

# INTEGRATING WOMEN ENTREPRENEURS INTO SMES PROGRAMMES AND NATIONAL DEVELOPMENT PLAN TO ACHIEVE GENDER EQUALITY

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**Abstract:** *Gender Equality is a pillar of the 2030 Agenda for Sustainable Development adopted by 193 United Nations Member States, specifically in Sustainable Development Goals (SDG5). It is an influential driver of economic growth and social change that can facilitate entrepreneurship. As a member, Malaysia has incorporated gender as part of the development focus since the mid-1970s. The aim was initially to encourage active participation of women in development, and their contribution to the economy as Malaysia envisioned to achieve a high-income nation by 2020. Following the establishment of the National SME Development Council in 2004, Small and Medium Enterprises outgrowth overall national economic growth. Nevertheless, only approximately 20% of the estimated registered entrepreneurs in Malaysia are women, despite a correlation between female entrepreneurship and economic growth and the government efforts to foster women entrepreneurship. Hence, this paper aims to investigate Malaysia's Policies and SMEs Programmes developed to support women entrepreneurs towards achieving SDG5 of Gender Equality and highlight prominent issues that hinder women's involvement in entrepreneurship. Identifying literature review works through multiple sources, including a range of databases obtained from open access journals, Google Scholar, published books and reports, and tracking citations from the research literature. The result indicates that despite policies and SMEs programmes developed to capture women's interest in entrepreneurship, prominent issues still hinder their participation. Hence, improvement in existing policies and programmes expects to uplift women's interest in venture into entrepreneurship and eventually assist the country in meeting the SDG goals and targets.*

**Keywords:** *Sustainable Development Goals, Gender Equality, Malaysia's Policies, SMEs Programmes, Women Entrepreneurs*

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## Introduction

In Malaysia, the Government has long recognised the significant contribution of women to overall national development. Participation of women in development was actively and consistently promoted since the mid-1970s through facilitating their access to social, economic and political opportunities (Economic Planning Unit, 1991b; Ministry of Women and Family Development, 2003). Efforts include encouraging participation in domestic-oriented industries while the Government continues introducing new measures and rationalising existing efforts to develop other resilient small and medium-sized enterprises (SMEs).

On a global base, as one of the pillars of the 2030 Agenda for Sustainable Development, gender equality is not only encompassed as a stand-alone Goal 5 but also have integrated gender dimensions with measurable indicators across more than half of the other 17 Sustainable Development Goals (SDGs) (Odera & Mulusa, 2020; UN Women, 2020; Valero, 2019). Nevertheless, today, there still exist exclusion and discrimination of women in the labour market, signifying that gender inequality remains, thus limiting their contribution to economic development.

Hence, this paper aims to:

- (1) examine National Development Plan and SMEs Programmes in Malaysia that highlight the importance of women in development, and
- (2) investigate issues that hinder women participation, precisely in entrepreneurship.

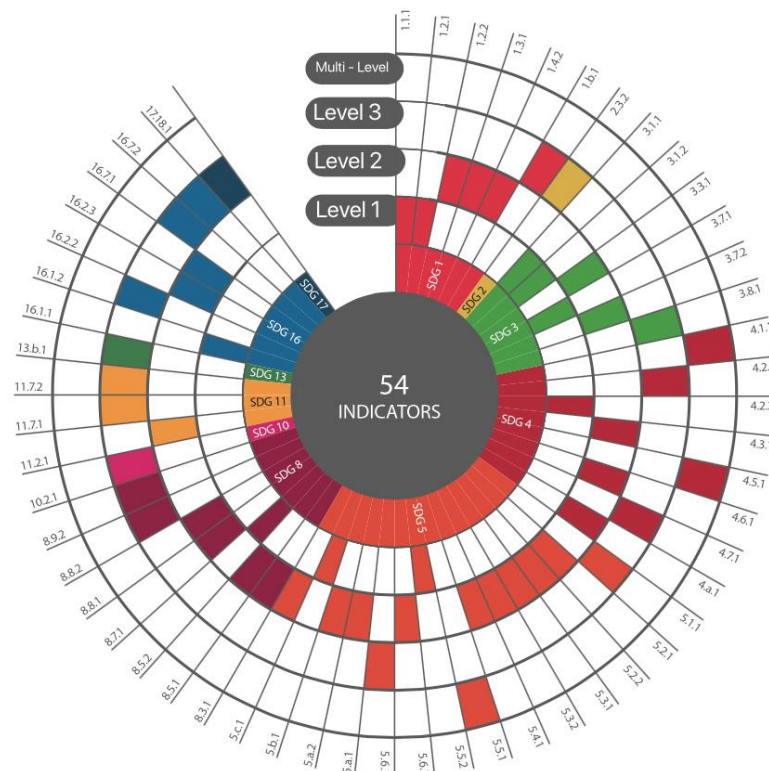
## Literature Review

There are four-point will be discussed in LR as follows.

### *2030 Sustainable Development Agenda*

The 2030 Sustainable Development Agenda was solidly adopted by all 193 United Nations Member States in September 2015. As a continuance to the Millennium Development Goals that ended back in 2015, the new sustainable development goals continue to guide future decisions and work towards implementing a more transformative and ambitious Agenda that balances the economic, social, and environmental pillars of development until 2030 (Department of Statistics, 2019; Sahat, 2019).

The SDGs address vital challenges through a more holistic approach to address sustainable development matters, including achieving gender equality (SDG5). As illustrated in Figure 1 on the following page, gender-specific targets are incorporated in other goals, thus capturing the inter-connectedness of development concerns (Valero, 2019). These include no poverty (SDG1), zero hunger (SDG2), good health and well-being (SDG3), quality education (SDG4), decent work and economic growth (SDG8), reduced inequalities (SDG10), sustainable cities and communities (SDG11), climate action (SDG13), peace, justice and strong institutions (SDG16) as well as a partnership for the goals (SDG17).



**Figure 1: Gender-Specific Indicators**

Source: Valero (2019)

The inclusion of gender-specific targets reflects the concept that when it comes to specific issues such as poverty, nutrition, education, and health, gender-specific experiences require attention before having a catalytic effect on human development achievement (Odera & Mulusa, 2020). Nevertheless, to effectively achieve gender equality and gearing towards women's empowerment, gender should be integrated across all SDGs.

### Gender as Development Focus

As women create half of the world's population, gender equality has a powerful impact on economic growth (Ertac & Tanova, 2020; Isa, Nor, & Noor, 2021; Xie & Wu, 2021). As reported by European Institute for Gender Equality, gender equality contributes robust benefits towards economic growth, including (a) rise in higher employment rates and jobs opportunities, (b) increment in the gross domestic product (GDP), (c) increased long-term labour supply, and (d) boost competitiveness (Morais Maceira, 2017).

While investing in women drives the economy smarter (Isa et al., 2021), employment rates are expected to rise substantially with improvements in education. Women who join the labour force with specific skills will have better future employment prospects. Hence, it later contributes to increased earnings, allowing societies to benefit from women's full economic potential.

Besides that, as gender equality is improved in labour market participation, more balanced sharing of unpaid care work is expected to increase fertility rates, thus leading to a larger population and long-term labour supply. Hence, with more labour supply, increased goods and services production, lower prices, and more significant competition domestically. Countries that increase gender equality will surely reap more extensive benefits in international markets.

### **Gender Facilitate Entrepreneurship**

In 2017, a United Nations forum on sustainable development highlighted the importance of entrepreneurship for the 2030 Agenda for Sustainable Development. Entrepreneurship is an essential element to stimulate the growth and development of most countries (Mustapha & Subramaniam, 2016; Selamat & Endut, 2020).

As Gunawan, van Riel and Essers (2021) mentioned in their structured literature review article, previous research on entrepreneurship are often investigated from a male perspective. However, entrepreneurship studies should also recognise the role of femininity as well. Recognising gender equality in entrepreneurship development is crucial in strategies that allow economies to benefit from women's productive potential in the labour market (Kelley et al., 2015). With employment challenges, it is essential to involve women to participate constructively in economic activities as they comprise half the global population.

SMEs are the monolith fundament of every prosperous and effectively functioning state (Ivanova & Gibcus, 2003). While SMEs possess numerous advantages, including (a) providing a higher employment rate, (b) increasing regional cohesion and sustainable development, (c) generating innovation and diversification of economic structure, and (d) permits social inclusion, building up women entrepreneurship is expected to improve females' socio-economic status and enhance sustainable business models.

### **Women in Tourism-Related Business**

Based on geographical influence, women entrepreneurs in ASEAN nations are a focal point that requires utmost attention, as it has a strong foothold in tourism-related business (Xavier, Sidin, Guelich, & Nawangpalupi, 2016). As tourism entrepreneurship is seen as one way to strengthen communities' ability, business women's involvement is expected to be part of the tourism development success. Women's entrepreneurship in the tourism industry has also been recognised as essential to meet UN's Sustainable Development Goals, gender equality (SDG5) and decent work and economic growth (SDG8). The reason is that tourism is a fertile field for entrepreneurial initiatives due to its diverse, dynamic and flexible characteristics (Figueroa-Domecq, Kimbu, de Jong, & Williams, 2020). Hence, tourism is perceived as a potentially empowering sector for women entrepreneurs with great potential to accelerate progress across the SDGs (World Tourism Organization and United Nations Development Programme, 2017).

As a crucial employment-stimulating sector flourishing worldwide, the energetic tourism industry is also the principal source of national income and private sector growth. Thus, by participating in tourism entrepreneurship, women will gain the freedom to earn their own money, be economically independent, and enhance their social conditions. Nevertheless, the low number of women tourism entrepreneurs worldwide indicates little awareness of the economic benefits of sustainable business operations with the growing demand for tourism.

### **Methodology**

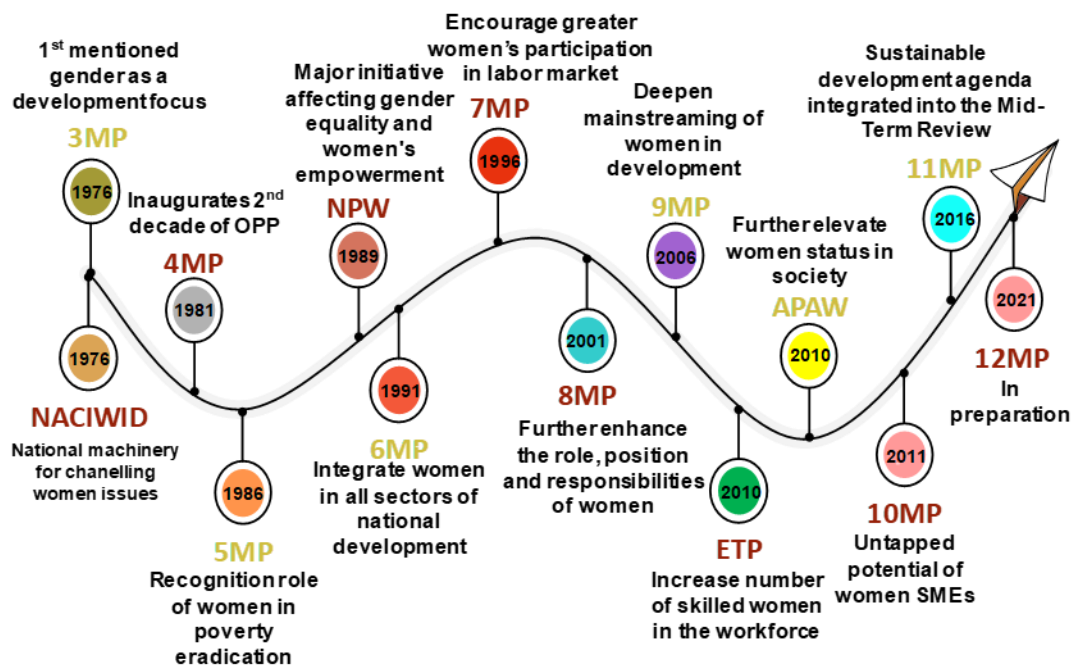
Reviews of literature focusing on secondary data were identified through multiple sources. Retrieved references range from databases from subscribed institutions, full-text open access scholarly literature, books and reports, and official government websites. Selected keywords were first identified before literature selection, including Sustainable Development Goals, Malaysia National Development Plans, SME Programmes, women entrepreneurs, and tourism businesses. A qualitative technique, namely content analysis, were later adopted to analyse further the collected articles deemed fit to study using Atlas.ti software.

## Main Results

There are three-point will be discussed in the findings as follows.

### Malaysia's National Development Plan Related to Gender Equality

The goals, practices and institutions of development planning have evolved in Malaysia since the 1950s, especially within the structural change economy and society (Lee & Chew-Ging, 2017). In the context of achieving gender equality and women's empowerment, Malaysia has made great strides towards women's significant contribution to overall national development since the mid-1970s, raising women as a focal agenda towards nation-building in alignment with the New Economic Policy. While SDGs were outlined after adopting the Beijing Declaration and Platform for Action in 1995, Malaysia has already embarked on its journey towards gender as a development focus almost a couple of decades earlier and continuously raised special attention until today.



**Figure 2: National Development Plans and Policies Related to Gender in Malaysia**

Source: Adapted from Department of Statistics (2019); Economic Planning Unit (1976, 1981, 1986, 1991a, 1996, 2001, 2006, 2015, 2017); National SME Development Council (2010); United Nations Development Programme Malaysia (2008)

As illustrated in Figure 2 above, gender as a development focus was first mentioned in the Third Malaysian Plan (3MP) 1976-80, followed by subsequent five-year development plans that emphasise gender issues (Economic Planning Unit, 1976). Initially, it began to encourage the active participation of women in development and their contribution to the economy. To further reflect the Government's commitment to integrating women in all aspects of development, within the same year, the National Advisory Council on Integration of Women in Development (NACIWID) was established as the national machinery for channelling issues about women (United Nations Development Programme Malaysia, 2008).

The following Fourth Malaysia Plan (4MP), 1981-85, inaugurates the second decade of the nation's Outline Perspective Plan (OPP), 1971-90. It further refines policy measures and programmes embodied in TMP to ensure socio-economic objectives of eradicating poverty are

achieved (Economic Planning Unit, 1981). In the Fifth Malaysia Plan (5MP) 1986-90, the recognition role of women in poverty eradication is emphasised when social programmes to uplift the condition of women was replaced by economic programmes (Economic Planning Unit, 1986). Within the 5MP term, National Policy on Women (NPW) was formulated to permit major initiatives affecting gender equality and women's empowerment, becoming the basis for many subsequent policies and programmes ahead (United Nations Development Programme Malaysia, 2008).

Compared to the previous MP, the Sixth Malaysia Plan (6MP) 1991-95 piques the importance of women, as one whole chapter was explicitly devoted to promoting them in development. One of the prime objectives is to integrate women in all national development sectors following their capabilities and needs (Economic Planning Unit, 1991a). During the next period of the Seventh Malaysia Plan (7MP) 1996-2000, several strategic thrusts for the further advancement of women were outlined, including (a) promoting greater female participation in the labour market, (b) providing more educational and training opportunities for women, (c) reviewing laws and regulations that inhibit the advancement of women in the economy, and (d) operationalising the National Policy for Women through the implementation of an action plan (Economic Planning Unit, 1996).

During the Eighth Malaysia Plan (8MP) 2001-05 period, efforts continue to enhance further women's role, position, and responsibilities (Economic Planning Unit, 2001). The next Ninth Malaysia Plan (9MP) 2006-10 reports bolder actions in deepening the mainstreaming of women in development. In this term, special efforts were commenced to ensure women's participation in the labour force, business and entrepreneurial activities, including issues about women at the international level (Economic Planning Unit, 2006). In the fifth year of 9MP, the Economic Transformation Programme (ETP) 2010 was established to increase the number of skilled women in the workforce by 2020. The same year also witnessed the Plan of Action for the Advancement of Women (APAW) 2010-15. The 5-year plan was more coherent with greater focused programmes to integrate women in development and further elevate their status in society (Economic Planning Unit, 2017).

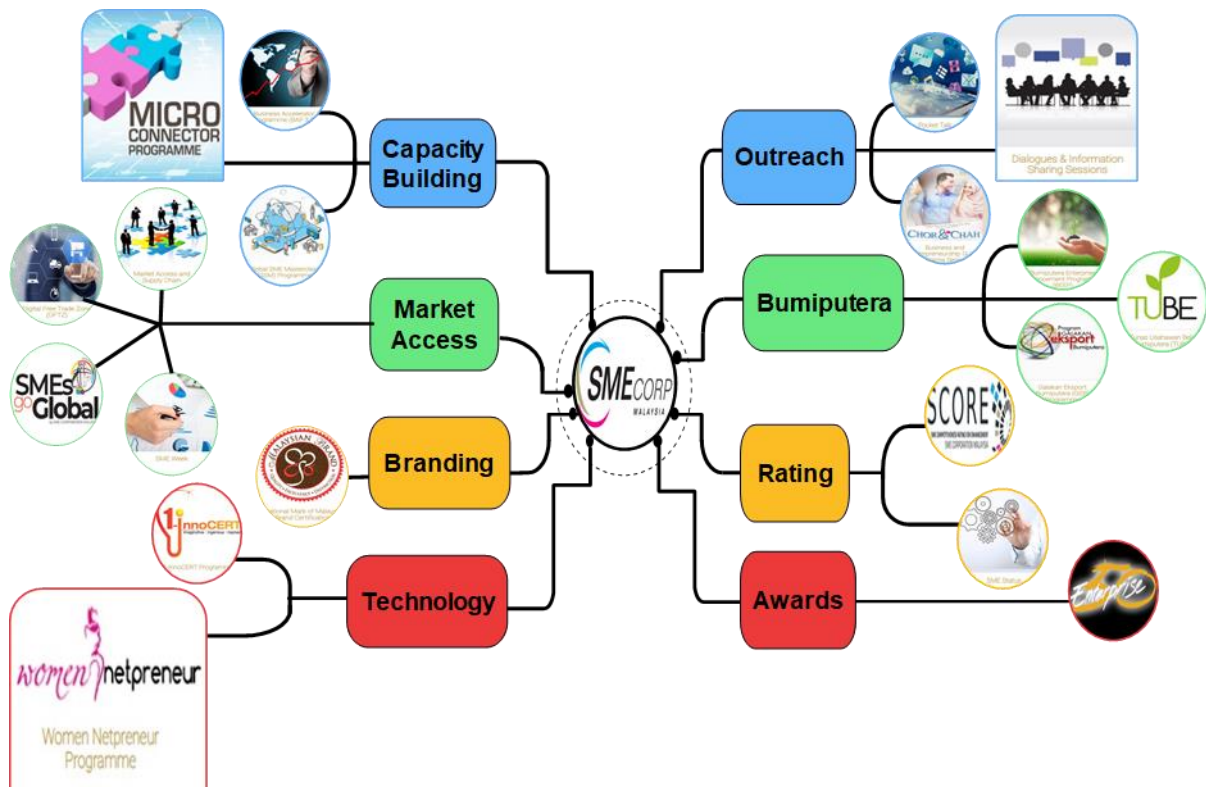
In the Tenth Malaysia Plan, attention to the untapped potential of SMEs was released and transformed to be further competitive and resilient to the changing business environment. Among its strategies is to (a) re-energising the private sector to lead growth, (b) create a competitive domestic economy, and (c) ensure the sustainability of growth (National SME Development Council, 2010). The Eleventh Malaysia Plan (11MP) 2016-20 is the final five-year national development plan before Malaysia becomes a developed nation by 2020. During this term, commitment to sustainable development agenda was integrated and aligned with the strategies and initiatives of the 11MP while balancing the needs of both people and capital economy (Department of Statistics, 2019; Economic Planning Unit, 2015, 2017).

### **SMEs Programmes Developed to Empower Women**

In Malaysia, various entrepreneur associations, corporations and programs have been established to provide networks, services and assistance platforms for SMEs development, specifically women entrepreneurs (Isa et al., 2021; Selamat & Endut, 2020). Among them is the National SME Development Council (NSDC), developed in 2004 to further enable SMEs to outgrowth overall national economic growth. Its agency, SME Corporation Malaysia (SME Corp. Malaysia), is the central coordinating agency (CCA) under the Ministry of Entrepreneur Development and Cooperatives (MEDAC) responsible for coordinating the implementation of

development programmes for SMEs across all 20 prominent members of related Ministries and agencies (SME Corporation Malaysia, 2021).

As shown in Figure 3 below, there are approximately eight categories of programs developed by SME Corp. Malaysia to assist entrepreneurs, namely (a) capacity building, (b) market access, (c) branding, (d) technology, (e) outreach, (f) Bumiputera, (g) rating, and (h) awards.



**Figure 3: SME Corp. Malaysia Entrepreneur Programmes**

Source: Adapted from SME Corporation Malaysia (2021)

As summarised in Table 1 on the next page, the 19 programmes are related to either assistance on (a) entrepreneur training skill, (b) financial access assistance, (c) recognitions, or (d) mix of assistance.

**Table 1: Summary of SME Corp. Malaysia Entrepreneur Programmes Based on Assistance**

Programmes	Training	Financial Assistance	Recognitions
Business Scale-Up Programme		▪	
Micro Connector Programme	▪		
Global SME Masterclass (GSM) Programme	▪		
Market Access and Supply Chain SME Week	▪	▪	
Digital Free Trade Zone (DFTZ)	▪		
SMEs Go Global		▪	
National Mark of Malaysia Brand Certification			▪

Programmes	Training	Financial Assistance	Recognitions
1-InnoCERT Programme			▪
Women Netpreneur Programme	▪		
Pocket Talk	▪		
Dialogues & Information Sharing Sessions	▪	▪	
Business and Entrepreneurship Guide	▪		
Drama Series			
Bumiputera Enterprise Enhancement Programme (BEEP)	▪	▪	▪
Tunas Usahawan Belia Bumiputera (TUBE)	▪		
Galakan Eksport Bumiputera (GEB) Programme	▪	▪	▪
SME Competitiveness Rating for Enhancement (SCORE)			▪
SME Status			▪
Enterprise 50 (E50) Award			▪

Source: Adapted from SME Corporation Malaysia (2021)

From Table 1 above, in summary, there are a total of 15 programmes that limits assistance to training skills (8 programmes), recognition (5 programmes) and financial access assistance (2 programmes) only. In contrast, a balance of 4 programmes provides a combination of assistance within each programme, enabling participants to attain broader scope of knowledge at the same time. Regarding the targeted gender of participation, one programme exclusively developed for females is Women Netpreneur. At the same time, the other two programmes highly encourage women to participate, which is the Micro Connector programme and Dialogues & Information Sharing Sessions. The rest 16 programmes are nonspecific and open participation to both males and females.

### Issues Hindering Women from Partaking in Entrepreneurship

As summarised in Table 2 in the following page, women participation in entrepreneurial activities is hampered by a range of constraints, including (a) social factor, (b) education, (c) psychological, (d) glass ceiling, (e) cultural inhibitions, (f) financing, and (g) infrastructural support.

**Table 2: Issues Hindering Women Participation in Entrepreneurial Activities**

Scholars	Social Factor	Education	Psychological	Glass Ceiling	Cultural Inhibitions	Financing
Cardella et al. (2020)	▪	▪	▪			
Ertac & Tanova (2020)	▪				▪	
Essers et al. (2020)					▪	
Figueroa-Domecq et al. (2020)	▪		▪	▪		



Scholars	Social Factor	Education	Psychological	Glass Ceiling	Cultural Inhibitions	Financing
Jahan (2020)	■	■		■		■
Kelley et al. (2015)			■			
Olarewaju & Fernando (2021)	■	■	■			
Raghuvanshi et al. (2017)		■				
Rajan & Panicker (2020)		■				■
Selamat & Endut (2020)	■	■				
Stefan et al. (2021)	■	■		■		■
UNDP Malaysia (2008)	■	■	■		■	■
Xie & Wu (2021)	■		■	■	■	■
Zainuddin et al. (2017)	■	■				

Source: Adapted from Cardella, Hernández-Sánchez, & Sánchez-García (2020); Ertac & Tanova (2020); Essers, Pio, Verduijn, & Bensliman (2020); Figueroa-Domecq, Kimbu, de Jong, & Williams (2020); Jahan (2020); Kelley et al. (2015); Olarewaju & Fernando (2021); Raghuvanshi, Agrawal, & Ghosh (2017); Rajan & Panicker (2020); Selamat & Endut (2020); Stefan et al. (2021); United Nations Development Programme (UNDP) Malaysia (2008); Xie & Wu (2021); and Zainuddin et al. (2017)

Previous scholars had identified social factors as one of the main reasons limiting women's participation in entrepreneurship. It mainly relates to gender role stereotypes, such as married women playing a role of a wife or a mother. Hence, women shoulder family-related obligations like child-rearing and household chores. The second issue is education, especially the concern over illiteracy and lack of knowledge related to entrepreneurship.

Women also showed concern over psychological factors. Risk-averse or fear of failure led them to spend more time searching information, reducing time for management to balance dual responsibility at home and work. Besides that, issues on the glass ceiling or invisible barrier also increase difficulties to women upon trying to move to advanced roles in a male-dominated hierarchy and facing the most persistent gap, which is the pay gap. Cultural inhibition is also a problematic area needed to be resolved as it involves respect for tradition. While women uphold husbands honour, they should consider permitting mobility instead of restriction.

Another issue is the financial limitation. The lack of capital forces women to rely on personal savings or family funds. Limited external source funds relate typically to women being rated as high-risk customers. They do not have collateral or property under their name, lack of credit history, and inconsistent work history. In terms of infrastructural support, this depends on the geographic location of the business premises. Rural areas, for example, often face difficult technology access, limited ancillary business services networks access, and a lack of technology

advancement to drive product and services innovations. This leads to further hassle in entrepreneurship as more problems are expected to come their way.

### Conclusion

Through the number of policies developed and implemented, the Malaysian Government has opened the door for women to partake in entrepreneurship, enabling them to gain their earns whilst adding to the income household. The initial planning reason was to uplift the quality of bottom-class society (B40), associated with household incomes in the rural areas; the Malaysian Government aims to raise them into the middle-class society (M40) (Department of Statistics Malaysia, 2017).

Nevertheless, achieving better economic growth by focusing on gender equality still needs further attention as issues hindering women's participation, especially entrepreneurship, could break the nation's wellness plan. As reported by (OECD Development Centre, 2019), women face three pillars of challenges related to social inclusion, namely (a) labour equity, (b) financial equity, and (c) governance. Therefore, to achieve social progress, a focus on labour equity should enable adequate enforcement of laws to secure equal treatment of women and men at the workplace and address social norms that confine women to care and reproductive roles through awareness campaigns.

Concerning financial equity, discriminatory laws that unguaranteed women's equal access to economic resources should be removed, highlight aspiring women entrepreneurs, and provide women's access to financial services. Further measures to promote gender diversity in public and private governance bodies should be considered regarding governance matters. This includes outshining a more positive image of women leaders and developing training programmes for women who wish to pursue the career ladder and improve leadership roles on corporate boards.

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