

CHALLENGES IN MANAGING MICRO ENTERPRISE: A CASE OF 1AZAM 1MALAYSIA SOCIAL ENTREPRENEURSHIP PROGRAM

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Abstract-The objective of this paper is to reveal the finding of the research that explores the challenges of managing a micro enterprise. Previous studies have explored the challenges encountered and had found several challenges such as competition among themselves and also from large firms, lack of access to credit, cheap imports, insecurity and debt collection. However, previous studies on the challenges and strategies encountered emerge from the knowledge of actors from small and medium enterprise. Whereas the characteristic and the interaction happened within micro business and small business are different. Therefore, this study focuses on micro business only. This study utilises a qualitative research method. The participants in this research are the entrepreneurs that involve in 1AZAM 1MALAYSIA social entrepreneurship program. 5 participants are involved in this research. The data source is interview using in-depth interview technique. The duration of interview is approximately 45 minutes. The analysis used is thematic analysis. It is found that individual, the external environment and institution are the challenges' factors faced by the entrepreneurs in micro business. Future research should use this study finding for statistical generalisation.

Keywords: social entrepreneurship, SMEs, micro enterprise

1. Introduction

The objective of this paper is to reveal the finding of the research that explores the challenges of managing a micro enterprise. Micro, small and medium enterprises (MSMEs) have a vital role for economic development especially for the employability purposes (National SME Development Council, 2005; Rebecca & Benjamin, 2009). MSMEs have contributed not only for the prosperity of urban areas, but also in the rural areas (Okpara & Wynn, 2007). Acknowledge with the existence of MSMEs, the government has provided numerous supports for growth purposes and channelled the support through 15 ministries and more than 60 government agencies (National SME Development Council, 2008). The government also had developed a various program to strengthen the existence of MSMEs. For instance, 1Azam 1Malaysia is a government alternative to help micro and small enterprise entrepreneurs in managing their enterprise through the capital engagement and training programme. At the same time, this coordinated effort improves the lives of the poor and extreme poor through a combination of structured programme.

However, MSMEs also face challenges on survival and growth beside all the significant contribution. The founder as an entrepreneur encounters great challenges in operating their enterprise, especially in the situation of pluming economy (Berry, Whybark, & Jacobs, 2005). Previous studies have research on challenges in managing enterprises but most of the studies focus on small enterprise. Therefore, study of challenges for micro enterprise is still under research. The gap in the context also exists. Previous studies on micro enterprise utilised TEKUN (*Tabung Ekonomi Kumpulan Usaha Niaga*) as context and the utilisation of 1AZAM1Malaysia as context is still scarce. TEKUN provides micro loan facilities of not more than RM 50,000 and other supported services to facilitate entrepreneurial development for micro enterprise owners, especially Bumiputra Malays (Abdul Jamak, Salleh, Sivapalan & Abdullah, 2011). Some of the initiatives and support provided by TEKUN are training and mentoring programmes, business networking, helping entrepreneurs in identifying business opportunities and selecting and monitoring relevant businesses for entrepreneurial growth development (Ibid).

The 1AZAM 1Malaysia program is a collaborative effort which involves multiple ministry and agencies to provide services such as job placement, small enterprise startups and micro-credit, and self-employment opportunities that can help target groups move out of the poverty trap (Government Transformation Programme Report, 2012). The Government's goal is to ensure that all poor and extreme poor households registered in e-Kasih and these marginalize people will have an opportunity to participate in the 1AZAM 1Malaysia program (Ibid). The government helps by mapping out the career path and job profile and matches it with the right skills so these 1AZAM 1Malaysia participants can excel and move out of poverty.

This study of micro enterprise of the 1AZAM 1Malaysia program can help the government in implementing their policy and also as guidance in entrepreneurs' practices. This knowledge can be achieved by exploring the challenges encountered by micro entrepreneurs while managing their enterprise. Furthermore, the strategy used to encounter the problem is also explored. The remainder of the paper is organised as follows; first is the presentation of the literature review, followed by a description of the method of investigation. Afterwards, the evidences from the field will be integrated with existing literature, increasing some potential insights and empirical contributions of this research. Finally, in the last section, we discuss the limits of the study, alongside the implications for future research, and business practitioners.

2. Literature Review

The literature regarding micro enterprise and the management challenges was reviewed. Previous studies have explored the challenges, encounter and had found several challenges such as competition among themselves and also from large firms, lack of access to credit, cheap imports, insecurity and debt collection. However, previous studies on challenges and strategies encountered emerge from the knowledge of actors from small and medium enterprise. Whereas the characteristic and the interaction happened within micro enterprise and small enterprise is different. Therefore, this study focuses on micro enterprise only. Micro enterprise is a business entity that has less than employees or yearly sales less than RM300,000.00 (Young, 2013; SME Corp, 2013).

The term Small and Medium Enterprise (SME) covers a diverse group of businesses varying from a small shop making handicrafts to a sophisticated engineering firm in overseas markets

(Fischer and Reuber, 2003). Furthermore, micro enterprise comprises more than one-half of all small enterprise and of those enterprises; many are home-based, at least during the first few years of operation (Small Business Administration, 2004). The owner or founder of an enterprise is labelled as entrepreneur and he/she is describe as 'an imaginative actor who recognizes entrepreneurial opportunities, makes moderate risk decisions with a view to innovate, and takes action by using resources to implement a differentiated vision that contributes an added value' (Filion, 2011. p. 10). Other description indicates entrepreneur as human bulldozer, who can change a stumbling block into a stepping stone, who believe there is no mountain that is unmovable and he/she is an excellent innovator who promotes the necessary relationships required for the new enterprise to come into existence (Okpara, 2000).

These entrepreneurs have to manage their enterprise and the process is challenging. The literature that regards to micro enterprise and management's challenges can be divided into 2 major themes which are financial, and knowledge/skills. First challenge is the issues that relates to financial management. Most of the entrepreneurs that involve in micro enterprise have responsibility to their extended family and relatives. Their micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the enterprise (Mwobobia, 2012). The situation becomes worse when it involve single mothers that are overloaded with business and family responsibilities (Ahmad, 2011). Though some of them do assist in providing services in the enterprise, the financial obligations in supporting them usually exceeds the services they provide (Mwobobia, 2012). Those situations will affect their financial management.

Wie (2005) also stated that most of government promotional policies and programs were aimed to assist micro enterprises in overcoming major constraints to their growth namely low levels of technology and managerial skills, poor marketing, and difficulty in accessing financial resources. A study by (Das, 2000) shows that more than 50 per cent of the women used their own funds or funds borrowed from their spouse or family to set up their enterprise. Another study done in Coimbatore District, Tamil Nadu has pointed out that enterprise finance as major problem faced by the women entrepreneurs (Mangai & Leelavathi, 1992). Due to the nature of SMEs, funds are always in short supply to them (Srinivas, 2005).

Second theme is knowledge & skills. Education is positively related to success of microcredit entrepreneurs. The entrepreneurs who have past experience before managing their current enterprise tend to be more successful than inexperienced one (Brush & Hisrich, 1991). However, experience may not strictly enhance the opportunity recognition ability (Ucbasaran, 2001). One of the most significant challenges is the negative perception towards SMEs. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Often larger companies are selected and given business for their clout in the industry and name recognition alone (Amyx, 2005). Therefore, to overcome this situation, marketing strategy should take in place. The Web site as a market place has become a mirror of our times. More than 125 million people use it; \$1,060 worth of products flow through it every second (Maney, 2004). As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements (Vishwanathan, 2001).

There are many other challenging factors that the entrepreneur has to encounter during managing micro enterprises such as environment factor. For instance, the micro and small scale enterprises sector in Nigeria operates within an environment with very poor infrastructure which constitutes a barrier to entry and hinders international competitiveness (Osotimehin, Jegede, Akinlabi & Olajide, 2011). In many States in the country, nonexistent of infrastructure, inability to access market, communication, power, water etc. prevent development of micro and small scale enterprises (ibid). Other challenges for micro enterprises are family issues, networking, and lack of condition as informed in Table 1.

Table 1: Micro Enterprises Challenges

Researchers	Challenges
Ahmad et al. (2011); Mwobobia (2012)	Family issues
Coco (2000); Gatotoh & Kariuki (2012); Shukor (2006)	Networking
Fjeldstad et al. (2006); Osotimehin et al. (2011).	Lack of infrastructure
Maney (2004); Wie (2005)	Lack of technology and innovation
Vishwanathan (2001); Mangai & Leelavathi (1992); Srinivas (2005)	Financial
Karmani (2007); Brush and Hisrich (1991)	Lack of education
Amyx (2005); Ucbasaran et al. (2001)	Lack of experience
Kimathi (2009)	Local conditions

3. Methodology

This study utilised qualitative research method. The participants in this research are the entrepreneurs that involve in 1AZAM 1MALAYSIA social entrepreneurship program. This research utilised purposive sampling as sampling technique (Yin, 2009). Five (5) participants are involved in this research. Table 1 show the participants demography data. All of them are the founder and married female. They have children and less educated. The micro business was created because of their own interest. Table 2 show the business profile of the founders.

Table 1: Participants demography

Respondent	Madam A	Madam B	Madam C	Madam D	Madam E
Position	Owner	Owner	Owner	Owner	Owner
Gender	Female	Female	Female	Female	Female
Marital status	Married	Married	Married	Married	Married
Children	7	5	12	11	7
Education level	Form three	SPM	Form three	SPM	SPM
Reason for venturing	Family background and self-interest	Self-interest	Self-interest	Self-interest	Support family income

Table 2: Business profile

Entrepreneur	Location	Year of established	Type of venture	Types of business format	Number of employees
Madam A	Kampung Penambang Hilir, Bunga Mas, Kota Bharu	2009	Food stall	Sole proprietorship	1
Madam B	Kampung But Ketereh, Kota Bharu	2008	Sewing clothes	Sole proprietorship	-
Madam C	Kampung Kedai Piah, Beta, Kota Bharu	2005	Food stall	Sole proprietorship	-
Madam D	Kampung Kedai Buloh, Kota Bharu	2009	Food stall	Sole proprietorship	1
Madam E	Kampung Pulau Panjang	2011	Catering and sewing	Sole proprietorship	-

The data source is interview using in-depth interview technique. The interview was conducted using interview protocol. The duration of interview is approximately 45 minutes. Analysis of data is a process of editing, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggestion, conclusions, and supporting decision making (Adèr,2008). The analysis used is thematic analysis. Thematic analysis is fairly unique among the qualitative methods where the researcher can create themes for the findings (Larsen & Monarchi, 2004). Thematic Analysis gives an opportunity to understand the potential of any issue more widely (Marks and Yardley, 2004).

4. Findings

It is found that individual, external environment and institution are the challenges' factors faced by the entrepreneurs in micro business. Firstly, individual her/himself as a factor that contributes to hindrance of managing micro business. The individual factors are attitude and knowledge. The attitude factors comprise of motivation, responsibilities, time and discipline. While individual knowledge is comprise of skills, experience and education.

Table 1: The Citation of Individual Challenges

Themes	Nodes	Citations
Attitude	Motivation	<i>Other entrepreneurs especially women out there, they have husband with them. But I am a single mother, sometimes it is hard for me to doing all alone (Actor C)</i>
	Responsibilities	<i>I need the donation and I will use the equipment that I will get, unlike the other people they receive the machine and other equipment from XXX, they sell it to others. If we do not use the machine that we got, we should not sell it but we have to keep it (Actor A)</i>
	Time	<i>I will not reject my customer when they ask me for catering, but if I do not have time to receive demands from my customers, I have to pass it</i>

		<i>to my friend (Actor E)</i>
	Discipline	<i>My business will start from 7 am until 7 pm. Every day I will start on 7 am, I will make sure after all my kids go to school I will open my food stall. The customer already know what time they can come to my business, that mean I cannot late operate my business every day (Actor D)</i>
	Skills	<i>I learn sewing since I was young. I went to my neighbor house, I see on how they use the machine and sew the clothes. I learn from there, and I want to try to make it, and for me if the person want to sewing the clothes they have to learn skills to sew because to sewing the clothes need the skills (Actor B)</i>
	Experience	<i>Before this, I have husband and he was the one who support the income in our family. And I am the house wife, I do not have experience to work with other people and the most important is I do not have experience as entrepreneur before (Actor E)</i>
Knowledge	Education	<i>I am not educated person, it make me need to struggle to gain money for my family. I have to support my family, since in this business I am doing all alone (Actor C)</i>

Second are external environment factors that challenge the entrepreneurs in managing micro business. External environment factors comprise of donation, disaster and market.

Table 2: The Citation of External Environment Challenges

Themes	Nodes	Citations
Support	External actors	<i>Every time when I am done preparing catering for customer, I will send the food to them. I will rent the car or van to send the food, because I cannot drive. I will pay the driver because he give services to me (Actor E)</i>
Disaster	Monsoon season	<i>There was a previous year ago when I did my business, the heavy rain and this places having flood. I cannot sell the foods when the raining seasons (Actor A)</i>
Market	Product	<i>Everyone sell the same things. If the customer ask me to add the food in my business line, for example they ask me to make laksa, and then I will make it. I will fulfil my customer demands (Actor A)</i>
	Promotion	<i>Yes, I got a customer from the same person. They know about I can sew the clothes from my friends and relatives, they told to others I can sew. When they know about me, they come to my house and get my services (Actor B)</i>
	Price	<i>Every day I will buy raw materials; I will buy at 9 am and start my business at 11 am. Since I am just doing small business of food stall, and the price of raw materials are different from 10 years ago. I only will buy in a small quantity of raw materials like chicken and vegetables (Actor C)</i>
	Location	<i>As an entrepreneurs that managing sewing business, I need the materials and I must buy it when I see the materials lack. I will go buy those materials alone by borrowing my son's motorcycle to get it. If I did not buy the materials quickly, it will waste time to finish sewing my customer clothes (Actor B)</i>
	Customer	<i>We ask for their comments about our products, when the customer gives comments we will receive it and make improvements to our products (Actor A)</i>

	Competitor	<i>In catering, there are many people doing the same business like me. So, I have to follow the standard price of catering. Since I am new in</i>
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		<i>provide the catering, when the other put the price RM 13, I will charge RM 10 for my customer. I cannot let my price higher than others, it is like the conditions in food industry (Actor E)</i>
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Lastly, the factors that contribute to the challenges of managing micro business is institution challenges that comprise of family, human resource and finance.

Table 2: The Citation of Institution Challenges

Themes	Nodes	Citations
Family	support	<i>Three years ago when I want to start my business, I joined the programme under MARA. I need to join the programme of catering for six months; my children did not support me. They told me that I cannot do this type of business because I do not have experience before (Actor E)</i>
Human Resources	workers	<i>This is my business and as you can see I did not hired any workers here. Before this, I hired the workers but he did the problem here and after that I do not want to hire any workers anymore (Actor C)</i>
Financial	asset	<i>I start the business here because of my auntie rent this stall to me, and after couple of years this stall need to be repair. I want to repair my stall and buy other equipment to add in this business, but I did not have enough money to make it (Actor D)</i>
	working capital	<i>I satisfied with the profit that I got from doing the business in catering, but I also feel tired to wait until 3 to 4 weeks to get that money. I need the profit from the previous catering to make next catering. It hard for me to make capital when the time is too long to get the money (Actor E)</i>

5. Discussion

5.1 Individual

The finding confirms the previous empirical study on attitude and knowledge regarding the challenges of micro business entrepreneur. An empirical study on push and pull factors reported that micro entrepreneurs in developed countries were motivated by the need for achievement (Orhan and Scott, 2001). The owner of the enterprise plays an important role in the business via self-motivation. Transformational leaders who provide new direction, new inspiration, and new behaviors for their organizations are a motivated person (Tucker and Russell, 2004). ‘Discipline’ is one of the challenges that infer attitude. ‘Disipline’ as personal challenge in managing micro enterprise is not yet indicated in previous research. The entrepreneurs have to discipline them self every time when they managing the business. This study also found responsibilities as one of the challenges that infer attitude and has not been indicated before. In sum, motivation confirms the previous knowledge and discipline and responsibility as part of attitude for personal challenges is a new knowledge in managing micro enterprise.

This research finding confirms that knowledge is an important element for the micro enterprise entrepreneurs as indicated in previous study. There are skills, experience, and education of challenges that entrepreneurs encounter while managing the business. It is confirms that all of the knowledge are empirical studies. The main problems faced by SMEs in Malaysia are the lack

of knowledge regarding marketing techniques, branding, customer loyalty and also lack of good contacts with others local and international enterprises (Hashim and Wafa,2002). The finding confirm that skill are the challenges of micro business as it is regarded as a skill or a resource that a business can invest in, which explains a major part of the observable differences in perceived value of the offer and/or relative costs of bringing that offer to the marketplace (Bisp, Sorensen and Grunert, 2001). Besides addressing gaps present in telecommunications and transportation networks, social services and other standard business infrastructure, the owners themselves are often lacking in the necessary skills and capabilities required for business start-up and operations (Lyons, 2002). As a result, business education and training are needed to prepare these owners for the challenges of small business operation that are unique to rural areas (Bennett and Errington, 1995). The education is important for the micro business entrepreneurs, although it is just a basic education. The finding confirms that experience of micro business entrepreneurs can be used in managing their business. As long as the entrepreneurs have the experience, they can know what would be happen in their business. The barriers of SMEs entrepreneur were lack of access to gain management experience and exposure in regards with international rules and regulations (Teoh & Chong,2008).

5.2 External Environment

The research findings also confirm that external challenges are the challenges for micro enterprise. In general, problems encountered by SMEs are caused by internal and external environment, such as lack of capabilities and resources, poor management, low technology, competition, economics, technology, socio-cultural, and international factors (Hashim,2000). The donation is one of the challenges for micro enterprise entrepreneurs. When the entrepreneurs lack of equipment in managing or preparing their products, they need to apply for assistance especially when they have no confidence in their proposal, and think they need someone in order to obtain government assistance (Shieh Lee,1990).

Quality is one of the challenges encounter by entrepreneur in managing micro enterprise. Many firms cannot afford to buy and install storage facilities that ensure quality of agricultural product (Georgiadis, 2005). The price of products may affect the entrepreneur's price. Entrepreneurs cannot afford to buy large amount of raw material. Furthermore, evidence has shown that competition is one major cause of switching behavior among customers to a new provider because of the attraction posed by them (Keaveney, 1995). This research findings also confirm that the quality of products are very important to ensure customer loyalty. The customers can be the agent that spread the news about the business. Otherwise, it may also take a longer time for SMEs to obtain reliable information about market opportunities and relevant regulations for new products, services or techniques (Aziz, 2000).

Market challenge in SMEs is fundamentally different and more successful (Bjerke and Hultman, 2002). The promotions are challenges of the micro business in getting more customers. The customers will only go the business that they are usually got the best products or services. From the previous study, this finding confirm that the empirical research on location may give the challenges to micro business when the wrong location chosen (Mugobo and Ukpere,2012). The selection of business location can make the difference between success and failure (Mariotti and Glackin, 2012). Its believe that location also has impacts on the market potential and growth

opportunities of new enterprises (Fakoti and Garwe,2010). Most SMEs still struggle with the shortage of business premises such as offices, warehouses and factories. Without the preferential purchasing by customers there is little incentive for businesses to adopt environmental management systems or accreditations when it does not present a clear competitive advantage (Gerrans and Hutchison, 2000). However, although “customers are a key driver for the adoption of [Environmental Management Systems] EMSs and have influence far beyond any of the other stakeholders, paradoxically, customers also show a lack of interest in, or are satisfied with SMEs current environmental performance”(Hillary, 2004).

5.3 Institution

The findings confirm that family are the most closed with the entrepreneurs. Especially a women entrepreneurs, they have lack of confidence if compare with a men. They always need support from husband, family, friends and relative. The family support can give them more confidence in doing the business although they are the owner. In recent studies, found women entrepreneurs to be more internally oriented suggesting lack of confidence (Nchimbi,2002).

From the research confirm that human resource also the challenges to the micro business. It is because of the workers make a problem when they work at the business or the business cannot pay for hired the workers. People are one of the most important factors providing flexibility and adaptability to organizations (Khatri, 1999). Several scholars have noted that managing people is more difficult than managing technology or capital (Barney, 1991).

For instance, in the survey of 166 food manufacturers in Malaysia those bureaucratic obstacles come second only to financial barriers as an impediment to growth among local SMEs (Syed, 2011). Financial are the most challenges for micro business in managing their business. When the micro business have the problem with financial, they cannot buy the new equipment, added or repair their business to be more comfortable. The findings confirm that capital is the challenges for micro business especially for women entrepreneurs. Lack of access to capital has been a primary obstacle for women entrepreneurs (Gundry, 2002). It supported and stated that, financial aspects of venture start-up management are the biggest obstacles for women (Helmi's,1997). Lack of access to finance both during pre-construction which disqualifies emerging contractors from meeting guarantee and performance bond requirements and during construction which leads to cash-flow problems, incomplete work and even liquidation are financial constraints facing emerging contractors able (Mvubu and Thwala, 2007).

6. Conclusion

In sum, the challenges for managing micro business can be categorised by three components which are the individual, external environment and institution. These research findings have confirmed the previous study. This research finding also found two original new factors that describe the challenges in managing micro business which are the lack responsibility and not discipline. These two concepts contribute to the empirical knowledge in entrepreneurship study. These are two factors are the factors that hinder the entrepreneurs from managing micro business successfully. This confirmatory and original knowledge can be used as a guideline for training

purposes. These factors also can be the elements for making any policy regarding micro enterprise. The micro entrepreneurs themselves can use this knowledge as a guideline for their action. This research also has the limitation of the study which is the result or the finding cannot be generalised. Therefore, future research should use this study finding for statistical generalisation.

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