



THE RELATIONSHIP BETWEEN CHALLENGES TOWARDS OPPORTUNITIES FOR GROWTH OF WOMEN'S ENTREPRENEURSHIP ON E-COMMERCE IN KLANG VALLEY



Yuganya A/P
Muniandy¹

Masri Bin Abdul
Lasi^{2*}

^{1,2}City Graduate School, City University, Malaysia.

¹Email: yugas_andy@yahoo.com

²Email: masri.abdullasi@city.edu.my



(+ Corresponding author)

ABSTRACT

Article History

Received: 8 September 2020

Revised: 2 October 2020

Accepted: 14 October 2020

Published: 26 October 2020

Keywords:

Challenges
Entrepreneurship
Opportunities
Finance
Marketing
Women entrepreneurship.

JEL Classification:

M1 Business Administration.

Entrepreneurship is as an essential element for stimulating nation's growth and development. Women entrepreneurship is acquiring attention from the public in the light of evidence of the potential for economic growth and development of new business creation, particularly in e-commerce. Through economic reforms, women are rising their numbers to own and run businesses, particularly in online businesses where information technology has the power to grow the industry and change the way business is run. Considering acknowledgement of women entrepreneurs playing a key role in economic development, their growth has remained substantially undermined. Women entrepreneurs, however, face a wide range of challenges, both in developing and growing their business activities. The forthcoming research paper was aimed at investigating the challenges of e-commerce entrepreneurship that the Klang Valley woman faces in the present times. For this exploratory analysis the survey questionnaire was implemented using convenience sampling process. The data was analysed using descriptive analyses as well as normality and comparison evaluates. The data used in this study were collected from a sample of 200 respondents. The empirical survey data analysis on distinguish five key important factors that hamper the growth of female entrepreneurship in Klang Valley, namely personal, social, financial, marketing and technological. The study concluded that women entrepreneurs face constraints attributable to access to capital, lack of expertise and entrepreneurial education accompanied by difficulties in selling their products online, such as challenges of networking. Recommendations for future researchers have been put forward at the end of this paper.

Contribution/ Originality: This study contributes to the existing literature of women entrepreneurship. This study uses new estimation methodology of quantitative method of data collection transferred into numbers for easy analysis. This study is one of very few studies which have investigated the obstacles faced by women entrepreneurs in e-commerce.

1. INTRODUCTION

In Malaysia, women entrepreneur playing an important role Malaysian economic development. Their involvement has increased in the past few decades and contributed in stabilize the economy during recession. The paper focused on women relationship between challenges towards opportunities faced by women entrepreneurs in E-commerce businesses in Klang Valley. Agreeing to a few considers, the lion's share of challenges experienced by

women entrepreneurs are categorized into five major components which consists of personal, social, financial, marketing and technological challenges.

2. LITERATURE REVIEW

A woman entrepreneur is a female who own, controls and manage her business ventures. However, there is a point saying that females view on their businesses are completely diverse from the way male do (Salmah, 2015). A few contend that these are due to the challenges that woman has to be go through in running the businesses. Thus, the challenges they face that hamper the growth of their businesses, especially their online business. This study investigates the challenges facing by women entrepreneur in an e-commerce which hindering from become successful entrepreneur. This include their personal, social, marketing, financial and technological challenges.

2.1. Personal Challenges

Women in Klang Valley mostly involved in family emotional bonding and expected to focus on her family as she cannot concerntrate on her business or career due to cultural values which limiting a woman from performing her career obligations. This leads to a woman to unable to focus on her career or business development (Gupta & Aggarwal, 2015). Women are often objected as a weak personality through their lack in confidence and competency level. Due to this, the society often to give support to women entrepreneurs to grow in their business where they family members failed to do so.

2.2. Social Challenges

Sexual orientation segregation, gender-bias or sex stereotyping could be a challenge. According to Oludipe (2019) the society preferred to support the male business person rather than give their supports to women. Most banks are hesitant to offer budgetary help to women business visionaries. They fear women entrepreneurs may not be able to sustain their business (Teoh & Chong, 2014).

2.3. Financial Challenges

Capital is needed at most for start and run a business successfully. They stiffer a great deal in raising and meeting the money related requirements of the trade, investors, lenders and budgetary organizations or institutions are not approaching to give monetary assistance to women entrepreneurs on the ground of their less credit value and more odds of business disappointment (Hossain, Jahangir, & Nur-Al-Ahad, 2018). Lack of collateral and lenders' negative perception of women as high-risk borrowers influences them to refuse loans to women. As a result of starting with too little, women's enterprises often fail to improve, closing down or remaining stagnant (Chinomona & Maziriri, 2015).

2.4. Marketing Challenges

Women entrepreneurs face some barriers on obtaining skills and expertise in acquire market opportunities especially for market development. The absence of the education and training on the field involved with where women fire up the online endeavour turns into a hard for a woman to maintaining a business as they need to get by in a male commanded condition. Also, the researcher pointed out that women business ventures may have access to network it may deter them as many networking activities take place after normal working hours. Lacking of access to network hamper the growth of women entrepreneurship in Klang Valley.

2.5. Technological Challenges

The diminished opportunity of women's developments and get to open spaces limits their access to markets, systems and data, and hence, the potential of their micro-enterprises. The women entrepreneurs in Klang Valley

will be profited by utilizing the new advancements in countless territories, for example, gaining admittance to significant business data, finding new markets, advertising their items and administrations over the Internet, protecting enormous requests through systems administration with network individuals, and by and large reducing expenses through progressively effective strategic approaches.

3. RESEARCH METHODOLOGY

This study utilised a quantitative method where the Statistical Package for the Social Science (SPSS) software to analyse data was used in this study. A survey questionnaire prepared consisting of questions developed through the purpose of study. These questionnaires were distributed to women entrepreneurs in Klang Valley. The research was conducted in Klang Valley which includes its surrounding areas such as Klang, Petaling Jaya, and Subang Jaya as sites of data collection.

The independent variables for this research have been identified as the challenges of women entrepreneurs facing in online business while dependent variable studied as growth of women's entrepreneurship in in e-commerce around Klang Valley. These challenges were categorized into five elements namely, personal challenges, social challenges, financial challenges, marketing challenges and technological challenges. The research framework illustrated as shown in [Figure 1](#).



Figure-1. Research Framework by the researcher.

3.1. Research Hypotheses

Based on the study, the following hypotheses were developed in this study:

H1: The personal challenges would affect the opportunities for growth of women entrepreneurs in E-commerce development in Klang Valley.

H2: The social challenges would influence the opportunities for women entrepreneurs in E-commerce growth in Klang Valley.

H3: The monetary challenges would impact the growth for women entrepreneurs in E-commerce in Klang Valley.

H4: The marketing challenges would become barrier for women entrepreneurship of E-commerce growth in Klang Valley.

H5: The technological challenges would influence the growth for women entrepreneurs in E-commerce growth in Klang Valley.

4. RESULTS AND DISCUSSION

From the demographic analysis of the respondents as displayed in [Figure 2](#), where it shows that out 200 women respondents who participated in this survey, the majority were in the range of age group of 36-45, most of them graduated from undergraduate and most of them were married. On the other hand, majority of women respondents were worked in private companies and currently 35% of them are unemployed who starts their online venture in Klang Valley to gain more income for their families.

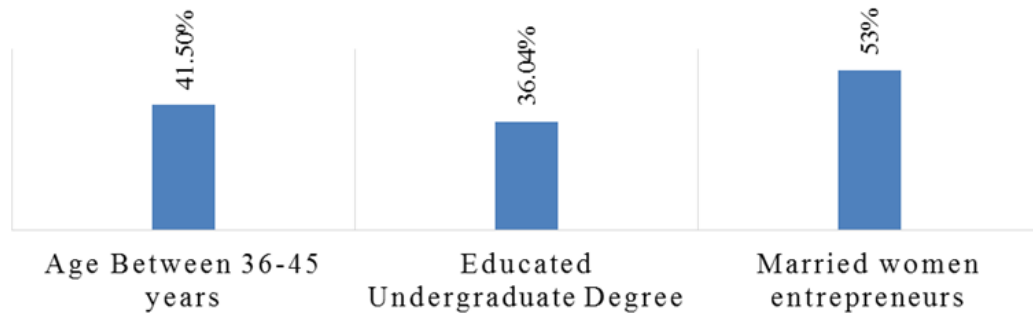


Figure-2. The Demographic analysis of the respondents.

5. HYPOTHESES

The five hypotheses were discussed and performed based on the factor analysis which are now being considered in line of the literatures reviewed.

H1: The personal challenges would affect the opportunities for growth of women entrepreneurs in E-commerce development in Klang Valley.

Most women are self-motivated, driven toward entrepreneurship by the need for achievement and challenge, rather merely for financial gain. Based on the survey, 55% of respondents were being so strong on their entrepreneurship. It has been noticed from the findings that women are rich with these qualities which required in setting up their own enterprises where they able to manage their both professional and family life. According to the results, majority of respondents (53%) indicated that balancing home responsibilities and career life was not a major challenge for women entrepreneurs of e-commerce in Klang Valley. The culture allocates women as a housekeeper and need to manage home responsibilities. From the findings, 51% of the respondents agreed with the articulation that ladies business people worked less hours than men since of having to deal with family issues as well as commerce. This leads to women makes it difficult for them to focus on their e-commerce business. However, significant percentage of 85% agreed that their family members being supportive to their e-commerce ventures.

Hence, from the finding, it can be concluded that numerous fruitful business visionaries would resonate to this feeling that whatever the circumstances may be, they must move on and never give up. It is exceptionally simple to capitulate to disappointments, but it is exceptionally intense to maintain those turbulent times and keep moving. From this finding, it can be concluded that women entrepreneurs in Klang Valley able manage their working life and family responsibilities, getting their family support where they do believe that women entrepreneurship can add value to the family and able to gain income for their household. Hence, the hypothesis of personal challenges would affect the opportunities for growth of women entrepreneurs in E-commerce development in Klang Valley would null be the null hypothesis is rejected.

H2: The social challenges would influence the opportunities for women entrepreneurs in E-commerce growth in Klang Valley.

A further challenge facing female entrepreneurs in Klang Valley, Malaysia, is the social challenge. The culture is overwhelmingly male orientated in Malaysia. But, not always is the idea of female entrepreneurship accepted. A large percentage of the women entrepreneurs in this study (79%) declared that being a woman entrepreneur and getting positive response from society and of course they are were not a negative factor in online business ventures. There are variety of views that point to the social impact of limiting women's participation in business and trade activities. Globally, social issues have a far-reaching impact on the economic activities that women can indulge in, the organizations and people they can engage with, the opportunities they have available for entrepreneurship, the technology they can access, the places they can visit and how much influence they can exert over their own financial assets, and the Klang Valley case is same or more difficult. Therefore, the societal mentality is to see women doing domestic duties and taking care of household matters. Nonetheless, things have recently begun to change with a

wide number of females entering the workforce and women running successfully businesses in Malaysia. From the study, it is evident that social factors do not affect the Malaysian women's entrepreneurship system.

A large percentage of female respondents' women lack the fund resources due to gender discrimination and thus more incentives should be given to start their e-commerce projects. We have stopped seeing female gender as a weakness but as power to counter this discrimination. They are working hard to outperform male competitors. Discrimination has shaped some women's culture where some mentorship services are given to each other. Hence, it can be concluded that women are mostly succeed in e-commerce. A significant percentage of women respondents (46%) agreed that women lacking the fund opportunities due to gender inequality and therefore should be given more opportunities for start-up their e-commerce ventures.

The results further show that both positive views and behaviors of community members and family members encourage them from effectively running their online businesses in Klang Valley. The findings showed that positive attitude about female business people in Klang Valley enables women to take chances in business and the social climate dissuades them from pursuing career paths in diverse fields. Thus, the hypothesis where social challenges would influence the opportunities for women entrepreneurs in E-commerce growth in Klang Valley is null and rejected.

H3: The monetary challenges would impact the growth for women entrepreneurs in E-commerce in Klang Valley.

An analysis to this insight signals that women business people are less dependent on government or banking finance to begin their online business which are due to the reality that women entrepreneurs in common frequently discover it difficult to get to funds from government or financial bodies due to the requirements of awkward archives necessity and tedious procedures. It too signals to a reality that, as ladies business people are more subordinate on their personal savings to begin the e-commerce, it is due to the common recognition of individuals to not enjoy in tedious strategies of banks and not to burden self with overwhelming repayment commitments in form of instalments. From the survey conducted, it is showing that large number of women entrepreneurs started their business using their own savings. Due to the lack of access to finance for their online business, women business people use their savings and borrow from family and friends to start and grow businesses (Chinomona & Maziriri, 2015).

This is becoming a common perception and an obstacle for Klang Valley economy as imminent business visionaries will begin their online business as it were when they have spared enough personal investment funds to hone their entrepreneurial thoughts. For a middle classed individual sparing in current situation gets to be difficult due to high expansion and restricted source of salary, subsequently it is impossible for them to provide shape to their commerce thoughts due to insufficient savings.

Based on the survey conducted, women entrepreneurs of e-commerce who running their ventures in Klang Valley do perceive lacking get to fund as a challenge for their e-commerce. This result might suggest that some women had the ambition of starting a business, but could not due to a lack of source of funding. The capital used for start-up and growth capital challenge women entrepreneurship in Klang Valley. The results showing that very few women started their business using a loan from a bank or Non- Governmental Organisation (NGO) is in line with the literature that points to the difficulty that women entrepreneurs face in obtaining loans from monetary institutions. From the results obtained, collateral and credit records requirements from the mentioned financial institution are too high. Followed by, their interest rates are quite higher where women entrepreneurs in Klang Valley face difficulties during their repayment period. It also been conducted that women entrepreneurs required to provide some personal guarantee in order to grant their loans from such financial institution. It looks as in spite of the fact that get fund is conceivable when women business visionaries have met the requirements for getting a credit. Thus, access to finance is an enormous challenge for business people, particularly women entrepreneurs of e-commerce in Klang Valley. Without adequate access to fund, there is hope of economical trade development and competitive advantage. Hence, the hypothesis on this section is highly acceptable.

H4: The marketing challenges would become barrier for women entrepreneurship of E-commerce growth in Klang Valley.

Maintaining and managing a trade is quite risky especially for women business people who need to survive in this male dominated society but also often lack the of market knowledge where it requires skill, information and systems. This study expects to look at the impact of entrepreneurial skills, marketing, networking on innovative competency and performance of miniaturized scale undertakings in Klang Valley. The marketing challenges has been categorized into three major elements namely expertise, knowledge and networking where it hampering the success of women entrepreneurs living in Klang Valley.

A business education as organized to empower people to be self-employed and self-reliant; empower individuals to be creative and inventive in recognizing commerce opportunities; serve as a catalyst for improvement and financial development; engage tertiary institution graduates with satisfactory training in risk management and to instil the soul of persistence in individuals, which can empower them to persist in any commerce venture. From the study conducted, majority of the respondents never attend to any business aid programs which provided to them thus tended to agree that lack of education and training is a challenge facing women entrepreneurs in Klang Valley. Based on these authors' clarification, it is evident that numerous women business people need educational training which create obstacles for women in the setting up and running of commerce ventures.

Apart from this, respondents agreed with the articulation and recognized that a need of entrepreneurial skills may be a challenge facing ladies business visionaries in Klang valley. Entrepreneurial skills are crucial in trade administration and organization. This need of skills tends to turn the female business visionaries towards making businesses that by and large don't require modern commerce procedures in promoting and marketing their products. This lack of training too implies commerce ventures possessed by female business people in Klang Valley lack within the utilize of modern-day facilities such as managing and organizing technologies, the generation of secured geological recognizable proof products or natural items and the utilize of quality control generation frameworks.

A preponderance of respondents agreed that a lack of management skills is a challenge facing women entrepreneurs in Klang Valley. Some researcher has also perceived that women business visionaries need the administration skills to really promote their businesses; in spite of the incredible socio-economic part they play. In developing economies, in any case, in creating nations, a lot of information is lacking and specific skills are not in put to assist or advance entrepreneurial behaviour particularly for women in commerce. This recommends that their managerial and entrepreneurial skills are inadequately.

On the other hand, a better network can make a decision-making process easier and speedier, can help successful coordination of activities, additionally provide access to quality data. This has been demonstrated in a few literary works surveyed. Additionally, a great arrange can give ethical and mental back to female business people and this makes a difference to decrease the uneasiness and stretch related with running a commerce experienced amid the trade improvement period. Women are often excluded from formal commerce networks (Winn, 2005). In addition, ladies tend to organize differently who preference for female individuals, little number of individuals and on an emotional instead of an instrumental premise. They regularly depend on a arrange of family and companions as they don't need to spend a part of time on genuine organizing (Cromie & Birley). One of the major obstructions to female business is the need of openings and resources and this might be effectively bridged with a great organize. Also, being part of a arrange helps ladies business people to conduct their commerce, particularly with men business people, which improves the prospects for commerce development. Agreeing to these responses, women business visionaries endure as a result of not having the commerce skills, knowledge and networking to run e-commerce businesses. Based on the agreed statement, woman in Klang Valley who running their business through online platform finds difficulties to getting connection with experts on their entrepreneurial activities which leads them to limit their opportunities in available market in Klang Valley. The lack of support networks looks like a moderate challenge facing women business people in Klang Valley. Respondents appear to accept that in the event that they

had satisfactory instruction and preparing, they might make strides efficiency and challenge male-owned businesses. Thus, the women business people should receive the proper skills and trainings with some networking techniques to enable them to face the challenges. As a conclusion, the hypothesis where marketing challenges would hamper the opportunities for women entrepreneurs in E-commerce growth is accepted.

H5: The technological challenges would influence the growth for women entrepreneurs in E-commerce growth in Klang Valley.

There are numerous challenges to ICTs getting to be a positive constrain for women's strengthening. They incorporate costly monetary assets which is required to form ICTs accessible and compelling. However, from the majority participants agreed that they do have access to necessary technologies where they able to perform in e-commerce business in Klang Valley. It is evident from the results that for none of the problems pertaining to technological problem more than 21% of total respondent has voted. The level of education of the respondents might explain why they are pro in knowledge and skills in information technology. Many of these entrepreneurs do have the ability to use computers, mobiles, tablets and other accessories. Be that as it may, it is empowering that the women entrepreneurs are certainly competent of utilizing cell phones, another form of innovation that encourages the running of their commerce. The majority respondents of women entrepreneurs are to be versatile and technology proficient, where they using multiple tools to connect with their customers for their business purpose. More specifically, they using mobile phone that can accessing to internet has voted where they use their handphone for their e-commerce dealings.

From the results, its clearly shows that respondents believe in Information and Communication Technology is playing a major role in entrepreneurship. Expansion of technology advancement adopted to increase the number of women entrepreneur's involvement in e-commerce in Klang Valley. Thus, female entrepreneurs accessing to the up to date information to help them to develop in their e-commerce business. This clearly explains that the knowledge and technology skills promoting e-commerce in Klang Valley.

It once more highlights the certainty of women business visionaries on being technological smart. It is clearly due to the reality that the nature of commerce they own does required technological intensive operations where their entrepreneurial exercises based on web. Women business visionaries discover themselves to be versatile and computer proficient. Ladies business people in numerous cases are watched utilizing them particularly for trade purposes however effectively running their businesses since decades. It is additionally watched that women business visionaries who feel they need technological skills did not consider it to be a major challenge since they can hire workers in case, they are in require of one but this does not prevent their rationale to develop encourage consequently cannot be tallied as a problem.

It is important to note that for women business people technological skills mean abilities relating to operating applications in versatile, laptop, desktop and accessing internet. Researcher further included to their understanding that the information relating to machinery they utilize for their commerce operations are too secured under innovative abilities. Subsequently with these foundation ladies business people have reacted to this portion of the study. According to the analyst these are moreover sensible issues and preparing by conducting Entrepreneurship Advancement Programs can bring a solution to it. From this ponder, it can be evident that ladies business people are proficient with their utilization of innovation instruments for their day by day premise of commerce. Consequently, it'll not be a challenge for them to run their e-commerce in Klang Valley. As a conclusion, the hypothesis where technological challenges would influence the opportunities for women entrepreneurs in E-commerce growth is rejected where the women entrepreneurs able to find their opportunities via technology development as well as they are up to date with their current status on e-commerce development.

Therefore, the analysis in this study has confirmed that collateral to obtain loans, high interest rates, and the lack of a support network are the major challenges women entrepreneurs face in Klang Valley. Majority of the respondents irrespective of having a foundation of EDP, confess that EDP will certainly be productive for women business visionaries in Klang Valley to direct them superior for the nuts and bolts and core of commerce fitness.

Series of training programs conferred to ladies has continuously extended the skyline for financial strengthening of women. In spite of the fact that ladies contribute as it were one third of the financial undertakings, we seem discover various ladies getting to be effective in business enterprise both in social and financial areas in Klang Valley.

6. IMPLICATIONS AND FURTHER RESEARCH

This study was centralized and conducted majorly on women entrepreneurs of e-commerce who live in major cities in central region of Klang Valley, such as Klang, Subang Jaya and Petaling Jaya. Perhaps if data collection is accelerated to consist of different regions, the findings could be more informative. One of the limitations is that research paper provides information and evident from findings that women entrepreneurs who run their online business in urban areas are well-educated who obtaining undergraduate degree and highly skilled. For those women who are less educated, living in rural areas and falling to the weaker section of society, more researchers may suggest carrying out research. The researcher had a limited time to conduct the research, as caused by circumstances beyond the reasonable control in the Covid-19 pandemic context. The future study should consider looking at male entrepreneurs to compare the results with those for women, and identify the challenges facing both males and females. It can deliver an effective outcome where Malaysia's entrepreneurship is able to enhanced in future.

7. CONCLUSION

Women's empowerment social falls, cultural safety, self-actualization are inevitably contributors of growth overall for the region. The women without sustainable mainstream growth plan the cycle of creation is just about difficult. In today's technology-driven economy it is important to understand how women entrepreneurs use innovation to make and bridge their social capital, and how that use in turn enhances empowerment. This development would not only be a dream without it significant and positive nation involvement women in it. After the research paper is through and the finding part of this study acknowledges e-business to be among the most active efficient and easiest business-management preference of Klang Valley women entrepreneurs. Women Entrepreneurship through e-business has strengthened their financial position and the ability to make decisions. While women enhance financial independence, social respect, at home, at family and at family, they achieve recognition collectivity. This affects their social status with respect to improved leadership capacity, gender equality, and so on. According to the findings, women become more interested in setting up their own online business in Klang Valley, as it is easier than any other medium for entrepreneurial activities.

Thus, the recommendations are made based on the research conducted. The financial institutions should have a simpler and quicker method of issuing these facilities or, if you have all the criteria, make it much easier to access them without delay. Institutions that charge high interest rates and unreasonable repayment terms make it hard for women to apply for loans. Women entrepreneurs will approach and take advantage of the agencies developed for them to promote their businesses such as the agencies under MITI such as SME Corporation Malaysia, which are help and encourage women business people.

Also, the encouragement, support and policies that the government has undertaken prior to this through the relevant agencies should be continued and strengthened in line with the government's goal of enhancing the economy in this region. The government and the NGOs should allow housewives as entrepreneurs and recognize their potential and opportunities should be given to them. Women business people take part in informal courses such as conferences, workshops, and gatherings that are coordinated by the parties concerned. Through taking these courses they would be able to develop their knowledge of the business opportunities around them. Women entrepreneurs therefore need to be aware of current trends, such as understanding and recognizing various schemes supported by government agencies.

Funding: This study received no specific financial support.

Competing Interests: The authors declare that they have no competing interests.

Acknowledgement: Both authors contributed equally to the conception and design of the study.

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