

From Superwomen to Economic Catalysts: A Phenomenological Evaluation of B40 Mumpreneurs' Performance Pull and Push Factors

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Abstract

Entrepreneurship has the potential to increase income and reduce poverty. Realizing the business's potential, many women from the B40 category have ventured into the business world. Armed with devotion and diligent energies, the number of successful women entrepreneurs in various industries is increasing. However, achieving a balance, especially between the demands of a businesswoman and also the responsibility to the family, is a challenging task. Women's role is not only in managing the household but as a contributor to the family economy. Therefore, this paper aims to identify the pull and push factors for empowering B40 mumpreneurs' business performance. This study applies a qualitative approach, and the data was obtained through a focus group interview. Based on the phenomenological approach, experience by a group of mumpreneurs is observed. Eight mumpreneurs in the People's Housing Programme (PPR) Kerinchi, Kuala Lumpur, were purposively selected. The thematic analysis method classifies the data obtained into specific themes. The findings first identified several pull factors: poor financial management, poor business location, limited supply and increasing price of raw materials, weak marketing strategy, and reliance on traditional business management. Second, the informants highlighted some push factors that helped them survive. These include sufficient business and capital assistance, entrepreneurs' attitudes and motivations, high business competencies, strong business networks, and continuous institutional and social support. As implications, mumpreneurs must identify challenges to prepare better and overcome them. They must create effective strategies, market their products, attract customers, and deal with problems in real-time.

Keywords: Pull Factor, Push Factor, Business, Mumpreneurs, Phenomenological Approach

INTRODUCTION

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Entrepreneurship is vital in boosting economic development, increasing job opportunities, and eradicating poverty (Ramadani et al., 2023). Businesses play an important role in eradicating poverty because companies can benefit people experiencing poverty as workers, producers, or consumers (Jones & Sakong, 2020). In addition, the tax imposed on a business can influence public policies and finance public services that help people experiencing poverty (Möller et al., 2020). The involvement of people with low incomes directly in business can give this group opportunities to increase their income. Aware of the importance and potential of entrepreneurship in raising a country's economy, various programs oriented towards

business and entrepreneurship have been planned and implemented in most countries. Malaysia is also no exception in implementing the program. Poverty and unemployment are the main problems plaguing most developing countries (Ayoo, 2022). Economic imbalances and widening social gaps made the agenda of poverty eradication through sustainable economic growth the government's focus. In Malaysia, this effort began to be given serious attention after the tragedy of 13 May 1969, which saw the outbreak of conflict and tension between races due to the existing economic imbalance.

Therefore, the New Economic Policy (NEP) has been introduced to deal with the social disparity that occurs by implementing various policies and programs aimed at helping the community, especially the lower income group (B40) segment, live a better and more comfortable life (Roknifard, 2023). In this regard, the Zakat institution also plays an essential role in improving the quality of life of Muslims in Malaysia. Zakat functions as one of the poverty eradication mechanisms because it can meet the needs of the Asnaf either in the form of self-sufficiency (fixed monthly aid) or productivity (capital injection) (Zulkifli et al., 2021). Self-sufficiency assistance is short-term and helps these people survive by meeting basic needs such as medical assistance, monthly advice, food, house rent, and others. Productive assistance refers to long-term assistance through capital injections such as cash and equipment to help them improve their lives. To transform Asnaf from a self-sufficient group to a productive group, zakat institutions have introduced capital assistance for those interested in venturing into the entrepreneurial sector. This initiative is set in motion by implementing a long-term program to realize the poverty eradication agenda, considering that the issue of poverty needs to be addressed continuously and not seasonally (Shiyuti et al., 2021). Selangor and the Federal Territories are seen to be more aggressive in implementing this program due to their higher amount of zakat fund collection.

Data from the Department of Statistics of Malaysia have revealed that most B40 female entrepreneurs have ventured into micro business in the informal sector as a primary profession to generate family information and improve the standard of living (Salleh & Mansor, 2022). The government also has formulated several policies to promote women's participation in economic activities. For example, the National Women's Policy aims to develop human capital that is competitive and has self-reliance by giving birth to women who are knowledgeable and visionary, who have the power of creativity and innovation, and who live by noble values. This policy is complemented by the Women's Development Action Plan to detail the actions that need to be taken by government agencies, non-governmental organizations, the private sector, and civil society to achieve the objectives and goals of the National Women's Policy. The informal sector is an economic sector consisting of small-scale business units that produce and distribute goods and services with the primary purpose of creating jobs and earning opportunities (Stivens, 2020). Obstacles often faced by this sector are limited capital, physical or workforce, and lack of skills (Noor & Omar, 2024a). The informal

sector is developing and plays a vital role in Malaysia, reflecting most Malaysians' economic and social lives. The informal sector jobs include street vendors, tailors, grab and Uber drivers, home-based businesses, and freelancers. In general, informal workers have a low education background and low wages (Noor & Omar, 2024a). The International Labor Organization (ILO) called informal workers vulnerable (Misra et al., 2024). They do not get fundamental rights like formal workers, such as health insurance, working hours, and other allowances. The vulnerability is also increasingly visible with low productivity and much lower income (Narula, 2020). However, women's involvement in the informal sector has increased, outnumbering men. Usually, women's wages are much lower than men's in almost all the job categories they are engaged in (Noor & Omar, 2024a). In addition, in the effort to empower women's economy, many obstacles have hindered women's performance in entrepreneurship (Mashapure et al., 2022).

Among the challenges is a need for more capital. Adequate capital must be determined before starting a business. Many female entrepreneurs need to learn how to get capital other than their capital (Noor & Omar, 2024a). Second, entrepreneurs do not meet the eligibility criteria for bank financing applications (Culebro-Martínez et al., 2024). The eligibility of the financing application from the bank is determined based on the ability to repay the creditworthiness of the entrepreneur or the approved financing amount. The percentage of B40 individuals who fail to get business financing is high (Magli et al., 2021). Other problems include low productivity and technology, lack of skilled labor, lack of knowledge and skills, location problems, poor marketing, management problems, less or no guidance from experts, lack of raw materials, increase in the price of raw materials, and poor network (Mashapure et al., 2022; Mohd Noor et al., 2024). Moreover, most working women often face dilemmas in dividing their duties at work and managing the home. Economically, they had to work to help to increase their husband's income, considering expenses were growing. This situation can prevent opportunities to advance in their business careers (Stivens, 2020). Being a housewife is a noble job for a woman, but a working woman also helps the family economy, which is one of the characteristics of a great woman. Women entrepreneurs or mumpreneurs should exert extra energy so as not to lose their role as mothers at home while maintaining business professionalism (Noor & Omar, 2024a). A mumpreneur is a female business owner actively balancing the mother and entrepreneur roles.

Thus, the main objective of this study is to examine the pull and push factors for improving B40 mumpreneurs' performance. According to the 2022 Household Income and Household Expenditure Survey Report, the income limit for B40, which includes 3.16 million households, is RM5,249. This study could help the government realize the challenges faced by mumpreneurs from low-income groups and plan suitable strategies to improve gender equality in Malaysia. From the 2021 Global Gender Gap Report (GGGR), Malaysia is ranked 112th out of 156 countries in the overall score, dropping

eight places compared to 2020. Other countries in the Southeast Asian region are in a better position than Malaysia, including the Philippines (17) and Singapore (54), Thailand (79), Vietnam (87), Myanmar (109), Indonesia (101), and Brunei Darussalam (112) (World Economic Forum, 2021). The same report shows Malaysia is ranked 104th in economic participation, 70th in educational achievement, 74th in health, and 128th in political empowerment. This data indicates that Malaysia is in a competitive position to close the gender gap between men and women. However, focus and precise efforts must be redoubled to achieve gender equality in the economic arenas, which are still far behind. This study also hopes to close some research gaps. First, there needs to be more consistency in the previous studies that need to be filled with new research reports. For example, Yanai et al. (2020) indicated several push factors, such as economic, political, and social, yet they seem too general. On the other hand, Ismail et al. (2021) discovered that pull factors include financial condition and the need to fulfill accommodation of work and home roles. The factors include family support, economic status, self-independence, and the desire to own a business. These factors are generic for women entrepreneurs regardless of their income level. These evidence gaps encourage the researchers to collect new data differently. The earlier research also mostly did not cover the sample of mumpreneurs from the low-income group, and the research sample needed to be more extensive, diverse, and selected accurately. Therefore, new research needs to expand to produce valid conclusions.

LITERATURE REVIEW

Entrepreneurship and Poverty Eradication

Malaysia is one of the countries that is committed to eradicating poverty. Various policies and programs have been formed and implemented to eliminate poverty. Beginning with the New Economic Policy (NEP) in 1971, poverty eradication became one of the strategies to promote national unity. NEP has a two-pronged strategy: first, to eradicate poverty by raising income standards and increasing employment opportunities regardless of race. The second strategy accelerates restructuring society by eliminating racial identification according to economic function (Asadullah et al., 2023). Programs oriented towards business and entrepreneurship are essential to help people experiencing poverty increase their income and escape poverty. Examples are the 1AZAM Program, the Economic Fund Business Enterprise Group (TEKUN Nasional), and Amanah Ikhtiar Malaysia (AIM).

The 1AZAM program is one of the specific initiatives of the National Key Achievement Areas (NKRA), which aims to remove low-income households from the cocoon of poverty. Through this initiative, the government hopes that this group will be able to increase its income through efforts in the employment sector, agriculture, entrepreneurship, or the service sector (Asadullah et al., 2021). This 1AZAM program

is based on social entrepreneurship and a productive welfare approach that aims to optimize potential individuals based on their respective fields of skill or interest. 1AZAM program includes four main programs: Azam Tani, Azam Kerja, Azam Khidmat, and Azam Niaga. In addition, 1AZAM also provides support and training to the urban poor through Azam Bandar (Ridzuan et al., 2020). The government established TEKUN Nasional in 1998. It aims to increase Bumiputera's economic status through its involvement in the business. Starting in 2008, TEKUN Nasional has made changes and reforms in line with current needs by creating a strategic entrepreneur development institution and not only providing business capital facilities. TEKUN is an institution that provides business opportunities and generates opportunities for income, business capital, financing, guidance and support services, and networking (Abd Hamid et al., 2024).

Next is the Amanah Ikhtiar Malaysia (AIM) program. AIM was established in September 1987 to reduce household poverty by providing microcredit financing for financing economic activities, increasing income, and providing training and guidance to poor households (Muda, 2020). Besides AIM, the government has established a micro-entrepreneurship program implemented through various agencies such as Majlis Amanah Rakyat (MARA), Federal Agricultural Marketing Authority (FAMA), Federal Land Consolidation and Rehabilitation Authority (FELCRA), and Smallholder and Rubber Industry Smallholders Development Authority (RISDA). In addition, zakat institutions in Malaysia also delivered programs oriented toward businesses and entrepreneurship to help poor Muslims. Through the revolution in the management and distribution of zakat, zakat institutions in Malaysia are no longer just distributing zakat in the form of cash or necessities. Still, they are also responsible for economic and entrepreneurial development.

Business Challenges (Pull Factor)

There are several challenges and obstacles mumpreneurs face when venturing into business. Among those are insufficient use of technology, limited raw material, shift competition, lack of business competencies, poor network, lack of motivation and support, limited infrastructure, poor location, and limited business capital (Mashapure et al., 2022; Noor & Omar, 2024a). Input, the main pulse in the business world, is closely related to capital. Big businesses need capital, and small businesses also need capital to establish or succeed in a business (Malherbe, 2020). Moreover, the unstable state of the country's currency today puts pressure on all parties, and the business space is likely to decrease. Not only that, but other sectors, such as heavy industry, shipping, and development, also experience capital barriers to advance a business. Capital is the backbone of bearing production costs. The lack of credit facilities and inputs is the cause of the problem of lack of capital. Financial institutions are usually more careful when giving loans to individuals with low credit scores because they are considered

higher risk (Gopal & Schnabl, 2022). The lower a person's credit score, the more likely they are to be considered a risk of default. As a result, individuals with low credit scores may need help to get loan approval or further credit. Too much debt, if not managed well, can damage a person's credit score. High debt can indicate to potential lenders that a person may have difficulty managing their finances (Noor et al., 2024b). Thus, small business owners must be well-financed or earn extra money to supplement financial reserves to avoid this issue.

Because of this, many small business founders start companies while working full-time. Although having two focuses can make it challenging to grow a business, more money is needed. Even the most passionate people will tire of the long hours, workload, and pressure to succeed. Successful business owners often find themselves forced to work more hours (Vinberg & Danielsson, 2021). Furthermore, they refrain from taking time off work to recharge because their business might collapse without them. Fatigue can lead to hasty business considerations, including wanting to close the business entirely. The biggest challenge faced by most entrepreneurs is a need for more competencies. For example, entrepreneurs need to focus on marketing strategy, which leads to a lack of sales. With marketing, customers know your product or service exists (Hofacker et al., 2020). Thus, an entrepreneur needs to get as much education as possible.

By understanding business concepts, knowing the competition, and gaining in-depth knowledge of the industry, they will be better equipped to make smarter decisions about the direction of the business (Amelia & Syukmayettill, 2021). Educational resources can be found through institutions that offer business courses (Noor et al., 2024a). Next, whether it is a small home business, a retail store, or a large firm, every business must have the right resources to survive. These include suitable business locations and spaces, well-functioning telephone lines, adequate information systems, and effective marketing materials (Partanen et al., 2020). Venturing into the business world, a person will face significant challenges, which can cause them to be very stressed. Mumpreneurs often feel stressed about balancing business work and house, which affects their ability to take care of the family and work effectively. To keep entrepreneurs motivated and enthusiastic, they need a support system such as family members, friends, relatives, mentors, or professional groups who can inspire and guide them (Neneh, 2022).

Business Strategy (Push Factor)

To survive the challenging economy, entrepreneurs in Malaysia, especially Small and Medium Enterprises (SMEs), are encouraged to formulate effective business strategies and efficient financial management (Ramadani et al., 2023). There are many business strategies introduced by economists and business experts that mumpreneurs

can practice. A well-arranged business strategy can help entrepreneurs avoid upcoming obstacles and challenges, especially during global economic uncertainty. Every business must have a set of marketing techniques and methods (Czinkota et al., 2021). Most small companies usually offer one or a small number of products and services. Diversity is important because it helps them better withstand market downturns. If there is less demand for one product or service, others can compensate for it and save the business from huge losses (Sohl et al., 2020). Amazon is a perfect example of product diversity. It started as an online marketplace selling books. It is now the largest e-commerce marketplace in the world, sells everything under one roof, and has a thriving web solutions business, among other sources of income.

A competitive business has high sales and profit rates and focuses on building customer relationships (Witell et al., 2020). Entrepreneurs also need to talk to customers and understand their pain points to find out how to better address their needs with new products and services. By taking care of existing customers, these customers can become repeat customers. Entrepreneurs do not need to try hard to attract new customers to make sales; instead, they should focus on providing quality services and products to existing customers (Guerola-Navarro et al., 2021). This is because existing customers already trust the quality of services and products. Therefore, a business can spend less on advertising and marketing, especially in an uncertain economic environment.

Wise and controlled spending can guarantee the financial health of a business (Culebro-Martínez et al., 2024). When faced with a relatively slow economic environment, entrepreneurs need to create alternatives that allow their business always to gain a place in the eyes of the public. One of those ways is to focus on product innovation. At the same time, existing customers can gain added value through this transformation. Strategic partnerships with others in the industry can be beneficial, especially in market development, as partners can work toward common goals to open up new opportunities in the market (Cacciolatti et al., 2020). Significant value can also be unlocked through marketing collaboration. Working with influencers and thought leaders can introduce the business to an audience ripe for conversion. Perhaps the most essential method of growing a small business into a big one is providing exceptional customer service (Lee & Lee, 2020). For example, make it easy for customers to contact and get support from the company by clearly providing a list of contact information on the website and social media channels.

Businesses need to innovate constantly (Lestari et al., 2020). Technology advances, and customer needs change faster than ever before. Investing in product innovation can also help unlock new growth engines, allowing businesses to diversify beyond current revenue sources and increase their profitability. Moreover, entrepreneurs need to find financing options for expansion (Pardiman et al., 2022).

Lenders will be willing to extend financing if the balance sheet shows that the business can repay the loan. Tips and sound business practices are essential, especially for new entrepreneurs, to ensure the continued well-being of their business. Successful entrepreneurs are open about seeking help to overcome their financial problems. Seeking knowledge is the best step to prepare for facing business challenges. Some essential key performance indicators (KPIs) to track business growth can also be used as guidelines. These include customer acquisition cost, lifetime value, retention percentage, revenue, gross margin, and net profit (Kembauw et al., 2020).

METHODOLOGY

This exploratory study uses a qualitative phenomenology study. Phenomenological research is one type of qualitative research that describes all human consciousness and experience in sensory, conceptual, moral, aesthetic, and religious forms. The number of informants in a qualitative study should not be too large or too few but according to the appropriateness of the study. The estimate of informant sample size is based on the theory of data saturation, which means that data collection will stop when very little new data is produced (Mwita, 2022). Informants consist of B40 mumpreneurs in the People's Housing Program (PPR) Kerinchi, Kuala Lumpur, which were selected through purposive sampling based on three criteria, namely: 1) has operating the micro business for more than three years, 2) operating the business in the informal economy, 3) has two roles (i.e., mother and businesswomen), and 4) from B40 category. The People's Housing Program (PPR) is a government program for resetting slums and meeting the housing needs of low-income groups (B40).

Based on these criteria, eight mumpreneurs were selected as study informants (see Table 1). This qualitative approach allows research to delve into the experience and perspective of B40 mumpreneurs. Selecting suitable informants ensures that the data obtained is relevant, meaningful, and sufficient to achieve data saturation (Creswell & Poth, 2018). A focus group discussion was conducted in October 2023 at Bilik Prepkom, Block A, PPR Kerinchi, Kuala Lumpur. Data analysis in this study was conducted using content analysis through a thematic approach. The content analysis begins with research data collection. The data is coded to be easily analyzed, then analyzed to identify patterns, and finally, interpreted data to gain an in-depth understanding of the problem.

Table 1:
Profile of the Mumpreneurs

No.	Informant	Age	Educational Level	Business Orientation	Business Duration
1	R1	45	Secondary	Full-time	>5 years
2	R2	44	Secondary	Full-time	>5 years
3	R3	37	Secondary	Full-time	>5 years
4	R4	35	Secondary	Full-time	>5 years
5	R5	36	Secondary	Full-time	>5 years
6	R6	29	Secondary	Full-time	≤5 years
7	R7	46	Secondary	Full-time	>5 years
8	R8	37	Secondary	Full-time	≤5 years

FINDINGS AND DISCUSSION

Pull Factors

1) Poor Financial Management

Running a business can be challenging, with many factors affecting its success or failure. One of the critical components in ensuring business lending thrives is having access to adequate funding. This is where business loans come in, providing entrepreneurs and small business owners with the capital they need to finance operations, invest in growth opportunities and innovation, and achieve their business objectives (Pardiman et al., 2022). For small business owners, accessing loans can be critical to their business survival and success (Noor et al., 2024b). Growing with access to capital may be more accessible and possible in many cases. Businesses often need financing for various reasons, such as buying inventory or equipment, recruitment, expanding into new locations and markets, or investing in technology to improve productivity (Culebro-Martínez et al., 2024). The banking industry now exhibits a healthy level of competition due to the growing economic factors. Therefore, all loan application processes need to be studied and reviewed systematically.

Most informants have admitted that the bank rejected their loan application due to lower credit scores. The scoring system determines an individual's financial health, credit ability, and reliability. It is calculated based on an analysis of information in a person's credit report, including bill payment history, total debt, length of credit history, and type of credit used. Among the verbatim quotes are as follows:

“I wanted to apply for business assistance but was always rejected by the bank due to my poor financial management record. For example, sometimes I do not pay my bills on time. My husband's car was also towed after my husband was paralyzed. Moreover, my husband is not working anymore. Because of that, I run a business on a small scale only” (R1).

“...I need to borrow from my siblings for the initial capital to start a business first... Many new entrepreneurs fail to manage the business's finances well, especially in the early stages of the business. The profits support a daily lifestyle without setting aside special funds for the business if they face problems. As a result, many of us need to take a shortcut by taking out a personal loan from a financial institution to cover the cost of the loss. The entrepreneurs should set aside a special savings fund for at least six months of expenses to be used in times of emergency” (R2).

2) Poor Business Location

Knowing how to choose the right business location is very important because the business's location can affect the business's success or failure. A strategic location can increase customer visits and business sales (Aharoni, 2024). In addition, a good location can also support business growth by creating a suitable environment for the desired target market. By choosing the right business location, businesses can increase their chances of success and optimize their performance in a competitive market (Barbosa et al., 2020). Meanwhile, choosing the right business location can prevent the business from losing growth opportunities and potential business success. The verbatim quotes are as follows:

“I do business on the side of PPR Kerinchi Road. It is difficult because the area here is very dense and is in a jam location. The parking lot is already few and full of double parks. Who wants to stop my shop? Most customers live in the flat only because they return from work by bus and stop at my shop” (R2).

“It is difficult to do business in this PPR flat. Very crowded area. Sometimes I am late when I want to send a delivery to a customer. Because of that, I do not dare to take many orders” (R8).

3) Limited Supply and Increasing Price of Raw Materials

Many entrepreneurs need help in obtaining quality raw materials. Among the causes are the need for more suppliers, the distance between suppliers and businesses, and the inability of businesses to get credit for buying raw materials (Taleb et al., 2023). In addition, mumprenuers face the challenge of obtaining the best source of supply,

causing their business to face product quality problems, high supply costs, and the problem of running out of supply stock (Noor & Omar, 2024a). They also have competition for raw materials. Because raw materials are insufficient or not available in the market, many mumprenuers need to pay higher prices for raw materials than large industries. The verbatim quotes are as follows:

“In selling nasi lemak, the primary constraint is sometimes to get a cheap and immediate supply of banana leaves. I had to buy banana leaves far away because the ones near the market in this area are costly. Sometimes, even packaging using banana leaves is not even placed, and customers have started complaining” (R6).

“Nowadays, the price of raw materials has gone up. We have to raise the price. Some customers do not understand. They told us we start playing with the price when we are rich. They do not understand that flour, oil, and coconut prices have increased. Sometimes, I must sacrifice selling cheap” (R1).

4) Weak Marketing Strategy

Effective marketing requires the entrepreneurs to take action. Successful entrepreneurs have been trained to think critically and focus more on developing products or services rich in distinctive features (Hofacker et al., 2020; Lee & Lee, 2020). Most informants have admitted that they are inconsistent in managing posting, sharing, or other messages across social media platforms. The verbatim quotes are as follows:

“I am a shy person. I am too shy to talk to people. So, I rarely do live on TikTok or Instagram. Wanting to manage social media is sometimes inconsistent due to lack of time. Sometimes, I ask my son to update my sales products on social media. I have to change this because it will affect my sales. I realize we are now in the age of technology. Most young customers buy my products through social media, and the slightly older customers are mostly through close business contacts”(R4).

“There are not many marketing techniques I use. Enough from the word of mouth of friends. They have helped me to promote my products. I rarely post on social media. It is not that I do not want to, but I do not have time to manage social media. I am busy caring for my children and husband” (R5).

5) Reliance on Traditional Business Management

Knowledge in business management allows entrepreneurs to make better, more accurate, and faster planning and decisions, thus reducing the risk of loss (Amelia & Syukmayettil, 2021). Knowledge and skills are essential to better prepare for upcoming challenges (Noor & Omar, 2024a). Most entrepreneurs must learn practical methods and efficient business management strategies (Pardiman et al., 2022). Before starting the business, many entrepreneurs admitted to using traditional business management techniques, and only four had WhatsApp accounts. Moreover, six out of eight informants need a business account and rely on personal bank accounts. The verbatim quote is as follows:

“I cannot receive a bank loan because there is no record of money going in and out. My credit score is poor. I managed my business using my account early in my business journey. Sometimes, I need to use business money for my personal use. I never record each money I take from the account. Now, I have changed and learned that we need separate accounts to ensure ” (R2).

Push Factors

1) Sufficient Business and Capital Assistance

Sufficient capital is the first and foremost factor that ensures an entrepreneur's success. Entrepreneurs need sufficient financial capital to cover operations and generate profits before venturing into business (Culebro-Martínez et al., 2024; Pardiman et al., 2022). For example, they use the capital to invest in design management and product innovation. With good design management, they can ensure that the products produced have quality features and meet customer needs. Entrepreneurs can use capital from their savings or financial loans from banks and government agencies. There are many business aids provided by the government for financing facilities, especially for small business people in Malaysia. This business assistance can indirectly help entrepreneurs who do not have significant capital to grow their businesses. The verbatim quotes are as follows:

“I am a selected participant under the Malaysian Family Poverty Alleviation Program. I receive assistance to expand my business, including capital assistance, which I used to buy equipment and machinery and invest in packaging, labeling, and certification” (R7).

“Initial capital to start this business is essential, so I used to make a diligent loan for initial capital because we are a B40 category. Indeed, it is hard to get more loans. I try to find as many sources as possible that can give me loans to grow my business” (R2).

2) Entrepreneurs' Attitude and Motivation

In Maslow's hierarchy of needs, the top of human needs is to achieve desires and self-esteem, which can be achieved through entrepreneurship. At least a significant step has been taken by taking the first step in taming the business. It does not matter if the following steps are unclear because business is a learning process through experience. Zhao and Wibowo (2021) have classified entrepreneurial behaviors into several entrepreneurial characteristics, namely: commitment, determination, and perseverance; drive to succeed and thrive; orientation to opportunities and goals; personal initiative and responsibility; continuous decisions; realistic; seeking and using feedback; internal locus of control; taking risks; low drive towards status and power; and integrity and reliability. Results of interviews with eight entrepreneurs have identified motivational elements, such as the desire to succeed, which strongly support the justification of business performance. The verbatim quotes are as follows:

“To start this business, our motivation needs to be strong. Sometimes, we feel like falling, but we are here to rise again. I intend to do this business for the sake of the children and family. I do not want them to suffer like me. I want to give them higher education opportunities to get better job opportunities. Therefore, I will not break into the business because they always see me as a role model” (R1).

“I was born into a low-income family circle, which stimulated my mind to be determined to become rich by opening my own business. I do not know how to make pastry, but I am determined. I learn through watching YouTube, and I try to make it. Now, I have more than 20 pastries and cakes to offer. I do not feel shy about promoting my products from door to door. Nobody will change our lives except ourselves” (R6).

3) High Business Competencies

A good entrepreneur must apply business principles and be able to analyze issues and solutions when running a business (Amelia & Syukmayettill, 2021). They need to demonstrate technical business skills and numerical skills in business activities. Moreover, they need to demonstrate effective communication and interpersonal skills. Formal and informal entrepreneurship education helps contribute to entrepreneurship development and competencies (Noor & Omar, 2024b). Khalatur et al. (2021) found

that entrepreneurship development programs can form versatile and successful individuals in their careers. All informants agreed that through consistent business training and workshops, they could develop their entrepreneurship competencies, which could help sustain them. The verbatim quote is as follows:

“To start the business, we must diligently gain knowledge. We have to know the right technique, and from there, we can plan and achieve the goal of our business. The business-related course is essential for people who want to know about managing business. For example, before, I do not know how to calculate the proper price for my cakes and desserts. After financial training, I realized I wrongly calculated and needed to consider other operating and labor costs” (R5).

4) Strong Business Network

Business networking helps entrepreneurs build reputations and personal and business credibility to give a competitive advantage (Burns, 2022). Entrepreneurs must have 'know-who' skills to advance their business because external networks can offer various forms of assistance and support for entrepreneurs. A good network can reduce uncertainty in business. For example, losses in investment, competition, and products that fail to penetrate the market. Networking also helps entrepreneurs face changes in the business environment, such as changes in competitors' strategies, demographics, and customer satisfaction. Business networks can build trust because network members are willing to prioritize entrepreneurs' products or services. They will promote the entrepreneur's product or service to others. Five out of eight informants believe a good business network can help and benefit each other. The verbatim quotes are as follows:

“After going through a training program organized by the finance ministry, I got a contact from Agrobank. The youth have helped to put my sale in their canteen. He said, my nasi lemak is unique because it uses banana leaves. The fragrant smell attracts many customers compared to normal nasi lemak” (R7).

“After undergoing government-sponsored business training, my rempeyek has penetrated the larger market. For example, my rempeyek was ordered as a consolation prize for an entrepreneurship program organized by the government. I am very grateful. Being entrepreneurs, we are not ashamed to have feelings of shame. We have to dare to talk to people. One day, these people can help our business” (R2).

5) Continuous Institutional and Social Support

Small and Medium Enterprises (SMEs) are important as this country's backbone and largest employer. Therefore, it is essential to encourage more entrepreneurs to drive the economy. Several initiatives were developed to encourage entrepreneurship among women. These include the Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN), Perbadanan Nasional Berhad (PUNB), Majlis Amanah Rakyat (MARA), and others. All eight informants agreed that various efforts and support from the government and institutions help to dignify female entrepreneurs in Malaysia, especially the B40 group. Among the verbatim quotes are the following:

"I think entrepreneurship programs offered by various agencies are good for the business. Dapur Mawar, for example, helps me a lot. The programs offer many topics, especially those related to finance. Before this, I only did it in the book. I am indeed there is a file of evidence, it is just simple" (R5).

"I am always looking for connections with agencies that open business courses, but all fees are quite expensive, so when I know that Universiti Malaya and UiTM offer entrepreneurial courses for free, I joined the courses to gain more knowledge for growing my business" (R4).

"I am grateful for receiving help from Amanah Ikhtiar Malaysia (AIM) in the form of help buying business raw materials. To some extent, it has reduced the burden of my business" (R3).

"I have received business assistance amounting to RM10,000 from Agrobank Malaysia. I used the help to hire workers and open more stores. Previously, I was not eligible to receive any bank loan. By getting involved with Agrobank's program, I could finally manage my business expenses well and improve my credit score reading" (R2).

In this study, four of eight informants stated that support received by family/couple helped them to manage and sustain their business. Thus, among the amplifiers of a female entrepreneur's success is a family support system to help them achieve goals (Pardiman et al., 2022). Among the verbatim quotes are the following:

"When I started the business, many negative words were thrown, but I continued it anyway because of my deep interest. We cannot be quick to admit defeat. Instead, we must accept it as a challenge and prove our seriousness, ability, and capabilities. At first, it was small, but then the business grew when customers were confident and satisfied with the work produced. This motivated me to continue the activity even though, at that time, I did not

have enough capital. I was lucky to have solid support from my family and husbands willing to work hard together" (R7).

"My father and friends are among many support in terms of capital and moral support. My father is really between the backbone I want to start this business" (R6).

"...I have friends who are in business, and sometimes I like to refer to them. I asked them about the flow of postage and ordering and marketing strategies. My close friends also always encourage me not to give up, and they also help to promote my business on their social media" (R1).

Figure 1 summarises the thematic findings of the study.

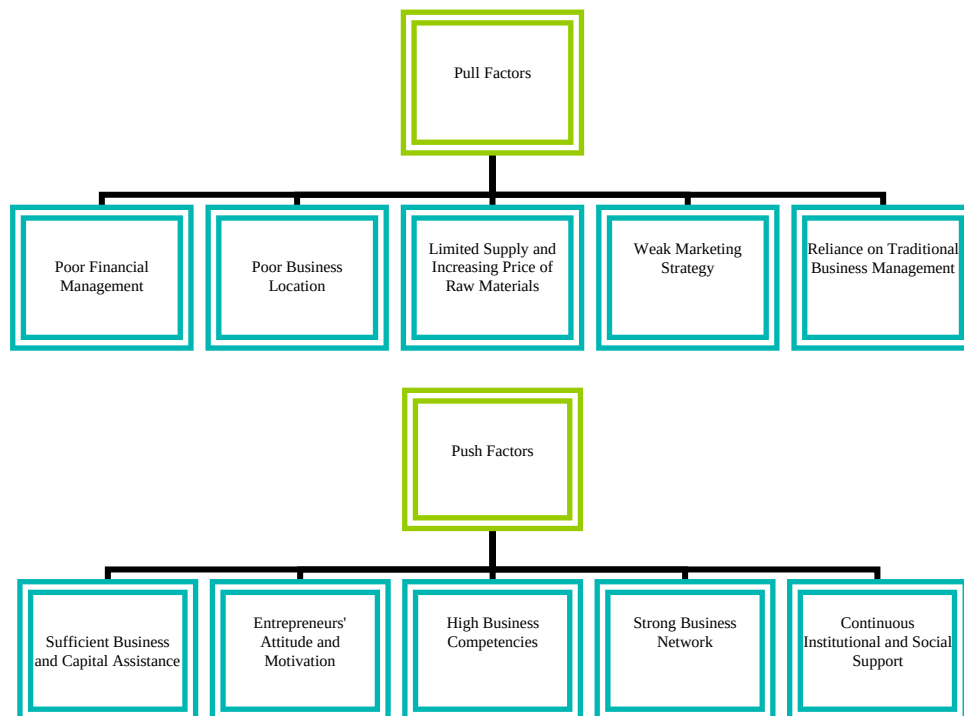


Figure 1: Thematic Findings

Women entrepreneurs face many life challenges. They are not just businesswomen or entrepreneurs but also hold responsibilities as mothers, wives, children, or even single mothers. Despite their persistence, many problems have arisen.

Some female entrepreneurs face difficulties increasing their knowledge and skills due to long-distance obstacles, difficulty leaving business, and difficulty leaving their children. The existence of business incubators or training programs close to the entrepreneurs could reduce the issues. Based on the findings, appropriate programs, especially for the B40 group, that focus on skills, creativity, and entrepreneurship need to be conducted. Such programs are crucial to dealing with and eradicating poverty and developing the socio-economics of the community. For example, the Zakat board must strive to guide B40 female entrepreneurs in developing their businesses. They need guidance on the basics of entrepreneurship, preparing financial statements, operations, and business marketing, and exposure to the business opportunities available (Culebro-Martínez et al., 2024).

Entrepreneurs are encouraged to focus on a solid online presence as the foundation of their growth strategy. They need to make it easy for people to find information about product offerings. The business will generate data as it grows. There will be new leads to chase, new customers to onboard, and old customers to retarget. Technology to simplify sorting data, unlock new synergies, and improve customer service is crucial. A wide variety of free business tools available today enable effective business management (Noor & Omar, 2024a). Moreover, a strong brand reputation is essential for business expansion. Businesses that deliver high-quality products and exceptional customer service will always be well-regarded in the market (Hofacker et al., 2020). Thus, it focuses on improving products according to customer needs and problems. An added benefit of solid brand identity is that it gives the business much publicity through word of mouth. People will tell others who want the product that has the best value, great prices, and customer service.

A strong referral program is a great way to attract new customers with relatively low acquisition costs. For example, offer them a reward or a percentage of the sale. This financial motivation works well because customers feel more inclined to bring others along. The more people they bring to the business, the higher their income. This works for all parties involved. Existing customers are rewarded for their efforts, and new customers experience the product. In order to manage a business, interpersonal communication helps entrepreneurs present ideas confidently and get attention from outside investors. The benefits of interpersonal communication in business give an entrepreneur an advantage in accessing resources that affect business performance. According to Solomon and Theiss (2022), the mastery of interpersonal communication skills can produce an individual who has the potential to form a network with external entities for business purposes.

Last but not least, mumprenuers need to have business persistence. They cannot give up easily and relentlessly pursue their vision, no matter how many obstacles they face, and keep going until they find a way that works for the business. Therefore,

motivation is essential in the life of an entrepreneur. Among the motivations for entrepreneurs are providing moral support and coaching, initial capital, and executing discussion sessions with successful entrepreneurs. Generally, a role model can support and motivate others and has extensive experience managing business-related matters. A role model can be a family member, friend, or famous business figure who can inspire entrepreneurs through their success (Pardiman et al., 2022). Role models can share their information and knowledge in the field of business, provide moral support, and encourage other individuals to become entrepreneurs.

CONCLUSION

The world today is witnessing the expansion of the role and power of women increasingly great in the world of entrepreneurship on a global scale. This study aims to identify suggestions for improvement to strengthen and empower women entrepreneurs. Continuous efforts to advance and change the lives of the B40 mumpreneuers group for the better must be expanded. The government and other stakeholders must provide sufficient allocations to spread entrepreneurship programs to help B40 female entrepreneurs change their fates and families. Improvements need to be made to ensure that this program achieves the goal of producing more successful B40 female entrepreneurs. The encouragement, guidance, and support help the participants further develop themselves and their businesses. Female entrepreneurs must take this valuable opportunity by working harder and giving accurate cooperation and commitment to the business. This study is essential to all mumpreneuers in improving business methods and strategies. Besides having an effective implementation strategy, entrepreneurs also have a vast network with entrepreneurial agencies. Related entrepreneurship agencies and entrepreneurs can join forces to dignify the business industry. This study could also help supply information to the Minister of Entrepreneur and Cooperatives Development and the Ministry of Women, Family, and Community Development to strengthen the strategy for women entrepreneurship in Malaysia.

LIMITATIONS OF STUDY & FUTURE SUGGESTION

Based on the researchers' experience in this research process, some limitations are experienced. Future researchers can notice that in further perfecting their research. One limitation of the research is that the number of respondents, only eight mumpreneuers, is certainly not enough to describe the actual situation. The research only focuses on mumpreneuers living in PPR Kerinchi, Kuala Lumpur. Thus, future studies are encouraged to expand the research sample to other groups or locations. The subjectivity of the researchers is one of the shortcomings of qualitative research. The involvement of researchers in the collection and analysis of data can influence the interpretation and selection of findings. In addition, researcher bias can also appear in neglecting data that does not match the researchers' expectations or approach, reducing

the objectivity of research findings. Thus, further research could consider using a quantitative approach or mixed method to complement qualitative research and provide more profound contextual insight.

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Author contributions

Nurul Hidayana Mohd Noor and Noralina Omar conceived the presented idea and led the data collection. Syeliya Md Zaini and Raja Mayang Delima Mohd Beta verified the analytical methods. Nurul Hidayana Mohd Noor and Chang Lee Wei led the manuscript writing. All authors discussed the results and contributed to the final manuscript.

Conflict of interest

The authors agree that this research was conducted without any self-benefits or commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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