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Investigation of Obstacles restricting Women Entrepreneurship in Malaysia

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Abstract:
Background*: Women entrepreneurship has been defined as participation of the women in organizing and managing an enterprise. The stereotypes and conservative mindset have been major barriers for the women entrepreneurs not only in personal life but also from the society. Meanwhile, proposed to investigate how training and development, legal constraints, financial constraints, and family related interface influence the women entrepreneurship in Malaysia. However, previous studies have not focused on cultural constraints and economic restriction; thus, these two factors have been included in following study and sample size has also been extended.*
Materials and Methods*: Data was collected from 378 women entrepreneurs from Malaysia using Facebook groups consisting of only women entrepreneurs from Malaysia. Meanwhile, for the purpose of empirical analysis, SmartPLS was used in which PLS-SEM technique was adopted.*
Results*: Findings of the study suggest that lack of training and education, legal constraints, family related interface, and financial constraints are major barriers that women face in Malaysia whereas the financial constraints and cultural constraints have no influence over the women entrepreneurship. Therefore, it can be stated that culture of Malaysia does not restrict the women entrepreneurship and it also does not discourage women to open their businesses, and neither does financial constraints have a significant impact on women entrepreneurship.*
Conclusion: *The cultural and economic restrictions are not major factors affecting the women entrepreneurs in Malaysia but lack of training and education, legal constraints, family related interface, and financial constructs are intact.*
Key Word*: Women entrepreneurship in Malaysia, cultural constraints and economic restrictions.*

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I. Introduction

Women entrepreneurship has been defined as participation of the women in organizing and managing an enterprise. The stereotypes and conservative mindset have been major barriers for the women entrepreneurs not only in personal life but also from the society. For instances, the male entrepreneurs are more preferred where they get support from family and friends and also from the financial institutions and society[1]. However, female entrepreneurs face restrictions from both the dimensions irrespective of women's eagerness and enthusiasm to start a business. Therefore, in a contemporary and highly competitive marketplace, women have been perceived to be weaker to run a business. These restrictions have been prevalent in the societies where women are considered weaker, even though women entrepreneurship is one of critical factors for the development and establishment of a prosperous and vibrant society[2]. Similarly, the United Nations Development Programme (UNDP) worldwide under UNDP's Strategic Plan (2018-2021) also emphasizes on achievement of gender equality and women empowerment, not just to eliminate discrimination but to also reduce poverty, bring peace and prosperity and more importantly promote sustainable economic development of the country1. In this regard, a study was conducted by Lock and Smith to determine how women entrepreneurship contributes to economic growth of Kenya[3]. The authors found that women entrepreneurship effectively contributed to well-being of individual families living in poverty and desperation and also positively contributed to economic growth of the country. It is because the participation of women in the business activities helped to eliminate poverty, create employment opportunities and ultimately lead to improved economic conditions of the country.

There is a need to bring effective and immediate policies which can help women entrepreneurs to boost economic growth of the country. However, prior to development of policies and favorable environment, various other studies have tried to identify and investigate the barriers being faced by the women entrepreneurs. Bakar et al., investigated how training and development, legal constraints, financial constraints, and family related interface influence the women entrepreneurship growth in Malaysia[1]. This study concluded that inadequate training and development, financial constraints and family related interference negatively affected the women

entrepreneurship in Malaysia. Similarly, another study conducted by Mohamad and Bakar to investigate key challenges found out that lack of knowledge is one major factor affecting the women entrepreneurship in Malaysia4. However, this study also found risk-taking behavior and family and friends support has been prevalent for the women entrepreneurs in Malaysia. It is because the cultural norms and values have been changing Malaysia which did not affect the entrepreneurship. However, in this contemporary literature, two gaps have been identified (1) the cultural restrictions and economic restrictions have not been empirically included into the study and (2) the sample size of researches has been limited. Therefore, this study is proposed to investigate how training and development, legal constraints, financial constraints, and family related interface, cultural constraints and economic restriction and economic restriction influence the women entrepreneurship in Malaysia over a larger sample size. Meanwhile, this study also carries a significant value that aims to explore the barriers restricting the women entrepreneurs in Malaysia; where based on the findings of the paper the appropriate policy implications can be drawn.

II. Literature

Training and Education

The education and training are two important components for establishment of business and also for the entrepreneurship in order to perform the business activities including initiation, creation and fulfilling the dynamic needs of customers into the market. In accordance with the explanation of Baba that entrepreneurship without education is undirected, uninspired and an incomplete process since education is a source of knowledge, required skills and attitude for the entrepreneurs to overcome the challenges[5]. Meanwhile, it gives vision and ability to identify the business opportunities with potential return. Hence, lack of education still remains a major barrier for the women entrepreneurs specifically in developing nations. Due to this, women do not have knowledge about how to start and manage a small-scale business. Hence, this is one of major reasons that women entrepreneurs survive less than man entrepreneurs in the business. In this regard, Obilo also found that women with education perform better, successfully involve into the business and have overall improved performance[6].

H1: Lack of training and education restricts women entrepreneurship

Legal Constraints

The second prevalent serious issue being faced by the women entrepreneurs are legal complications put in place by government. However, at one hand apparently these are not barriers but rather regulations of the governments. For instances, the business regulations requirements, issues of taxation and other legal procedures, are the legal requirements that must be fulfilled by the business owners to remain within the business. Furthermore, these barriers are equally faced by the women entrepreneurs and man entrepreneurs; but the women entrepreneurs are more challenged by these barriers due to their lower education, knowledge and experience to deal with these challenges and hurdles[7]. Hence, as per the Jahed, Kulsum and Akhter, the ineffective decision making, lack of initiative, and inefficiency of large-scale production is prevalent barriers for the development of women entrepreneurs due to bureaucracy[8]. This is due to the fact that development of women entrepreneurship has not been considered seriously by the governmental authorities. Hence, women are more exposed to these barriers as compared to the men entrepreneurs.

H2: Legal constraints restricts women entrepreneurship in Malaysia

Family Related Interface

Women have dual role of working at home and business activities simultaneously. It is believed by women that if they own a business then it is also their second responsibility to take care of their children and fulfil role at home as well[9]. Similarly, Obilo also reveals that household commitment is major contributing factor affecting the performance of women in business activities[6]. The study also found that few of the women may receive support from their husbands including financial aid but some of them do not allow their wives to start a business. Ultimately, at greater extent the marital status prevents women from participation in business activities. However, in social setting the marital status of the women is important which makes the women distinct from other unmarried women. In this regard, Akehurst, Simarro, and Mas-Tur found if the business is not integrated with the family then this helps women to be more successful in their business activities[10]. Hence, Obilo also concluded his study that women are unnecessary demanded as wives, mothers and managers of houses that becomes a major hurdle for them to manage the business[6].

H3: Family related interface restricts women entrepreneurship in Malaysia

Limited Access to Financial Resources

The discrimination has been faced by the women entrepreneurs from the financial institutions which make it difficult for women to access to funds in initial stage of businesses which affects the women

entrepreneurs negatively[10]. The capital and financing are critically important for the operating and survival of business; whereas lack of financial support and capital funding would make it difficult for the entrepreneurs to produce goods and services and create employment opportunities. Similarly, due to lack of awareness and proper education, women are not familiar with the formal procedures of getting financial support from the banks. In addition to this, the procedure to acquire loans is often very complex in nature and requires an extensive process which requires papers that a woman entrepreneur or a typical person may not be able to produce[11]. Meanwhile, the hurdles for obtaining microcredit are also present based on the fact that microfinance banks charge higher premiums which also discourage the women entrepreneurs to initiate the business activities or get support from the banks. On the other hand, banks and financial institutions are also reluctant to provide loans to women entrepreneurs and as per Obilo female entrepreneurs are also forced to give bribe for approval of loan[6].

H4: Financial constraints restricts women entrepreneurship in Malaysia

Cultural Restriction

In cultural setting, the stereotypes and a mindset prevent women entrepreneurs to initiate and start a business. For instances, the women are preferred to be engaged with the house-hold activities rather than business activities and they are discouraged to start a business. However, it is also evident that Malaysian women entrepreneurs are visionary, realistic, and cultured along with self-actualizing as well. Indeed, there has been women entrepreneurs in Malaysia those have contributed to different fields and have broken the glass ceiling within the country. However, it has also been observed that women are being discouraged by different factors to successfully initiate the businesses. For instances, women are less likely to receive family and social support due to the cultural hindrances and gender stereotypes making it difficult for the women to be successful in the business. Furthermore, the family has been preferred by the women since they consider it their priority as stated by Shmiln[12]. Similarly, another study conducted by Ferdousi and Mahmud; Berg and Englund found that work-life balance and negative perceptions of society are socio-cultural barriers that women-entrepreneurs face, including gender inequality and patriarchal-society[13-14]. Hence, women are not able to be alert towards opportunities due to the cultural and structural restrictions put by society.

H5: Cultural restrictions restricts women entrepreneurship in Malaysia

Economic Restriction

In developing countries, poverty levels are very high and the population is unable to upgrade their life styles, specifically women. However, women are not just part of society but it has been proved empirically in previous studies such as Berg and Englund; Ferdousi and Mahmud that women do not only contribute to economic growth directly but also benefit the society as a whole. since employment opportunities[13,14]. Furthermore, the prevailing economic conditions and economic regulations are putting the more burden on the women to be successful. For instance, the taxes, fiscal and monetary policies, personal income taxes, social security contribution and higher bureaucracy rates, have placed legal unintentional, unplanned and unrealized restrictions on the women entrepreneurs. These are all economic restrictions that could be said as governmental interferences which have been found to have negative influence over the success of entrepreneurs not just women but also for the men as well[15]. Therefore, the economic policies may be developed for a broader interest of the nation but at another hand women entrepreneurs as being affected by the same policy as minority.

H6: Cultural restrictions restricts women entrepreneurship in Malaysia

III. Material and Methods

Sampling Design

The sampling design refers to the process by which a sample for the study is drawn from a population. As per the book of Bell, Bryman and Harley there are two categories of sampling techniques; first is probability sampling technique and second is non-probability sampling techniques16. In probability sampling techniques, each participant or each resident of the population has equal chance to be selected in the sample of the study (Quinlan et al., 2019)[17]. However, in non-probability sampling technique, none of the resident of population has equal chance of being selected in the sample of the study. However, selection of the sampling technique depends on the conditions and circumstances to which researcher may be exposed. Similarly, in following study, convenience sampling technique was being adopted which is a non-probability sampling technique 18. This sampling technique enable researchers to collect data based on their own convenience considering the personal conditions, resources constraints and other external conditions.

The use of convenience sampling was suggested by the study of Quinlan et al., the non-probability sampling due to resource constraints[19]. However, contemporary at the time of research, world was under complete lock-down, which has never seen even during world wars. Meanwhile, when social distancing was being practiced and people were quarantined forcefully or unforcefully, it was not possible to collect data

through a probability sampling technique. Therefore, non-probability sampling technique namely convenience sampling technique was adopted to collect data from the sample of the study. Furthermore, the population of the study was women entrepreneurs, in Malaysia there are 907,065 small and medium businesses (SMEs); among which 80.30% of businesses are owned by men and remaining 19.7% businesses are owned by the women entrepreneurs[19]. Therefore, main population of the study was approximately 178,692, but is not possible to include all population into the study. Hence, it was appropriate to draw sample which was carried out through convenience sampling technique.

Instrument and Sample Selection

In order to collect data five-point Likert scale questionnaire was adopted from Bakar et al., (2020) whereas the questions over the cultural restrictions and economic restrictions was being developed by the researcher himself [1]. Furthermore, due to the lock-down and social distancing policy, it was not possible to conduct survey physically because it was obvious that respondents may have become reluctant and resultant would have waste of resources. Therefore, it was planned that survey would be conducted through online by means of social media platforms. However, one of major problem was locating the women entrepreneurs in Malaysia, for this purpose 7 major groups on Facebook were found as used by Basit, Sze Wong and Sethumadhavan in their studies to collect data[2]. See appendix for the information on groups. Similarly, these groups were also used to collect data from the women entrepreneurs; whereas the initial planned sample size of the study was 500 women entrepreneurs but in total 425 responses were received from the respondents. However, among 425 respondents, 47 responses were not duly filled which were dropped from the main data file. Hence, final sample size of the study was 378 and this is equal to 75.6% response rate.

Data Analysis Technique

For data Analysis researcher had two options to go with; one was to undertake conventional estimation methods such as ordinary least square (OLS) and second was to adopt the confirmatory factor analysis in which partial least square and structural equation modelling (PLS-SEM) is being adopted. In following study, PLS-SEM was adopted based on the fact that in survey analysis, the most likely problem that emerges is the multicollinearity in the data20. In presence of multicollinearity, the essence of estimation is entirely missed as explained by Kock; hence, of OLS for survey analysis may not be justifiable from scholarly practices emphasizing on adoption of more dynamic techniques[22]. Therefore, in following PLS-SEM was being used for empirical analysis and determine how specific challenges restricts women entrepreneurship in Malaysia. Whereas, SmartPLS was used as statistical package to perform empirical tests on the data.

IV. Result

Measurement Model – Reliability and Validity

Factor loadings represents the variance explained by each of the factor of the variable, and a factor with factor loading value less than 0.7 is to be dropped as suggested by Howard[23]. Hence, factor loadings greater 0.7 needs to be retained otherwise dropped. However, in following study, there was no factor with value less than 0.7 hence none of the factor was dropped. In empirical analysis, reliability and validity of the constructs is prerequisite to continue with analysis. As per Taherdoost reliability is defined as extent to which a construct produces consistent results or is determination of internal consistency within the responses[24]. The general perspective behind the internal consistency is that an instrument which is being used for measurement of concept must produce same or consistent results when it is used multiple times under controlled conditions[25]. If an instrument is unable to provide consistent responses then this implies that instrument is not reliable given that responders are unable to properly understand the questionnaire which means questionnaire has failed in generalization. Therefore, if the instrument fails to produce consistent results then data collected through the instrument is said to be unreliable [26]. In order to determine the internal consistency of the responses and determine whether instrument is reliable or not, Cronbach's alpha and composite reliability tests have been used. As per Bujang, Omar and Baharum, if the value of Cronbach's alpha and composite reliability is greater than 0.7 then instrument of the study is said to be reliable and that there is internal consistency in the responses [27]. Furthermore, validity is defined as does instrument measures for which it was designed to measure; and if an instrument is valid then this means the instrument accurately measures for what it was constructed to measure [28]. Meanwhile, in previous scholarly work such as Ab Hamid, Sami and Sidek have used average variance extracted (AVE) to determine the validity of the instrument [29]. Similarly, in following paper, AVE is also used to determine the validity of instrument, and it is explored by Cheung and Wang that value of AVE must be greater than 0.5 in order to assume that instrument is valid [30]. Table 1 demonstrates the results of factor loadings, reliability and validity

Table 1 Factor loadings - Reliability and Validity

Factors	Factor Loadings	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CR1	0.912	0.909	0.911	0.943	0.846
CR2	0.925				
CR3	0.923				
EG1	0.958	0.960	0.960	0.974	0.926
EG2	0.966				
EG3	0.962				
ER1	0.894	0.820	0.819	0.893	0.736
ER2	0.870				
ER3	0.808				
FR1	0.874	0.874	0.881	0.922	0.799
FR2	0.923				
FR3	0.883				
FRI1	0.925	0.922	0.923	0.951	0.866
FRI2	0.939				
FRI3	0.926				
LC1	0.913	0.856	0.871	0.912	0.776
LC2	0.866				
LC3	0.862				
TE1	0.922	0.915	0.917	0.947	0.856
TE2	0.948				
TE3	0.904				

From the table 1 it can be observed that values of factor loadings are greater than 0.7 which implies that all of the factor effectively explain the variance of the variable31. Hence, none of the variable needs to be dropped. Similarly, the value of Cronbach's alpha and composite reliability is also greater than 0.7, hence it can be said that there is internal consistency in the responses and that instrument used for the data collection is reliable[32]. Similarly, referring to the validity of the instrument, it is also observable that value of AVE is greater than 0.5 hence it can be stated that instrument of the study is also valid[30]. Therefore, it is determined that preliminary inspection reveals that constructs used in the study are reliable and valid; hence the data being collected by those instruments is also reliable and valid.

Discriminant Validity

Discriminant validity is defined as extent to which measures that should not be related are actually unrelated. It can be further conceptualized that an instrument measures multiple concepts and each of the concept should be distinct from another concept. Therefore, theoretically these measures should not be related since they are measuring different concepts[29]. However, if there is no discriminant validity then this implies that constructs are related and each of the construct measures same concept which does not comply with the discriminant validity[21]. In this case, it is evident that there are conceptual mistakes into the design of instrument since it does not measure distinct concepts but rather concepts are related which should not be related. Meanwhile, the discriminant validity of the instruments is being measured through Heterotrait-Monotrait ratio (HTMT)

***Table 2** HTMT Ratio*

Heterotrait-Monotrait Ratio (HTMT)	Cultural Restrictions	Economic Restrictions	Entrepreneurship Growth	Family-related Interface	Financial Constraints	Legal Constraints
Cultural Restrictions						
Economic Restrictions	0.809					
Entrepreneurship Growth	0.751	0.781				
Family-related Interface	0.881	0.755	0.708			
Financial Constraints	0.842	0.860	0.764	0.790		
Legal Constraints	0.814	0.762	0.735	0.687	0.865	

Training and Education	0.763	0.819	0.785	0.659	0.786	0.730

The table 2 demonstrates HTMT ratio of all variables, HTMT ratio of all constructs is less than 0.9 which suggests that all constructs comply with the discriminant validity and it can also be claimed empirically that constructs being used in the instruments measures different concepts and are conceptually accurate (Hair et al., 2017)[21]. Hence, the constructs that should not be related are actually unrelated.

Structural model Specifications and Predictive Prevalence

In empirical estimation models, the estimation power of the model is evaluated to determine extent to which the variables of the study explain the variances of the dependent variable. In this regards, coefficient of determination which is also termed as R-square is used to determine the strength of estimation of the model[34]. Similarly, in following study R-square was used as an evaluation tool for the structural model, and r-square of the model is 0.661 which suggests that 66.1% variance of the entrepreneurship growth can be explained by training and development, legal constraints, family related interface, limited access to financial resources or financial restrictions, cultural restrictions and economic restrictions. However, the remaining variance of the model cannot be explained by variables included in the model but rather other variables could explain the variances. Furthermore, figure below illustrates the model of PLS-SEM as follows

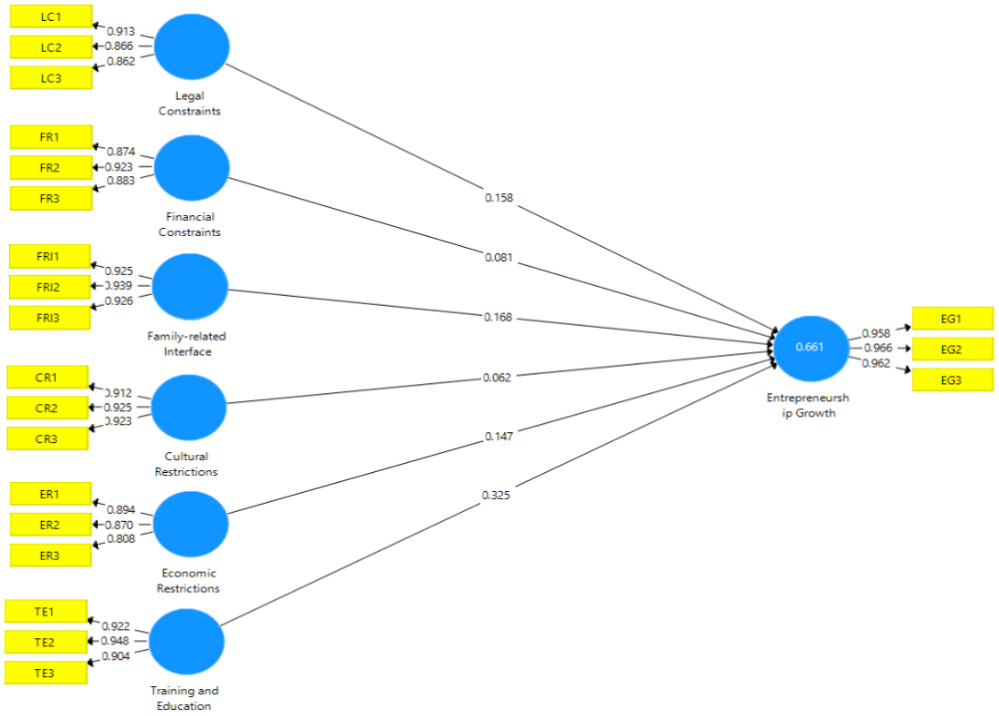

Figure 1 PLS-SEM Model

Meanwhile, the unexplained variance of the model remains a residual which is also presented in figure 1 and table 3 also demonstrates the r-square and Q-square of the model

Table 3 Model Estimation Strength and Predictive Prevalence

		R Square	R Square Adjusted	Q Square
Restricted Growth	Entrepreneurship	0.661	0.656	0.601

Furthermore, Q-square has been used to determine the predictive relevance of the model that either the values are well constructed or not and that is predictive relevance in the model or not? Meanwhile, if the Q-square value is greater than 0 then this suggests that there is predictive relevance which means model well estimates which was indented to measure[35].

Path Coefficients

Table 4 demonstrates the path coefficients of the model explaining the effect of each of the variable over dependent variable. Cultural restrictions weakly lead to restrictions in women entrepreneurship as the value of coefficient is 0.062 with p-value of 0.33; this implies that cultural restrictions in Malaysia does not significantly restrict the women entrepreneurship. Therefore, it can be determined that there is no influence of cultural restrictions on the women entrepreneurship, which means that Malaysian culture does not restrict women to initiate their businesses. Hence, it is evident that Malaysian women entrepreneur are visionary, realistic cultured along with self-actualizing as well[13-14]. Therefore, it can be empirically proven that there are no cultural restrictions on women entrepreneurship neither does it promotes the entrepreneurship.

Furthermore, economics restrictions strongly lead to restrictions in women entrepreneurship as the value of coefficient is 0.147 with p-value of 0.004; this implies that economics restrictions in Malaysia significantly restrict the women entrepreneurship by creating various economic hurdles for the women in Malaysia. Therefore, it can be determined that there is significant influence of economics restrictions on the women entrepreneurship, which means that Malaysian economy carries certain barriers which restrict women to initiate their businesses[13]. This implies that economic restrictions are prevalent in Malaysia which includes but may not be limited interest rate, lack of government policies over women entrepreneurship and also changing macroeconomic conditions, leading to fluctuations in business cycle for small business owners.

Meanwhile, referring to family-related interface restrictions strongly lead to restrictions in women entrepreneurship as the value of coefficient is 0.168 with p-value of 0.004 which is less than alpha 0.05; this implies that family-related interface restrictions in Malaysia significantly restrict the women entrepreneurship by creating various hurdles for the women in Malaysia. Therefore, it can be determined that there is significant influence of family-related interface restrictions on the women entrepreneurship, which means that Malaysian family related interface creates issues for the women to initiate the businesses given the fact that women are considered to have dual role; where they have to manage the household activities and secondly after initiation of business, they also have to manage business activities[10]. Therefore, these restrictions discourage women in Malaysia to start a business and manage a business.

In addition to, financial constraints weakly lead to restrictions in women entrepreneurship as the value of coefficient is 0.081 with p-value of 0.13 but the p-value is greater than alpha 0.05; hence, this implies that financial constraints in Malaysia does not significantly restrict the women entrepreneurship by creating capital and financing issues for the women in Malaysia. Therefore, it can be determined that there is no significant influence of financial constraints on the women entrepreneurship, which means that Malaysian women entrepreneurs are not affected by financial constraints and neither does they find it helpful for them[12]. This finding is also in contrast to finding of previous studies in which it was found that financial restrictions are major hurdles for the women since they are unable to acquire capital and funds to start the business[10].

Table 4 Coefficient Estimation

	Coefficient	T Statistics	P Values
Cultural Restrictions -> Restricted Entrepreneurship Growth	0.062	0.957	0.339
Economic Restrictions -> Restricted Entrepreneurship Growth	0.147	2.884	0.004
Family-related Interface -> Restricted Entrepreneurship Growth	0.168	2.852	0.004
Financial Constraints -> Restricted Entrepreneurship Growth	0.081	1.514	0.130
Legal Constraints -> Restricted Entrepreneurship Growth	0.158	3.069	0.002
Training and Education -> Restricted Entrepreneurship Growth	0.325	5.949	0.000

Furthermore, the empirical findings of the study also suggests that legal constraints strongly lead to restrictions in women entrepreneurship as the value of coefficient is 0.081 with p-value of 0.13 but the p-value is greater than alpha 0.05; hence, this implies that financial constraints in Malaysia does not significantly restrict the women entrepreneurship by creating capital and financing issues for the women in Malaysia. Therefore, it can be determined that there is no significant influence of financial constraints on the women entrepreneurship, which means that Malaysian women entrepreneurs are not affected by financial constraints and neither does they find it helpful for them7. This finding is also in contrast to finding of previous studies in which it was found that financial restrictions are major hurdles for the women since they are unable to acquire capital and funds to start the business.

Lastly, it is also found that lack of training and development strongly lead to restrictions in women entrepreneurship as the value of coefficient is 0.325 with p-value of 0.00 which is less than alpha 0.05; hence, this implies that financial constraints in Malaysia significantly restrict the women entrepreneurship as the women are unable to understand the processes and procedures to initiate business. However, if even they successfully start a business but they could not survive for a longer period given the fact that they are unaware

of market dynamics and cannot compete with other local businesses[6]. Therefore, it can be determined that women in Malaysia lacks sufficient training and education to effectively manage and operate their businesses.

Hypothesis Testing

Table 5 demonstrates the table of hypothesis and decision regarding each hypothesis based on the empirical results. Among six hypotheses, four hypotheses of the study are accepted based on which it can be said that lack of training and education, legal constraints, family related interface, and economic constraints restrict the women entrepreneurship in Malaysia. However, two hypotheses are rejected and suggests that financial constraints and cultural constraints have been found to restrict the women entrepreneurship in Malaysia.

Table 5 Hypothesis Table

Hypothesis	Decision
H1: Lack of training and education restricts women entrepreneurship	Accepted
H2: Legal constraints restricts women entrepreneurship in Malaysia	Accepted
H3: Family related interface restricts women entrepreneurship in Malaysia	Accepted
H4: Financial constraints restricts women entrepreneurship in Malaysia	Rejected
H5: Cultural constraints restricts women entrepreneurship in Malaysia	Rejected
H6: Economic constraints restricts women entrepreneurship in Malaysia	Accepted

V. Conclusion

The aim of the study was to empirically investigate the barriers faced by women entrepreneurs and determine extent to which lack of training and education, legal constraints, family related interface, and financial constraints and cultural constraints and economic constraints a restricts the women entrepreneurship. For this purpose, the survey was being conducted from women entrepreneurs in Malaysia; from Facebook groups, 378 responses were gathered and data was being analyzed through SmartPLS which uses PLS-SEM for estimation. Meanwhile, the PLS results have revealed that lack of training and education, legal constraints, family related interface, and financial constructs constraints are major barriers that women face in Malaysia whereas the financial constraints and cultural constraints have no influence over the women entrepreneurship. Therefore, it can be concluded that culture of Malaysia does not restrict the women entrepreneurship and it also does not discourage women to open their businesses. However, other factors have been found to be significant those affect the women entrepreneurship. In this regard, it has also been suggested that training and development is area in which women lacks in Malaysia due to which women have limited knowledge and experience to become successful in their businesses and approach customers. Similarly, the family related interface, legal constraints and economic constraints are affecting the women entrepreneurs; since they have to manage the household's activities and they also lacks in knowledge to comply with the legal requirements which further puts pressure on them. However, if even they hire the services of consultants then it is most probably, they would not be able to survive since they may not be able to afford. Therefore, Government of Malaysia should initiate training and development initiatives specifically for the women free of cost. The programs and courses should be offered in wide range as per the convenience of the women. Meanwhile, it also needs to instruct the banks to offer low cost and with minimum requirements loans to the women only and also ensure to reduce the legal barriers and provide ease for the women entrepreneurs because they are ultimately directly and indirectly contributing to economic development. Lastly, it is also suggested to future researchers to expand through interviews analysis. This may help researcher to come up with more concrete recommendations and implications.

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