FS) AVE, all factor loading values of the family support variable are equal to or >0.70 and the factors are in line with the theoretical prediction since the total variance shows 59.50%. For the Business Prospect (BS) AVE, all the factor loading values of the business prospect variable are equal to or >0.70 and the factors are in line with the theoretical prediction as the total variance shows 67.40%. For the Socio-Cultural factor (SC) AVE, all the factor loading values of the socio-cultural factor variable are equal to or >0.70 and the factors are in line with the theoretical prediction since the total variance shows 61.70%. For the Government Support (GS) AVE, all the factor loading values of the government support variable are equal to or >0.70 and the factors are in line with the theoretical prediction

Table 3: Heterotrait-Monotrait ratio (HTMT)

	BS	ED	FS	GS	P	SC
BS						
ED	0.674					
FS	0.778	0.841				
GS	0.65	0.73	0.744			
P	0.667	0.805	0.688	0.965		
SC	0.707	0.819	0.712	0.986	1.071	

Table 4: R^2 and R^2 adjusted values

Constructs	R^2	R^2 adjusted	Determination
ED	0.477	0.368	Substantial
P	0.862	0.840	Substantial

Table 5: F^2 Values

	BS	ED	FS	GS	P	SC
BS		0.003			0.000	
ED		0.004			0.001	
FS		0.140			0.001	
GS		0.006			0.084	
P		0.016			0.000	
SC		0.008			1.059	

Table 6: Path coefficients results and summary of hypothesis

Hypotheses	Paths	Coefficients	Standard deviation (STDEV)	T statistics (O/STDEV)	P-values	Decision
H1	FS -> ED	0.405	0.325	1.248	0.212	Not Supported
H2	BS -> ED	0.055	0.439	0.125	0.901	Not Supported
H3	SC -> ED	0.176	0.497	0.355	0.723	Not Supported
H4	GS -> ED	-0.110	0.277	0.397	0.691	Not Supported
H5	FS -> P	0.017	0.146	0.114	0.909	Not Supported
H6	BS -> P	0.007	0.172	0.041	0.967	Not Supported
H7	SC -> P	0.736	0.187	3.941	0.000	Supported
H8	GS -> P	0.204	0.173	1.181	0.238	Not Supported

* <0.05 (95% confidence interval)

since the total variance shows 68.90%. For the Perception of Success (P) AVE, all the factor loading values of the perception variable are equal to or >0.70 and the factors are in line with the theoretical prediction since the total variance shows 60.70%. For the Entrepreneurial Development (ED) AVE, all the factor loading values of the entrepreneurial development variable are equal to or >0.70 and the factors are in line with the theoretical prediction since the total variance shows 72.00%.

The Cronbach's Alpha values can be used to examine the reliability of the reflective variable. Reliability can be seen as the extent to which a set of variables is consistent in what it is meant to measure. The value demonstrates the appropriate reliability coefficient if it is equal to or more than 0.70. Therefore, based on Table 2, all Cronbach's Alpha's value is more than 0.70 except for entrepreneurial development (ED).

To evaluate the internal consistency of the variables, the Rho reliability test is conducted. The Rho reliability values should be more than 0.70 as suggested by Diamantopoulos et al. (2012). Therefore, based on Table 2 below, this study adopts the composite reliability (ρ_c), since the values are >0.70 for all the variables compared to the values of composite reliability (ρ_a). In addition, it also corresponds with the purpose of adequate confirmatory purpose rather than exploratory purpose. Based on the output, therefore, all the variables attained an acceptability level of reliability except for entrepreneurial development (ED).

To examine the discriminant validity of the model, the ratio heterotrait-monitrait (HTMT) correlation was adopted. Table 3 below shows the discriminant validity results for the model. Based on the HTMT output, all the values are below 0.85 except for the value for the perception of success (P) to government support (GS) which was 0.965, socio-cultural factor (SC) to government support (GS) which was 0.986, and socio-cultural factor (SC) to the perception of success (P) which was 1.071. Therefore, there are discriminant validity issues that occur for most of the variables in this study.

Table 4 below demonstrates the R^2 values. The output for the determination of the coefficient for entrepreneurial development (ED) was 0.477 and for the perception of success was 0.862. The explanatory power of the structural model was determined to be substantial based on Cohen (1988).

Table 5 demonstrates the F^2 values for the model. All the F^2 values are below the 0.02 threshold which means there is no effect size between the variables. However, the F^2 value between family support (FS) with entrepreneurial development (ED) and the F^2 value between government support (GS) with perception of success (P) is more than 0.02 which means the effect size is small while the F^2 value between social cultural factor (SC) with perception (P) shows the effect size is large.

Table 6 below shows the path coefficient results and the summary of hypotheses. Based on the results, all the path coefficient values are nearer to positive ones which proves that there is a positive relationship between the two variables on the paths

except for the relationship between government support (GS) with entrepreneurial development (ED). However, based on the output, out of eight hypotheses, only one was accepted. This shows that socio-cultural factors positively influence entrepreneurial development by mediating the role of perception of success.

5. CONCLUSION AND RECOMMENDATIONS

Therefore, this study concludes that socio-cultural factors have strong influences on entrepreneurial development via the perception of success. This shows that many Malaysian women microentrepreneurs are influenced by socio-cultural factors such as news of successful women entrepreneurs in the media, support from the society in terms of status and respect and being the only career choice option for the women due to their family responsibilities and commitments. Based on the measurement model, the government support variable's indicators are the least indicators that were removed from the model compared to family support, business prospects, and socio-cultural. This process was important to ensure the reliability and validity of the study is achieved. It also shows that the model has discriminant validity issues for most of the variables. Lastly, it concludes that out of eight hypotheses tested, only one hypothesis was supported.

The pure positivist research method was applied in this study. It is suggested that future studies can adopt a mixed method that involves both qualitative and quantitative methods. This will assist future studies to discover more successful factors of the women microentrepreneurs. It is also suggested that future research can be narrowed down to a specific sector under microenterprises. Besides this, the future study can be extended to a large sample size to get a greater view of the women's contribution to the economic sector in the country.

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