

INDIAN WOMEN IN BUSINESS IN MALAYSIA: CHALLENGES AND IMPACT

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ABSTRACT

The aim of this paper is to explore the reasons to lowest Indian women participation in entrepreneurship in Malaysia although they are endowed with skills necessary to survive in the business world and savvy in the use technology gadgets.

The study confirms that Indian women are moving towards business, albeit, at a much slower rate compared to Malays and Chinese. Multiple reasons have been identified to this slow shift. Among them are, *Finance, Education, Training, Access to Markets, Networks, Government Policies, Confidence, Risk taking, Role Model / Mentor and Experience*

The finding is significant as self-employment is emerging to be very crucial source of family funding and a means of shifting B40 group away from poverty among women in Malaysia and Indian women lack participation. It is hoped that concerned parties (both government and government supported organisations like NEET, SEED, CEDIC and others) incorporate issues identified in this paper into their strategic plan and approaches to accelerate the participation rate among Indian women.

Keywords: Indian Women Malaysia; Entrepreneurship Participation, Challenges and Impact

Type of Paper: Exploratory

1.0 INTRODUCTION

Women are not only educated, talented, confident, ambitious and career oriented but their participation in counsels, groups, and businesses in addition to juggling the home tasks, and

somewhat strike a composed balance between the two is very much admired. In the words of former prime minister of India, Pandit Jawaharlal Nehru, “When women move forward, the families move, the village moves” (Rao & Ganesh, 2015).

Many Indian women have hidden potentials to become successful if barriers are removed and rights given to control and benefit from resources. However, the bulk of Indian women have always been shackled, not only economically but have also their freewill on decision making taken by ‘guardians’; father or husband (Rao & Ganesh, 2015). Most women do not live and work in high risk environment, therefore, most business participated by Indian women are limited to microenterprises (Pettie, 2002). On the other hand, there are Indian women who have broken away from the norm and explore or explored into new ventures. Most Indian women in this category have good education, skills and knowledge, talent, abilities (Mohd Fauzi & Nor Aishah, 2010) and desire to become entrepreneurs. In Malaysia, entrepreneurship is important in contributing economic development of the Indian society. Entrepreneurship among Indian women is of recent origin in Malaysia. The government has recognized the fact the Indian women are lacking in the business world. The government took a major step to increase Indian women participation in entrepreneurship by establishing ways to smoothen loans through financial institutions and training by government units. With this, the government is hoping to change the mind-set of Indian women to move forward secure themselves and be significant in entrepreneurship. Although the government is assisting women entrepreneur, Indian women are neither attracted nor keen to compete with other two ethnics, except for a handful. According to the Malaysian Labour Force Report (Department of statistic, 2016) out of the total number of women entrepreneurs, almost 47% are Malays, followed by 40% Chinese and 5% Indians (Aida Idris, 2008). This shows that Indian women participation in entrepreneurship was only 5% of the 100% of women population participating in entrepreneurship.

2.0 CHALLENGES OF INDIAN WOMEN ENTREPRENEUR IN MALAYSIA

Entrepreneurs are an attitude that reflects an individual motivations and capability to identify opportunity to venture into business. Philip & Reardon, (2007) states that entrepreneurial intention refers the intention to start a new business, while Framncisco et.al, 2005 this intention of being an entrepreneur has been described as the best predictor actual behaviour (Salfiya & Gunapalan, 2012). Starting up a business is an individual decision, which is why it not an easy decision for the Indian women in Malaysia. Creating a business venture is not easy as there is variety of problems ranging from financial to daily operational issues; this is why many Indian women in Malaysia are restraint themselves from becoming an entrepreneur.

2.1 Finance: Access to finance is frequently in entrepreneurship literature and is particularly regarded as the major obstacle facing women in becoming entrepreneur (Anne. et al. 2000). Studies by Hisrich et.al ,1997; OECD,1997; Chechurina, 2000) reported that the majority of women face difficulties in obtaining sufficient and affordable capital to start new ventures (Smile, 2007; Jamali, 2009; Roomi et al., 2009), a situation so familiar among Malaysian Indian women. There is considerable evidence stating that women perceive that they are discriminated against by banks (Fabowale, Orser & Riding, 1995; Ford & Gordon ,2000), none of the local banks have policy to encourage participant, though the government regularly reminded banks of such discrimination and their obligation. Although both male and female entrepreneurs have to contend with a financial environment that has become increasingly demanding, access to financial markets has been regarded as among the most denied women (OCED, 1997). Frequently women face problem in accessing finance with high interest rates (Coleman, 2000), huge collateral requirements and ceiling loans (OCED, 2000). And this results in Indian Malaysian women going for illegal sources and are consistently harassed for non-repayment and falling out of started business. Due to this a majority of the females rely on family funding (Halkias, 2011) or personal savings (Itani et al., 2011) and unable to grow in the Malaysian context. A study shows that in Africa besides family funding, women entrepreneurs depend on donations, schemes from government and charity by church (Halkias, 2011) to venture into business or sustain one. His findings also show the characteristics of women's business ventures are less conducive to formal financing and several researchers found that bank often only focus on servicing large and medium sized companies. This scene is a replica of the Malaysian scene; a disadvantaged to small enterprises being ventured by women and especially for Malaysian women of Indian origin. According to Verheul & Thurik, (2002) banks do not discriminate to women on basis of gender but on the size of the company (Smile, 2007). Likewise, findings from a Canadian study by Haines (1999), suggested that it is not gender discrimination that disadvantages women. But the fact remains that Indian women who operate micro business and from homes in Malaysia are disadvantaged, but by who is debatable. On the whole it was agreed by Brush et. al. (2006) and Fabowale et.al. (1995) that women are at disadvantage because of their smaller, capacity and unproven track record and not because of gender, this view has some basis especially among Indian women. It was revealed in a study by Nieman & Valla, (2005) women expressed frustration when they found that bank manager's associate entrepreneurial activities closely with men only and they were given an unwelcome treatment. Therefore, financial limitation to these women poses a significant hindrance to own a business in Malaysia.

2.2 Education; Insufficient access to education, women tend not to venture in business or venture into their business without adequate skills (Sinha, 2005). In both Hisrich & Brush (1983) and Brush et al (1991)'s studies, the authors stress the importance of education for women venturing into business and those who led business venture (Loveline, 2001). Fear of failure due to lack of

education (Halkias, et. al., 2011) and non-practical nature of educational subjects (McClelland et al, 2005) is directly linked to the type of business start (Smile, 2007). Social and cultural issues such as gender stereotypes, prejudices of teachers, and gender-based preferences of parents and where girls are restricted to more general and social education and not scientific or technical areas of education (Loveline, 2001) further adds on to the problem. Hence, Indian women in Malaysia are educationally less well equipped to manage some kinds of businesses, particularly in the formal sector. Such disadvantages affect their capacity to gain access to formal sources of credit, technical supports as well as government's small business programs which leads them not to participate in business, although the trends may change in the future as more and more of this group get formal education.

2.3 Training: Vocational and skill enhancement training are basic tools of entrepreneurs is based on the building blocks of primary and secondary education. Women lag behind men in education and are, therefore, unable to form a strong base for skill building and vocational training. The whole South Asian region, including Malaysia, is plagued by very low level of women literacy (Gilani, 2004). The problem of double work burden and childcare responsibilities also hinders Indian Malaysian women's access to relevant skills and knowledge. Most of them lack knowledge in financial resources and information with a lack of awareness regarding the different opportunities available. This makes them less capable than men to attend formal and informal trainings.

Training is important for Indian women (Rathore & Chhabra, 1991) but lack such basic training and managerial skills to run a business venture (Roomi et al., 2009, Itani et al., 2011). Rao (1991) states that low participation in entrepreneurship amongst poor women are due to absence of professional skills, congenial and appropriate entrepreneurial climate and an industrial base, a view shared by women here. There is a special need for training Indian women in both rural and urban areas in order to enable them to be an entrepreneur and build themselves up to participate in the mainstream economy. Ramachandran (1993) and Jyothi & Prasad (1993) conclude that a majority of them who wish to become entrepreneurs recognized training in order to get finance. Begum & Srinivasan (2000) find the need for increasing awareness for existing training programs which can motivate women to become self-employed. Hisrich et. al. (1984), states that due to lack of business training many women do not enter the male dominated areas like such as construction and science. At present, women most often venture into businesses which are traditional women sectors such as education, retail and consumer services (Buttner et al, 1997; Fitzsimons et al, 2004; Still et al, 2006). These are sectors involves less technological and management skills along with low financial barriers (Sinnott, 2008). In the local context, the Malaysian government also understands the need to uplift Indian women through fulfilling their training needs but the approach of appointing third party to run the training is ineffective. The

dissemination of these trainings are not need based and the ad hoc arrangement by trainers, often ill prepared and lack business exposure, work on tight allocated budget is counterproductive. Even, the advertisement of such trainings by such institutions are not reaching the poor Indian Malaysia women. It is not surprising, why going into enterprising activities is still a utopian dream to the majority of these Indian women.

2.4 Access to Markets: The Indian women lack access to training, experience and have no or less knowledge about market condition (Roomi et al., 2009). Thus women, who own business enterprises, are often afraid to do both production and marketing of their goods (Gilani, 2004). Modern marketing demands excellent communication skills and rapid movement, Indian women who are poor in their communication will not be able to meet these demand. Furthermore, Nosa (2013) observed that women entrepreneurs who own micro and small businesses often complain about the lack of demand for their products, but the major problem is that they do not respond to increased markets. It is important for women to know their market before they venture into business (Loveline, Uchenna & Karubi, 2014). There are various factors that limit Malaysian Indian women's income creating activities that could give them access to markets. They often have hurdles in accessing information, limited experience on market, restricted mobility for marketing and various factors linked to close knit family practices. Because they have less market information on products and inputs; they dispose their ware to third party, provide ad hoc product output based on occasional demand derived from word of mouth or produce products close to comfort zone, that are repeated by many others, hence, eroding the profit margin continuously. It will be a herculean task to bring such women to think out of box.

2.5 Networks: Problems of networking hamper the prospects of women who want develop new business ideas and opportunities from these networks (Farr Wharton & Brunetto, 2007). Lack of networks also deprives women of awareness, exposure and visibility (George & Thomas, 1998; Namita kumari, 2012), Salem (2005) observed that women have fewer business contacts, less knowledge of how to deal with the government bureaucracy, and less bargaining power. Indian women like to develop networks only with people they are comfortable with and in whom they have trust (Farr-Wharton & Brunetto, 2007) and in most cases, these women come from close families and are happy sharing information and seeking advice from people in their close circle (Robinson & Stubberud, 2009). Most current networks are male dominated and sometimes not particularly welcoming to women. Therefore, it sometimes not possible for these Indian women to achieve essential resources, support and take advantage of knowledge needed to start a new enterprise as they involve less in social networking due to restriction of time. In this context, one of the most important factors explaining start-ups is the entrepreneur's social network. The network women do better than men are too engaged in their family duties and networking only with individual around them which is an obstacle for their business (Women Matter, 2010). But

the average Malaysian Indian women find comfortable in the use of technology gadget, especially with the introduction of iPhone and related apps. These women purely see such devices as a social communication tools but fail to connect the usage to gain business connectivity.

2.6 Government Policies: Policy to encourage women's economic involvement (Bank Negara Malaysia, 2005) and technical assistance, provision of suitable training programs (Jill, 2007), business development and consultancy, information resources (Yusuf, 1995) contribute and positively influence but slow in reaching the grass root. Studies conducted in Malaysia, Indonesia, Brunei, and Singapore (Dauda, 2011; Loveline et al, 2014) found that, in spite of the contributions made by women entrepreneurs towards the economic development, some policies made by their governments favour male than female entrepreneur. Skewed governmental support and related issues have also created problems for women entrepreneurs (Singh & Belwal, 2008) at times based on ethnicity and not standardized for all women in Malaysia. Indian women are not aware of the schemes and the funding available therefore many women do not participate in entrepreneurship. Lack of information to exploit opportunities and lack of awareness among Indian women are further cause of many women not participating in entrepreneurship although the Malaysian government cultivate and support enterprising culture among women (Syed, Mohd. Fauzi & Nor Asiah, 2011) through various agencies such as the State Economic Development Corporation (SEDC), Ministry for Women, Family and Community Development, Amanah Ikhtiar Malaysia, Secretariat for Empowerment of Indian Entrepreneurs (SEED) under the Prime Minister's Department, National Entrepreneurial Group Economic Fund (Tekun), Rural Economy Financing Scheme for Indian Community (SPEDI) and the Small and Medium Industries Bank assistance. All these efforts are to enable the Indian community to be globally competitive and to create a conducive business environment. Despite all these government effort, the participation of Malaysian Indian women is not many because of uninformed front desk official or an insensitive or unfriendly public official hinder the active community participation in government programs.

2.7 Cultural: According to Crampton & Mishra (2001) a major obstacle for women is constraint imposed by the society, family and themselves. Relationship in our society are structured, with women subordinates to men, this goes on in family, workplace or in public. Growe & Montgomery (2001) find that society's attitude an obstacle and lacking independent (Namita kumari, 2012). Bush (1997) notes that family responsibilities fall primarily on women and this can occur even when women are involved in entrepreneurship. This responsibility is a big constraint for women entrepreneurs (Mordi et al., 2010) as specially, when they have a supportive husband and family members (Jamali, 2009). In Indian Malaysian society, even now, more importance is given to a male child than to a female child. This mind-set results in lack of focus and necessary broader training for women. This impedes the progress of women and

handicaps them in the world of work (Kollan & Parikh 2005) including in education, skills, financial and even respect (Namita kumari, 2012). The male Malaysian Indian counterparts do not respect women on equal footing, especially among the B40 group (bottom 40%), using vulgar words and crude public remarks are the norms rather than the exception. It has been found that even government officers are not respecting and often harass and look down these women entrepreneurs. Hence, this situation creates a bias, unhealthy and negative attitude towards business, even at the budding stage for such women. Like in many societies in the developing world, Malaysian Indian women are generally not encouraged to take on leadership roles although Malaysia being better than developing nations. They are always perceived as being submissive and subservient to their male counterparts. This stereotyping poses barriers for Indian women as in a male-dominated society, a women leader is discouraged and looked down upon; cultural norms and stereotyping as one of the biggest constraints for these women entrepreneurs (Jamali, 2009). Crampton & Mishra (2001) identify that the deep rooted attitude of women must change from soft, loving, emotional, do not want to work long hours, won't relocate, lack of analytical skills are not tough enough, lack career commitment afraid of achievement and unable to make decision need to change to influence in their career in entrepreneurship. Indian Malaysia women must have a mind-set change and involve in businesses and stand on their own feet.

2.8 Confidence: Lack of confidence can be a major problem in the area of women new venture creation (Minnitti et al, 2004; Chowdhury & Enders, 2005). Brindley (2005) agreed lack of confidence can have a negative effect on women entering into entrepreneurship. However, she believed that as a woman's confidence grows, her fear of risk diminishes. Bennett and Richardson (2005) see this lack of confidence as gender specific (Smile, 2007). Williams (2005) agreed with lack of confidence being gender specific, believing this is due to social conditioning and can affect basic business practice such as approaching financial institutions (Fielden & Dawe, 2004). Williams (2005) while noting this lack of confidence in financial matters believed it may be an advantage, making women more financially conservative and therefore encouraging them to seek appropriate development and training. According to Birley (1989) lack of confidence is not a major issue. Nonetheless, Blisson & Nelson (2003) found ninety percent of the women interviewed in their study had a problem regarding confidence and low self-esteem, which in turn had a negative effect on their attitude towards entering entrepreneurship. Still et al (2000) specifically found women were less confident than men in matters relating to the management of staff, with lack of information and training being considered to be the principal reasons why women expressed less confidence in these areas. Gender has been always a barrier for Indian Malaysian women; mostly self-made or more often by society. These women had a greater barrier than men in entrepreneurship opportunity. There is ubiquitous discriminative attitude towards the women in meetings, networking, and prices and even in the governmental

sectors. Brooksky (1997) identified competencies is automatic for men and not women and women need to prove themselves (Smile, 2007).

2.9 Risk taking: Most women are more concerned about the outcome of venturing into entrepreneurship because they fear that it is needs commitment, time and activity will place greater demands on them. Most Indian women in have low reliance to go into business due to low level education. Furthermore, they are hidden by the protected environment and are not allowed most of the time to take any type of risk even if she is willing or she has the ability to bear (Deepa Diyva, 2015) Many women, rather Malaysian Indian women, are afraid to take risk because of the consequences they will face due to myriads of reasons. According to the research findings by Ivanova Yordanova & Ivanova Alexandrova–Boshnakova, (2011), women have lower risk propensity than male entrepreneurs.

2.10 Role Model / Mentor: Mentorship plays a vital role in nurturing women entrepreneurship. In Islamic countries, where women do not mingle freely with males, networking is an issue. Shapiro & Skolt (1982) relate the benchmarking possibilities to the existence of mentors. They relate the absence of women mentors are a barrier to women who are intending to be an entrepreneur (Jarques, 2003). Mentors are role models who serve as sources of imitating in their attitudes, decisions and actions, for those women who just began their journey or want to begin their journey and mentor them (Catalyst - Conference Board, 2002 cited in Jarques, 2003). But minimum interaction with males and privacy and trust issues make it difficult to network among Indian Malaysian women and seek information.

2.11 Experience: There are many types of experience an individual may encounter, they industry-relevant experience, experience in business, experience skill, or life experience. With this we infer that experience has no substitute for determination to venture into business. Venturing into a business with having the same experience from your work of similar field or same industry mean that you have a greater understanding of that market and how the business can be run. Experience gives you more confidence in areas you are familiar with and help in you have a better idea of what to expect and can foresee problems more clearly. Women with no experience would definitely find it more difficult to run the business but Malaysia Indian women lack much of the positive experience tag to run business successfully. In the case of Indian women, Delmar & Holmquist (2004), argue that women lack experience to explore the opportunities although have sufficiently educated and skilled. These women have more chances to do so more than uneducated women.

2.12 Gender Discrimination: The level of gender inequality in Malaysia declined over the period 1980-2004 but discrimination continues to be a problem within Indian society. Gender inequality

is another form of socioeconomic inequalities. It is present both outside and inside the household. Indian women always are handicapped compared than men when it comes to employment, once a woman is married; they are sometimes force to become housewives. This makes it harder for women to enter and succeed in commercial, economic and social activities. In homes, there are basic inequalities in gender relations within the family, the burden of household work and child care is not equally shared. It is taken for granted that men work outside the home and women cannot escape from household duties, case even if they are employed or with their own business. Most of the time, women have trouble keeping their business money separate from the household budget. They use their earnings from the business and pay a child's tuition. Besides using their income on their children, it is common that they have to turn over money to their husbands. In the external environment, the women compared to men have frequently encountered bigger barriers to becoming entrepreneurs. One such barrier (Brodsky, 1993) is assumption of competence which goes automatically for men and not women and to prove themselves, women work harder (Smile, 2008). In the past that women hardly participate in entrepreneurship not because of lack of interest but a lack of opportunities due to gender discrimination (Syed Shah Alam, Mohd Fauzi Mohd Jani & Nor Asihah Omar, 2011).

3.0 THE IMPACT OF INDIAN WOMEN NON PARTICIPATING

Rathore and Singh (2008) made an analysis on the women enterprises and concluded that Indian women participation in entrepreneurship reduces or eliminates poverty among community. Rao (2007) and Vijay (2013) observed in their studies that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship. Indian women participation in entrepreneurship is crucial not only for the community but also for the nation.

The Impact on the Community: -

3.1 Increase in Unemployment rates: Rigid public sectors and limited opportunities for gaining formal wage employment in the private sector have resulted in entrepreneurship being promoted as a means of generating young women employment (Thilde & Katherine, 2012). If Indian women participate in entrepreneurship, they will create work and jobs, and this will reduce unemployment, which is rather high among Indian women in Malaysia. Although, women employers and own account workers represent a substantial part of the entrepreneurial economy (OCED, 2004).

3.2 Increase in social problems: In the society where race determines opportunity, The Indian community is severely disadvantaged. The Malaysian Indian women problem is the community problem as well (Ramachandran, 1998). If Indian women do not participate in the labour force or

entrepreneurship to enhance their family lives, many more will get involved in crimes and other socially unacceptable practices to support their families.

3.3 Reduce education opportunities for the generation: Education is a key determinant of economic growth and the development of Malaysian Indian community. Participation of women in entrepreneurship eases the burden of the spouse and will help in the education growth of their children. Many Indian children are deprived of education due to monetary reasons. This is one of the reasons why educational attainment at the tertiary level is lowest amongst Indian then other races (Thillainathan, 2002).

3.4 Indian equity will not increase: In the Ninth Malaysian Plan report, it was highlighted that the corporate equity of the Indian dropped from 1.5% in 1999 to 1.2 % in 2010 (Osman, 2007). At present, Indian women, involvement in entrepreneurship is low in Malaysia. Therefore, one way of pushing the Indian equity is to enable more Indian women to participate in entrepreneurial activities.

3.5 Suppressed Indian women: Women empowerment depends on taking part in various development activities. In other words, the involvement of Indian women in various entrepreneurial activities will empower them to be highly creative in social, economic, cultural and other related fields (Malyadri, 2014). If Indian women do not participate in entrepreneurship, then they will never be able to be at par with the other women ethnic groups.

4.0 THE IMPACT ON THE NATION

4.1 Tax revenue: Taxes are one of the major revenue for a country where taxes are collected from citizens, companies, investors and so on to generate economy. There have several impacts of taxes due to economic growth whether it is positive or negative impact (Hakim & Bujang, 2012). When Indian women participate in a business, they create jobs for many people. By doing so, these Indian women entrepreneurs pay corporate tax and the workers have to pay individual tax. If women do not participate in business, there will a loss of revenue for nation.

4.2 Export Revenue: - Taxes on exports are all levies on goods being transported out of the country or services being delivered to non-residents by residents. Rebates on exported goods that are repayments of previously paid general consumption taxes, excise taxes, or import duties are deducted from the gross amounts receivable from these taxes, not from amounts receivable from export taxes (World Bank, 2015). If more women entrepreneurs were created, there would be more exporters. This is a source of revenue to the nation. If Indian women do not participate as entrepreneurs, this revenue will be deprived to the nation.

4.3 High income nation: Malaysia needs to achieve an average 6% gross domestic product (GDP) per annum to achieve high-income status by 2020, its vision. Every sector of the economy and every citizen including ourselves have to strive hard to help the nation to achieve this target (Jalani, 2011). This means having a better-educated workforce and an innovative domestic private sector that invests in research and development (Herizal Hazri & Nina Merchant-Vega, 2011). The way in which Malaysia grows to achieve this high-income target will be inclusive in nature, enabling all Malaysians to share in the benefits. Contribution by all ethnics is very important to achieve a high income nation. The Indians contribution has made and will make a difference to the nation. Therefore, participation of Indian women in entrepreneurship will have a multiplier impact to the country if not big, in a small way.

4.4 Wasted Human Resources: Malaysia's 40-year-old New Economic Policy (NEP) is actually designed to help a particular ethnicity compete more effectively in the economy through educational and ownership quotas. This has instead hampered growth by preventing the full mobilization of human resources, (Herizal Hazri & Nina Merchant-Vega, 2011). Many skilled and talented Indian women were deprived of the opportunities. The exodus of women from the white-collar workforce to stay at home to care for the family in terms of a "brain drain." described Johan Merican, TalentCorp's CEO (2013). Indian women are among the women who left the workforce to raise families or stop participating in entrepreneurship when they married. This is not good for national "economic growth" because it assumes that unpaid work of domestic management and childcare has no economic value.

5. CONCLUSION

The Malaysian Indian community problems are more than just equity. The vast majority of Indians in Malaysia still lag behind other ethnic groups in socio-economic terms. Indians are among the poorest in this country. If these poor Indian women participate in entrepreneurship, they create wealth for next generation. This would mean their children would receive a better education. These Indian women will open doors for their children to have good and respectable jobs or become entrepreneurs in the society. The young youth will not participate in social problems such as violence and crime. According to Mehta & Mehta (2011), Indian women lived protected lives and is taught to depend on the male members of her family from birth (Vijay, 2013) and this cycle will be broken for the betterment. Participation of Indian women in entrepreneurship helps to create jobs, reduce unemployment problem, and help eradicate poverty. If these women do not participate in entrepreneurship or not employed, they become a social problem.

Implications

Support of Government: The Malaysian Indian community suffers because the government neglected the community in the past, resulting in extreme economic imbalances. The poor Indian, especially from the rural estate communities, is one of the main groups that are still in poverty. Although the government is intervening in assisting the Indian community with the formation of SEED and CEDIC, unit under the prime minister department, but there are no women specific. More training programs are relevant to Indian women's' need to be made available the government must micro intervene in training for Indian women. These interventions are likely to help many Indian women entrepreneurs in small scale business. The Indian community need a mind-set change and play a more positive role to encourage Indian women to participate entrepreneurial ventures. Entrepreneurship is only strong if the environment must have easy accessibility for movement, education and training.

Limitation of the study

It was not possible to control the attitude of the respondents during data collection; women participations sometimes lack of knowledge or skill also not able to give clear picture of the research. The coverage was limited to Klang Valley, the hub of business activity in Malaysia and not nationwide with the use of purposive sample has its limitation, random sampling would be easier and more appropriate for the research for generalization.

Recommendation for further Work

As Indian women entrepreneurs are still in infant stage in Malaysia, there is a need for study in many areas. One area to look at for future study is the cultural identity of the Indian women / entrepreneurs as this factor has emerged as one of the key elements that has an effect on the lack of participation among Indian women in entrepreneurship.

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Iklima Husna Abdul Rahim, Noor Fzlinda Fabeil, Toh Pei Sung, (2017). MOTIVATOR AND CHALLENGES OF WOMEN ENTREPRENEURS. *Journal of Global Business and Social Entrepreneurship (GBSE)* Vol. 1: no. 3(2017) page 111–121| gbse.com.my | eISSN 24621714|111