

## Gender Needs Analysis of Women Entrepreneurs

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### ABSTRAK

Satu kajian telah dijalankan dikalangan pengusaha wanita di Lembah Kelang. Kajian bertujuan untuk meneliti ciri-ciri dan profil perniagaan usahawan wanita; mengenalpasti keperluan usahawan wanita dari perspektif gender. Pengumpulan data dijalankan dengan menggunakan borang soalselidik secara pos dan seramai 33 usahawan wanita diambil sebagai responden kajian. Hasil kajian menunjukkan seramai 66.7% daripada responden terlibat dalam perniagaan kecil yang berdasarkan perkhidmatan, 36.4% dalam perkhidmatan professional, 21.2% dalam perniagaan pembuatan, dan 9.1% sebagai pemborong. Kajian juga menunjukkan bahawa keperluan utama responden ialah usahawan wanita perlu mendapat pendedahan yang sebaik-baiknya mengenai keusahawanan. Ini diikuti dengan keperluan latihan dalam kemahiran pengurusan perniagaan, sistem penasihat dan kaunseling kerjaya, pembentukan persatuan sesama usahawan, akses yang lebih baik terhadap kredit dan penglibatan yang lebih aktif dalam perniagaan yang selama ini diceburi kaum lelaki. Kajian juga mengutarakan cadangan dalam usaha untuk membangunkan usahawan wanita.

### ABSTRACT

A study was conducted on women entrepreneurs in Klang Valley to examine the characteristics and business profile of women entrepreneurs and to identify the gender needs of women entrepreneurs. The data was collected by using mailed questionnaires and 33 women entrepreneurs responded. The study revealed that 66.7% of the women were involved in retail services, 36.4% in professional services, 21.2% in manufacturing and 9.1% in wholesale. The study also showed that among the significant needs women required more exposure to entrepreneurship, business management training, system of mentoring and career counselling, networking and better access to credit facilities and better involvement in male-dominated business. Some recommendations to help develop women entrepreneurs are forth.

### INTRODUCTION

Investigation into female entrepreneurship is a recent development. The available entrepreneur analyses mainly focused on male entrepreneurs (Stevenson 1986). The specific objectives of this study are first, to identify the characteristics and business profiles of women entrepreneurs; and second to examine the gender needs of women entrepreneurs.

#### *The Background of Women Entrepreneurship in Malaysia*

An entrepreneur defined as "the organiser of economic venture" owns, organises and

assumes the risk of the business. According to McMullan and Long (1990) an entrepreneur is a self-employed person who has to face uncertainty, and will never be tied down to the traditional way of making deals. Moore (1990) defines entrepreneur as one who takes an active role in the decision making and the risk of a business in which she/he has majority ownership. There has been an increase in number of women entrepreneurs in Malaysia in the past two decades due to the economic recession and the increase rate of unemployment in the mid 1980s, resulting in many of the unemployed graduates choosing self-employment. Increasing interest in privatisa-

tion, self-employment and business-oriented employment encouraged and facilitated the growth of new enterprise in sectors such as food manufacturing, general trading, banking and financing, personal and public services, education, training and consultancy, and many others. The sixth Malaysia Plan (Table 1) shows that the role of women in business was on an increasing trend. In 1980, 40.1% of the total women labour force were in the manufacturing sector, 29.3% in the wholesale, retail, hotels and restaurants, 29.5% in the finance, insurance, real estate and business services sector. By 1990, the proportion of women's labour force in those businesses had increased to 46.4% in manufacturing, 38.6% in the wholesale, retail, hotels and restaurants, and 34.2% in finance, insurance, real estate and business services.

TABLE 1  
Percentage distribution of women's  
employment by industry

Industry	1980	1985	1990
Agriculture & Forestry	39.0	38.4	34.4
Mining & Quarrying	10.3	10.5	12.9
Manufacturing	40.1	43.1	46.4
Electricity, Gas & Water	7.5	3.4	6.9
Construction	7.1	5.6	4.3
Wholesale & Retail Trade, Hotel & Restaurants	29.3	37.7	38.6
Transport, Storage & Communications	6.3	10.4	11.1
Finance, Insurance, Real Estate & Business Services	29.5	35.1	34.2
Community, Social & Personal Services	29.4	36.8	37.9
Average % Distribution	32.7	34.6	35.0

Source: Sixth Malaysia Plan, 1991-95 (1991: 463)

The participation of women in modern business could be traced from the period of women's involvement in the cooperative movement in the nineteen fifties & sixties. Manderson (1980) reports on the proliferation of cooperatives established by "women for women" to meet their credit. The

establishment of these organisations reflect the inaccessibility to credit and loan facilities which were faced by women entrepreneurs.

O'Brien (1983) noted that many women resorted to self-employment in small scale trades, services and industries. In Peninsular Malaysia in 1970, 18% of the female labour was classified as "own-account workers" and 2.3% as employers; and 13% were engaged as 'working proprietors of wholesale and retail trade'.

A study on the profile of Malay women entrepreneurs in Kuala Lumpur (Fatimah Daud, 1975) found that most of them were in the 35-44 age group, were married, came from large families and were eldest in rank, and were housewives before they started their businesses. They were motivated by the prospects of better income and received encouragement from their husbands. Majority of them were involved in hawking, retailing and wholesaling because these businesses did not require large capital or skilled manpower and were less risky.

The available studies in Malaysia and elsewhere point to a conclusion that women entrepreneurs encountered many other problems apart from those already mentioned. Example, management technicalities such as obtaining lines of credit, lack of skilled labour, and lack of knowledge in marketing, financial planning and business training. In addition, they also had to strike a balance between their personal life and career (Md. Zabid and Fariza 1992).

In the United Kingdom, Allen and Truman (1993) found that restricted access to capital and collateral remains a key barrier for women to achieve financial security. A further constraint on women's business activity is that of sectoral segregation. Throughout the world, women entrepreneurs are most likely active in food production, nutrition, health and child care industries.

A study by Scott (1986) in Georgia United States, revealed that about 40% of the women entrepreneurs perceived that it would be easier to borrow money if they were men. The same percentage of respondents also reported that balancing the needs of business and family was their greatest

problem. (Stevenson 1986). Other problems cited were the lack of skills in record-keeping, advertising and sales promotion.

#### *Gender Needs and Women Entrepreneurs*

The term gender refers to the socially defined roles, resources and responsibilities of men and women as they relate to one another (Whitehead 1971; Murray Li 1993). It is different from the term sex which is derived from biological characteristics of being male and female. The term gender relations emerges to distinguish social relations between men and women, and are based on two assumptions. First, the problems faced by women are not caused by women per se, but as a result of the relations between men and women in the social system. Second, it is assumed that the roles of men and women are actually complementary, while in fact it is not always the case. Since men and women have different roles and responsibilities, they use different approaches in getting access to resources and facilities relevant to their needs. Gender needs are those that women (or men for that matter) may develop by virtue of their social positioning and functions through gender attributes (Moser 1993).

One way to fulfill the strategic gender needs of women entrepreneurs is by solving problems they face on the basis of they 'being a woman' and in lacking the required business skills. The most significant problem however is meeting the demands of family responsibilities and career (which in most research is the least important of problems mentioned by men entrepreneurs). Gender needs should also be identified. Women entrepreneurs behave differently from men in terms of managing and leading their enterprises (Helgesen 1990). Their personality characteristics, business needs, strengths and weaknesses as business individuals are different and this study attempted to verify some of these differences.

#### **METHODOLOGY**

Data collection was conducted by using a set of questionnaires. The respondents were asked about their personal and entrepreneur-

al characteristics such as type of enterprise, length of involvement, workers employed, types of business ownership, total sales and paid-up capital and their reasons for going into business. They were also asked about their perceptions on various gender-related statements based on a five-point interval scale, ranging from strongly disagree (1) to strongly agree (5).

The questionnaires were sent by mail to 96 women entrepreneurs in the Klang Valley. The mailing lists were obtained from the National Entrepreneur Centre of the Ministry of Public Enterprise, and the Malaysian Women's Development Institute (IKWAM). They were registered under these institutions as entrepreneurs and had attended training and received advisory services from the institutions. A total of 33 respondents (34.4%) returned the questionnaires.

Women entrepreneurs' profile and needs derived from this study were compared, wherever necessary, with those of men found in the literature. The data were analysed in the SPSS-Windows programme. The reliability test was conducted for the perceptions on gender needs items and the reliability coefficient was reasonably high at 0.8531.

#### **RESULTS AND DISCUSSION**

The data below shows that women entrepreneurs were engaged in a wide range of service-oriented business, the most common was retailing (66.7%). These include tailoring, direct selling, mini-market and restaurant, and selling computer products as well as pharmaceutical goods. Next category of activities were professional services which include training, consultancy and counselling, advertising and travel agencies (36.4%); manufacturing (21.2%); and business in wholesale accounted for 9.1%. Other businesses include boutique and beauty saloon, and stockbroking (12.1%).

It was also interesting to note that 10 women entrepreneurs were engaged in two different types of business activities and three had three different types of business activities.

About 45% of the respondents had sales above RM350,000 per annum and about

TABLE 2  
Types of business activity

Activity	Frequency* (N = 33)	Percent*
Retail Services	28	66.7
Professional Services	12	36.4
Manufacturing	7	21.2
Wholesale	3	9.1
Others	4	12.1

\* Frequencies and percentages are non-additive due to multiple responses of a respondent.

equal percentages (27.3 %) had sales in the range of RM100,000 – RM350,000 and that of below RM100,000. 60.6% had a paid-up capital of RM100,000 and below; while the rest (39.4%) had total paid-up capital of more than RM 100,000. In terms of employees, more than three-quarters had 10 staff and below, while 15.2% had 11 to 25 staff. Three enterprises had 45, 52 and 73 employees respectively. The enterprises comprised of producing transformers engine and hydraulic oil; home and office furniture, and processing burger and meat products. Ownership of the businesses 51.5% were private limited, 30.3% sole proprietorships and 18.2% were partnerships. In terms of length of involvement in the business, the data indicated that 57.6% of the enterprises were less than five years old; 18.2% were six to ten years old, 12.2% were 16 to 20 years old and 9.0% were 11 to 15 years old. One tailoring enterprise had more than 20 years of involvement. Table 3 summarises the profile of the women enterprises.

Table 4 summarises the demographic characteristics of respondents. Their mean age was 39.6 years, 75.8% were married, and about 75.8% had less than three children. About half of the respondents had tertiary education (degree and diploma), 27.3% school certificates and more than half of them were from families with business background.

#### Reasons for Starting Business

Reasons for starting business were the opportunity to increase income (66.7%), and the freedom of having control over their

working lives (42.4 %). About one third of the respondents (30.3 %) said that owning a business is the best way for a woman to maintain both domestic and career roles. 24.2% said they wanted a more rewarding job and 21.2% said they enjoyed the personal autonomy it gave them. The above data suggests that economic reason is the most motivating factor to the women entrepreneurs. This gave them a better income, economic independence and better working environment. This in general reflects the desire to have more control over their working lives. The need for greater independence suggests that the motivating force was not directly related to material needs alone but other intrinsic reasons such as personal autonomy and self-interest. For the unemployed (e.g. full housewife), involvement in small business is stimulating because it gives

TABLE 3  
Characteristics of women-owned enterprises

Item	Frequency (N = 33)	Percent
<i>Total Sales</i>		
Less than RM 100,000	9	27.3
RM 100,000-RM 350,000	9	27.3
More than RM 350,000	15	45.4
<i>Total Paid-up Capital</i>		
Less than RM 50,000	11	33.3
RM 50,000-RM 100,000	9	27.3
More than RM 100,000	13	39.4
<i>Total Employees</i>		
Less than 10	25	75.8
11 - 25	5	15.2
More than 25 ( $\bar{x} = 11.2$ )	3	9.0
<i>Types of Ownership</i>		
Sole proprietor	10	30.3
Partnership	6	18.2
Private Limited	17	51.5
<i>Age of Business (years)</i>		
1 - 5	19	57.6
6 - 10	6	18.2
11 - 25	3	9.0
16 - 20	4	12.2
More than 20 ( $\bar{x} = 7.33$ )	1	3.0

TABLES 4  
Demographic characteristics of women entrepreneurs

Characteristics	Frequency (N = 33)	Percent
<i>Age (years)</i>		
20 – 30	5	15.2
31 – 40	12	36.3
41 – 50	15	45.5
51 and above	1	3.0
( $\bar{x} = 39.6$ )		
<i>Marital Status</i>		
Married	25	75.8
Single (unmarried/widow divorced)	8	24.2
<i>Number of Children</i>		
0	6	18.2
1 – 3	19	57.6
4 – 6	7	21.2
7 – 9	1	3.0
( $\bar{x} = 24$ )		
<i>Educational Attainment</i>		
Degree and higher	11	33.3
Diploma	8	24.2
Higher School Certificate	1	3.0
School Certificate	9	27.3
Lower Certificate of Education and below	2	6.1
No response	2	6.1
<i>Family Background</i>		
Family involved in business	18	54.6
Lived in big town	13	39.4
Lived in small town	4	12.2
From village	10	30.3
No exposure in business	7	21.2

them the satisfaction of working within their households.

#### *Previous Job Experience*

About one-third of the women entrepreneurs had previous administrative experience (administrators, managers and clerks). Other previous job experience was in secretarial, education, finance and public relations sectors.

#### *Problems Encountered by Women Entrepreneurs*

Only one-third of the respondents mentioned

TABLES 5  
Reasons for starting business

Reason	Frequency* (N = 33)	Percent*
Opportunity to increase income	22	66.7
Freedom	14	42.4
Flexibility	10	30.3
Interested	8	24.2
To escape from insecure and low-paid occupations	8	24.2
Personal autonomy	7	21.2
Challenging career	2	6.1
Family tradition	2	6.1
Assisting husband	1	3.0
Shift to a new career	1	3.0

\* Frequencies and percentages are non-additive due to multiple responses of a respondent.

TABLE 6  
Previous job experience

Areas	Frequency	Percent
Administration	10	30.3
Business	8	24.2
Housewife	5	15.2
Secretarial	4	12.1
Education	3	9.1
Finance	3	9.1
Public Relations	2	6.0
Others (doctor and technician)	2	6.0

that they were very satisfied with their current status of business. The large majority stated they were fairly satisfied with their present business.

On the problems they face, twenty respondents cited financial-related difficulties as their greatest problem (60.6%). This includes access to credit facilities, large amount of capital or investment needed, financial management, difficulty in obtaining contracts and high rate of rent of business premises. Nineteen respondents found difficulties handling human resources needs (57.6%) such as high turnover rate, unskilled workers, lack of discipline and commitment in work among the workers and lack of manpower. Other problems were lack of distribution outlets and limited networking

TABLE 7

Problems encountered by women entrepreneurs

Problems	Frequency*	Percent*
Financial	20	60.6
Human resource	19	57.6
Marketing	7	21.2
Competition	6	18.2
Lack of support from development agencies	4	12.1
Price fluctuation	3	9.1
Space/premise	3	9.1
Business contact	2	6.1
Lack of knowledge, skills and experience	2	6.1
Others	6	18.8

\* Frequencies and percentages are non-additive

(21.2%), lack of support from government agencies (12.1%), price fluctuation (9.1%), lack of business contacts (6.1%) and lack in skills and experience in their respective businesses (6.1%).

Table 8 gives results of t-test analysis on women's total sales in two business categories: women's traditional business and male-dominated business and any significant difference categories of business. Women's traditional businesses refer to food processing and manufacturing, tailoring, boutique, restaurant and canteen, beauty saloon and direct selling. While male-dominated businesses refer to other businesses which include retail services in mini-market and wholesale, professional services in training and consultancy, medical and counselling electrical and engineering, telecommunication consultancy, sales of computer and sports equipment and stockbroking. Both t-tests results produce nonsignificant t-values. This shows that there is no significant difference in mean of total sales between entrepreneurs in women's traditional businesses and those of male-dominated.

#### *Perception on Gender Needs*

In this study, gender needs are defined as the prioritised concerns that women entrepreneurs have to fulfill. Table 9 presents the results of perception of respondents on gender needs. The items are arranged and ranked

TABLE 8

T-value for total sale by category of business

Variable	N	Mean	t-value	p
Category of Business				
Women's Traditional Business	14	214285.7	-2.5	0.338
Male-Dominated Business	19	359210.5		

according to values of mean of each item. The highest needs as perceived by the respondents in descending order were as follows: better exposure in entrepreneurship (4.727), skills training in planning, financial and business management (4.697), mentoring system for guidance and access to career counselling (4.485), networking and formation of association (4.394), better access to credit (4.364), more active involvement in male-dominated business (4.364), shared ownership of house between spouses (4.091), and provision of creche or nursery facilities (4.061).

Next, the need for partnership between spouses and the need for property ownership. Categorised under joint entrepreneurship was (3.818), joint-credit between husband and wife (3.697), and ownership of business account (3.364). The location of nursery near to wife's business premise (3.697) was seen as one of women entrepreneurs' gender needs. The last group of items which were considered least important by the women entrepreneurs were matters pertaining to property ownership with spouses.

Three major needs that could be concluded from Table 9 are first, needs which are generated from the situation of "women" themselves being the business owners. These are actually related to difficulties or problems faced more by women entrepreneurs compared to men. Second, needs valuing partnership between spouses in business. They are shown by items 7th to 12th in the rank. The last category of needs refers to concerns least needed in their business. Example, wanting ownership of business to be under the husband. It is clear that most do not have these needs as the conditions perpetuate or even make worse the condition of women

TABLE 9  
Results of respondents' perception on needs

Need	Mean Std.	Dev.	Rank
Better exposure in entrepreneurship	4.727	0.452	1
Skills training in planning, management, accounting, etc.	4.697	0.467	2
Mentoring system for guidance and access to career counselling	4.485	0.566	3
Networking and formation of association	4.394	0.966	4
Better access to credit	4.364	0.962	5
More active involvement in male-dominated business	4.364	1.084	6
Shared ownership of house	4.091	1.011	7
Creche/nursery facilities	4.061	1.116	8
Joint-type of entrepreneurship	3.818	1.334	9
Creche/nursery facilities to be near to own place of work	3.697	1.723	10
Credit to be under husband and wife's name	3.576	1.582	11
Business account to be jointly owned	3.364	1.729	12
Credit to be under own name only	2.909	1.608	13
Separate business account between husband and wife	2.697	1.776	14
Business ownership under own name	2.545	1.822	15
House ownership under own name	2.333	1.963	16
Creche/nursery facilities to be near to husband's place of work	2.303	1.667	17
Business account to be under own name	2.273	1.892	18
Credit to be under husband's name	2.152	1.395	19
Entrepreneurship to be under husband's name	1.545	1.227	20
Business account to be under husband's name	1.515	1.326	21
House ownership to be under husband's name	1.485	1.372	22

entrepreneurs in terms of securing economic independence, personal autonomy, working flexibility and hence, role and control over their business endeavour. The data shows that the field of entrepreneurship and business should be made open to every one, male or female. For early exposure entrepreneurship should be taught in school without gender bias and it should be inculcated in the curriculum that entrepreneurship and small business ownership are attractive options for men as well as for women.

Many studies have indicated that female entrepreneurs, are weak in business management skills (Hisrich and Brush 1984; Md. Zabid and Fariza, 1992) as shown by this study. Training in business management was cited as the second most important need among the entrepreneurs. Several reasons could explain why the respondents need the training in order to upgrade their business

management skills. First, only one-fifth of the respondents had previous job experience in business. Majority of them were employees in the administrative (middle level), education or secretarial fields. Some were housewives. Second, almost two-third of the women entrepreneurs have been involved in business less than five years, and only about half of them come from families with business background. This indicates their inadequate experience in business operations and the specific skills in business management. These women entrepreneurs may not yet have the confidence in management skills and this will inhibit them from succeeding. Another important need expressed by the respondents is mentoring system for guidance and counselling. This is consistent with other studies conducted abroad (Hisrich and Brush 1984; Olson and Curfie 1992). Mentoring could expose new women entrepreneurs to the

successful female entrepreneurs as role models to build up their confidence and be a source of inspiration to them.

Another parallel need is the setting up of informal and formal networking among women entrepreneurs which was cited as the fourth priority among the respondents. A women's network would be very useful for them to have wider business institutional support system to acquire business information such as available opportunities and trainings. In general, they felt that there should be more active involvement of women in businesses that have been dominated by males. This is supported by the results of the t-test which shows no significant difference in total sales between business traditionally owned by women and in business traditionally associated with males. The fact that there are more women involved in male-dominated business today than before means that the scope of business for women have been expanded beyond the confines of the traditional female businesses. With the country is moving into industrialisation, the number of modern businesses which had previously been male-dominated are expected to increase and businesses such as advertising, banking and financing, counselling and training, tourism and travel agencies, sales and servicing, security services, and engineering could attract more female involvement in the future.

Partnership with spouses is perceived as vital to ensure the growth of the business owned by women (even though this is perceived to be of a lesser need). Firstly, husbands are compelled to become involved in the business because financial institutions often require the husbands to negotiate or co-sign the wife's business loan. Secondly, women to ensure business strength and security in terms of getting clients, establishing networking and business contacts. Thirdly, women probably feel that involving husbands as business partners would ensure a stable marital status by having similar or related business or rather similar business goals. The factor that is least crucial is the need to have single ownership, i.e. in credit, business accruals, proprietorship, or even house ownership. This means that women entrepreneurs prefer to have control

over their properties and business ventures.

## **CONCLUSIONS AND RECOMMENDATIONS**

The present study concludes that majority of the women entrepreneurs are involved in retail services, professional services and manufacturing. About 45% of the respondents have sales above RM 350,000 per annum, about 61% have a paid capital of RM 100,000 per annum and below. About 70% have less than 10 employees; 52% have business of private limited; and 58% have been involved in business for less than five years.

The mean age of respondents is 39.6 years, with 76% of them being married with children. A total of 58 % of them have higher education with diploma on higher degrees in various disciplines. Two-thirds of the respondents mentioned that they joined business primarily for economic reasons such as the opportunity to increase income and to escape from relatively insecure and low-paid occupations, to have control over their working lives and to balance both domestic and business roles. Also mentioned were non-economic factors such as personal autonomy and self-interest. There is no significant difference in performance however, between women entrepreneurs involved in women's traditional business and those in male-dominated business.

The most important need expressed by the women entrepreneurs was more exposure in business as they were relatively weak in managerial skills compared to men, and wanted therefore better access to acquire the related skills. Women entrepreneurs also, need mentoring for guidance and career counselling, stronger networking, better access to credit lines, and active involvement in male-dominated business. The future scenario in Malaysia will be the proliferation of more businesses in various industries, and that means more opportunities for skilled women.

This study provides insights into the various women business in Malaysia, and the issues affecting women entrepreneurship. Established women organisations can play an important role in assisting the women

entrepreneurs in acquiring business skills, information and advisory services, and networking. Banks and financial institutions should also be more flexible or sensitive to the financial needs of women entrepreneurs. The setting up of the Ministry of Entrepreneurs Development recently reflects the strong concern of the government and the public on development of entrepreneurs. It is hoped, that, with the various programmes formulated by the Ministry and women organisations, the participation of women entrepreneurs in the overall national development could be enhanced.

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