

# Factors Influencing Women's Micro-Enterprises in Malaysia: An Empirical Analysis

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## Abstract

This study examines the factors influencing women's micro-enterprise involvement in Malaysia. Despite a global increase in women's entrepreneurial activity, Malaysia has experienced a decline in female participation in micro-enterprises. Promoting women's micro-enterprises involvement would help increase adequate women's well-being and the growth of Malaysia's economy. With a motivation to understand the dynamic of micro-enterprises and the unique challenges faced by women in micro-enterprises, the study adopted a quantitative approach through surveys with 383 respondents (91.2% response rate) who successfully participated. The data analysis employed several statistical tools, including descriptive analysis, exploratory factor analysis, normality, reliability, and correlation analysis using IBM SPSS. The results reveal a significant relationship between women's micro-enterprise involvement in Malaysia and factors such as motivation, family support, entrepreneurial skills, business networks, and access to loans and financing. These findings underscore the positive impact of the discussed factors on women's micro-enterprise involvement. Through regression analysis, this study further validates the hypotheses presented. Identifying these influential factors provides valuable insights for policymakers, organizations, and stakeholders to promote and support women's micro-enterprise involvement in Malaysia. By empowering women in the micro-enterprise sector, the nation can enhance women's well-being and foster economic growth.

**Keywords:** Women's Micro-Enterprises, Malaysia, Business Network, Family Support, Entrepreneurial Skills, Descriptive Analysis, Exploratory Factor Analysis, correlation analysis, IBM SPSS

**Introduction**

Women entrepreneurs are vital to the economic growth of most countries, including Malaysia (Siba, 2019; Nor Hanim, Wan, Roslina & Nor Hayati, 2020). It further indicates that women's involvement as entrepreneurs is substantial in effectively transforming and empowering society through innovation, job creation, alleviating poverty, tax payment, and prosperity formation (Hossain, Jahangir, & Nur-Al-Ahad, 2018). More than 52% of the world's women entrepreneurs population started up new businesses in various fields in 2016. The figure represents an additional 83 million women who had launched their business ventures for at least three and a half years. The rise of women entrepreneurs worldwide has gained attention from both spheres of business and academics (Abdul, Sze, Zubair & Sharmila, 2020). Studies on women entrepreneurs have witnessed rapid growth in Malaysia over the past 30 years (Arshad, Arshad, Mokhtar & Rashid, 2019). Women micro-enterprises are a district that needs specific research attention within the aspect of involvement as they are being affected in various ways in setting up business ventures (Kaur & Sharma, 2020). However, Malaysia has been extensively supporting women-owned enterprises in Malaysia since the inception of the 1975 police maker by the National Advisory Council on the Integration of Women in Development (NACIWID) (Ahmad, Subramaniam & Nasir, 2020). They aim to boost their business ventures, acknowledging their importance in improving Malaysia's economic growth. Although with the government's continuous support for women-owned enterprises of micro-businesses, there is still low women's involvement in the building of business ventures in Malaysia.

Figure 1 depicted that the total number of SMEs was 1,151,339 consisting of 1.6% of medium businesses, 20.0% of small businesses, and 78.4% of micro-enterprises in Malaysia. It further agreed that over 20.1% are women-owned entrepreneurs among the total SMEs in Malaysia (Awang, Ahmad, Wan & Sa'at, 2020; Zahari, Mahmood, Yaacob, Kadir & Benjamin, 2021). Regarding micro-enterprises as the SMEs category of this study, it concluded that it has 903,174 firms, and at 20.1% of women-owned enterprises would result in 181,538 firms effectively (Mohd Noor, Othman, Sa'at & Ismail, 2021). Comparing the micro-enterprises rate of 2019 (693,670) and 2020 (903,174), it sequentially agreed that there is an increase in the development of micro-enterprises within SMEs. Still, there is a reduction of women-owned micro-enterprises of 20.6% (2019) and 20.1% (2020) involvement in Malaysia's development (Alshami, Majid, Rashid & Adil, 2019; Xiong, Ukanwa & Anderson, 2020; Nor Azira et al. 2021).

**SMEs are the backbone of the economy, representing 97.2% of overall business establishments in 2020**

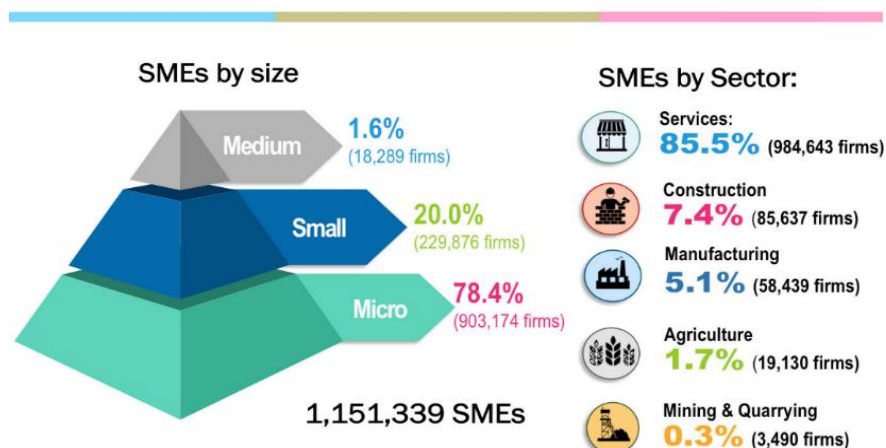


Figure 1: SME Statistics Report 2020 (Alshami, Majid, Rashid & Adil, 2019; Xiong, Ukanwa & Anderson, 2020; Nor Azira et al., 2021).

With a motivation to understand the dynamic of micro-enterprises and the unique challenges faced by women in micro-enterprises in Malaysia, this study has been conducted. This study further has concurred a decline in women's micro-enterprise involvement in Malaysia. In addition, it highlighted the challenges that prompted the declining involvement, such as motivation, family support, entrepreneurial skills, business networks, and access to loans and financing. These challenges are identified as the critical stagnant of women-owned micro-enterprises involvement in Malaysia.

In this study, women's micro-enterprise involvement refers to the participation of a micro-business venturing to sustain its personal and financial growth. It further identifies the critical involvement of women entrepreneurs as motivation, family support, entrepreneurial skills, business networks, and access to loans and financing in this study. Motivation refers to the passion of women micro-enterprises in setting up business ventures for control of the business, managing the wealth, and exercising financial freedom effectively. In this study, family support refers to the support earned from the family members in terms of emotional, financial, and community support in pursuing new business ventures to enhance their future generation's wealth.

In this study, entrepreneurial skills refer to women's micro-enterprise skills gained in facilitating their new business ventures. Its skills identify as being team players, possessing practical communication skills, problem-solving, transformational leadership, and management skills to sustain the future productivity of a new business venture. A business network refers to adopting dedicated social media adverts, word of mouth, referrals, testimonials, business location, and family/community connections to develop micro-enterprises to build up their business venture's growth. Also in this study, access to loans and financing refers to personal, public, government, and financial institution loans obtained by women entrepreneurs to finance micro-business ventures set up to grow and manage daily business operations.

A study conducted by Cho, Park, Han, Sung & Park (2020), agreed that entrepreneurs' motivation helps promote their willingness to engage in business ventures, create wealth, exercise financial freedom, and impact the economy of Malaysia. However, most entrepreneurs in Malaysia believe that there is a high level of fear, resulting in their reluctance to become entrepreneurs (Arshad, Arshad, Mokhtar & Rashid, 2019). According to Qureshi, Memon, and Seaman (2021), overcoming the fear of the unknown in business ventures indicates motivation as one of the critical factors influencing potential women entrepreneurs' needs to obtain before becoming future entrepreneurs. Furthermore, a study conducted by Alshami, Majid, Rashid, and Adil (2019) in response to the women-owned micro-enterprises in Sabah confirmed that over 8.7% of women experience motivation in participating in a business venture due to a lack of business experiences and resources. Conversely, when there is a lack of motivation, women entrepreneurs tend to suffer drastically and experience low involvement (Goel & Madan, 2019). Therefore, it can be hypothesized:

H1: There is a positive effect of motivation on women's micro-enterprise involvement in Malaysia.

Family support is a vital key factor that promotes women to participate in business venture development. According to Akinbami (2021), women entrepreneurs require adequate support from their families to excel in a new business venture. He further claimed that emotional support is crucial for women in the family and business effectively. A study conducted by Sajjad, Kaleem, Chani, and Ahmed (2020), with 250 respondents on the sustainability of Muslim women entrepreneurs agreed that lack of family support had influenced the rate of women staying in their business ventures. They further believed that operational support might be reduced when poor financial and emotional support is gotten from their family members. It also shows that family support is an external factor that pushes women to be entrepreneurs with approval and support from their husbands. As a result, they would feel confident to be a successful entrepreneur.

H2: There is a positive effect of family support on women's micro-enterprise involvement in Malaysia.

Entrepreneurial skills empower women-owned micro-enterprises to be successful in their business ventures effectively. Entrepreneurs require essential skills to function effectively in business ventures, such as communication, leadership, problem-solving, and customer service relationships. Critical thinking has helped most women entrepreneurs identify their strengths and opportunities for effective business ventures (Gano-An & Gempes, 2020). Various women entrepreneurs have agreed time management and practices are instrumental to their source of growth in managing their micro-businesses effectively (Alozie & Isiwu, 2020; Kibirige, Singh, Dlamini, & Mavuso, 2020). A study conducted by Jamil and Iqbal (2020) indicates that specific skills such as leadership and management are crucial for women entrepreneurs to manage their daily business ventures. By identifying entrepreneurial skills, women generate the skills for their self-development. Their meta-analysis of 79 independent research projects shows that entrepreneurial talent has a solid relationship with women micro-entrepreneur involvement in Malaysia (Setini, Yasa, Supartha & Giantari, 2021). However, skills believe in having an impact on promoting women's involvement in any business venture. Hence, the study assumed that,

H3: There is a positive effect of entrepreneurial skills on women's micro-enterprise involvement in Malaysia

Several studies have agreed that the success of women's micro-entrepreneur involvement lies in their business network in capturing their customers (Jaim, 2021). A survey conducted by Bernhard and Olsson (2020), believed that the success of any micro-business depends on the level of expected customers, referral network, and local community patronage that would positively support its business ventures for growth. A study conducted by Savall, Pizarro, and Valero (2020), agreed that micro-business venturing survival depends on adequate local community patronage with the aid of family/friend connection and referral network support for the long term. In the previous investigations, several scholars explored the relationship between business networks and micro enterprises' survival or sustainable involvement; however, the relationship was positively related (Bernhard & Olsson, 2020; Jaim, 2021). Jaafar and Alwazni (2019), stated that a positive relationship exists between business networks and the sustainable business involvement of micro-enterprises. Thus, the study proposes the following:

H4: There is a positive effect of business networks on women's micro-enterprise involvement in Malaysia.

Various studies have agreed that access to loans and financing influences women entrepreneurs' involvement and effectively helps more business opportunities (Julius & Rugami, 2020; Fairlie, Robb & Robinson, 2021). Women entrepreneurs gained financing from several aspects such as personal, public, government, and financial institutions effectively (Qi & Nguyen, 2021). However, most women entrepreneurs who want to start up micro-business encounter financing difficulties, which demotivates their intention to create financial freedom. These challenges need to be addressed in this study and provide desirable ways to encourage, promote, and strengthen Malaysian women micro-enterprises continuous efforts in the development of business ventures that would positively add value to both the women entrepreneurs and the growth of Malaysia's economy. In a situation whereby women entrepreneurs' success is obtained from high access to loans and financing from financial institutions such as banks. Thus, they tend to build up business ventures to create wealth, promote economic freedom, and create job opportunities that positively add value to the Malaysian economy (Bumbac & Stefaniuc, 2021). Balyuk, Prabhala, and Puri's (2021) research on access to loans and financing and women's micro-enterprises involvement also confirms a solid reverse relationship. Therefore, the hypothesis stated:

H5: There is a positive effect of access to loans and financing on women's micro-enterprise involvement in Malaysia.

Therefore, this study identifies the factors influencing women's micro-enterprise involvement in Malaysia and examines whether factors of motivation, family support, entrepreneurial skills, business network, and access to loans and financing have positive relationships with women's micro-enterprise involvement in Malaysia.

### **Conceptual Framework**

The rise of women entrepreneurs worldwide has gained the attention of scholars and attracted research in recent years. However, studies have proven that women entrepreneurs' involvement in Malaysia is still lagging due to the challenges emphasized in this study (Azma & Kannadas, 2020). The conceptual framework as shown in Figure 2 adopted and modified various theories to support this study. The adoption of the human capital theory, social cognitive learning theory, and entrepreneurial self-efficacy theory as the underpinning

theories for this study has helped to support the construct towards determining the women micro-enterprises involvement in Malaysia (Lent, Brown, & Hackett, 1994; McGee, Peterson, Mueller & Sequeira, 2009).

The human capital theory holds important implications for women entrepreneurs in business. They need to explore venture opportunities, leveraging resources and entrepreneurial skills for successful establishment. Access to loans, leadership capabilities, education, and business networks are crucial, making their ventures challenging to imitate. Broadening ideas and focusing on opportunities are also key aspects (Nakitende, 2019). Absorbing experiences and transforming them into knowledge enhances entrepreneurial success and well-being. High cognitive demands in running ventures emphasize the significance of physical stability for effective decision-making (Gano-An & Gempes, 2020).

The adoption of social cognitive learning theory has positively impacted women's micro-enterprise involvement (Lent, Brown, & Hackett, 1994). Access to the local business network has also influenced women's micro-enterprises. Family support plays a significant role in emotional, operational, and financial aspects, affecting women's involvement. Women entrepreneurs find motivation, skills, and business networks crucial for increasing their involvement and productivity (Wondim, 2020). Influential mentorship has been linked to higher involvement. Skills acquired by women entrepreneurs enhance business venture operations and efficiency (Ozoh, Metu, Stephen & Madueke, 2020). Valuable business experience is essential for success (Harpriya, Sharma & Sah, 2021).

The adoption of the entrepreneurial self-efficacy theory by McGee et al. (2009) promotes women entrepreneurs' involvement in expanding their business network, skills, experiences, family support, and access to financing (Santhosh, 2020). Business experiences and motivation play critical roles in women entrepreneurs' involvement and community adaptation (Hendriani, Efni & Tiyasiningsih, 2019). Enhancing enthusiasm improves business ventures and effective operations (Ghosh & Mitra, 2020). Entrepreneurial training enhances problem-solving, communication, and customer service for positive involvement in micro-business ventures (Rathirane, 2019). Women entrepreneurs' business networks benefit from referrals, social media, and word of mouth, fostering innovation and effective communication. However, challenges in accessing loans and financing hinder women entrepreneurs' involvement (Strydom & Kempen, 2021). Overall, the theory supports women's micro-enterprises involvement in Malaysia, promoting networks, skills, family support, motivation, and financing.

Based on the hypotheses developed for this study a conceptual framework is suggested as shown in Figure 2;

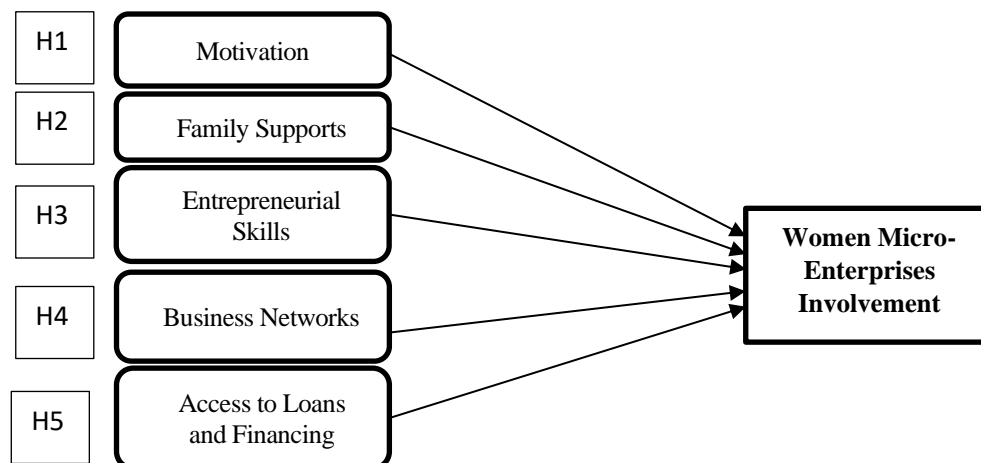


Figure 2: Conceptual Framework of the Study

### Methodology

#### *Target Population and Sample Size*

According to Rani and Hashim (2021), women-owned micro-enterprises constitute 20.1% of the 903,174 micro-enterprises in Malaysia. It further gives 181,538 as of the total number of women micro-enterprises involved in Malaysia. Therefore, the unit of analysis is women micro-enterprises residing in Malaysia. Adopting the use of Krejcie and Morgan (1970) would help to determine the excellent percentage of feedback of the data received from the respondents. The SME statistics reports show the details of the population of women micro-enterprises, which would help determine the sample size of this study. The details are identified in Table 1;

Table 1

#### *Population / Sample Size*

<b>Descriptions</b>	<b>Total</b>
No of SMEs	1,151,339
No of <b>Micro-Enterprises</b>	903,174
No. of <b>Women-Owned Micro-Enterprise</b> as of 2020	181,538
<b>Population Size</b> of the Study	<b>181,538</b>
<b>Sample Size</b> of the Study	<b>383</b>

They experienced low participation of 20.1%, which has significantly reduced their contributions to the development of Malaysia's economy. On the other hand, Mohd Noor, Othman, Sa'at, and Ismail, (2021), affirmed that women micro-enterprises contribute over 20.1% of the Malaysian GDP, which signifies the level of involvement amongst women-owned enterprises in Malaysia. The women micro-enterprises are selected to be the participants in the study because they are considered the most affected in the SME sector in terms of business expansion and growth in Malaysia (Azira et al. 2021).

The decision on sample size was based on Mark and Adrian (2019), suggestion, whereby as for the descriptive approach in this problem-solving investigative research, the appropriate sample size was estimated from 300 to 500, with a minimum survey size being 200. However, Alan (2012), also suggested that an adequate sample size is estimated from 200 to 500, accepted as the critical sample size. Frederick and Forzano (2019) argued that increasing the

sample size could reduce the sampling error. A 70% or higher survey response rate should be considered excellent in most circumstances (Mark & Adrian, 2019). The statistical table generated by Krejcie and Morgan (1970) helps determine the sample size from the target population stated in Table 2. The population size of 181,583 women micro-enterprises would help generate a sample size of 383 with a 5% margin of error and 95% confidence for this study. The location of the study would cover the four (4) regions of Malaysia, such as North, West, East, and South, which would help generate the respondents' opinions concerning the factors influencing women's micro-enterprise involvement in Malaysia.

#### *Questionnaire Design*

The questionnaire design was adopted from the various literature reviews to help solve the challenges encountered while carrying out this study. The survey consists of three sections (A to C); section A: focuses on the respondent's profile such as age, race, education, income level, and years of business experience. Section B focused on the factors influencing women's micro-enterprise involvement in Malaysia. The influencing factors include motivation, family support, entrepreneurial skills, business networks, and access to loans and financing. The section has 37 items which include motivation (8 items), family support (7 items), entrepreneurial skills (8 items), business network (6 items), and access to loans and financing (8 items). Section C focuses on the women's micro-enterprises involvement with six (6) items. It further proved to have an acceptable Cronbach alpha of 0.863, which confirmed these items are sufficient to adopt in this study.

#### *Data Collection & Data Analysis*

The primary data (questionnaire) was the main data collection instrument. The questionnaire explores self-administered (face-to-face) with the help of trained teams that have adequate knowledge of the factors influencing women's micro-enterprise involvement in Malaysia to help reach out to the respondents in generating data within the target population. Therefore, using a self-administered strategy was the only tactic adopted for data collection in this study, which successfully facilitated the high success and response rate. However, the emails were sent to the women micro-enterprises as the respondents. The researcher facilitated the emailing from the list of micro-enterprises database generated from the Suruhanjaya Syarikat Malaysia (SSM) to help reach out to the respondents to proffer solutions to this study. However, out of 420 questionnaires distributed and 383 questionnaires were received from the respondents, a 91.2% response and success rate. It further proved that women micro-entrepreneurs participated fully and were deeply concerned with identifying the root causes of poor involvement amongst women micro-enterprises in the micro-enterprises of Malaysia and providing ways to mitigate these issues to a minimum level. The researcher adopted the SPSS (23 versions) to analyse the data generated from the questionnaires. The adoption of SPSS would help analyse the descriptive statistics, exploratory factor analysis, normality, correlation, and regression analysis.

#### *Pilot Study Procedure*

Table 2 shows that the researcher conducted a pilot study with forty (40) copies of questionnaires distributed and collected, which showed that these constructs/items were above 0.70 reliable and suitable for further studies in this study.



Table 2

*Reliability Testing for Pilot Study*

Constructs	No of Items	Cronbach's Alpha	Comment on Reliability
Women Micro-Enterprises Involvement	6	0.729	All Acceptable & exceed the required value of <b>0.7</b>
Motivation	8	0.787	
Family Supports	7	0.850	
Entrepreneurial Skills	8	0.824	
Business Networks	6	0.912	
Access to Loans and Financing	8	0.876	

Furthermore, the Cronbach alpha values for motivation, family support, entrepreneurial skills, business networks, access to loans, and financing were in the range of 0.787 to 0.912. It further confirmed that the constructs are reliable and acceptable to proceed for future investigation in this study as they are above 0.70 in all. Therefore, all the items/constructs were at the acceptable level of 0.70 above and prompted the actual field study.

**Result and Discussion**

The descriptive analysis has helped analyse the respondents' demographic data using SPSS. The normality, reliability, and correlations analysis have helped determine the factors influencing the women micro-enterprises involvement in Malaysia.

*Descriptive Analysis for Demographic Profile*

The descriptive analysis has helped examine the factors influencing women's micro-enterprises involvement in Malaysia. In addition, it further helps to elaborate on the respondents' demographic, such as age, race, education level, type of business ventures, and monthly income level of the respondents effectively.

Table 3

*Demographic Profile*

Items	Frequency (n = 383)	Percentage (%)
<b>Age</b>		
18 – 27 years old	14	3.7
28 – 37 years old	95	24.8
38 – 47 years old	168	43.9
48 years and above	106	27.7
<b>Races</b>		
Malay	98	25.6
Chinese	172	44.9
Indian	68	17.8
Others	45	11.7
<b>Level of Education</b>		
SPM	29	7.6
STPM	101	26.4
Diploma	195	50.9
Bachelors	58	15.1
<b>Monthly Business Income</b>		
Below RM5,000	89	23.2
RM5,001 – RM10,000	118	30.8
RM10,001 and above	176	46.0
<b>Years of Business Experience</b>		
Less than 5 years	141	36.8
6 – 10 years	157	41.0
11 years and above	85	22.2

Table 3 indicated that the respondents' age distribution showed the highest participation from the age group of 38-47 years, followed by those above 48 years which indicates that they are interested in proffering solutions to their hindrance of business involvement in Malaysia. Among the races, Chinese women had the highest participation rate which shows that the Chinese race has the highest rate of women in micro-enterprises that participated in this study. Women with a diploma level of education were most involved in the study to show that entrepreneur involvement strongly correlates with education, creating essential traits in the entrepreneur's mindset for greatness. The majority of women micro-enterprises generated a business income of RM10,001 and above. They believed that the issues surrounding the women's micro-enterprises involvement required urgent attention to avert the challenges and proffer solutions that would enhance both women's micro-enterprises and the economic growth of Malaysia. Awang, Ahmad, Wan, Ismail, and Sa'at, (2020) agreed that business income is one of the vital factors that promote women's micro-enterprises involvement in fulfilling their basic financial needs and responsibilities. The participants with 6-10 years of business experience showed the highest involvement. Therefore, the higher the years of experience, the higher the education and business income to sustain family livelihoods. The study emphasizes the importance of addressing the challenges faced by women micro-enterprises to enhance economic growth and livelihoods in Malaysia.

*Exploratory Factor Analysis (EFA)*

To uncover the underlying items of the constructs that are suitable for this study. Therefore, it would further help to proceed with explanatory factor analysis to ensure the fitness of the items for each before embarking on a field study. Three hundred and eighty-three (383) questionnaires were administered to examine the exploratory factor analysis. Next, the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity helps to identify the appropriateness of conducting exploratory factor analysis (EFA).

The first step was scanning problems of multicollinearity and singularity among the construct data. Examination of the correlation matrix showed that all the items stated significant values less than 0.05 and a correlation coefficient of less than 0.850. These results indicated that the constructs did not face any multicollinearity and singularity problems (Flick, 2011). Upon a successful analysis, the Kaiser-Meyer-Olkin (KMO) for all the constructs has been used to measure the value of sampling adequacy must be 0.70 and above. Bartlett's Test of Sphericity should be smaller than 0.05 to establish a significant value and to further proceed with the EFA. Here are the results yielded from the exploratory factor analysis (EFA) as follows in Table 4.

Table 4

*Exploratory Factor Analysis (EFA) for the Items*

Constructs	Items	Factor Loading	Kaiser-Meyer-Olkin (KMO) (>0.70)	Bartlett's Test of Sphericity (<0.05)	Eigenvalue (>1.0)	Percentage of Total Variance Explained (>60%)
Motivation	M1	0.801	0.798	0.000	1.031	71.5
	M2	0.770				
	M3	0.991				
	M4	0.841				
	M5	0.723				
	M6	0.793				
	M7	0.885				
	M8	0.817				
Family Supports	FS1	0.741	0.808	0.000	1.562	70.1
	FS2	0.780				
	FS3	0.794				
	FS4	0.881				
	FS5	0.709				
	FS6	0.901				
	FS7	0.756				
Entrepreneurial Skills	ES1	0.682	0.802	0.000	1.626	64.7
	ES2	0.812				
	ES3	0.867				
	ES4	0.845				
	ES5	0.798				
	ES6	0.854				

	ES7	0.743				
	ES8	0.673				
Business Networks	BN1	0.878				
	BN2	0.773				
	BN3	0.864	0.869	0.000	1.924	80.4
	BN4	0.725				
	BN5	0.770				
	BN6	0.708				
Access to Loans and Financing	ALF1	0.812				
	ALF2	0.875				
	ALF3	0.881				
	ALF4	0.785	0.842	0.000	1.173	92.9
	ALF5	0.941				
	ALF6	0.874				
	ALF7	0.768				
	ALF8	0.802				
Women Micro-Enterprises Involvement	WMI1	0.903				
	WMI2	0.753				
	WMI3	0.892	0.877	0.000	2.041	83.5
	WMI4	0.771				
	WMI5	0.703				
	WMI6	0.765				

The KMO results from the exploratory factor analysis show that the construct has 0.7, and the above results ranged from (0.798 to 0.877). The constructs include motivation, family support, entrepreneurial skills, business network, access to loans and financing and women's micro-enterprise involvement. Therefore, the researcher adopts 0.6 as the lowest factor loading as Pallant (2013) suggested proffering solutions in this analysis. In addition, 0.6 is adopted as a yardstick for the factor loading interpretation process. It further proves a strong correlation between motivation, family support, entrepreneurial skills, business network, access to loans and financing and women's micro-enterprise involvement.

Bartlett's test of sphericity is significant as the constructs indicate 0.000 less than 0.05. Therefore, the eigenvalue must be greater than 1.0, confirming that the constructs are greater than 10. It ranged from 1.031 to 2.041, including motivation, family support, entrepreneurial skills, business networks, access to loans and financing, and women's micro-enterprise involvement. Furthermore, the percentage rotated component matrix of the constructs must be greater than 60.0% to be accepted which helps to signify that the component explores its rotated matrix in this study. The results proved that the constructs ranged from 64.7% to 92.9%, indicating they have met this study's required level of acceptance. Lastly, all the items for each construct are retained, and none was deleted in this study.

#### *Normality Testing*

According to Saunders and Lewis (2019), stipulate that data considered distributed normally, the results must fall within the range of +2 and -2. However, the normality value must be 0.05 and above to be normally distributed. From the concepts of the Kolmogorov-Smirnov statistic

with a Lilliefors significance level, it asserted that it yielded a 0.075 which is greater than 0.05. It further shows the normality of data encountered in this study. In addition, the Skewness and Kurtosis were conducted to help determine the normality of the data collected.

#### *Skewness and Kurtosis*

Table 5 shows the results of the Skewness and Kurtosis values examined and analyzed in this study.

Table 5

#### *Skewness and Kurtosis Value for All Constructs*

Constructs	Final Test (n = 383)	
	Skewness	Kurtosis
Women Micro-Enterprises Involvement	-0.321	0.234
Motivation	-0.112	0.892
Family Support	-0.419	0.253
Entrepreneurial Skills	-0.602	0.028
Business Networks	-0.499	0.635
Access to Loans and Financing	-0.794	0.497

Besides, the Skewness and Kurtosis of motivation, family support, entrepreneurial skills, business network, access to loans and financing, and women micro-enterprises involvement ranged between  $\pm 2$  for skewness and  $\pm 2$  for kurtosis (Cumming, 2012). Hence, the results yield that the constructions are normally distributed. As indicated in Table 8, the skewness ranged from -0.112 to -0.794, and the kurtosis ranged from 0.028 to 0.892 effectively.

#### *Reliability of Measurements*

A commonly used method for assessing the reliability of the measurement was to derive Cronbach's Alpha value (Saunders & Thornhill, 2019). The Cronbach's value varies from 0 to 1, but 0.70 is considered the lowest acceptable value to signify adequate reliability of the construct in most situations (Frederick & Lori-Ann, 2019).

Table 6

#### *Reliability Analysis for the Actual Field Study*

Constructs	Final Test (n = 383)		Comments on Reliability
	No of Items	Cronbach's Alpha	
Women Micro-Enterprises Involvement	6	0.895	Accepted & Above value of <b>0.7</b>
Motivation	8	0.747	
Family Support	7	0.838	
Entrepreneurial Skills	8	0.888	
Business Networks	6	0.901	
Access to Loans and Financing	8	0.795	

Above Table 6, the reliability test (Cronbach Alpha) coefficient was adopted to determine the internal consistency of motivation, family support, entrepreneurial skills, business network,

access to loans and financing and women micro-enterprises involvement of the variable for the respondents (n=383) in this study. Also, Cronbach's Alpha for all variables was acceptable as they were 0.747 to 0.901, and above the reliability coefficient, as Zikmund, Babin, Carr, and Griffin (2013) suggested. Furthermore, the reliability analysis affirmed that each construct (variable) in the measurements showed a greater level of internal reliability.

### *Correlation Analysis*

In this study, correlation analysis adopts to proffer desirable solutions to the objective of this study, which indicates the relationships between the independent variables and the dependent variable. First, the correlations among the constructs help to examine Pearson's Product Moment Correlation (Flick, 2011). The results stated in Table 7 showed that the constructions were significantly and positively correlated. Correlations among the five (5) independent variables such as motivation, family support, entrepreneurial skills, business network, access to loans, and financing have a "strong" and "very strong" correlation to the women micro-enterprises involvement as the dependent variable.

Table 7

### *Correlations for all Constructs*

<b>Constructs</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
1. Women Micro-Enterprises Involvement	1					
2. Motivation	.782**	1				
3. Family Support	.814**	.800**	1			
4. Entrepreneurial Skills	.825**	.775**	.756**	1		
5. Business Networks	.758**	.823**	.801**	.798**	1	
6. Access to Loans and Financing	.846**	.823**	.764**	.815**	.836**	1

Note: \*\* significant level at  $p < 0.01$  (2-tailed)

It further proved that they have a strong relationship between each variable in this study. The presence of common method bias helps to verify the correlations where Cumming (2012) affirmed that correlation coefficients between pairs of constructs above 0.9 indicated common method bias.

### *Regression Analysis*

Table 8 stated above focused on the positive effect of motivation on women's micro-enterprise involvement in Malaysia. The motivation has a beta ( $\beta=0.782$ ; sig.= 0.000, which is less than 0.01) and indicates that women micro-enterprises have a strong motivation that influences their involvement in promoting the growth and development of the Malaysian economy.

H1: There is a positive effect of motivation on women's micro-enterprise involvement in Malaysia.

Table 8

*Regression Analysis for all Constructs*

Model	Standardized Coefficients			Collinearity Statistics	
	Beta	t	Sig.	Tolerance	VIF
(Constant)		4.109	0.000		
1 Motivation	0.782	6.156	0.000	0.515	1.844
Family Supports	0.814	6.816	0.000	0.318	1.530
Entrepreneurial Skills	0.825	9.363	0.000	0.649	1.940
Business Networks	0.758	10.363	0.000	0.459	1.723
Access to Loans and Financing	0.846	8.303	0.000	0.714	2.364

a. Dependent Variable: Women Micro-Enterprises Involvement

Furthermore, based on the collinearity statistics analysis, it confirmed that motivation has a tolerance of 0.515 and VIF of 1.844, which has met the tolerance and VIF values criteria stating that the value of VIF must be lower than 10.0, and the value of tolerance must be greater than 0.1. Finally, motivation was significant to the women's micro-enterprises involvement as the dependent variable. Therefore, the objective of this study has met and achieved the requirement. Thus, H1 is accepted.

**H2:** There is a positive effect of family support on women's micro-enterprise involvement in Malaysia.

Table 8, stated above, focused on the positive effect of family support on women's micro-enterprise involvement in Malaysia. The family support has the beta ( $\beta=0.814$ ; sig.= 0.000, which is less than 0.01) and indicates that women micro-enterprises have strong family support that influences their involvement in promoting their business growth to fulfill their family responsibilities. Furthermore, based on the collinearity statistics analysis, it confirmed that family support has a tolerance of 0.318 and VIF of 1.530, which has met the tolerance and VIF values criteria stating that the value of VIF must be lower than 10.0, and the value of tolerance must be greater than 0.1. Finally, family support was significant to women's micro-enterprises involvement as the dependent variable. Therefore, the objective of this study has met and achieved the requirement. Thus, H2 is accepted.

**H3:** There is a positive effect of entrepreneurial skills on women's micro-enterprise involvement in Malaysia.

Table 8 stated above focused on the positive effect of entrepreneurial skills on women's micro-enterprise involvement in Malaysia. The entrepreneurial skills have the beta ( $\beta=0.825$ ; sig.= 0.000, which is less than 0.01) and indicate the positive effect of entrepreneurial skills and signifies that women micro-enterprises perceive appropriate business skills as one of the critical factors required to boost the sustainability of women entrepreneurs towards venturing into micro-enterprises for their personal growth. Furthermore, based on the collinearity statistics analysis, it confirmed that entrepreneurial skills have a tolerance of 0.649 and VIF of 1.940, which has met the tolerance and VIF values criteria stating that the value of VIF must be lower than 10.0, and the value of tolerance must be greater than 0.1. Finally, entrepreneurial skills were significant to women's micro-enterprises involvement as the dependent variable. Therefore, the objective of this study has met and achieved the requirement. Thus, H3 is accepted.

**H4:** There is a positive effect of business networks on women's micro-enterprises involvement in Malaysia.

The above result indicated a positive effect of business networks on women's micro-enterprise involvement in Malaysia. The business networks have a beta ( $\beta=0.758$ ; sig.= 0.000, which is less than 0.01). It further indicates that women micro-enterprises have strong business networks that help expand their network in reaching out to their customers to fulfill their personal growth and responsibilities. The positive effect of business networks proves that women micro-enterprises perceive business networks as critical factors that prepare them to venture into business for sustainability growth. Furthermore, based on the collinearity statistics analysis, it confirmed that business networks have a tolerance of 0.459 and VIF of 1.723, which has met the tolerance and VIF values criteria stating that the value of VIF must be lower than 10.0, and the value of tolerance must be greater than 0.1. Finally, business networks were significant to the women micro-enterprises involvement as the dependent variable. Therefore, the objective of this study has met and achieved the requirement. Thus, H4 is accepted.

**H5:** There is a positive effect of access to loans and financing on women's micro-enterprise involvement in Malaysia.

The above result shows a positive effect of access to loans and financing on women's micro-enterprise involvement in Malaysia. Access to loans and financing has a beta ( $\beta=0.846$ ; sig.= 0.000, which is less than 0.01) and indicates that access to loans and financing is an instrument that supports the growth of business enterprises and facilitates the effective operation of business daily. Furthermore, based on the collinearity statistics analysis, it confirmed that access to loans and financing has a tolerance of 0.714 and VIF of 2.364, which has met the tolerance and VIF values criteria stating that the value of VIF must be lower than 10.0, and the value of tolerance must be greater than 0.1. Finally, access to loans and financing was significant to the women's micro-enterprises involvement as the dependent variable. Therefore, the objective of this study has met and achieved the requirement. Thus, H5 is accepted.

Table 9

*Summary of the Results According to Hypotheses*

Hypotheses	Results
<b>H<sub>1</sub>:</b> There is a positive effect of motivation on women's micro-enterprise involvement in Malaysia.	Supported
<b>H<sub>2</sub>:</b> There is a positive effect of family support on women's micro-enterprise involvement in Malaysia.	Supported
<b>H<sub>3</sub>:</b> There is a positive effect of entrepreneurial skills on women's micro-enterprise involvement in Malaysia.	Supported
<b>H<sub>4</sub>:</b> There is a positive effect of business networks on women micro-enterprises involvement in Malaysia.	Supported
<b>H<sub>5</sub>:</b> There is a positive effect of access to loans and financing on women's micro-enterprise involvement in Malaysia.	Supported



**Conclusion**

The contribution and significance of the study focus on the factors influencing women's micro-enterprises involvement in Malaysia. These factors are identified as motivation, family support, entrepreneurial skills, business network and access to loans and financing. The theoretical contributions of the study would help expand existing theories by supporting the importance of women's micro-entrepreneur involvement. Also, the approach helps to become more effective and efficient in explaining the basic concepts of women's micro-enterprise involvement. As a result, this study would enable Malaysian women entrepreneurs to recognize the best strategies to grow their businesses and access their business involvement opportunities. From the practical point of view, the study serves as a guide and provides a self-check to current women entrepreneurs and increases women entrepreneurs' involvement through an in-depth understanding of the factors influencing women micro-enterprises in Malaysia.

Descriptive analysis, exploratory factor analysis, normality, reliability, correlation, and regression analysis are some of the statistical tools used to look at the data in this study with IBM SPSS. These results indicate a relationship between motivation, family support, entrepreneurial skills, business networks, access to loans and financing, and women's micro-enterprise involvement in Malaysia. It affirms the positive effects of motivation, family support, entrepreneurial skills, business networks, and access to loans and financing on women's micro-enterprise involvement in Malaysia.

This study highlights the positive impact of motivation, family support, entrepreneurial skills, business networks, and access to loans and financing on women micro-enterprises in Malaysia. Based on the findings of this study, there is a high tendency to indicate that the motivation of women micro-enterprises plays a crucial role in encouraging women entrepreneurs to venture into business, leading to improved livelihoods. This result has further proved that the motivation of women entrepreneurs is correlated to the women micro-enterprises involvement as it helps to navigate their ideas towards effective participation in the business that would create value for the development of Malaysia's economy. Family support, especially emotional and financial assistance, strengthens women's involvement in managing their businesses. Acquiring entrepreneurial skills is essential for business growth and success. Business networks help expand customer base and referrals, contributing to business success. Therefore, women entrepreneurs are encouraged to acquire skills and knowledge that enhance their entrepreneurial skills effectively. Furthermore, women entrepreneurs must perceive various opportunities to promote and improve their chances of enriching their families and enhancing their business ventures. The business network helps increase the customer base, promote the rate of referrals, connect, and expand business success effectively. Most women micro-enterprises survive the business's involvement due to their family referral support, which helps boost their network efficiency. Access to loans and financing is significant for initiating and growing micro-enterprises, positively impacting women's economic empowerment. Financing in a business has helped women micro-enterprises manage and grow Malaysia's economy. It also helps to improve their source of business income which in turn helps manage their family needs and responsibilities. Despite the challenges in securing funds for business ventures, this study has signified a strong impact that promotes easy access to loans and financing that support the women's micro-enterprises involvement with the aid of a Malaysian government agency that

focuses on empowering women in business ventures. The adoption of motivation, family support, entrepreneurial skills, business network, and access to loans and financing successfully achieved and proffering solutions to the various challenges women face in Malaysia's women micro-enterprises with identifying the root causes of poor involvement amongst women of Malaysia and providing ways to mitigate these issues to a minimum level.

### **Recommendation for Future Research**

Since this study focused on women's micro-enterprises involvement in Malaysia, it is essential to suggest various strategies that would add value to the study context. First, studies need to explore various sectors to verify their perception of empowering women micro-enterprises and contributing heavily towards the Malaysian GDP. There should be a constant awareness of empowerment for women entrepreneurs in Malaysia, which would help them reach their potential in business and reflect positively on the development of economic growth. Future studies need to explore the necessity of promoting women entrepreneurs' involvement in developing micro-enterprises in Malaysia. In addition, studies need to explore further the significance of promoting women's involvement regarding their motivation and business network in the development of micro-enterprises in Malaysia. Lastly, there is a need for an in-depth understanding of the crucial influences on women's micro-enterprises involvement in Malaysia in the future.

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