



## Critical success factors and challenges of women entrepreneurs in Klang Valley, Malaysia

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### ABSTRACT

This paper explores critical success factors and challenges of women entrepreneurs in Klang Valley, Malaysia. Data was collected through a self-administered questionnaire which was distributed to 100 women entrepreneurs by using snowball sampling. The study revealed that 85% of these women had been exposed to entrepreneurship course before venturing into their business and 85% of them also have at least one family member involved in business. Attitude, skills, business strategy and environmental factors gave significant results; while the use of IT was insignificant. In terms of ranking, based on Pearson correlation coefficient, skills are ranked highest while business strategy, environment, attitude and use of IT are ranked as second, third, fourth and fifth respectively. The study also exhibited some problems faced by these women entrepreneurs before and during their business operation. The results of this study will be helpful to the entrusted government agencies in providing proper training or guidance in helping Malaysian women entrepreneurs.

#### Keywords:

Challenges, Malaysia, Success factors, Strategy and Women entrepreneurs

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## 1. Introduction

Entrepreneurship is the process of identifying opportunities in the market place, marshalling the resources as required to pursue these opportunities and investing the resources to exploit the opportunities for long term gain. It involves visualization, organization, idea generation, innovation, risk bearing, decision making, planning etc. Moore [1] defines entrepreneur as a person who takes an active role in the decision making and the risk of a business in which he or she has majority ownership, while McMullan and Long [2] perceives entrepreneur as equally independent being who has to face

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ambiguity and initiates to apply contemporary way of making deals. Similarly, women entrepreneurs are those women who initiate, organize and co-operate a business enterprise. Critical Success Factors or CSFs can be defined as “areas in which results, if they are satisfactory, will ensure successful competitive performance for the organization” Rockart [3]. Saraph et al. [4] viewed them as those critical areas of managerial planning and action that must be practiced in order to achieve effectiveness. In terms of women entrepreneurs, they can be viewed as those factors and practices that should be addressed in order to ensure the success of women entrepreneurs. As women increasingly enter into the ranks of business founders, it is important to develop an understanding of their critical success factors and challenges they have to face before and during their business operation. Understanding their critical success factors and challenges can help us to better understand the education and training needs of potential women entrepreneurs.

Most surveys carried out in industrialized countries found that the achievement always ranked first that motivate both men and women ventured into business Hisrich et al. [5]. Occupational flexibility also identified as another important factor that promotes women entrepreneurship [6]. Similarly, DeMartino and Barbato’s [7] findings support the research of several others that women are using entrepreneurship as a flexible career choice to manage their family obligations. Their study indicates that the flexibility of an entrepreneurial career is important to women who have not yet married, and that it becomes even more important once they are married and have children. Male entrepreneurs differ from female entrepreneurs in that they are primarily motivated by wealth creation and career advancement. Marriage and children do not have much effect on the goals of male entrepreneurs. Ismail [8] in a study of female entrepreneurs in the Klang Valley, found that women were motivated by a wide range of factors such as the opportunity to increase income, freedom, flexibility, interest, to escape from insecure or low-paid occupations and personal autonomy. In Malaysia, Mansor’s [9] study revealed that the psychological motives such as self-satisfaction and the search for independence and supportive environmental factors such as industry sector and source of finance affect women entrepreneurs from Terengganu in exerting themselves into businesses. Another study on female entrepreneurship was conducted by Rashid et al. [10] who explored success factors among women entrepreneurs operating in the state of Kelantan, Malaysia. They found that environment, family and personal attributes are important factors in promoting successful business ventures. When compared to these attributes, personal attributes showed the most dominant factors. This could be possibly due to the fundamentals of becoming successful women entrepreneurs; they need to have positive personal attributes hence more likely to develop a good behaviour, self-discipline, risk-taker and others. However, their study did not cover the challenges faced by their respondents.

While Ilhaamie et al. [11] studied challenges faced by the Muslim women in Malaysian SMEs using simple random sampling. They found that the most frequent type of challenges faced by their respondents was lack of finance (79.2%), lack of demand (50.9%) and location problem (50.9%). However, their study did not cover the critical success factors of their respondents. Hence this study aims to fill in the above gaps. The main research objectives of this paper are three folds. First one is to determine the relationship between elements of success with the critical success factors of women entrepreneurs. While the second objective is to study the most leading critical factors that influenced the success factors of women entrepreneurs and the last objective is to study challenges faced by women entrepreneurs before and during their business operation. Add: More specifically the study aims at:

1. To determine the relationship between women entrepreneur attitude and critical success factors.
2. To investigate the relationship between the skills of women entrepreneur and success factors.

3. To examine the relationship between the business strategy of women entrepreneur and success factors.
4. To find out the relationship between business environment and success factors of women entrepreneur.
5. To explore the relationship between uses of IT and success factors of women entrepreneur

### *1.2. Contextualization of women entrepreneurship in Malaysia*

In the past decades, it was challenging for the country to incorporate women effectively into the economic development projects due to gender differences and social restriction between men and women. Maimunah's study [12] showed that among the significant needs women required better involvement in male dominant business since entrepreneurship has always been associated with men and masculinity. Thus, it shows that previous researchers took an effort in analysing gender differentiation in the business venture but the success of women entrepreneurs was least considered. It is reported that labour market has demonstrated an increase in the labour force participation rate to 67.5 per cent in 2014 [13].

Based on the statistic, the increase of labour force participation rate was mostly driven by female employed persons and indirectly it shows a positive role of women in pushing the economy forward. As reported by the World Bank Group 2015 [14], the female ownership with Small and medium enterprise (SME) of all SMEs in emerging markets is 37%, which is nearly about 10 million. Similarly, Thomas [15] study on "Around the World, Women Entrepreneurs are on the Rise" proven that there is an increase in the number of females who start up their own business. The Malaysian Government has boarded on a series of supportive measures to support women by increasing entrepreneurship activities for low-income earners and single mothers. It was reported that women owned about 19.7% of total SMEs and having equity of 51% and above, or being the CEO with equity ownership of at least 10% [16]. Hence, entrepreneurship could be regarded as an instrument for women to create or expand economic activities by identifying and exploiting new products, processes or markets [17]. As drawn in the 10<sup>th</sup> Malaysian Plan that an increase of the female labour participation rate is expected to 55% (2011: 47.9%), which is expected to raise Malaysia's GDP by 2% annually. Recently, National Association of Women Entrepreneurs of Malaysia [18] states that women form 49% of its population and their participation will be the deciding factor for women to move to a high income fully developed nation by 2020. The growing participation of women as entrepreneurs in the business venture has stimulated the study of critical success factors among women entrepreneurs. Malaysian Government also has taken several initiatives gradually to reach the fundamental objective by creating opportunities for the women in term of education, skills training, recognition, property ownership and other accessible resources to enable them to contribute significantly to their economic activity. As argued by [19] that women should be perceived as a helpful socio-economic force instead of a negligible economic group. Especially in modern days, the creativity and talents of women entrepreneurs are an invaluable resource, which can and should be developed for both their own self-realization and society benefit [20-21].

Although much research effort has been put into studying entrepreneurship in Malaysia, however, there is little comprehensive work or solid research has been done on the female entrepreneurship. After years of providing funds and other beneficiaries for women by the Government, some women entrepreneurs have still not expanded their small business. Recently, the advisor for Women's Entrepreneurship Development proposed to create "a special passage" for women entrepreneurs in all banks and financial institutions as the government might lose out if it does not address issues that hamper women's progress in economy and it eventually leaves an impact

to the economy (The Malaysian Reserve, 2015). Hence, it is time to provide more serious provision to allow women entrepreneurs to scale up their business success.

## **2. Literature review**

### *2.1. Critical success factors*

Brown [22] stated that “define success on your own terms, achieve it by your own rules, and build a life you’re proud to live” as quoted by Anne Sweeney, former president of Walt Disney. Thus, success is determined by the individuals themselves in order to achieve their desired aims and attains prosperity. There is no proper measurement tool to show how successful the woman is in her business. [23] stated that business success can be understood in many ways as there is no commonly accepted definition of success. Yet, some researches define success associated with the survival of the business. Briefly, MacMillan, defined success as the achievement of something desired, planned or attempted. This study will be focusing on critical success factors or CSFs of women entrepreneurs as “areas in which results, if they are satisfactory, will ensure successful competitive performance for the organization” as defined by [3]. Self-employment intentions are directly influenced by attitude and pressure from social norms, which implies that self-confidence is required for the self-employed [24]. It is demonstrated that Malaysian entrepreneurs comply their activities with factors such as morality, making money ethically and helping everyone to benefit said by [25]. These factors have a strong influence on the success of the Malaysian women entrepreneurs. Hence, it is important to have large networks of casual acquaintances that provide ideas, access to potential investors and customers in order to be successful in business. [9] clarified that personal qualities drive women entrepreneurs to achieve their goals and to be successful in Kelantan. In his study, he defined personal qualities as self-reliance, exploit opportunities, innovative, creativity, willingness to take chances, personal drive, communication skills, people skills, web thinking, good negotiation skills and possess “can do” attitude in overcoming obstacles. According to [26] the most critical factors contributing to women entrepreneur’s success consist of good management skills, access to financing, personal qualities, and satisfactory government support mentioned [27].

While [28] recognized that successful woman entrepreneur as a person who is able to identify opportunities, has creative thinking skill and strong networking, able to adopt with changes, has good communication skills, has self-confidence, able to learn from past experience and able to face risk. When compared to types of businesses and their level of competencies, [29] found that among 6 types of businesses ventured by successful women entrepreneurs in India, entrepreneurs who owned garments and food processing business industries grasped much higher competencies (skills) compared to other types of businesses. Besides skills, [30] argued that positive attributes are also important which will more likely to develop in good behaviour, self-discipline, risk-taker hence to become successful women entrepreneurs.

Similarly, Rashid et al. [10] found that environment, family and personal attributes are important factors in promoting successful business ventures among women entrepreneurs. [31] proves that there is a relationship between entrepreneurs’ networking behaviour and the growth of a firm. While [32] Strategic Alignment Model implies that effective and efficient utilization of IT requires the alignment of IT and business strategies, hence reflects the view that business success depends on the linkage of business strategy, IT strategy, organizational infrastructure and processes, and IT infrastructure and processes. In terms of IT usage, [33] found that only minority of the Malaysian women entrepreneurs used the management of IT into their businesses.

## 2.2. Challenges

According to Gosselin & Grise [34], challenges often faced by women entrepreneurs when starting a business is the lack of confidence from banks, suppliers and customers, the lack of initial capital and family problems. However, [35] obtained a different conclusion in their study where they found that most women entrepreneurs face a shortage of business training, lack of management and financial skills experience, lack of advice and guidance. While Kargwell's study [36] revealed that government support was the fundamental problem faced by Emirati women entrepreneurs and also emphasized those women who inspired to be successful in their business; they should act as risk takers when they face business challenges.

## 2.3. Research hypotheses

Based on the existing literature review, the researchers developed the following five hypotheses:

- H<sub>1</sub>: There is a significance relationship between social attitude and critical success factor of women entrepreneur.
- H<sub>2</sub>: There is a significance relationship between skills and critical success factor of women entrepreneur
- H<sub>3</sub>: There is a significance relationship between business strategy and critical success factors of women entrepreneur.
- H<sub>4</sub>: There is a significance relationship between environment and critical success factor of women entrepreneur.
- H<sub>5</sub>: There is a significance relationship between uses of IT and critical success factor of women entrepreneur.

## 3. Methodology

A total of 100 questionnaires were distributed to women entrepreneurs who operate their business in the Klang Valley Malaysia using snowball sampling. Primary data was collected by using self-administered questionnaires distributed to respondents who were initially defined on the purpose of the study.

### 3.1. Research instrument

A self-administered questionnaire was developed and it was divided into five sections: demographic profile of respondents, business information, factors influenced engagement, success factors and problems faced by these entrepreneurs before starting and during their business operation.

### 3.2. Data analysis

The unit of analysis in this study is an individual entrepreneur. This section first describes respondent's profile in terms of age, ethnic background, family involvement in business, marital status, whether have attended entrepreneurship course or otherwise, some descriptions on their business venture and the major reasons for them to involve in business. Descriptive analysis is then used to analyse the demographic profile of respondents. The common measures such as total, mean,

standard deviation, frequency and percentage are used to analyse the data gathered through the questionnaires.

## 4. Results and findings

### 4.1. Demographic analysis

**Table 1**  
Demographic profile of respondents

Items	Descriptions	Frequency	Percentage
<b>Age</b>	Below 20	5	5
	21-30	18	18
	31-40	45	45
	41-50	22	22
	51-60	8	8
	Above 60	2	2
<b>Ethnic background</b>	Malay	35	35
	Indian	10	10
	Chinese	55	55
	Others	0	0
<b>Family members who become Entrepreneurs</b>	Yes	85	85
	No	15	15
<b>Number of children</b>	0	10	10
	1-5	70	70
	6-10	18	18
	Above 11	2	2
<b>Marital Status</b>	Married	60	60
	Widowed	15	15
	Single	25	25
<b>Last job before venturing into business</b>	Housewife	55	55
	Government employee	15	15
	Private sector	28	28
	Others	2	2
<b>Attending entrepreneurship course before or otherwise</b>	Yes	85	85
	No	15	15
<b>Major reason for venturing into business</b>	Dissatisfied with the previous job	25	25
	Support from family	3	3
	Support from government	10	10
	Interest in business	40	40
	Family business	22	22
	Others	0	0

Table 1 depicts the demographic profile of the respondents. Most of the respondents aged between 31 to 40 years old (45%). 55 per cent of them are Chinese, 35 per cent are Malays and 10 per cent are Indians. Most of them (85%) have at least one family member involved in business. The majority of them own 1 to 5 children (70%). 60 per cent of them are married, 25 per cent are singles and 15 per cent are widows. More than half (55%) of them were full time housewives before venturing in the business. Most of the respondents have attended entrepreneurship course before venturing into business (85%) and most of them involved in business because of their interest in doing business (40%).

More than 50 per cent of our respondents are sole-proprietors (55%), 26 per cent partnership owners, 16% involved in business limited companies and only 3 per cent of them are in cooperative

companies (as in Table 3). 35% of the entrepreneurs involved in food and beverage and 20% are in fabric and garment industry (as per Table 2). Most of our respondents could be considered as relatively new to the industry for more than 70% of them own their business less than 10 years (see Table 2).

#### 4.2. Business profile analysis

Table 2 also depicts that most of our respondents (40%) owned 3 to 4 employees. Further it is observed that 50% of them used their own savings as capital resources to start their business.

**Table 2**  
Business profile

Item	Description	Frequency	Percentage
<b>Type of ownership</b>	Sole proprietorship	55	55
	Partnership	26	26
	Business limited company	16	16
	Cooperative company	3	3
<b>Business Nature</b>	Food and beverage	35	35
	Fabric and garment	20	20
	Retail shop	9	9
	Beauty shop	18	18
	Book store	3	3
	Traditional medicine	1	1
	Jewelry and flower	2	2
	Tailoring	6	6
	Direct selling	2	2
	Others	4	4
	<b>Duration of doing business (Years)</b>	<1 year	0
1 to < 5 years		45	45
5 to <10 years		28	28
10 to <15		18	18
15 to <20		7	7
Above 20		2	2
<b>No. of employees</b>	0	3	3
	1 to 2	30	30
	3 to 4	40	40
	5 to 6	15	15
	7 to 8	7	7
	9 and above	5	5
<b>Capital resources</b>	Own saving	50	50
	Loan from family	30	30
	Loan from friend	3	3
	Inheritance	2	2
	Loan from financial Institution	15	15
<b>Average business performance for the last 3 years</b>	Increase	70	70
	Moderate	25	25
	Decrease	5	5

#### 4.3 Reliability Analysis

The reliability test was conducted on critical success factors to determine internal consistency reliability of a set of items. Table 3 illustrates the reliability statistics of variables where each variable

attained Cronbach Alpha of more than 0.7 which shows a range from 0.73 to 0.94 except for the problem faced during operating the business (0.67). According to Nunally [37] Cronbach's Alpha value greater than 0.6 is valid for further analysis. Since all the Cronbach's Alpha values are above 0.6, they are deemed acceptable.

**Table 3**  
 Reliability statistics

Variables	Number of Items	Cronbach Alpha's
Involvement Factors (Critical Success Factors)	15	0.75
Critical Success Factors (Skills)	3	0.75
Critical Success Factors (Business Strategy)	4	0.78
Critical Success Factors (Use of IT)	5	0.94
Critical Success Factors (Attitude)	3	0.72
Critical Success Factors (Environment)	5	0.76
Problem (Before)	10	0.81
Problem (After)	10	0.67

#### 4.4. Descriptive analysis (respondents' perceptions towards success and challenging factors)

In order to understand the range of respondents' score and to know where the majority of respondent's score drop, the mean and standard deviation scores were calculated using a 5-point Likert scale whereby an average of 3 indicates the respondents were in a neutral degree of agreement, a high degree of agreement when a mean is closer to 5 and little or no degree of agreement when a mean is closer to 1.

Table 4 explains the mean perceptions towards success factors and standard deviation of each variable construct as it stimulates the rank order of factors. Based on the mean score, the study revealed that attitude of women entrepreneurs is the vital success factor, followed by the business environment, business strategy, skills and finally the use of information technology or IT.

**Table 4**  
 Mean perceptions on factors that influenced their business success

Success factors	Mean	Std. Dev.	N	Rank Order
Skills	2.8500	1.03151	100	4
Business strategy	3.0600	1.02818	100	3
Use of IT	2.4100	1.05150	100	5
Environment	3.0900	1.04151	100	2
Attitude	3.2600	1.07990	100	1

One of the objectives of this study is to examine whether there is a significant relationship between the elements of success factors (environment, business strategy, attitude, skills and use of IT) with the business success of women entrepreneurs. Using the Pearson Correlation method, analysis of 100 women entrepreneurs revealed that there was a significant and positive relationship between elements of success (environment, business strategy, attitude, skills) and business success of women entrepreneurs with correlation coefficients (r) of 0.72, 0.78, 0.50, and 0.85 respectively which was significant at the 0.01 level, but an insignificant negative relationship with the use of IT (correlation coefficient of -0.09) as in Table 5.

#### 4.4.1. Respondents' perceptions towards challenges encountered

The researchers have categorized respondents' perceptions into two categories: before and after running their business. The results are as follows:

A. Before running their business:

Top three challenges encountered before running their business were lacking of capital (90%), followed by lacking of knowledge on marketing activity (80%) and trouble in getting loan from bank (70%). The results support Gossellin and Grise [34] findings.

B. During business operation

While the top three challenges encountered during their business operation were challenging in business competition (90%), followed by lacking of knowledge on information technology (IT) (70%) and lacking of capital (60%).

#### 4.5. Correlation analysis

**Table 5**  
 Correlations analysis of factors that influenced business success

		Environment	Business Strategy	Attitude	Skills	Use of IT
<b>Critical Success</b>	Pearson Correlation (r)	0.72**	0.78**	0.50**	0.85**	-0.09
	Sig. (2-tailed)	0.00	0.00	0.00	0.00	0.36
	N	100	100	100	100	100

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

The relationship was reported based on the rules of thumb by Burns and Bush [38]. This Rules of Thumb is used to determine the level of strength of the relationship between two variables. It measures the coefficient of r (the strength level). The highest coefficient (r) was represented by skills with 0.85, followed by business strategy and environment with moderate strength of the relationship, with a coefficient of 0.78 and 0.72 respectively. While attitude has a coefficient of 0.50, which signifies its weak relationship. On the other hand, there is no relationship between the use of IT and the business success of these women entrepreneurs. It gives a negative result (coefficient of -0.09).

**Table 6**  
 Strength of relationship by rule of thumb by burn and bush (1998)

Success Factors	Coefficient (r)	Strength of Relationship
Attitude	0.50	Weak
Environment	0.72	Moderate
Use of IT	-0.09	None
Business Strategy	0.78	Moderate
Skills	0.85	Strong

Based on the above findings, skills represent the most dominant factors that associated with the success of these women entrepreneurs. This could explain that these women entrepreneurs need to have skills in running their business especially for those engaged in food and beverage, fabric and garments and beauty shop. They need to have a specialized skill to outcompete their competitors. While for the business strategy (ranked as 2<sup>nd</sup>) and, environment (as 3<sup>rd</sup>), these women entrepreneurs need to craft the right business strategy in order to be sustainable in the market place. Business environment also plays an important role in determining their success. The attitude of these

entrepreneurs is also important and significant as found by [10, 30] in determining their success in running their businesses. However, in contradict to Henderson and [32] the used of Information Technology or IT was not significant and this could be due to the nature of their business since most of them involved in the business like food and beverage (35%), fabric and garment (20%) and beauty shop (18%) that do not require much in the usage of IT.

## **5. Conclusion and Implication**

The majority of our respondents were sole-proprietors. While Food and beverages rank the top in the list compared to other nature of business, followed by textiles and clothing, beauty, direct selling, tailoring and finally the others. Half of them started their business with their own savings, which gives the impression that they were independent. This study able to measure the business success of women entrepreneurs using the duration of doing business or business survival where the majority of the respondents able to survive more than a year in the business field which indicates that the longer the business survival duration, the more successful the business is as suggested by [39]. As depicted in Table 2, 70% of our respondents answered that there is an increase in their current business performance for the last 3 years. Based on the findings, skills gave the most leading factor that associated most to the critical success factors of women entrepreneurs. This result supports the finding of [29]. The next important factors are a business strategy, environment and attitude in their order of significance. Attitude gave the weakest relationship could be possibly due to most of our respondents (85%) have been exposed to entrepreneurship course before operating their venture, and 77% of them aged 31 and above which could explain that they are matured enough in making decision. Thus this could explain that their perceptions were more focus on other important factors. On the other hand, the use of IT was not significant, which could be possibly due to the nature or types of our respondents' business that do not require the usage of IT.

Top three challenges encountered by our respondents before running their business were lacking in capital, followed by lacking knowledge on marketing activity, and trouble in getting a loan from the bank. This could imply that the respondents were worried of capital to run their business and market their products which could be possibly due to their lacking in experience in running their business. Hence the entrusted government agencies could focus more on business planning and related matters at this stage so that these entrepreneurs could fully utilize the limited capital and resources at the beginning of their business operation.

While the top three challenges encountered during their business operation were challenging in business competition, followed by lacking knowledge on information technology (IT) and lacking capital. This could imply that our respondents were more focused on survival and expanding their business at this stage. Thus the entrusted government agencies could focus on business expansion like providing knowledge on strategies like how to retain loyal customers, how to outcompete competitors, the usage of IT in providing good or efficient service to their customers. Hence by providing a proper training and advisory services are necessary to enhance or develop these women entrepreneurs by understanding their major problems faced at their respective business stage. Hopefully this could make them more competitive and able to survive in a rapid changing business environment.

## **6. Limitation and direction for future research**

This study was conducted among 100 women entrepreneurs operating in the Klang Valley, Malaysia using quantitative research method. A future study could explore to a wider scope or use

qualitative research method and get some feedback from the entrusted government agencies in overcoming their problems.

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