

# Entrepreneurial Challenges Confronting Micro Enterprise of Malaysian Malays

Abu Bakar Sedek Abdul Jamak, Rohani Salleh, Subarna Sivapalan and Azrai Abdullah

**Abstract**—This research focuses on micro-enterprise of Malaysian Malays that are involved in very small-scaled business activities. Among them include food stall and burger stall operators, night market hawkers, grocery store operators as well as construction and small service activities works. The study seeks to explore why some micro-entrepreneurs still lag in entrepreneurship and what needs to be rectified. This quantitative study is conducted on 173 Malay micro-enterprise owners (MEOs) and 58 Malay failed micro-enterprise owners (FMEOs) involved in all range of businesses throughout the state of Perak, Malaysia. The main aims are to identify the gaps between the failed micro-enterprise owners (FMEOs) and existing micro-enterprise owners (MEOs) and the problems faced among FMEOs. The results reveal that the MEOs had strong motivations and better marketing approaches as compared to FMEOs. Furthermore, the FMEOs failed in the business ventures mainly due to lack of management, sales and marketing skills and poor competitive abilities to keep up with rivals.

**Keywords**—Micro-enterprises, Malays, entrepreneurship, Malaysia

## 1. INTRODUCTION

IN Malaysia, micro, small and medium-sized enterprises (micro SMEs) play an important role in the country's economic development. The importance of micro SMEs in Malaysia can be traced back to the early 1970s with the implementation of the New Economic Policy (NEP) in 1971 with the aim of reducing socioeconomic disparity among races in the country and eradicating poverty amongst the *Bumiputeras*, primarily through encouraging ownership of businesses/enterprises. *Bumiputera* or *Bumiputra* is a term widely used in Malaysia, embracing indigenous people of the Malay Archipelago. The term comes from the Sanskrit word *bhumiputra*, which can be translated literally as "son of land" (*bhumi*= earth or land, *putra*=son) or as "sons of the soil".

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A Malay, according to the Malaysian Constitution, is a person who habitually speaks the Malay language, follows Malay customs in his/her daily life and professes the Muslim religion (or Islam). The peninsular Malays make up about 63.1% or 17.9 million of the 28.3 million population of Malaysia or about 67.4% of the Malays in Malaysia, thus forming the biggest single ethnic group in the country [1].

The Malaysian New Economic Policy (NEP) was created in 1971 with the aim of bringing Malays a 30% share of the economy of Malaysia and eradicating poverty amongst them, primarily through encouraging enterprise ownership by Bumiputeras. After 30 years of the program, the NEP had somewhat met some of its goals. Bumiputera ownership had increased to 18.9% in 2004 against 2.4% in 1970 and poverty decreased to 8.3% in 2004 against 64.8% in the 1970s. The commitment of the Malaysian Government to develop SMEs was further strengthened by the implementation of the Malaysian Industrial Master Plan, particularly the Industrial Master plan 2 or IMP2 from 2000 to 2005 which was followed by IMP3 spanning 2006 to 2020.

In today's world, small businesses and particularly new ones, are seen more than ever as a vehicle for entrepreneurship, contributing not just to employment, social and political stability, but also to innovative and competitive power [2]. The focus has shifted from small businesses as a social good that should be maintained at an economic cost, to small businesses as a vehicle for entrepreneurship. With this shift came the renewed perception of the important role of entrepreneurship. Indeed, recent econometric evidence suggests that entrepreneurship is a vital determinant of economic growth [3], [4], [5].

According to the Department of Statistics [6], the majority (60%) of companies in Malaysia are contributed by micro enterprises as compared to small (28%), medium sized (9%) and large sized enterprises (3%). The importance of micro enterprise in the development of all sectors in Malaysia suggests that an understanding of the success factors is crucial to the stability and health of Malaysia's economic advancement towards vision 2020.

According to the National SME Development Council of Malaysia [7], Small and Medium Enterprises (SME) are categorized according to 1) number of employees; or 2) annual sales turnover. The National SME development Council had, on 9 June 2005, approved the common definitions of SMEs across economic sectors, for adoption by all Government Ministries and Agencies involved in SME development, as well as financial institutions. A micro enterprise in primary agriculture is an enterprise with full-time employees of less

than 5 or with annual sales turnover of less than RM200,000. A micro enterprise in manufacturing (including agro-based) and manufacturing related services (MRS) is an enterprise with full-time employees of less than 5 or with annual sales turnover of less than RM250,000. A micro enterprise in services is an enterprise with full-time employees of less than 5 or with annual sales turnover of less than RM200,000.

Past research has found that internal factors such as marketing orientation, entrepreneurial personality as well as locating and retaining customers are key determinants of small business success [8] although it is recognised that factors such as the age of the firm will affect the importance of each. A study by [9] indicates that early entrepreneurial exposure of respondents to entrepreneurs had a positive impact on business success. In addition, business experience, education and training appear to have a positive correlation with business success [10]. Other studies have found that personal characteristics of leadership, high level of energy, passion, vision and risk taking are positively correlated with business success [11], [12].

## II. ISSUES AND PROBLEMS

Over the years the government has spent a huge amount of money for advisory programs in line with the objectives to support the business activities of micro SMEs. In 2007 and 2008, the government spent RM4.9 billion and RM3 billion respectively in the form of training and financial programs among others. The programs were channeled via various relevant government agencies [13]. Studies have shown that the number of the business advisory services sponsored by the government are not fully utilized [14], [15], [16]. Mismatch of the services provided in terms of content and entrepreneurial factors are among the reasons cited for the low usage. Other reasons were due to poor formulation, implementation, evaluation and control of the support program [16].

In Malaysia, TEKUN (Tabung Ekonomi Kumpulan Usaha Niaga / Entrepreneurship Group Economic Fund) Nasional (TEKUN), a Government-linked agency under the Ministry of Agriculture and Agro-based industry, was set up to provide micro loan facilities of not more than RM 50,000 and other supported services to facilitate entrepreneurial development for micro business owners especially Bumiputra Malays. Since TEKUN was launched in 1988, 139,105 entrepreneurs had benefited in getting loan facilities from them. Furthermore, in the year 2010, RM162 million loan facilities were available in order to produce 17,000 entrepreneurs [17]. Some of the initiatives and support provided by TEKUN are training and mentoring programmes, business networking, helping entrepreneurs in identifying business opportunities and selecting and monitoring relevant businesses for entrepreneurial growth development.

TEKUN faces colossal problems with debt collection. As such they have to send their officers to business premise instead of having them come over to the TEKUN offices to pay their dues. A massive nationwide collection campaign was also carried out last year. According to Datuk Abdul Rahim

Hassan, managing director and CEO of TEKUN Nasional, about 30% from 170,000 micro borrowers of TEKUN in Malaysia have failed in the repayment of their loans since this agency was formed in 1989 [17]. Furthermore, most of them declined to service their loans due to the problems encountered in their business performance and also their businesses are not viable apart from making losses. Why are these micro business owners slow and weak in repayment of their loans? Is it because of their behavior and attitude, poor business performance or other financial factors such as poor collection and poor bottom line analysis?

Micro businesses make a significant contribution to jobs, accounting for 30.5 per cent of non-government employment, which represents over 6.5 million people [18]. Statistics indicate that the volatility of the micro-business sector may result in many of these jobs being short-lived [19], [20], [21]. The evidence, however, suggests that failure rates are high among new firms, which tend to be micro-businesses [20]. While new micro-businesses have a tendency to fail, there also exist enterprises which have been in existence for a considerable period of time.

As stated by Datuk Mohd Johari Baharom, Deputy Minister of Agriculture and Agro-based industry in the Agro-based Industry Entrepreneurs Seminar 2010, based on the records provided, the borrowers lacking basic business skills are more likely exposed to the risks for failing in business venture [22]. He added that the ministry is forced to tighten up selection because historical record shows that, there were too many borrowers who did not utilize their loans in proper ways resulting in the failure of their business. Many studies have been done on SMEs indicating that growth and key success factors contributing to venture growth, yet only 10% of these start-ups survived beyond the 10 years mark. A total of 79,310 businesses discontinued in Malaysia during the year 2002 as most were unable to cope with the transition from an entrepreneurial style of management to an organized, professionally managed workforce and as a result, not being able to capitalize on further market opportunities [23]. Studies also revealed that more than 90% of new start-up businesses have failed within 5 years of their operations. The government has pushed further so that more government-linked agencies are involved in assisting to develop new Malay micro entrepreneurs among fresh graduates.

The ministry of agriculture and agro-based industry are trying to guide and coach some 2,000 micro entrepreneurs to upgrade their status as entrepreneurs of small and medium sized industry. Among other things discussed in the dialogue is to find ways on how to push their business income of currently below RM250,000. So far the ministry has identified that from 2,000 micro entrepreneurs, only a fraction of 200 entrepreneurs have achieved RM250,000 yearly sales and can be promoted as SMI entrepreneurs

## III. RESEARCH OBJECTIVES

Why do some micro-entrepreneurs still lag in entrepreneurship and what needs to be rectified among them?

Furthermore, what are the skills that micro enterprises need to develop to become more enterprising so that their livelihood will no longer depend on the government? Among the key research questions raised include the significant difference between existing micro enterprise owners and failed business enterprises in terms of their characteristics, innovativeness, and marketing skills. These are important questions as the government is committed to developing Malay micro entrepreneurs to achieve Vision 2020 and be more competitive in the business world.

Not much has been studied on entrepreneurial abilities of micro enterprises of Bumiputra Malays in Malaysia. This paper aims to fill this gap. This study, therefore, aims to evaluate the entrepreneurial skills of the Malays who have ventured in micro enterprise businesses. This study focuses on three (3) main aspects: personality (attitude, behaviour and mindset), personal attributes (motivation, innovation and creativity), and lastly, sales and marketing skills.

Specifically, this research has the following objectives:

- To identify the gaps between failed MEOs (FMEOs), and existing MEOs among Malaysian Malays in terms of marketing strategies and motivating factors.
- To identify factors leading to the failures among FMEOs.
- To investigate problems encountered by FMEOs that led to their business failure.

The information derived from the study can serve as a basis for the identification of critical entrepreneurial success factors, problems and obstacles that may be able to assist government policy makers, practitioners, consultants, training managers and other agencies in developing tools to assist micro small business owners throughout Malaysia. The findings will also pave the way for micro small business entrepreneurs to plan and implement initiatives and action plans for the growth of their business in terms of business progression, training as well as business coaching. Findings from the research will enable the government to assist Bumiputera micro-enterprises compete in the ever growing and ever challenging business world.

#### IV. RESEARCH METHODOLOGY

A questionnaire was used to collect data for the study. Beside the demographic details of the respondents, three aspects were studied, namely personal characteristics, motivating factors and marketing skills of both existing micro-enterprises and failed micro-enterprises. The items were developed based on literature review and reference from TEKUN officers who are involved with repayment collections. The first section comprises of questions related to the respondents' business profile, followed by the second section on personal background, followed by motivating factors and the last section focuses on their marketing approach.

With the assistance of TEKUN, 221 MEOs and 72 FMEOs were identified as potential respondents for the study. Micro enterprise owners (MEOs) are defined as those whose businesses with less than 5 full-time employees, while those who failed to continue loan repayment (ie. refuse or could not

afford) and stopped doing business are considered failed micro enterprise owners (FMEOs).

The data for the study was collected over a two-month period. The authors accompanied by TEKUN officers visited the micro business owners at their business premises throughout the Perak state (one of the largest states in Peninsular Malaysia). The respondents were involved in reseller services (retailers and other types of middlemen), food and beverage services (like food stalls and restaurants), tourism, automotive repair work, building contracting works, manufacturing and agricultural services.

In total, 173 MEOs and 58 FMEOs participated in the study. Some could not participate as they were not available during the visits.

#### V. BACKGROUND OF THE RESPONDENTS

Background of both MEOs and FMEOs are summarized into three areas: educational backgrounds, business experience and upbringing. As indicated in table 1, 93.1% of the FMEO respondents and 84.4% of the MEO respondents have secondary school education and below. Of the FMEOs, most (77.6%) failed their businesses within six years. Almost all (99%) of the MEOs have been in business for less than 10 years. More than half of the MEOs (51.5%) have their parents and upbringing that influence their entrepreneurial choices as compared to FMEOs of only 24.1%. This suggests that parents and upbringing influence is one important criterion in impacting the success in MEOs.

TABLE I  
BACKGROUND

Questions	Variables	MEOs	%	FMEOs	%
What is your highest level of education?	No formal education	1	0.6	3	5.2
	Primary level	22	12.7	8	13.8
	Secondary level	123	71.1	43	74.1
	Tertiary	16	9.2	3	5.2
	Upper tertiary	11	6.4	1	1.7
	<b>Total</b>	<b>173</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
How long has the business been in existence?	Less than 1 year	31	17.9	5	8.6
	1 – 3 years	70	40.5	28	48.3
	4 – 6 years	60	34.7	12	20.7
	7 – 10 years	10	5.8	6	10.3
	10 years and above	2	1.2	7	12.1
	<b>Total</b>	<b>173</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
Do your parents and upbringing influence your entrepreneurial choices?	Yes	89	51.5	14	24.1
	May be	39	22.5	7	12.1
	No	45	26.0	37	63.8
	<b>Total</b>	<b>173</b>	<b>100</b>	<b>58</b>	<b>100</b>

## VI. FINDINGS

*A. The marketing approach of the micro-enterprises*

As shown in table II, over the past five years, the MEOs indicated “to improve sales” (41.7%) followed with “to expand into new market and opportunity” (35.8%) as their main objectives. For the next five years, there is a shift in their objectives as “to expand into new markets and opportunity” (56.6%) has been indicated as their main objective. “To improve sales” has decreased in priority from 41.7% to 26.6%.

TABLE II  
BACKGROUND

Questions	Variables	MEOs	%	FMEOs	%
What was your main objective for the past 5 years?	For survival	18	10.4	19	32.8
	To prevent loss	18	10.4	2	3.4
	To improve sales	72	41.7	20	34.5
	To improve current mkt share	2	1.2	1	1.7
	To expand into new market and opportunity	62	35.8	13	22.4
	Others	2	1.2	3	5.2
	<b>Total</b>	<b>173</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
What is your main objective for the next 5 years?	For survival	5	2.9	-	-
	To prevent loss	13	7.5	-	-
	To improve sales	46	26.6	-	-
	To improve current mkt share	8	4.6	-	-
	To expand into new market and opportunity	98	56.6	-	-
	Others	3	1.7	-	-
	<b>Total</b>	<b>173</b>	<b>100.0</b>	<b>-</b>	<b>-</b>

For the FMEOs, although “to improve sales” (34.5%) has also been their main marketing objective, interestingly, “for survival” (32.8%) has been indicated as their second highest objective. This suggests that the FMEOs are less motivated when they set their objective in doing business.

As for the marketing approach, the results of the t-test presented in Table III indicate significant difference between FMEOs and MEOs with regards to two aspects. Specifically, our findings reveal that the MEOs have significantly higher inclination to “observe competitors’ movement and tactic” ( $t=2.48$ ,  $p<0.01$ ) and “learn to be more successful in sales and marketing” ( $t=4.90$ ,  $p<0.01$ ) compared to the FMEOs. The findings suggest that compared to MEOs, the attitudes of FMEOs towards marketing are rather passive and are less effective in applying marketing innovations to their businesses, and this translates into weak overall performances and business failure.

TABLE III  
MARKETING APPROACH

Items	MEOs		FMEOs		t-tests	
	Mean	SD	Mean	SD	t	Sig. (2-tailed)
Always observing rivals’ movement & tactics	1.94	0.79	2.24	0.89	<b>2.48</b>	<b>0.01**</b>
Keen to learn more successful in sales & marketing	1.48	0.57	1.91	0.63	<b>4.90</b>	<b>0.00**</b>
Take approach towards quality compared to rivals	2.26	0.96	2.54	1.02	<b>1.89</b>	<b>0.06 ns</b>
Take steps to boost sales from time to time	2.13	1.04	2.40	0.90	<b>1.80</b>	<b>0.07 ns</b>

Scale 1-5, ranging from (1) strongly agree to (5) strongly disagree

\*  $P<0.05$ , \*\*  $P<0.01$ , ns – not significant

*B. Reasons to start business*

Table IV shows that the majority (43.1%) of FMEOs chose to be in business to “earn a living” and followed by “for a better life” (32.8%). The MEOs on the other hand, the majority (37%) cited “for a better life” as their reason for choosing to become entrepreneurs followed by “interest/passion” (24.3%) and “to earn a living” (18.5%).

TABLE IV  
REASONS TO START BUSINESS

Questions	Variables	FMEOs	%	MEOs	%
In the beginning, why did you choose to start your own business?	To earn a living	25	43.1	32	18.5
	There were no other jobs	5	8.6	19	11.0
	Encouragement from others	1	1.7	13	7.5
	For a better life	19	32.8	64	37.0
	Interest/passion	7	12.1	42	24.3
	Others	1	1.7	3	1.7
	<b>Total</b>	<b>58</b>	<b>100.0</b>	<b>173</b>	<b>100.0</b>

As table V shows, during the start-up phase, FMEOs faced three main problems: high rivalry (27.6%), lack of customers (22.4%) and lack of management, sales and marketing skills (17.3%) which led them to business failure. These are common problems among micro small businesses in Malaysia.

Some stated they simply not prepared on how to face competitions and poor in applying marketing strategy as rivals became more intensified. Some of them said that they had tried tactically to keep up with the rivals but yet still unable to sustain in the market place.

TABLE V  
FACTORS FOR BUSINESS FAILURE

Factors	No. of FMEOs	Percentage
Lack of management, sales & marketing skills	7	12.1
Lack of knowledge in finance & book keeping	3	5.2

High rivals intensity	16	27.6
Less customers /small market	13	22.4
Lack of motivation	1	1.7
Give up because of other choice	3	5.2
Others	12	20.7
Missing	3	5.2
<b>Total</b>	<b>58</b>	<b>100</b>

Under “others” (20.7%), some FMEOs stated that they were hit by spiritual disturbances (black magic), that they could not carry out their business and lastly gave up. This is evidently occurred whereby the business places are located in town areas and the intensity of competition among the traders is high because of survival. Apart from that others said the reasons are that poor control of cash flow, lack of support from local government and not profitable business.

## VII. RECOMMENDATION AND CONCLUSION

The objectives of this study are to compare the MEOs and FMEOs in Perak, and to identify their attitudes towards marketing strategies and motivational issues. Based on the findings, it can be suggested that lack of proper training and lacked in setting objectivity may have contributed towards business failure of the FMEOs. The FMEOs should be prepared on ways to handle competition by employing various marketing strategies. Survival is an important element in micro enterprise environment. Rivals will pursue on whatever means of attacking their counterparts in order to sustain in the market place. Rivals use all kinds of strategies such as black magic which is very commonly found in the competitions. And also rivals consider using other tactics such as pricing factors, promotional materials, words of mouth, and other kind of attractions to please and keep their customers from being lured by other rivals.

Findings from this survey suggest some practical implications. First, the significant differentiating factors between FMEOs and MEOs are having a clear set of marketing objectives in applying marketing strategy. To become entrepreneur, changing the mindset of MEOs from being mere cottage-based, backyard industries or small family-based operations, is crucial but first they must have high determination to achieve the set goals.

Second, for the MEOs to become better performers, they need to become aware of the central importance of and marketing skills. To achieve this, training must be used by the authorities as an agent of change in assisting the MEOs to create a more marketing-oriented culture such as how to attract the customers, keep them and grow with them. Kotler [24] defined marketing as a ‘social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others’. He also believed that stronger marketing skills could potentially launch a new era of high economic growth and rising living standards.

Third, to survive in changing competitive world, the micro-entrepreneurs should always stay alert against their rivals and

be innovative in applying competitive strategy. Applications of uniquely differentiated products and strong marketing mix strategy will help them distinctively to prolong in the market place and hence advancing towards next level of the enterprise.

Fourth, changing the mindset of MEOs should be supported by strong key motivation factors. Hence, they should be equipped and push further in the ability to make preparation of both short term and long term planning with strategic thinking appear to be essential ingredients to becoming a better performing entrepreneur. Once MEOs have been trained and well motivated, they would become better achievers with increased chances of success. To reach the next level of enterprise, MEs should be able to organize and conduct proper system and operations to ensure running smooth of the organization.

Fifth, the local government needs to be more innovative in its dealing with micro enterprises such as strategy in streamlining of government processes and the use of supportive programs were desired. The local government should set up cooperatives or micro-enterprise clubs or associations are desired so that they are able to get support and pushing each others for providing motivation and also encouragement. This is a place whereby all micro business owners can gather, exchange ideas, seeking opportunities, get some motivational talks, solving problems and most importantly networking among them. Network building is an important strategy where the government could help to bring more closely together all micro business owners.

Lastly, we conclude that there is a need to conduct more extensive research on micro-entrepreneurs to broaden the scope of the present findings. Given continually evolving demographics and technological advancements, future studies could focus on identification of new problems inherent rural Malay communities. More research should also be undertaken to explore new dimensions in managerial practice, socio-economic and motivational elements that could lead to the development of new theory that will boost the MEOs’ chances of success in Malaysia. The challenges about how the success of Malay enterprise owners against other races namely Chinese and Indians and suggests the area needs further study.

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