ENTREPRENEURSHIP DEVELOPMENT AMONG RISDA FARMERS IN MALAYSIA

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FACULTY OF BUSINESS AND ECONOMICS
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DECLARATION

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ABSTRACT

Rubber farmers in Malaysia have been saddled with poverty, and mostly hard core. To overcome poverty, the government has supported farmers to engage in small businesses by providing training and grants, but only a small number of participants have succeeded. The study intends ~~are~~ to identify factors that influence the success or failure of small businesses in the context of RISDA farmers. A primary motivation for undertaking the study arises from the desire to understand why this programme had a high failure rather than a success rate, despite the fact that many resources were being given to these farmers to objectively raise their income and improve their well-being. This study fills the gaps in knowing the farmer's ability to engage in entrepreneurship by considering other dimensions such as internal and external factors. A quantitative approach using a questionnaire survey of 398 RISDA farmers who were enlisted as active for two years in small businesses was employed in this study. The study finds a significant relationship between support services, opportunities, self-efficacy, attitudes, as well as demographic factors and success or failure in small businesses. Among the main causes for their failure are a lack of knowledge and skills in small business, short of family support and inadequate training. Those who succeed in small businesses are found to have higher educational attainment, are middle-aged, and have the support of their family members. The study also ranked the important factors that influence small business success. The findings of the study may be used to enhance policy and programme design in order to increase the success rate of farmers in small businesses. The participants should be assessed on their business readiness before accepting them into the entrepreneurship development programme. Small business programmes should only target those with at least secondary schooling, while the authorities need to improve their monitoring, support services, and appropriate training of the recipients to ensure better success of the programmes. The study concludes that getting farmers out of poverty using

entrepreneurial approach programs needs not only focus on financial support, but also other factors mentioned above.

ABSTRAK

Petani getah di Malaysia memang berhadapan dengan kemiskinan, dan kebanyakan mereka adalah miskin tegar. Dalam usaha membasmi kemiskinan, kerajaan telah mendorong petani untuk terlibat dalam perniagaan kecil melalui latihan dan bantuan geran tetapi hanya segelintir peserta yang telah berjaya. Kajian ini bertujuan untuk mengenalpasti faktor-faktor yang mempengaruhi kejayaan atau kegagalan perniagaan kecil dalam konteks petani RISDA. Kajian ini didorong oleh keinginan untuk memahami kenapa terdapat kadar kegagalan yang tinggi berbanding kejayaan walaupun pelbagai bantuan diberikan kepada petani ini bagi peningkatan pendapatan dan memperbaiki kualiti hidup mereka. Sumbangan kajian ini adalah dalam mengenalpasti tahap kebolehan petani ini dalam tingkahlaku keusahawanan dengan mengambil kira dimensi yang berbeza melalui faktor dalaman dan luaran. Kajian mengambil pendekatan kuantitatif melalui soal selidik ke atas 398 petani RISDA yang aktif di dalam perniagaan kecil selama dua tahun. Kajian mendapati hubungan signifikan antara bantuan sokongan, peluang perniagaan, efikasi kendiri, sikap serta demografi dengan kejayaan atau kegagalan dalam perniagaan kecil. Antara sebab utama kegagalan mereka adalah kurangnya pengetahuan dan kemahiran dalam perniagaan kecil, kurangnya sokongan ahli keluarga dan kekurangan latihan. Mereka yang berjaya memiliki pendidikan yang tinggi, berusia pertengahan, dan dibantu ahli keluarga. Kajian ini juga menilai kedudukan faktor yang amat penting dalam mempengaruhi kejayaan perniagaan kecil. Dapatan kajian ini boleh digunakan bagi pemerkasaan polisi dan struktur program untuk meningkatkan kadar kejayaan petani dalam perniagaan kecil. Peserta perlu dinilai samada siapsaga berniaga sebelum diterima ke dalam program pembangunan usahawan. Program pembangunan usahawan wajar melibatkan mereka yang memiliki sekurang-kurangnya berpendidikan sekolah menengah, sementara pihak berkuasa perlu meningkatkan pemantauan, bantuan sokongan dan latihan yang sesuai kepada peserta bagi memastikan

kejayaan program. Kajian merumuskan bahawa, pembasmian kemiskinan di kalangan petani tidak hanya sekadar memfokus kepada bantuan kewangan melalui pendekatan program keusahawanan tetapi juga faktor-faktor lain yang disebutkan di atas.

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MUHAMMAD FIROS HJ. MUSTAFFA
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LIST OF ABBREVIATIONS

AIM	Amanah Ikhtiar Malaysia
AVE	Average Variance Extracted
BRIR	Board of Rubber Industry re-planting
CA	Cronbach Alpha
CR	Composite Reliability
DSW	Department of Social Welfare
EDP	Entrepreneurship Development Programme
EFA	Exploratory Factor Analysis
FAMA	Federal Agriculture and Marketing Authority
FFB	Fresh Fruits Bunches
FL	Forner Lacker
GAP	Good Agriculture Practice
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
HES	House Expenditure Survey
IADP	Integrated Agriculture Development Projects
IFAD	Institute Fund of Agriculture Development
MARDI	Malaysian Agricultural Research and Development Institute
MBC	Malaysian Business Council
MRB	Malaysia Rubber Board
MRD	Ministry Rural Development of Malaysia
MRR	Malaysia Rubber Research
NAFP	New Agro Food Policy
NAP	New Agriculture Policy
NARSCO	National Rubber Smallholder Cooperative
NCP	National Commodities Policy
NDP	National Development Policy
NEM	New Economic Model
NEP	New Economic Plan
NGO	Non-Governmental Organization
NEAC	National Economic Advisory Council
NKEA	New Key Result Area
OER	Oil Extraction Rate
PLI	Poverty Line Index
PLS	Partial Least Squares
R&D	Research and Development
RISDA	Rubber Industry Smallholder Development Authority
SEM	Structural Equation Modelling
SIDC	Strategy Industry Development Council
SME's	Small and Medium Enterprises

SMR	Standard Malaysia Rubber
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour
UM	University of Malaya
UNDP	United Nation Development Programme
VIF	Variance Inflation Factor

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CHAPTER 1: INTRODUCTION

1.1 Background

Technology plays an important role in stimulating the growth of the current community of farmers in production. The majority of farmers in developing countries contribute to the Gross Domestic Product (GDP) in their small plot countries by cultivating less than 100 acres. Rada and Fuglie (2019) focused on the need for opportunities for farmers to explore their land activities. In addition, the rural farm economy provides local employment to the community for increased income and agricultural activities through local entities. However, the challenges faced by global agriculture are low profits due to physical conditions (aging), low levels of education and lack of technological skills (Uckert et al., 2018).

Moreover, lack of incentives to invest (financial), poor innovations (education gaps), little public investment to improve infrastructure, inability to business operational (self-efficiency) and institutions to defend the fate of farmers have become the main reasons for continuing to be poor (Aerni, 2018). The Asian Development Bank stated that in 2017, Malaysia recorded an increase of 55.3 percent in the percentage of rural farmers living below the poverty line income (PLI). Yet, according to Wee and Singaravelloo (2018), who studied the income targets and poverty of rubber farmers in four Malaysian states, a large proportion of this group falls into the category of crude poverty, with close to 90.0 percent of rubber farmers' monthly household income falling below the PLI.

Malaysia's Ministry of Finance (2018) stated that the cost of living in Malaysia is on the rise and the government is focusing on the necessary control measures to overcome the affected target group, mostly farmers in rural areas, falling within the PLI category. The PLI for Malaysia was established in June 1977 using the 1973 Household Expenditure Survey (HES). Households earning monthly incomes of less than RM760 in Peninsular

Malaysia, less than RM1,050 in Sabah and less than RM910 in Sarawak are defined as poor (ETP, 2019). The benchmark was based on the minimum requirements of a household received for food, clothing and footwear and other non-food items such as family size, household members, rent and fuel set by the Department of Social Welfare (DSW).

The government's intervention to revise household income and create more job opportunities benefited the poor group of farmers in the rural areas. As a result, the reduction in poverty from 60.0 percent in 1970 to 0.6 percent in 2015 has had a significant impact on the well-being of all groups in society. This consists of an expanding portion of non-farming income and provisions from family members working in the rural, urban and industrial areas, which shows the government is focused on poverty eradication.

Although the poverty scenario has declined, many barriers remain in rural areas, such as lack of technology used, unskilled workers, failure to provide effective training modules and low production for agribusiness, resulting in economic growth slowed in 2018 (EPU, 2017). In addition, due to a fall in the price of rubber and oil palms since 2014, farmers in these sectors have been affected and have contributed to an increase in poverty over the years. As a result, half a million rubber and oil palm farmers yielding 95.0 percent of the nation’s original rubber and oil palms fell below this PLI due to a drop in commodity prices (EPU, 2016). Professionals and field experts argued that rubber and oil palm farmers are struggling with chronic problems and if not well managed, would weaken the agricultural sector, which was one of the economic pillars of Malaysia’s economic growth. These farmers’ average incomes have decreased to as low as RM550 in typical rural areas due to the low price of commodities on the global market (MRB, 2016; UNICEF, 2016; RISDA, 2015). Standard Malaysian Rubber (SMR) prices fell nearly 70.0 percent from a high of RM6.54 per kg in February 2016 to RM1.72 per kg in July 2018 (MRB, 2018), while palm oil prices fell nearly 35.0 percent from a high of RM1,

585 per metric ton in February 2016 to RM1, 025 per metric ton in July 2018 (MPOB, 2018). Innovation in the agricultural sector is very important for increasing farmers' income and the economic growth of the nation, as quoted by the Minister of Plantation Industries and Commodities below:

> "The industry needs to continually innovate, including the adoption of the latest technologies, in order to maintain its competitiveness. Farmers need to innovate quickly in order to survive in the competitive industry. We need to increase new plantings and increase production so that farmers' income and well-being can improve" (Y.B. Datuk Amar Douglas Unggah Embas, Minister of Plantation Industries and Commodities, 2017; The Star, 20th March 2017, p. 4).

Therefore, innovation in the field of agriculture based on modern concepts is highly expected to help farmers earn high incomes by 2020. However, agriculture commodities faced too many challenges from a wide range of aspects, such as ageing trees, planters refusing to adopt innovation, low-capacity latex production plants that slowed down production progress, high replanting costs, fluctuating latex prices, farmers planting below two hectares against the authority's recommendation and inconsistent weather conditions therefore have no effects on economies in the agriculture sectors. These challenges resulted in the rate of latex rubber supply declining and affecting farmer's incomes. Rubber prices have also dropped as a result of old rubber trees producing poor quality latex. However, Malaysia has been conducting research and development in the rubber industry for nearly a century, with various technologies developed in the upstream and downstream sectors, there is a gap in adoption in the field to resolve technical issues and make rubber an attractive crop for farmers. The Director General of MRB admitted that the rubber price played an important role in flattening the poor curve among farmers as per quote below:

> "If the price is high, the rubber farmers will be above the poverty line. When prices fall, they fall below the poverty line. The rubber industry is at a crossroads, we need economic strategies to bring about change in order to move forward" (Dr Salmiah Ahmad, Director General of the Malaysian Rubber Board; Utusan Malaysia, 19th January 2017, p. 10).

The government remains committed to stabilising rubber prices and increasing the value-added of rubber which impacts the international demand market especially China. The government has also worked with the world's major rubber producing countries such as Thailand and Indonesia under the platform of the International Tripartite Rubber Council (ITRC) to strengthen and stabilise international rubber market prices. Stabilising rubber prices and the government's plan to increase the value-added of agricultural products is seen as very appropriate to help farmers increase household income.

An estimated 205,002 farmers, classified as poor in PLI by the Rubber Industry Smallholders Development Authority (RISDA), were recorded by the Economic Planning Unit, Ministry of Prime Minister Department of Malaysia. In order to overcome the poverty problem among the farming community, RISDA launched a programme for the development of entrepreneurship. This programme was created to help farmers carry out additional selected economic activities by providing financial and material support to start-up small businesses, objectively raising their incomes, and improving their quality of life through a multiplicity of entrepreneurs (RISDA, 2009). In other words, farmers are no longer focusing solely on agri-business, but are expanding to a multiplicity of entrepreneurship, such as manufacturing, service and food and beverage. The Entrepreneurship Development Programme (EDP) was launched in 2009 with a government grant of RM20,000 per household. The beneficiaries of this aid are identified through the *e-kasih* system, which was categorised in the PLI with income less than RM760 monthly. In addition, one of the RISDA objectives by 2020 is to help these farmers earn RM4,000 per month per household through entrepreneurial activities. Several strategies have been formulated to make this programme a success and, in turn, increase farmers' income comprehensively as mentioned by RISDA chairman as per the quotes below through almost two years apart.

> "The main objectives are to build a collaborative network among all RISDA entrepreneurs, to develop a more organised and systematic implementation plan for the development of successful RISDA entrepreneurs. RISDA will organise various programmes to support the development of RISDA entrepreneurs in the business world, such as entrepreneurial culture, value-added products, marketing, and promotion. RISDA aims to produce 10,000 successful RISDA entrepreneurs by 2015. In addition, RISDA allocated RM4.4 million for the international entrepreneur development programme" (Y.B. Datuk Zahidi Zainul Abidin, Chairman of RISDA; KOSMO, 16th June 2015, p. 12).

> "RISDA aims to market food products by RISDA entrepreneurs to the supermarket chain in China by July of this year (2017). It was one of the Agency's initiatives to help open up market opportunities for RISDA entrepreneurs to increase their income and not to rely solely on rubber and oil palm income which is subject to price uncertainty" (Y.B. Datuk Zahidi Zainul Abidin, Chairman of RISDA; Utusan Malaysia, 22nd April 2017, p. 3).

The products nowdays cannot only focus on marketing and production for local market only, but need to ensure the product as well services are able to penetrate the global market. The collaboration program benefited local entrepreneurs as well as encourage more local entrepreneurs promote high quality products for commercialisation purposes. Local products on the concept of local community-based intention to boost revenue when marketed globally.

Despite the research discussed about farmers becoming entrepreneurs, a common question such as 'What is entrepreneurship? What does it take to be entrepreneurial? How can entrepreneurial behaviour be created and boosted? How can entrepreneurial skills be developed and expanded? How do entrepreneurial farmers respond to the uncertain farming environment? What are the strategies and techniques they use? What kind of action do they take? How can the extension worker help the farmer develop and increase his entrepreneurial capacity? There are two key rules of thumb for entrepreneurship, namely managerial skills and entrepreneurial spirit (Kahan, 2012). To run a profitable farm business, it was necessary to develop outstanding capabilities to make the most of the resources they used.

Farming is no longer seen as a way of life, but as a small business capable of changing rural living circumstances, according to the concept of farmers as entrepreneurs. A farm agri-business entrepreneur is a farmer who begins a small business in addition to his or her main on-farm activity, where the activities are diverse from the conventional farming activities of cultivating the soil, growing crops, and rearing livestock as the primary source of income and livelihood. Small business's role in rural development and poverty alleviation among farmers has the opportunity to boost resource-poor farmers' living conditions in rural areas. In China and other nations, the development or regeneration of rural areas has become a new growth point for rural economies. In China's new normal, farmer entrepreneurship is a new approach aimed at advancing rural urbanisation, rejuvenating the rural economy, and alleviating poverty.

This is because it has been discovered that farmer entrepreneurship may effectively stimulate rural industrialisation by assisting farmers in increasing their incomes and improving their living standards. As a result of the aforementioned situation, most agricultural programmes have placed a heavy emphasis on the growth of rural business as a means of reducing poverty. Small business activity, for instance, have supported the growth of entrepreneurship and innovation as an addressing extreme poverty in underdeveloped areas over the years. As a result, small business is increasingly being embraced as a rural economic development strategy, assisting communities and small towns in developing and implementing poverty-reduction strategies. The role of small business among farmer in transforming rural economies offers local governments and stakeholders boost the micro economic widely.

However, inefficiency in doing business is often associated with the background of life and level of education, especially the farmers living in rural areas. Perhaps most farmers are not innovative, afraid of taking risks, and lack the entrepreneurial intention that is usually related with an entrepreneurial spirit (Kahan, 2012). While in the field,

entrepreneurs are rarely not responsible for participating in training to develop entrepreneurship skills. In fact, it is useful for them to understand what is working and what is not. In order for farmers to become entrepreneurs, they need qualities such as the ability to adapt to changes, a better way to organise farms, to try new crops as market-oriented, to challenge risks, to be innovative, forward-looking to identify opportunities and to use alternative technologies to increase productivity. By focusing on maintaining the traditional way of life without being resistant, the farmers left entrepreneurs behind (Aerni, 2018). An entrepreneurial farmer needs to have a strong desire to take advantage of the opportunities on the market and maximise profits. Entrepreneur farmers usually need access to capital, land, labour, information and knowledge to become successful entrepreneurs (Afandi et al., 2017).

The most common reason why small business fail among farmers according to Kahan (2012) is that they failed to pay attention to the business**.** Lack of skills also highly related to this business failure. Farmers who have been given greater opportunities by the government, but who do not intend to become entrepreneurs, only survive on the market and remain in the PLI (Al-Tit, 2019). However, some changes in the design of an entrepreneurial program to overcome access and risk issues for this group of farmers still do not seem to have a significant impact on the poverty issue (Artz, 2017). From this point of view, farmers are not 'entrepreneurs' in the true sense, and rural economic activity remains at a low level. Farmers still see entrepreneurship activities as one of the pillars of business, and long-term business is not a priority because risk involvement is not in their favour.

As a result, RISDA's EDP initiative in 2009 did not have a positive impact on the farming community by increasing revenue for a good and quality of life. Therefore, under the PLI registered with the *e-kasih* system and monitored by the economic planning unit at the Department of the Prime Minister, more than 205,002 farmers are recognised as being

poor (ICU, 2017). The main objective of the EDP is to increase their household income and push farmers out of the PLI. However, the results have shown, as reported by the EPU department, that not much has been achieved under this programme and that many farmers are living under the pressure of price increases for goods and services. With the lack of new ideas and innovative products, it is hardly possible for the Agency to meet the RM4,000 targets by 2020 (RISCOM, 2017).

It is critical to look into what is known about small businesses. While understanding the person behind the entrepreneurial effort is critical, an examination of the small business as a whole provides a more comprehensive picture of the entrepreneur's activities. According to entrepreneurial philosophy, the growth orientation of a small business depends on entrepreneurial characteristics. In general, farmers have very limited thinking abilities based on their background in rural life, while entrepreneurial activities require creative thinking and the ability to maximise the opportunities available. Therefore, this study identifies the ability of the field of entrepreneurship among farmers to increase their income as well as the factors that lead to success or failure in small businesses.

To understand the success or failure of a small business depends much on the capability of the entrepreneurs. Internal and external factors greatly influence the success or failure of an entrepreneur. However, the ability of the entrepreneur himself to utilise as many resources as possible in determining the direction of the business is an advantage in the business success. The ability to formulate business strategies by articulating the products needed in the market ensure that the business continues to grow and create opportunities globally.

However, the farmers' ability to engage in entrepreneurship continues to fall short of expectations. Rural livelihood with limited facilities and infrastructure stunts the entrepreneurial activities in the community. Adding to that, with the age factor and the

less of support from family members, it makes it more difficult for entrepreneurial activities to be sustained. Thus, identifying farmers need to carry out entrepreneurial activities would allow policymakers to design a better programme as well as increasing entrepreneurial success among this community. The impact of increasing the success of farmers in entrepreneurial activities reduce the poverty gap in rural areas and ensure that zero poverty is achieved by 2025.

1.2 Problem Statement

Agriculture is one of the key sectors contributing about 10.0 percent of Malaysia's GDP (DOSM, 2017) with nearly 1.7 million rubber and oil palm farmers contributing (EPU, 2017). Under RISDA alone, there are 619,112 registered farmers carrying out rubber and palm oil cultivation activities, which have contributed to the rapid growth of plantations (RISDA, 2013). According to ICU (2017), 205,002 farmers are poor and registered with e-*kasih* with monthly income of RM760. As a result, 0.12 percent of Malaysia's poor are rubber and oil palm farmers (World Bank, 2016; ICU, 2016). Poverty occurs among farmers due to several factors, such as falling rubber and palm oil prices in the world market, old trees that produce low quality, rubber replanting that does not follow good agriculture practise (GAP), as well as environmental factors including socio and economics.

The Rural Development Programme is part of the government's plans to accelerate economic growth in the rural areas, thus enabling farmers to effectively use the resources to become profitably. The government's intervention is to ensure that poverty eradication programmes reach zero poverty rates in Malaysia. Various programmes are designed by the government for the benefit of the target group. To tackle the rubber and palm oil farmers' poverty, RISDA has been established as the authority for the well-being and development of these farmers' communities. This agency is very concerned about the declining prices of rubber and oil palm commodities that have affected farmers' well-

being (MRB, 2016). Developing a progressive and prosperous farming community through the EDP was accepted as an appropriate way to increase household incomes.

The EDP launched in 2009 exposed farmers to small business start-up via multiplicy activities such as agriculture, servicing, manufacturing and food and beverages. A total of RM247 million was spent on this programme, with 12,550 farmers enrolled until 2018. In 2017, an additional RM200,000 was allocated to this programme to remove the target group from the PLI (RISDA, 2017). Funds of up to RM20,000 per household identified as having lower income were allocated to the development of entrepreneurial skills and business start-up interest (RISCOM, 2017). The other objective is to prevent farmers from relying solely on commodity prices. According to RISDA's evaluation, from 2009 to 2018, this programme has elevated only 824 (6.56%) of farmers who succeeded to become active RISDA business entrepreneurs (RISDA, 2018). As a result, less than 7.0 percent of farmers have been removed from the PLI, while the remainder remain impoverished under the e-kasih system (ICU, 2017).

Table 1.1 shows the number of participants in the Entrepreneurship Development Programme and the number of successful participants from 2009 to 2018. From 2009 to 2018, an average of 1,255 farmers participated in the entrepreneur development program, but as a result, only 824 farmers managed to get out of the poverty group since the programme was introduced. The percentage of failures in left-over is very large and indicates a significant weakness that needs further study.

Table 1.1: Number of participants and success rate (2009-2018)

Year	Number of participants	Successful participants	Percentage
2009	1,200	74	6.1
2010	1,250	72	5.7
2011	1,250	71	5.6
2012	1,250	87	6.9
2013	1,250	84	6.7
2014	1,250	81	6.2
2015	1,300	86	6.6
2016	1,300	83	6.3
2017	1,250	110	8.8
2018	1,250	76	6.1
Total	**12,550**	**824**	**6.5**

Source: RISDA, RISDA annual report, various years

According to Vedung (2017), if the programme only produces results with a success rate of less than 10.0 percent, it can be said that the programme has not had an impact on society and is considered to have failed. In addition, evaluations must be carried out in order to ensure public governance, control and decision-making in line with the objectives outlined. Thus, despite the enormous financial assistance provided by the government to this EDP, only a little success has been achieved by farmers in Malaysia. As a result, of the 205,002 in the *e-kasih* system, only 824 (6.56%) came out of the PLI. There are 200,000 more RISDA farmers who are still classified under the PLI. For this reason, the aim of this study is to identify factors that influence the success or failure of small businesses among RISDA farmers in Malaysia. With the calculation of the minimum income rate of RM760 taken as the poverty measurement by RISDA, it is found that farmers are still unable to get out of the poverty category even grant given bus business start-up.

The PLI has been amended to a monthly household income of RM2,208, up from RM980 previously, and the national poverty rate has been increased to 5.6 percent in 2019, up from 0.4 percent computed in 2016 using the old approach and farmers are increasingly burdened (RISDA, 2020). Formerly, the PLI was computed using a 2005 methodology

that set the poverty line at RM980, based on the minimum requirements for a household to live a healthy and balanced life.

The idea of entrepreneurship as an alternative way to overcome poverty is a good one, but consideration should be given to the socio-economic background of these farmers in the first place. The ability of farmers to adapt to the changes and meet the demands of business management that are highly needed to make the entrepreneurship cycle a success (establishment, survival, and growth). It cannot be assumed that every small business success, but with the high motivation of the farmers, unnecessary barriers can be avoided. Mostly, the government's policy of giving priority to opportunities (capital, goods, and materials) is supposed to increase well-being and reduce the poverty rate among farmers. However, there is a need to address the fact that farmers have faced many major challenges that lead to failure in small businesses, such as the issue of social culture, poor education, ageing factor, access to training, access to information, lack of support services, marketing constraints, and the inability to adapt to changes in technology. In general, entrepreneurial activity should be initiated by a person who aspires to success rather than by someone who enters into an entrepreneurial activity to assist or provide opportunity to others.

According to RISCOM (2017) the challenge for rural entrepreneurs to remain competitive in business is indeed a difficult task. Various scholars argue that entrepreneurship is not only participating domestically but also starting an informal or small business in global markets. Consequently, it is highly recommended to the farmer community that these unique and diversified small businesses become commercially successful on the basis of global markets. These small business owners need to be well positioned by having the experience and knowledge necessary to ensure proper business development enhancement through well-trained training. Increasing the supply of commodities

products can result in more opportunities for Malaysian small-business farmers (Mohd et al., 2014).

Most small businesses have a high failure and low success rate, according to Kahan (2012), due to lack of focus, fear of risks, poor interpersonal skills, lack of networking skills, lack of learning skills, low business management knowledge, and a lack of typical entrepreneurial characteristics known as personality traits. According to Khadijah et al. (2017), entrepreneurs needed more than personal characteristics, such as a high level of skills and abilities gained through training and experience. Their study of the Malaysian Federal Land Development Authority (FELDA) entrepreneur's scheme, similar to the RISDA scheme, found that education levels may have an impact on the development of entrepreneurship among farmers with less formal education. They also suggested reducing failure rates by identifying factors that promote entrepreneurial behaviour in society (entrepreneurship culture) for sustainable economic growth. The culture of entrepreneurship can be inspired by working with farmers and stakeholders on two-way interaction communication. If both parties benefit from pursuing their own goals, a culture of entrepreneurship have mutually matured. The National Plan has focused on the eradication of poverty in the rural areas of Malaysia since 1956, focused on agricultural sectors, and has not yet shown a significant impact on the behaviour of the rural farmers themselves (Mohd et al., 2014). Recognising this problem, there is room for a deliberate study to identify how this small business could or could not succeed within the farmer's framework.

Personality and skills as an entrepreneur need to be applied to farmers to increase success rates. Training assistance and a grant of RM20,000 prove that RISDA is always committed to helping these groups increase their income and ensure their well-being. This scenario also clearly proves that RISDA is successful as a medium, which leads to the effectiveness of the aid provider towards the farmers engaged in rural entrepreneurial

activities and successfully targeting the target group, especially those who need the opportunity to start a business as well as a tool to get them out of the poverty trap. Therefore, this study intends to identify the factors that contribute to success and failure among farmers by focusing on their entrepreneurial ability and capabilities in a Malaysian context. This study only focuses on the ability of individual farmers to carry out entrepreneurial activities and identify the factors that influence the success or failure of small businesses.

1.3 Research Questions

Based on the discussion referred to above, this research aims to investigate and answer the following questions:

i) What are the types of entrepreneurial opportunities and support services offered to RISDA farmers?

ii) What are the factors that influence the success or failure of small businesses among RISDA farmers?

iii) Do demographic variables moderate the relationship between factors and the success or failure of small business among RISDA farmers?

1.4 Research Objectives

The general objective of this research is to identify the success or failure factors in small business among RISDA farmers in Malaysia. The specific objectives of the research are as follows:

i) To identify the types of opportunities and support services offered to RISDA farmers

ii) To determine the factors that influence the success or failure of small businesses among RISDA farmers

iii) To examine whether demographic variables moderate the relationship between factors and the success or failure of small businesses among RISDA farmers

1.5 Scope of Study

This study focuses on RISDA farmers who have received financial assistance of RM20,000 under the organisation's EDP. There are four entrepreneurship activities offered by RISDA, such as services, agriculture, manufacturing, and food and beverage. The study area includes Peninsular Malaysia, Sabah and Sarawak, excluding the Federal Territories. From 2009 to 2018, 12,550 farmers have enrolled in the EDP, but only 824 (6.56%) have been recognised as successful and are active as entrepreneurs. The participants in this study were all over 18 years old, and being head of households. Respondents who are successful are those who earned more than RM760 per month, and those who failed are deemed to have earned less than RM760 per month following RISDA measurement indicators. The respondents in the study are those enlisted in the programme during 2017-2018 for a two-year period in small businesses.

This study focuses on factors that influence the success or failure of small business among RISDA farmers by taking into account the socio-economic background of these RISDA farmers. Wee and Singaravelloo (2018) found that rural RISDA farmers had poor educational qualifications, and most of them were 50 years old and still engaged in farming activities without the help of family members who had migrated to the urban area looking for more secure and better-paid jobs.

1.6 Significance of Study

Malaysian farmers were affected by falling commodity prices in the primary sector. In general, farmers earning less than RM760 per month fall under the PLI. Most of the time, the farming community depends only on the price of rubber and oil palm trees for additional income. As a result of this incident, RISDA allocated a sum of RM247 million

from 2009 to 2018 to address this issue in order to increase the income and quality of life of RISDA farmers. The programme known as the EDP among RISDA farmers offered RM20,000 to finance their goods and supplies. From 2009 to 2018, 12,550 RISDA farmers have been enrolled in this programme. The aim of this study is to identify the factors that influence the success or failure of small businesses among RISDA farmers in Malaysia.

This study is important for RISDA to assess whether RISDA farmers are entitled to start a small business instead of relying solely on the price of rubber and oil palms. Increased household income for farmers through small business start-ups is required due to a rapid decline in global commodity prices (RISDA, 2009). The ability of farmers to do business is very important in ensuring that the objectives of RISDA are achieved to improve the lives of farmers. This study identifies entrepreneurial behaviour by farmers as well as the factors that lead to their success or failure. The background as well as the rural environment certainly influence entrepreneurial activities. The EDP aims to increase the income of RISDA farmers through entrepreneurial sectors such as services, agriculture, manufacturing and food and beverage activities (RISDA 2009). Moreover, the lack of research on the attitude of entrepreneurship and the self-efficacy among farmers warrants this study to be significant, as it contributes to the body of knowledge.

Specifically, for RISDA, the outcome of this study will be useful for improving the entrepreneurial development programme design for RISDA farmers and will serve as an assessment of public policy effectiveness in terms of support services and entrepreneurial opportunities provided to the target group. This may lead to an increase in income and quality of life for RISDA farmers in order to improve their entrepreneurial development. The findings of this study are also expected to contribute to the establishment of policies regarding enforcement, monitoring and modification of program design according to the suitability of farmers' ability.

1.7 Research Limitations

Simon (2011) explains the limitations as potential weaknesses in a study that is beyond the control of the researcher. Delimitations are also explained by Simon (2011) as features that limit the scope and define the boundaries of the study within the control of the researcher. There were also several limitations to this study. This study focuses only on RISDA as an agency responsible for the well-being of RISDA farmers, where successful context measurement results in RISDA farmers earning more than RM760 per month and failure RISDA farmers earning less than RM760. Future studies can be proposed to look at the broader financial and non-financial context by conducting studies across the public and private sectors (comparative studies) such as Sime Darby and FELDA small business farmers with a view to increasing their income and well-being. Other studies may also be conducted using a mixed method that incorporates a qualitative approach to more inclusive research outcomes.

The study was required to ensure feasibility and manageability, so limits had to be established within the study. The quantitative method of data sampling used in this study may be a limitation. The survey approach may lead to subjective interpretation of results and influence the research process, while a qualitative method may have significantly increased a personalised in-depth interview was established as the most appropriate method for investigating entrepreneurial behaviour and attitude.

The respondents were assured their identity would not be disclosed and this was given higher priority. Presenting results on a case by case basis is likely to give a more interesting set of 'stories' in entrepreneurship, although this would have compromised the confidentiality of the farmers' identities, which is suggested in future studies. The use of a small sample size of less than 3.5 percent in this study be able to affect the findings, unavailability of resources such as incomplete respondents' data and selected *respondents* for a survey is not available become a limitation in this study.

Time restraints and resources were also a major challenge in this study, as the geographical location of the respondents across the state restricted the sample area. This limitation may provide a regional bias of farmers' views and interpretations. In this study, the data focused on only two years (2017-2018). If a longer period of time for a small business is taken, it is likely that many other factors can be identified with the experience the entrepreneur has gone through. Theoretical limits in the literature as lack of research on farmers' behavior on multiplicity entrepreneurship become limitations of the study. While part of the methodology, the quantitative approach may not be generalised and other methods need to be considered as well. Other limitations include the fact that the research participants are limited to RISDA farmers and agriculture sectors, and the informal small business selection may change in the future. RISDA farmers may have unique personal characteristics or operate in a socio-economic environment distinct from other farmers, as assistants are received differently based on ministry, government, or agency. While the findings in this study have assumed these RISDA farmers to be representative of a larger group, it cannot be determined whether their behaviour is significantly different from other farmers across the country.

1.8 Motivation of the Study

This study is motivated by three main factors. The first is based on the fact that small businesses are important for providing opportunities, job creation, increased income, and gathering places for communities. Thus, why is the failure probability high and success too low in this program? Further investigation is needed to know the root cause of this problem. The second relates to the importance of identifying business success or failure factors in order to inform better decision-making and more relevant policies that help them to grow well. The third is related to the importance of knowing the potential and ability of farmers to engage in entrepreneurial behaviour.

RISDA has introduced an entreprenurship development designed to support and encourage farmers to carry out small businesses. The aim of these programmes is to increase income and avoid being trapped in the PLI. In relation to the failure process research on small businesses, one can observe that whilst the wider business failure literature has evolved with alternative methodologies and consideration of non-financial characteristics as determinants of failure. However, there has been no such progress in the failure process literature where alternative failure processes have been identified solely in terms of entrepreneurship behaviours. Further, no analysis has been undertaken to understand which of these are actually determinants of the success or failure of small businesses among farmers. Yet, the identification of success and failure processes is important because this is a situation that evolves over a number of years and needs to be understood before any avoidance actions can be taken. Such knowledge can then inform policy and decision-making improvements.

Overall, despite RISDA efforts to increase farmers' income by supporting and giving alternative opportunities to entrepreneurs, there are clear signs of government effort to poverty eradication among these farmers. Therefore, this raises the question of whether farmers' entrepreneurial behaviour could be better managed if a better understanding of the underlying reasons for success or failure factors was available. This has to be considered in the context of the current research that, particularly on the qualitative side, treats business failure as a sudden event.

Likewise, the failure process literature neither considers non-financial characteristics in the alternative failure processes nor considers the determinants of individuals' transition towards failure between the failure processes. Yet, such findings could help entrepreneurs, stakeholders, and decision makers to better allocate resources and improve policy design accordingly. Additionally, the identification of success or failure factors

could assist further in the wider literature as success or failure prediction applications could be more targeted to certain demographical success or failure factors.

According to Khadijah et al. (2017) conducted at FELDA Malaysia, although failure cannot be avoided, the chances of success could increase if some of the factors were known and given prior attention. To conclude, the key motivator is understanding the factors that influence success or failure of farmers' entrepreneurs in conducting small business in Malaysia. This is because success or failure is not a sudden event, identical for each business, and therefore should not be treated as such. The important factors that lead to success or failure need to be identified by not giving little attention in the context of RISDA farmers' due to the huge budget allocation into this programme, which aims to increase their income.

1.9 Outline of the Thesis

The thesis outline and format follow the logical steps of establishing the research questions, the research objectives, the organisation background, the extensive literature review, the design methodology, the analysis of the data collected and the findings of the study. This study is divided into six chapters to provide clarity and coherence on factors that influence the success or failure of small business among RISDA farmers in Malaysia. The first part of the thesis discusses the background to the topic and the problem that was raised in the study. These research issues, research questions and research objectives are constructed on the basis of the rationale for the research to guide readers. In addition, the chapter also discussed the scope of this study as well as its importance to the body of knowledge, institutions, agencies, and society in general.

The second chapter discusses Malaysian agriculture and RISDA’s organisational background in detail for clarity and a better understanding of transformation from raw

rubber latex production alone and oil palms for income multiplicity through entrepreneurship development activities.

The third chapter discusses the relevance of the study within the extensive existing literature. It provides studies on entrepreneurial success or failure factors, particularly those covered by the selected theory. This section aims to highlight the types of entrepreneurial opportunities and support services received that contribute to the success or failure of small business activities. Entrepreneurial attitude and entrepreneurial self-efficiency have also been explained in order to assess the success or failure of small business factors among RISDA farmers. This chapter also examines whether the moderating variables, which are demographic factors consisting of age and level of education, are associated with factors that influence the success or failure of small businesses among RISDA farmers. The research framework has been derived to identify gaps in the field of study. Following the presentation of existing related literature, the study provides a synthesis of the research framework and the development of hyphotheses.

The fourth chapter of the study deals with the methods and procedures used in the study. The chapter consists of the presentation of the research design and data collection techniques used. It also includes a discussion on the techniques used in the analysis of the data as well as the tools used to acquire the data. Statistical Package for Social Sciences (SPSS) version 23.0 is used to analyse descriptive data in general, while SMART-PLS software version 3.0 based on structural equation modelling (SEM) is used to test moderator variables using the partial least square (PLS) path modelling method for measurement and structural modelling. The quantitative research approach is used for this study and supported by unstructured face-to-face interviews to support the research questions and research objectives.

The fifth chapter is dedicated to interpreting the results of the analysis collected through the primary quantitative research approach. This section elaborates on the descriptive and inferential statistical analysis to answer the research questions and research objectives in the next chapter (Chapter Six).

Chapter six summarises the findings and the final conclusion of the discussion. The recommendations and the limitations of the study are also set out in this chapter. Based on the findings, this research study has made significant contributions to the existing body of knowledge, especially in the field of small business entrepreneurship involving farmers.

CHAPTER TWO: THE MALAYSIAN AGRICULTURE AND RISDA

2.1 Introduction

Economic development in general, particularly in the agricultural sector, has long focused on how agriculture can best contribute to overall economic growth through robust modernisation of agricultural growth and increased productivity. The agricultural commodity industries have contributed to the national economy since the 1960s. The latest five-year development plan for Malaysia's new agriculture, known as the Ninth Malaysia Plan, returns in a large and passionate way to growth in the agricultural sectors. Not only are the agricultural commodity industries, in particular rubber and oil palm, the backbones of export revenue, new job creation and revenue growth, but they also increase the well-being of rural living standards. The Malaysian plantation and commodity industries consist mainly of rubber, oil palms, timber, cocoa, pepper, tobacco, coconut, paddy, vegetables, and fruits. At present, the development policies of the plantation industries are incorporated in the National Agricultural Policy (NAP1, NAP2 and NAP3) to ensure that agriculture, in particular agro-food, is a competitive and sustainable industry that can increase the income of agricultural entrepreneurs.

The New Agricultural Policy is a government assurance to guarantee an adequate supply of agro-based food and is offered at affordable prices to all groups, as quoted by the Minister of Agriculture and Cooperatives of Malaysia below.

> "The New Agricultural Policies are the guiding principles for Malaysia to stay competitive in agriculture and agro-based industries while providing food security at an affordable price" (Tan Sri Sanusi Junid, Minister of Agriculture and Cooperatives of Malaysia, 1995; The Star, 17th June 1995, p.19).

As such a new direction that the production of agro food commodities growth around 4.1 percent a year in order to achieve a self-sufficiency level and enable to produce sufficient food for local consumption and generate income from export markets. Thus, it enables to

rise a high income to the farmers focusly in rural well-being and social sustainability. The agriculture environmental protection also an important element in order to ensure a high production yields in this sector. The Malaysian Government has therefore made an effort to establish the Malaysian Standard on Good Practice in Agriculture (GAP). The assessment was needed to meet the food requirements, improve the income of agricultural producers, and minimise poverty among ethnic groups through disparity and inequality.

2.1.1 The National Agricultural Policy (NAP)

The National Agricultural Policy (NAP) is the main policy to determine the growth and development of the agriculture sector and agro-based trade. These policies have also ensured food security for the population and reasonable food prices for the population. The aim of the NAP, which was launched and implemented in early 1984, was to transform the agricultural sector, including the plantation and commodity activities. The design structure of the commodity industry products of the nation has changed from being a producer of raw materials to a producer of high value-added products and market-oriented products.

To date, four NAPs have been introduced to allow the agriculture sector to continue to be one of the country's major economic pillars. The First NAP (1984-1991) focused on the commercialisation of agricultural activities, greater emphasis on food adequacy, the restructuring of the Agro Bank, FAMA and Farmers' Association Authority, MARDI, the opening of more Integrated Agricultural Development Projects (IADP) and the opening of new land and the *in situ* rehabilitation of existing farms. While NAP2 and NAP3 underscored food safety and food security (FSFS), increased productivity of food and commercial cash crops, growth and development of downstream agro-based industries and job creation to augment cross-sectorial growth and liberalisation policies for foreign investors' equity investment imbalances. The NAPs were intended to complement and implement, in parallel with other policies such as the National

Development Policy, the Second Industrial Master Plan, the Science and Technology Policy and the National Biodiversity Policy, economic development in order to achieve the nation's development status by 2020. The new direction towards ensuring national food security is aimed at getting farmers, livestock breeders, and fisherman out of poverty and speeding up progress by 2020, as quoted by the 6th Prime Minister of Malaysia below.

> "When properly implemented, the strategic approach and strong research and development outlined in the National Agro-Food Policy will ensure food security and safety for all Malaysians" YB Datuk Seri Mohd Najib Tun Abdul Razak, Prime Minister of Malaysia, 2011; Borneo Weekly News, 13th April 2011, p.4).

From this food security and safety strategic approach, sufficient quantity is consistently available to all individuals through household production, domestic output and commercial imports. However, given the significant growth and contribution of the commodity sectors to the country, the government adopted separate policies on November 28th, 2011 to cover the agriculture and commodity sectors. The National Agro-Food Policy (NAFP) formulated by the Ministry of Agriculture (MoA) and the National Commodity Policy by the Ministry of Plantation and Commodities (MPIC) have been implemented. The two policies cover the period up to 2020. This policy focuses on increasing the production of the agro-food industry in line with the food value chain in order to make the industry more efficient, knowledge-intensive and competitive. This new approach comprises eight key ideas identified in support of the process of transformation of the agro-food industry:

i) Food security- Sufficiency, affordability and availability
ii) Development of agriculture of high value
iii) Sustainable agricultural development
iv) Dynamic agricultural cluster with maximisation of income generation
v) Private sector-led investment in modern agriculture
vi) Knowledge based on human capital

vii) Modernisation of agriculture driven by research and development, technology and innovation

viii) Primer on agricultural support services

The main objectives and strategic directions formulated by NAFP are to ensure food security and safety, remain competitive and sustainable in the agro-food sector, and raise a high level of income for agro-businesses. Seven key strategies have been outlined in order to achieve these objectives:

i) Ensure national food security- This could be achieved by increasing food production and access to food, stabilising food prices and ensuring food safety and nutrition

ii) Increase in the contribution of the agro-food industry- This can be done by exploring high value food products, increasing productivity through the use of intensification of agricultural factors and the expansion of agro-based industries

iii) Complete value chain- This requires the development of integrated and sustainable cluster dynamics, the strengthening of local and global markets and the integration of sustainability practises and the traceability system as part of the value chain

iv) Empowerment of human capital- This requires the provision of knowledgeable and well-trained agriculturalists and agriculturists in addition to progressive-minded agricultural entrepreneurs

v) Strengthen research and development activities such as innovation and the use of technology- These strategies require the creation of a conducive environment for innovation and creativity, the intensification of research and

the development of innovative products, as well as the expansion of mechanisation, automation and technology transfer

vi) Creating a business-led environment for private sectors-The government needs to facilitate this by providing adequate integrated infrastructure and agriculture-related business activities, competitive investment incentives to attract local and foreign investors, improving financing and risk sharing access, strengthening the role of agricultural Small Medium Entreprise (SME's), rationalising subsidies and minimising market distortions

vii) Strengthening the delivery system- Government needs to streamline and strengthen the roles and functions of agriculture-related departments and agencies and organisations and their delivery of services by involving relevant stakeholders and most importantly, by developing the Strategic Industry Development Council (SIDC). This SIDC is important for the planning and improvement of agricultural development in the country in line with domestic and global market needs and demands

2.1.2 The National Commodities Policy

In the commodity sector, the implementation of the National Commodities Policy (NCP), which began in 2011, by the Ministry of Plantation and Commodities, has formulated strategies specifically to strengthen the role and contribution of plantation and commodity industries to the economy of the country. Planting and commodity policy reviews, including oil palms, rubber, timber, cocoa, pepper and tobacco, have contributed significantly to the country's economic development over the last 50 years. The NCP aims to transform the commodity industry into dynamic and competitive sectors by 2020. This sector has thus become one of Malaysia's main export earnings. In 2012, the export

value of these commodity-based products was RM 127.5 billion, accounting for 18.2 percent of total export earnings.

The formulation of the NCP takes into account the orientation of the industries towards market requirements and the potential for wealth creation through the production of high value-added products. Four of the objectives set out in the 2011-2020 NCP were:

i) To maximise the contribution of the commodity-based industries to national income including GDP and foreign exchange earnings
ii) To establish Malaysia as a world-class center for research and development in technology and services in commodity-based industries
iii) To increase the efficiency, productivity, quality and sustainability of primary industries based on the *k-economy*
iv) To enhance marketing capabilities to increase market share

The country and farmers have benefited from the remunerative price of commodities throughout 2012. The future of plantation industries and the commodity sector remains bright and promises a great number of opportunities. The functions of the NCP have been strengthened as follows:

i) Formulate policies and strategies for the overall development of the plantation and commodity sectors
ii) Departments and agencies oversee the financial management and implementation of plantation and commodity development programmes under the Ministry of Plantation and Commodities

2.1.3 Vision 2020

Vision 2020 offers the ideal view of, and it challenges to make it a reality, what Malaysia aspires to be in 2020. It was first launched by 4th Prime Minister Datuk Seri Dr Mahathir

Mohamad in February 1991 under Malaysia's 6th Plan, as an official working paper for the Malaysian Business Council (MBC). It was accepted by the MBC and then by the Government of Malaysia in general. It has, therefore, acquired the wording of a public policy. The vision calls on the nation to achieve a self-sufficient industrial nation by 2020 that encompasses all aspects of life from economic prosperity, social well-being, world-class education, political stability, and psychological balance. Among the main focuses of Vision 2020 is to make the country high-income and ensure a prosperous life for all groups, as quoted by Tun Dr. Mahathir Mohamed in the Malaysia 2020 strategic plan below.

> "By 2020, Malaysia can be a united nation, with a confident Malaysian society, steeped in strong moral and ethical values, living in a society that is democratic, liberal and tolerant, caring, economically fair and equitable, progressive and prosperous, in full possession of a competitive, dynamic, robust and resilient economy" (Tun Dr Mahathir Mohamed, 2012; The Star, 22nd April, 2012).

In other words, in 2020, a more equitable economic partnership applied to all ethnic groups and the well -being of the people in the rural areas given priority. To understand this vision, the outcomes of nine pillar strategic challenges outlined in the formation of a united Malaysian nation are:

i) Construction of a Psychological Liberated

ii) Protected and developed Malaysian society

iii) Promoting and developing a mature democratic culture

iv) The beginning of a fully moral and ethical entity

v) Creating a mature, liberal and tolerant humanity

vi) Beginning a scientific and tolerant society

vii) Establishing a society full of kindness and a culture of care

viii) Safeguarding the economic aspect and continuing to enrich society

ix) United one Malaysian (Malaysian race)

Vision 2020 is well known to have been very similar to the National Development Policy (NDP) and National Economic Policy (NEP) in its main components, despite its idea of

total development and nine outputs. However, there is a great deal of added insight into the structures of the united Malaysian nation that was needed. It also provided a useful perspective on the strategies to achieve this goal by presenting nine key strategic challenges (EPU, 2004). Furthermore, in order to achieve Vision 2020, the country needed an annual average growth rate of 7.0 percent from 1990 to 2020 to make the economy stronger than its 1990s GDP of RM115 billion. This would lead to the interpretation of GDP of RM920 billion in the 1990s (Terms of Ringgit Malaysia) by 2020. This 2020 Vision consists of three parts over 10 years of policy development, namely the National Development Policy (NDP) 1991-2000 with the Second Outline Perspective Plan (OPP2), the National Vision Policy 2001-2010 with OPP3 and the New Economic Model 2011-2020 with the National Transformation Programme (NTP). However, nine challenges identified before 2020 Vision can be met are as follows:

i) Forming a united Malaysian nation known as 'Bangsa Malaysia' (Malaysian Race)
ii) Building a secure, psychologically liberated society in Malaysia
iii) Raising a mature democratic society
iv) Creating a fully moral and ethical Malaysian entity
v) Establishing a mature and tolerant society
vi) Establishing a scientific and liberal society
vii) Establishing a society of full kindness
viii) Ensuring an economic society with a fair and equitable distribution of the nation's income
ix) Establishing an enriched community with a fully competitive economy is an equilibrium

As a result of revisions to the vision made in view of the changing global conditions of the 2007 - 2010 financial crisis, the 5th Prime Minister, Datuk Seri Najib Tun Razak, in

August 2009, recalibrated and aligned the vision to achieve it as well as the closer timeline planned. Prime Minister Datuk Seri Najib Razak has formed the National Economic Advisory Council (NEAC) to review the vision to overcome the financial crisis and to implement bold economic reforms. Malaysia was then required to grow at an annual rate of 8.0 percent for the next ten years in order to achieve developed nation status by 2020.proposed growth of 6.0 percent per annum would stunt Malaysia's vision of developing the country over 10 years to 2030. Malaysia's GDP progress rate averaged 7.2 percent per annum in the 1990s and dropped to 5.4 percent per annum in the next decade has forced the government to adopt a rigorous plan to re-launch economic growth. In 2018, Datuk Seri Najib Razak launched a National Transformation Plan 2050 (TN-50) to make Malaysia a highly developed country with a new character and a mature mind set in 2050.

In general, Vision 2020 emphasises economic growth at 7.0 percent by 2020 so that economic partnership can be strengthened. The focus on rural areas is part of the government's aim to reduce the income gap and eradicate poverty holistically. In other words, full potential in terms of national unity and social cohesion, economic progress, secure social justice, political stability, government integrity, quality of life, social protection, and strong spiritual values needs a revision. In many ways, Vision 2020's promise of a modern, industrialised developed, and united Malaysia is more relevant than ever, with a colourful diversity that highlights the country's unique strength and competitive advantage.

The idealised concept of a developed industrialised nation with a united Bangsa Malaysia (Malaysian race) to save lives and livelihoods remains left behind. In 2020, the country's constitutional monarchy was given a fresh new outlook with the national budget being recast as a means of demonstrating political clout in the nation's democracy. Vision 2020, as seen by the nine strategic goals, was never merely about having a high per capita

income, despite the fact that it was vastly industrialised and had a highly educated workforce. However, the worldwide COVID-19 health issues and increased political instability in the nation put a slow end to this vision. Malaysia requires a period where actual reform and action can be taken without compromising on political goals. The government needs to put in place a good plan to bring about the country's recovery.

2.1.4 Shared Prosperity Vision 2030

The Shared Prosperity Vision 2030 is a determination to make Malaysia a nation that gains high income with an equal and equitable distribution across ethnicities, regions, and supply chains. The main objectives of this vision are to improve political stability, the prosperity of society, particularly the Bumiputera (B40), alleviate the hardcore poor, and ensure that Malaysians are united, freedom of ethnic and cultural celebrations and diversity as the backbone of the nation for the plan period of 2021 to 2030. The vision has stated 15 guidance principles as followed:

i) Continuous prosperity
ii) An equitable outcome for all
iii) Learning society
iv) The economic centre of Asia
v) Democracy and stability
vi) Future economic growth
vii) Equitable growth
viii) A needs-based approach to the economy
ix) Integrity and good governance
x) An equally distributed economy
xi) Institutional politics and economics
xii) Unity in diversity
xiii) Inclusivity of Malaysian people

xiv) Integration of the social model

xv) Sovereignty and sustainability of the Nation

The eight shared prosperity vision enablers the government play role in achieving those strategies were also outlined in the document as follow:

i) Financial capital- Expansion of businesses through holistic and SME's friendly financing

ii) Effective institutional delivery- Improvement in the implementation of initiatives and outcome-based programmes

iii) Fiscal sustainability- Sustainable management of government finance to strengthen investors and market confidence

iv) Governence and integrity- Strenghtening governance through transparency and accountability to raise trust of the people

v) Education and TVET- Increased skilled and high-educated workforce, learning society and outcome-based education

vi) Big data- Policy making guided by data and empirical evidence under a unified and holistic data system

vii) Sustainability- National development which is eco-friendly and gives emphasis on conserving and preserving natural resources

viii) Enlightened society- A continuous professional development learning culture through intellectual courses, dialogues, forum and awareness to enhance knowledge experience sharing and empathy

In this view, a comprehensive approach well designed in this vision towards policies, interventions, and programmes is necessary in order to achieve the equitability of outcome, which is an important goal for all Malaysians' prosperity. The Vision 2030 emphasises the transition of the economic structure from a primary (agriculture) to a secondary (industrial) sector. Malaysia's Shared Prosperity Vision 2030 is a goal to make

the country a place where people of all income levels, ethnicities, regions, and supply chains may prosper together. The vision also emphasised raising the incomes of all ethnic groups, especially Bumiputeras, who include the B40 (lower income group), the hardcore poor, the economically poor, those in economic transition, Orang Asli, Sabah and Sarawak bumiputeras, the disabled, youths, women, children, and senior citizens.

The agenda of empowering the low-income group (B40) as well as the eradication of hardcore poverty is a big challenge that needs to be implemented within 10 years by the government. Adding to this, with economic uncertainty and health issues worldwide, it requires governments to act proactively to manifest this vision. All the planned blue prints of Vision 2030 need to be implemented so that no ethnic group is left behind and still gripped by poverty issues and burdened with the high cost of living.

2.2 Performance of Commodities (2010-2018)

Between 2010 and 2018, the commodity industry experienced an average annual growth rate of 6.5 percent. In particular, the increase in production by the rubber and oil palm industries contributed to this growth. Rubber and oil palm industries grew by 5.8 percent and 3.9 percent, respectively, in 2012. During the same period, downstream value added products recorded an increase in value added of 4.2 percent per year while upstream sectors increased by 2.9 percent. In 2010, the commodity sectors contributed 8.4 percent to GDP, of which 71.4 percent went to the upstream sector and 59.7 percent to the downstream sector. Table 2.1 shows the contribution of the commodity industry to GDP from 2010 to 2018 (RM million at constant prices).

Supply and utilisation of Malaysia's downstream agricultural commodities focused on rubber and palm oil decreased 15.5 percent in 2018 and contributed only 37.9 percent to GDP. The comparison of 2015 to 2018 also revealed a decrease of more than 15.0 percent on average for commodities products. Natural rubber stocks fell 11.6 percent in January

2018 to 132,117 per ton from 149,621 per ton in December 2017.Malaysian Quality Rubber (MQR) grade 20 in 2018 also showed a decrease to RM1.60 sen per kg compared to RM2.17 sen per kg in 2017. The average price of oil palms decreased to RM340.10 per tonne in 2018, compared to RM371.17 per tonne in 2017. Domestic consumption of natural rubber and oil palms was 20.4 percent, a decrease on average between 2017 and 2018.In general, the average annual income increase in the agricultural sector from 2015 to 2018 of 0.5 percent was not due to the production of rubber and palm oil products but rather to the contribution of other commodity products such as tobacco and timber.

Table 2.1: Contribution of commodities to GDP (2010-2018)

Commodity	2010	2014	2018	Annual growth (%)		
				2010-2012	2013-2015	2016-2018
Upstream(RM million)						
Oil palms	12,301	11,442	13,224	7.1	3.4	5.1
Forestry/Logging	7,193	9,141	7,871	0.9	-2.4	-0.4
Rubber	1,924	2,734	2,543	3.4	-2.7	2.2
Cocoa	30	97	54	-14.1	-7.8	-11.4
Pepper	403	337	411	-3.1	5.1	0.9
Tobacco	41	147	85	6.1	-9.4	-6.6
GDP-Upstream sectors	21,892	23,898	24,188	3.9	1.4	2.1
Share of commodities GDP-Upstream sectors	57.7%	61.4%	60.9%	-0.7	-0.7	-0.7
Downstream (RM million)						
Oil Palms	3,821	3,467	3,947	9.2	3.7	6.3
Timber	5,104	5,924	5,310	2.1	-1.4	-0.1
Rubber	4,565	3,954	4,724	3.7	5.2	5.0
Cocoa	522	521	541	0.7	12.1	6.2
Tobacco	2,010	2,971	2,231	11.2	-1.0	5.2
GDP-Downstream sectors	16,022	16,837	16,753	5.0	2.1	2.9
Share of GDP-Downstream sectors	42.3%	44.4%	43.7%	0.8	0.8	0.8
Commodities GDP	37,914	39,421	39,627	4.1	0.5	2.4
national GDP	559,554	478,361	561,394	4.9	49	4.8
Share of commodities to national GDP	6.8%	9.3%	7.9%	-0.2	-4.2	-2.7

Source: MPIC (2018)

2.3 Outlook of Upstream and Downstream Industry

The upstream stage of the production process involves the search for and extraction of raw materials. The upstream process does not deal with the materials themselves. Consequently, any industry that depends on the mining of raw materials mostly has an upstream stage in its output process. The upstream can also be defined as any part of the production process involving the extraction stage. In the downstream stage of the

production process, raw materials are processed during the upstream stage of completion of the final and usable product. In addition, the downstream step involves the actual trade of that product to other businesses, governments or private companies. The category of end users varies depending on the finished product. However, the downstream progression of the rubber and oil palm industry concerned has direct links with customers through the end product (Brin et al., 2012).

At the upstream level, there are 43,524 farmers who cultivate rubber and the average raw production distributed is 639,830 per tonne. This does not include 11,059 farmers engaged in rubber estates, which produce a large scale of raw latex rubber. While middle stream latex processors involved 56 rubber processing plants with a total employment of 8959. The downstream consists of 297 rubber product manufacturers with nearly 100,000 employees all over Malaysia. The prices of rubber and palm oil, on the other hand, are always volatile. The five most common reasons for price fluctuations determined by market forces are as follows:

i) Global economic growth
ii) China's main rubber production factors
iii) Regional rubber futures markets
iv) Crude oil prices
v) Exchange rates of national rubber exporting countries' currencies against the US dollar

Therefore, government efforts and international participation to stabilise natural rubber prices aim to decrease the economic burden of farmers by enhancing their income and strengthening the development of the downstream rubber industry, especially in ensuring a sufficient supply of raw materials (MRB, 2019).

2.4 Productivity of Commodities (2010-2018)

Agricultural development is one of the most powerful tools to end extreme poverty, boost shared prosperity, and create job opportunities. According to Aerni (2018), agriculture provides a living for 65.0 percent of poor working adults. growth, poverty reduction, and food security are at risk due to global climate change, which could cut crop yields and remain this sector's lowest contributor to the economy. However, from the perspective of ASEAN countries, the agricultural sector is still helping the country with economic growth. In terms of the growth of Malaysia in the agricultural sector, it is quite uncertain if compared from 2010 to 2018.

For the period 2010 to 2018, all commodities registered increased productivity as shown in Table 2.2. The annual productivity of the oil palms planted increased by 0.9 percent/tan/ha in the production of fresh fruit bundles (FFB) and by 1.0 percent in the oil extraction rate (OER). In the case of rubber, annual productivity increased by 2.3 percent/kg/ha, while in the case of cocoa it increased by 2.4 percent/tan/ha. During the same period, the annual increase in the productivity of pepper and tobacco was 2.3 percent/kg/ha and 3.3 percent/kg/ha, respectively.

The largest contributor to the production of upstream commodities is oil palms, with 2.8 percent, while rubber's 2.3 percent is in third place behind pepper commodities (2.4%). Rubber production decreased due to global climate change which affected Malaysia as well as major producing countries such as China and Thailand.

Table 2.2: Productivity of commodities (2010-2018)

Commodity	2010	2014	2018	Annual growth (%)		
				2010-2012	2013-2015	2016-2018
Oil Palms						
-FFB (tonnes/ha)	19.03	19.27	19.71	2.6	2.4	2.8
-OER (%)	20.45	22.51	20.45	1.3	0.4	0.4
Rubber (kg/ha)	1,480	1,720	1,521	1.5	2.9	2.3
Cocoa (tonnes/ha)	1.17	0.88	1.42	-2.2	7.4	2.0
Pepper (kg/ha)	4,400	3,098	4,731	-3.3	7.4	2.4
Tobacco (kg/ha)	1,089	1,243	1,254	9.1	-1.1	3.9

Source: MPIC (2018)

2.5 Projected Productivity of Commodities (2015-2020)

Productivity of the commodity industry is expected to be further enhanced through the implementation of various initiatives, including the promotion of Good Agricultural Practices (GAP) and the replanting programme using high-quality planting materials. The oil palm sector is expected to improve productivity, with the OER expected to reach 25.0 percent in 2020. Rubber, cocoa, and pepper productivity growth is expected to range from 2.4 to 3.6 percent on average. The expected productivity of commodities for the period 2011 to 2020 is shown in Table 2.3. The main focus is on rubber and oil palms in boosting the agricultural sector and bridging the income gap by 2020. The government's target of achieving zero poverty by 2020 requires specialisation and attention to the farmers in the PLI group.

Therefore, the government has introduced agri-business in an effort to promote the agricultural sector indirectly to overcome the poverty and unemployment issues. Farmers are being exposed to the use of the latest technology to boost the sector and ensure the production of quality products. The government's target of increasing the production of agricultural products by 1.7 percent in the 11th Malaysia Plan is expected to eradicate zero percent of poverty among farmers and create 7,400 job opportunities (MPIC, 2018).

Table 2.3: Projected productivity of commodities (2010-2020)

Commodity	2010	2015	2020	Annual growth (%)		
				2010-2015	2016-2020	2010-2020
Oil Palms						
-FFB (tonnes/ha)	22.03	21.9	28	3.9	3.6	3.8
-OER (%)	24.5	22.6	27	1.4	2.3	1.5
Rubber (kg/ha)	1,520	1,647	2,500	1.9	4.8	3.6
Cocoa (tonnes/ha)	1.3	1.3	2	0.7	4.6	2.5
Pepper (kg/ha)	4,422	5,494	6,500	4.9	2.4	3.4
Tobacco (kg/ha)	1,189	1,550	2,000	6.2	3.9	4.9

Source: MPIC (2018)

2.6 World Rubber Industry

Natural rubber is one of the main commodities on the international market. Major natural rubber producers are located in the Southeast Asia region based on their local soil and weather/climate conditions. Malaysia, Thailand and Indonesia are the world's leading producers of natural rubber as set out in Tables 2.4 and 2.5. These three countries contributed nearly 75.0 percent of natural rubber to the global supply of natural rubber. The significant decline by Malaysia agriculture between 2017 and 2018 of 115.5 tonnes indicates that the rubber industry is experiencing a change in productivity decline. Among the reasons for this situation, as discussed in chapter 1, are the failure to use the latest technology, age factors, the background of the farmers themselves, refusal to change for the better, slowest in re-planting, poor quality latex and labour constraints. Thailand's national agriculture showed a consistent increase starting from 2015 to 2018 with the use of the latest technology in the production of quality rubber (Warren et al., 2020).

Table 2.4: World natural rubber producing countries ('000 tonnes)

Year	Cambodia	Indonesia	Malaysia	Nigeria	Sri Lanka	Thailand	Vietnam	Total
2010	28.3	2,025.1	1,155.6	25.0	31.6	2,632.4	554.1	**6,452.1**
2011	25.4	2,290.3	1,285.2	24.0	45.8	2,771.6	703.6	**7,145.9**
2012	26.8	2,615.7	1,241.9	22.5	51.5	2,843.8	722.6	**7524.8**
2013	15.5	2,317.3	9525	26.9	44.2	2,681.3	685.7	**15295.9**
2014	37.4	2,651.3	1,185.5	34.7	55.7	2,806.2	754.7	**7525.5**
2015	43.6	2,375.7	1,321.1,	41.5	51.7	2,926.4	794.2	**6233.1**
2016	44.9	2,452.8	1,288.7	43.6	48.2	2,910.0	822.6	**7610.8**
2017	61.9	2,621.9	1,379.5	42.4	38.6	3,114.3	1,123.2	**8381.8**
2018	88.1	2,695.4	1,454.0	44.9	41.4	3,668.7	1,196.2	**9188.7**

Source: MPIC (2019)

From 2010 to 2018, the six largest rubber export producing countries, as shown in Table 2.5, accounted for approximately 91.0 percent of global natural rubber production, effectively monopolizing the natural rubber economy. This statistic shows Thailand was the export leader among the leading natural rubber exporting countries, exporting nearly 70.0 percent of natural rubber worldwide, which amounts to more than 7.2 billion USD per year. This accounts for nearly 17.0 percent of total global exports, with Indonesia (9.1%), Vietnam (7.5%), and Malaysia (7.3%) trailing behind. Conversely, as of 2018,

Malaysia is the fifth largest producer and exporter of natural rubber and the world's leading rubber glove producer. Annually, rubber glove exports worth USD4.3 billion (RM18.1 billion) in 2018 contributed to downstream agriculture activities. Of the six largest producers of natural rubber, Malaysia is the main focus of competition with Thailand in increasing rubber yields. Replanting rubber trees to replace old, non-productive rubber trees is the main agenda of RISDA so that the rubber sector continues to remain on the right track. Indirect replanting fully funded by RISDA ensure a secure source of income for farmers.

Table 2.5: World natural rubber export by major producing countries ('000 tonnes)

Year	Cambodia	Indonesia	Malaysia	Nigeria	Sri Lanka	Thailand	Vietnam	Total
2010	28.3	2,025.1	1,155.6	25.0	31.6	2,632.4	554.1	**6,452.1**
2011	25.4	2,290.3	1,285.2	24.0	45.8	2,771.6	703.6	**7,145.9**
2012	26.8	2,615.7	1,241.9	22.5	51.5	2,843.8	722.6	**7524.8**
2013	15.5	2,317.3	9525	26.9	44.2	2,681.3	685.7	**15295.9**
2014	37.4	2,651.3	1,185.5	34.7	55.7	2,806.2	754.7	**7525.5**
2015	43.6	2,375.7	1,321.1,	41.5	51.7	2,926.4	794.2	**6233.1**
2016	44.9	2,452.8	1,288.7	43.6	48.2	2,910.0	822.6	**7610.8**
2017	61.9	2,621.9	1,379.5	42.4	38.6	3,114.3	1,123.2	**8381.8**
2018	88.1	2,695.4	1,454.0	44.9	41.4	3,668.7	1,196.2	**9188.7**

Source: MPIC, (2019)

Rubber is the first commercially produced agricultural commodity in Malaysia and has had strong ties to the history of the British rule in that country. However, the productivity of natural rubber began to decline in 2008 with the introduction of oil palm cultivation in the 1980s. In this scenario, initiatives under the current National Key Economic Area (NKEA) launched in 2011 under the 10th Malaysian Plan are needed to boost production and enhance upstream activities in this industry. Main objectives for the rubber industry include ensuring the availability of domestic raw materials for the development of higher value and quality rubber products. Sustaining the rubber industry in Malaysia is important due to the high participation of farmers and a significant contribution to export earnings. Currently, farmers' earnings are uncertain due to the price volatility that started at the end of 2011 and continues to decline until 2018, as consumption growth in China is

weakening due to the desired and financial crisis starting in 2008. This is further supported by the following statement by RISDA:

> "Price instability in commodity markets is a feature that cannot be avoided, and it is a known fact that every marketable material depends on supply and demand factors in the international market" (Mingguan Malaysia, 4th May 2014, p.22).

The volatility of the global market for rubber and oil palm prices is closely linked to production and demand. More effective pricing mechanisms need to be devised to ensure farmers' main income for these commodities is guaranteed. The positive development of the market as well as the dominance of Malaysia in determining the price of rubber and oil palm at the global level can ensure and increase the income of farmers in rural areas.

2.6.1 World Production, Consumption and Trade of Rubber

Malaysia's exports of commodity-based products increased by 2.1 percent to RM 119.7 billion in 2016, accounting for 16.7 percent of total merchandise exports. According to the Ministry of Plantation Industries and Commodities, it is optimistic that the commodity sectors continued to make a significant contribution to national development, including a strong export performance for the current year (MPIC, 2017).

Table 2.6 shows world production and consumption of natural rubber, natural rubber producing countries and world gross natural rubber exports. The data in Table 2.7 shows that the production and consumption of synthetic rubber out numbers that of natural rubber, which poses a challenge to the existence of synthetic rubber. The rubber industry has been a pillar of the Malaysian economy since the 1950s and has remained a major contributor to the economy to date. Although rubber plantations have been steadily declining since 1982, natural rubber exports remained at 5,142,000 tonnes in 2011 - 2018 and were valued at RM3 billion. In 2018, exports decreased to around 50,000 tonnes in 2017, indicating a decrease in land productivity and other factors. The importance of natural rubber in socio-economic terms cannot be denied, as it sustains the livelihoods of

more than 1,650,000 farmer families, while the downstream manufacturing sector provides employment for more than 70,000 workers.

Table 2.6: World natural and synthetic rubber consumption ('000 tonnes)

Year	Production			Consumption		
	Natural rubber	Synthetic rubber	Total	Natural rubber	Synthetic rubber	Total
2010	10,057	13,367	23,424	10,133	13,087	**23,220**
2011	10,098	12,747	22,845	10,187	12,578	**22,765**
2012	9,853	13,409	23,132	9,389	12,946	**68,729**
2013	12,395	15,124	24,588	10,992	14,246	**77,345**
2014	12,217	15,214	26,412	11,997	14,888	**80,728**
2015	12,629	15,186	26,795	11,420	13,974	**80,004**
2016	11,251	15,573	27,754	11,788	15,867	**82,233**
2017	13,070	16,652	28,785	12,859	16,791	**88,157**
2018	15,617	18,631	15,044	16,510	8,787	**44,589**

Source: MRB (2019)

Refering to Table 2.7, the largest rubber crop is in the state of Sabah, with an average export revenue return of RM2,177 billion from 2012 to 2018, with an average production of 324 tonnes of raw rubber. Although Peninsular Malaysia's export of rubber products and income is still far behind that of Sabah and Sarawak, it still contributes to individual economic growth and ensures farmers' survival in this sector.

Table 2.7: Malaysia natural rubber export

Year	Peninsular Malaysia		Sabah		Sarawak		Total	
	Volume ('000 Tonnes)	Value (RM bil)	Volume ('000 tonnes)	Value (RM bil)	Volume ('000 tonnes)	Value (RM bil)	Volume ('000 tonnes)	Value (RM bil)
2012	102.3	2.7	26.6	68.4	2.4	0.4	131.3	71.5
2013	1,116.7	5.4	58.1	288.0	68.2	0.8	513.8	294.2
2014	912.4	8.9	61.1	538.2	38.3	0.4	1,011.8	547.5
2015	876.6	12.7	54.3	659.7	48.2	0.8	979.1	673.2
2016	705.9	7.8	59.1	586.6	29.2	0.8	794.2	595.2
2017	792.0	629	59.6	468.3	28.7	0.8	880.3	1,098.1
2018	772.8	4.9	39.5	254.82	19.4	0.19	831.7	259.91

Source: MPIC (2019)

2.7 Rubber Development Agencies

There are several rubber development agencies in Malaysia, each with specific functions, such as research and development (R&D), plantation development, financing, marketing, supervision and coordination. Table 2.8 lists the different agencies involved and their functions. With numerous agencies engaged in rubber related development across the country, the continued operation of this industry in Malaysia is economically feasible,

with strong commitment from all parties involved. Malaysia Rubber Board (MRB) has proposed four alternatives to achieve a vision to boost the rubber sector:

i) The replacement of rubber with other crops should be prohibited unless the soil is shown to be unsuitable for rubber

ii) Replanting of smallholdings wherever possible

iii) Group estate based planting for more efficient management of inputs and maintenance of rubber estate integration with other perennial crops, in order to avoid dependence on rubber alone

iv) An incentive in the form of cash and materials to encourage farmers to continue planting rubber and rubber planters to use modern technology to the greatest extent possible

In Malaysia, there are more than 50 government agencies that control rubber and oil palm cultivation activities with the roles of trading promotion, industrial promotion, development, processing, marketing development, plantation development, coordination, supervision, and training development. In the peninsula, it usually uses a law known as an Act passed by Parliament, while in Sabah and Sarawak it is known as an Ordinance passed by the State Legislative Assembly. Table 2.8 lists all government agencies responsible for the rubber and oil palm agriculture sector as well as agency functions. Although responsible agencies have been established, the agricultural sector is still lagging behind compared to other countries. Despite the fact that there are many government agencies that channel various form of assistance, there are still many farmers who are plagued by poverty, so the field of work is seen as failing to change the difficult life in the rural areas, whereas natural resources exist and can be explored in the country.

The activities undertaken have not been able to help increase family income or at least bridge the socio-economic gap between rural and urban communities. The government's recommendation for farmers to diversify their agricultural systems, including adapting to modern technology, is hoped to help them maximise yields, as well as improve the quality of production for market purposes. The 4th Prime Minister, Tun Dr Mahathir Mohamad, urged that aid and monetary assistance are no longer the best solutions to help tackle poverty among farmers and fishermen. Instead, they need to work by changing the way traditions have been used for so long, if they want to continue to compete and generate passiveits income. With the role and function of various government agencies, helping farmers improve the quality of life showed government effort to protect this community.

Table 2.8: Malaysian rubber development agencies

Name of agencies	Functions
Ministry of Plantation Industries and Commodities	Coordination/ supervision
Ministry of Rural and Regional Department	Coordination
Ministry of Natural Resources and Environment	Coordination/ supervision
Ministry of International Trade and Industry (MITI)	Coordination/ supervision
Ministry of Higher Education	Training development
Ministry of Finance	Supervision
Ministry of Agriculture and Agro Based Industry	Training development
Rubber Industry Smallholders Development Authority (RISDA)	Plantation development
Federal Land Development Authority (FELDA)	Plantation development
Federal Land Consolidation and Rehabilitation Authority (FELCRA)	Plantation development
Kelantan Selatan Development Authority (KESEDAR)	Plantation development
Terengganu Tengah Development Authority (KETENGAH)	Plantation development
Johor Tenggara Development Authority (KEJORA)	Plantation development
Pahang Tenggara Development Authority (DARA)	Plantation development
Lembaga Kemajuan Perusahaan Pertanian Pahang (LKPPP)	Plantation development
Lembaga Pembangunan Tabung Haji	Plantation development
Farmers Organisation Authority	Plantation development
Sabah Rubber Industry Board (LIGS)	Plantation development
Sabah Land Development Board (SLDB)	Plantation development
Sabah Forest Development Authority (SAFODA)	Plantation development
Sarawak Land Development Board	Plantation development
Sarawak Land Consolidation and Rehabilitation Authority (SALCRA)	Training development
Department of Agriculture Malaysia	Training development
Department of Agriculture Sabah	Plantation development
Department of Agriculture Sarawak (JPS)	Plantation development
State Land Development Boards of Peninsular Malaysia	Plantation development
State Economic Development Corporations of Peninsular Malaysia	Plantation development
Department of Forestry of Peninsular Malaysia	Plantation development
Department of Forestry Sarawak	Processing/ marketing
Department of Forestry Sabah	Plantation development
Malaysian Rubber Development Corporation (MARDEC Berhad)	Plantation development
Malaysia Timber Industry Board (MTIB)	Marketing development
Kuala Lumpur Commodity Exchange	Industrial promotion
Malaysia Rubber Export Promotion Council (MREPC)	Trading promotion
Malaysian Industrial Development Authority (MIDA)	Industrial promotion/ development

Source: MRB (2019)

2.8 RISDA as the Rubber Authority

RISDA is a federal government agency under the Ministry of Rural Development (MRD) and was established on 1st January 1973 in accordance with the powers conferred on it by Parliament Act 85, 1972 and by the Order (Replanting) 1952 of the Rubber Industry Fund. Among the main tasks of RISDA are to implement all agricultural reforms obtained from research, accelerate the modernisation of the agriculture sector, and carry out rubber replanting to increase the income of smallholders. In response to the widespread global economic change, RISDA has sought to strengthen the role of farmers in the agriculture sector as a key to production for their contribution to the national economy. RISDA is constantly refining and reviewing its role parallel with economic and technological changes for the prosperity of farmers.

2.9 History of RISDA

The government was concerned about the need to develop a policy and a new plan to boost the establishment of the agricultural sector for farmers. In the opening speech of the Honourable Tun Hj. Abd. Razak bin Datuk Hussein Onn, 1st Prime Minister of Malaysia at the Official Launch Ceremony, RISDA on 8th February 1973, stated as below.

> "The establishment of RISDA is intended to guide farmers in the agriculture sector towards stable economic progress and social development in order to establish a strong growth of the country's natural rubber industry" (Tun Hj. Abd. Razak bin Datuk Hussein Onn, 1st Prime Minister of Malaysia; Utusan Malaysia, 9th February 1973, p. 2).

In other words, the establishment of RISDA is to ensure that farmers who cultivate rubber and oil palm are protected in terms of income and well-being. In addition, the development of rubber plantations can be managed in a planned and more systematic manner with the provision of assistance and other needs.

RISDA is intended to cover all aspects of the development of the farmer's sector, including the modernisation of rubber cultivation techniques, increased research on

rubber processes and the creation of an effective marketing chain system for balanced growth for farmers. In the meantime, it is very important to bring new attitudes and new concepts to the farmers' community in response to environmental climate change today. However, the use of modern technology, which is necessary for the growth of the quality of rubber production and for higher yields, has also been improved. The objective of RISDA is for farmers to earn an average monthly household income of RM4,000 per household by 2020. There are six RISDA roles which are as follows:

i) To implement rules and policies to ensure the growth and sustainability of farmers in the rubber industry
ii) To plan, manage, implement and monitor all packages of schemes provided for in the RISDA Act 1972
iii) To provide the farming community with technical assistants, consultants, training, and learning programs
iv) To gather, manage and maintain statistical records or information relating to the activities of farmers
v) To design and implementation of any programme that may have benefited and increased the socio-economic well-being of farmers
vi) To ensure that farmers' sectors are modernised to improve the socio-economic well-being of farmers

RISDA's mission, therefore, is to develop farmers into a progressive and prosperous community through plantation activities and the entrepreneurship development program, while its mission is to become a leading farmer's transformation agency.

2.9.1 RISDA's Services

Replanting is the main function of RISDA in accordance with RISDA Act No 85/1972. With this function, RISDA is highly responsible for implementing the rubber replanting programme of old rubber trees with rubber or other fast growing crops accepted by the farming community. The main objectives are to increase the well-being of farmers' production. Through this activity, farmers are able to receive assistance in the form of cash, items or goods, such as agricultural seeds, agricultural fertilisers and best practise agricultural consultancy in terms of training. Every year, the Federal Government allocates a large budget to RISDA to carry out this programme. Table 2.9 shows the budget allocated to RISDA by the Federal Government from 2012 to 2018, with an average annual allocation of RM351 million.

This is such a large annual allocation each year by the Federal government to ensure the lives and well-being of farmers are guaranteed. However, until now, the efforts made by RISDA do not seem to be successful where there are still many farmers who remain in the PLI. Rubber replanting activities and entrepreneur development programmes among farmers are RISDA's aims for ensuring that farmers' income increases to RM4,000 per household by 2021. The low percentage of success of small businesses by farmers requires a revisit of implementation in terms of the farmer's ability to conduct business. The environment and background of farmers greatly influence the entrepreneurial behavior of farmers (Alam, et al., 2010; Baidoun et al., 2018). Therefore, this study identifies the factors that cause the high percentage of failures as well as the main contributors to business success among these farmers.

Table 2.9: The budget allocated by federal government for RISDA (2012-2018)

Year	Amount (RM million)
2012	340
2013	341
2014	352
2015	356
2016	360
2017	358
2018	374
Total	**2,481**

Source: RISDA annual report, various years

2.9.2 Replanting Plan

The Replanting Plan was introduced in 1952, focusing on the replanting of uneconomic rubber trees with new yield clones that produce too old and other crops such as oil palms, fruit, timber, coconut and cocoa for better income. The government had an official gazetteer, the Ordinance of the Rubber Industry (Replanting) 1952, which provides for financing and implementing a replanting scheme with two objectives as followed:

i) Establishing imbalances and procedures for replanting the collection at a rate of 9.90 cents per kilogramme (4.5 cents per pound) of rubber exported from a nation

ii) Create a legal body called the Board of the Rubber Industry Replanting (BRIR) under the MRB to manage the cess fund for the purpose of implementing the replanting plan

BRIR ruled on the cess fund and forced the redesign of the future 20-year forecasting plan from 1952 to 1972. With effect from 1st January 1973, RISDA took over the duties in accordance with the amended Act 85, 1972. As the export cess fund is collected by RISDA and accounted for by the RISDA main account, the cessation collection is shown to be more manageable. In 1952, the Malaysian Cabinet approved the rate of the replanting fund as presented in Table 2.10. The assistance started at RM988 per hectare in 1952 and increased seven times over the period until the last review in 2010 due to unconditional weather and consideration of additional costs, which also increased.

RISDA is constantly reviewing the needs in terms of assistance to farmers. Table 2.10 shows that in 2016, the increase in replanting assistance was given by 33.0 percent, making it RM9,230, which was originally only RM6,178. This shows RISDA's commitment to constantly reviewing the needs of farmers from time to time so that farmers can move forward to more sustainable economic growth.

Table 2.10: The replanting fund rates (1952-2018)

Rates of replanting fund	
Year	**RM (per/hectare)**
1952	988
1953 - 1955	1,236
1956 - 1961	1,483
1962 - 1970	1,853
1971 - 1977	2,224
1978 - 1980	2,965
1981 - 1990	5,436
1991 - 2002	6,178
2003 - 2010	6,178
2010 - 2018	9,230

Source: RISDA (2019)

Between 1953 and the end of 2018, there were approximately 1,568,786 hectares of rubber plantations belonging to more than 750,000 farmers in the Peninsula of Malaysia. Of these 1,076,750 hectares, a variety of plants, such as rubber, palm oils, fruit, coconut, pineapple and cocoa, is the top choice for a total of 584,460 farmers. The remaining 492.036 hectares were occupied with cash crops such as bananas and vegetables. Due to the extensive demands on rubber at that time, RISDA overcame the planning, expansion and development of a programme of commercial strategies to inspire farmers to produce high yields and to make more economical use of high technology machinery.

2.9.3 Replanting Aid Eligibility

RISDA's replanting plan is provided for farmers who meet the minimum requirements and basic conditions laid down by RISDA. basic requirements for the RISDA grant fund, such as:

i) Farmers who owned land less than 40.4678 hectares (100 acres)

ii) The land to be replanted must contain old rubber trees or evidence that the farm does not contain rubber stumps

iii) A tree is not economical and produces low yields

iv) Must agree on replanting methods either in groups (commercial) or individually established by RISDA

2.9.4 Income Development Programme

The Income Development Programme was launched to help provide financial facilities to individual farmers who benefited from implementing agri-business on a large scale (mainstream) and small business (entrepreneurship) objectively to help them increase their incomes. Two types of economic activity have been identified:

i) Farm Production Programme (FPP)

This programme was set up to help provide financial support to enable the purchase of new technology in agricultural fields that could help increase the productivity of farmers at the farm gate. Technology is intended to increase production of high-yielding materials, fertilisers, and technological devices.

ii) **Entrepreneurship Development Programme (EDP)**

This programme was designed to provide a financial grant of RM20,000 for the purchase of materials, goods and items for farmers to carry out various entrepreneurship economic activities that can help them increase their incomes and improve their well-being. Table 2.11 shows that a total of RM247 million has been spent on this entrepreneurship development programme, with 12,550 farmers enrolled in this programme from 2009 to 2018.

In essence, the government's financial allocation covers costs related to training, promotion, the provision of business premises as well as the supply of business goods.

This facility is provided to ensure that the small businesses owned by farmers increase their income. However, giving RM20,000 on a one-off basis does not help farmers to succeed in small businesses.

The National Entrepreneurship Policy 2030 (DKN 2030), which outlines strategies and initiatives for the development of the entrepreneurial eco-system across all industries and covers every level of entrepreneurs and society in Malaysia, still has a long way to go at the farmers' level. The challenge for the government, not only in Malaysia, but around the world, is to move from a traditional economic landscape to a new technology-based economy. Prospective entrepreneurs need to be equipped with digital skills and the need to collaborate with other entrepreneurs across the country in order to stay competitive in business.

Table 2.11: Fund allocated by RISDA and number of participants (2009-2018)

Year	Number of participants	Allocation (RM million)
2009	1,200	24
2010	1,250	25
2011	1,250	25
2012	1,250	25
2013	1,250	25
2014	1,250	25
2015	1.300	26
2016	1,300	26
2017	1,250	25
2018	1,250	21
Total	**12,550**	**247**

Source: RISDA Annual Report, various years.

The proportion of RISDA allocations distributed by state is shown in Table 2.12, whereby Peninsular Malaysia received 97.7 percent, while Sabah and Sarawak received 1.1 percent and 1.2 percent, respectively. The highest success rates of farmers enrolled in this entrepreneur program in 2017 was 8.8 percent, and the lowest was 5.6 percent in 2011.

The selection of participants to follow this programme is not made according to quotas by state but through a list obtained from *e-kasih* data provided by the EPU. The state of Perlis, which has a low population capacity, showed a significant increase in PLI from

2016 to 2018. In 2017 and 2018, there was a decrease in participants due to the cut in the annual allocation received from the Federal government for this program, but for replanting assistance, there was no change in terms of receiving direct government assistance for development programs.

Table 2.12: Participation by State (2015-2018)

State	Number of participants				Total
	2015	2016	2017	2018	
Perlis	147	258	277	240	922
Kedah	147	151	140	147	585
Pulau Pinang	65	90	98	109	362
Perak	132	108	101	101	442
Selangor	140	97	84	86	407
Kuala Lumpur	0	0	0	0	0
Negeri Sembilan	187	30	14	41	272
Melaka	76	81	95	85	337
Pahang	145	192	164	173	674
Johor	88	98	87	91	364
Terengganu	69	91	96	53	309
Kelantan	68	71	74	79	292
Sabah	19	14	10	21	64
Sarawak	17	19	10	14	60
Malaysia	**1,300**	**1,300**	**1,250**	**1.250**	**5,100**

Source: RISDA annual report, various years

Entrepreneurial activities created by RISDA are to provide opportunities for RISDA farmers to venture into various fields of business with the aim of increasing income and improving well-being in rural areas. Financial aid is offered to encourage more RISDA farmers to start businesses as well as not just rely entirely on agro-based products alone. However, as seen in Figure 2.12, an average of 1,250 entrepreneurs are given assistance, but the success rate each year is below one percent. Therefore, the ability of these farmers to carry out entrepreneurial activities needs to be examined because it involves a huge amount of assistance allocated. The success or failure factors that were identified are seen to help in strengthening this programme from the aspect of evaluating participants to offering entrepreneurship-related training.

RISDA has taken a number of measures to help increase the income of farmers in the field of entrepreneurship. Table 2.13 shows some of the main newspaper information that

highlights the 2018 entrepreneurship programmes, presenting the government's efforts to assist RISDA farmers in the field of entrepreneurship. There are many financial aids, entrepreneurship programmes created such as a product development, marketing strategies as well as training on new technology that expose farmers to preparation as competitive entrepreneurs locally and globally by the government as stated in the main newspaper below.

Table 2.13: Information on entrepreneur's development program 2018

No	Title	Author	Date	Source
1	RM 27 million fund for RISDA entrepreneurs	RISDA Chairman	24 February 2018	Berita Harian
2	My 'Bidan' new program for RISDA entrepreneurs	RISDA	09 April 2018	Utusan Malaysia
3	RISDA target to export entrepreneur's food products to China	RISDA Chairman	01 Mei 2018	The Star
4	RISDA help entrepreneurs build workshop	RISDA	04 Jun 2018	Berita Mingguan
5	Online transaction for RISDA entrepreneurs	Deputy Chief Minister, Sabah	15 July 2018	Utusan Malaysia
6	RISDA entrepreneurs receive ten thousand to expand business	Johor RISDA Director	31 July 2018	Nanyang siapau
7	RM 2.06 million extra fund for RISDA entrepreneurs	RISDA	31 July 2018	Metro
8	Improve life quality of smallholder by entrepreneurship activity	Chairman of Rural and Urban Development of Johor	08 August 2018	Metro
9	RISDA encourage to help entrepreneurs market their product via online	Deputy Chief Minister, Sabah	13 August 2018	Sinar Harian
10	risda.com entrepreneurs expand the marketing network	RISDA	11 September 2019	Utusan Malaysia
11	Acknowledge rural product widely	RISDA	22 September 2018	Utusan Malaysia
12	New economic extra income for farmers	Minister of Rural and Urban Malaysia	26 September 2018	Utusan Malaysia
13	Farmers are encouraged to entrance entrepreneurs' industry	RISDA officer Temerloh district	15 November 2018	Berita Harian
14	Benefits of rural entrepreneurs will be ensured	Minister of Rural and Urban Malaysia	15 November 2018	Malaysian Nanban
15	RM50 million to help farmers	Deputy Minister of Rural and Urban Malaysia	15 December 2018	Utusan Malaysia
16	Farmers must have an extra income	RISDA Director General	17 December 2018	New Strait Times
17	Farmers advice to diversified income via entrepreneurs	Minister of Rural and Urban Malaysia	19 December 2018	KOSMO

Sources: As cited above

2.10 Summary

This chapter gives an overview of the broad perspective on the development of Malaysian agricultural policy for farmers in rural areas for increased income and well-being. Agriculture plays a significant role in the Malaysian economy and provides rural communities with the primary source of food, income and employment. Government intervention in the development of the agriculture sector, with a new initiative for farmers, is undeniably beneficial to farmers. Developing agencies such as RISDA to ensure the prosperity of the farming community shows that the government balances the social and economic in the countryside. RISDA played two important roles in the rubber replanting programme and enriched the multiplicity entrepreneur development programme for small business start-ups among RISDA farmers with less than 100 acres of land. The entrepreneurship development programme appears to be the best way to overcome the poverty issue among the RISDA farmer's community and enrich their well-being. Various assistance is provided by RISDA to increase the income of farmers and pull them out from PLI. However, all these efforts still do not show a positive affect due to an internal and external factors that need to be studied in more depth. The entrepreneurial behaviour and mindset is required as the starting point in determining business success.

CHAPTER 3: REVIEW OF LITERATURE

3.1 Introduction

The small business environment is continuously changing due to globalisation phenomena such as advanced technologies, product innovation, weather, natural disasters, political events, adoption or rejection of laws and rules. These factors have increased the demand for environmental awareness among business owners by increasing competition, particularly in consumer products. The management and operation of businesses has changed quite dramatically. The implications of these changes have created a demand for business owners to seek ways in which to increase their competitive advantage to survive in the industry's business environment.

Despite the low small business success rate among farmers based on empirical studies, agri-business and farmers have been acknowledged for the role they play in economic contribution and social development. Thus, government intervention is crucial to support small businesses among farmers. As discussed in Chapter Two, the Malaysian government has implemented extensive agricultural economic development plans to support small businesses and achieve the country's SME industry growth. There are internal and external factors that influence the performance and development of small businesses' success or failure among farmers. Therefore, identifying which factors are influential is crucial for small business success or failure among farmers needed to ensure this community is no longer categorised in the PLI.

This chapter outlines the definition, theoretical support, framework for research and hyphothesis developed in this study. It examines the constructs that appear in the research framework, the relationship between these constructs and the hypothesis that relate to the relevant inter-relationship constructs.

3.2 Definition

This section presents the elaboration concerning entrepreneurs, entrepreneurship development in rural areas, farmer's entrepreneur, and entrepreneurial approaches in the agricultural sector.

3.2.1 Entrepreneur

The term "*entrepreneur*" originates from the French verb "*entreprendre*" to "*undertake, try or adventure*" (Carland et al., 1988). Much of the scholarly definition of what an entrepreneur actually is remains rather identifiable (McMullen & Shepherd, 2006; Carsrud et al., 1985). McClelland (1961) defines an entrepreneur as someone who carries out some monitoring of the creation process and innovates more than he or she can produce and promote markets. Hornaday and Aboud (1971) consider a successful entrepreneur to be a man or woman who starts or creates a business where nothing had happened before at least eight employees had been employed and had been established for at least five years. Brockhaus (1980) defined an entrepreneur as a business owner of a business venture not hired elsewhere. Frederick et al. (2018) define an entrepreneur as someone who is generalising as a creative creator, grappling with opportunities, adding value through a combination of time, energy, currency, skills and an illustration of a tendency to uncertainty or risk that manages to replace a possible return on profits.

This is proof that the concentration of synchronism and the entrepreneur has improved considerably over time. Brockhaus and Horwitz (1985) quote that the literature seems to discuss the lack of a specific definition of an entrepreneur and the lack of psychological methods to explain it at this point in time. Shane and Venkataraman (2000) have stated that the major barriers to the creation of a conceptual framework to explain the definition of entrepreneurship have been complex tasks. According to Bull and Willard (1993), the search for a better entrepreneurial definition has changed the way research has evolved and the theory has evolved.

The definition of an entrepreneur was basically designed to distinguish between an entrepreneur and a business owner. The original effort was to distinguish between entrepreneurs and non-entrepreneurs by focusing solely on the determination of chosen high personality traits, as a result, there was no undisputed evidence that identified entrepreneurial personality traits and that theorised path was ultimately vital (Gartner, 1988). Robinson et al. (1991) noted that it was a rigorous response to certain circumstances, not just a set of demographic characteristics that regulated entrepreneurship. Many scholars have extended the study in order to expand the body of knowledge with the narrower objectives of the determination of an entrepreneur. This scenario has led to various approaches in the fields of social science and personal psychology itself through the acceptance of psychological terms (McClelland et al., 1953; McClelland, 1961; Brockhaus, 1975; Brockhaus & Horwitz, 1986), demography factors (Brockhaus, 1982) and behavioral aspects (Robinson et al., 1991; McCline et al., 2000). This technique met with varying degrees of success, with the first two demographic and psychological factors being considered to be the improper outcomes of individuals rather than entrepreneurs (Gartner, 1988; Carsrud & Johnson, 1989).

In developing the Entrepreneurship Theory, the entrepreneur's study focuses on the individual characteristics of demography (McClelland, 1961; Churchill & Lewis, 1986). This assumption is considered improper as entrepreneurs recognise their own circumstances when creating new ventures rather than being innovated by means of a set of situations assigned demographic characteristics. Moreover, demographic factors are almost always referents of historical events and can not be used to influence future attitudes or behaviour. Another illustration of this developmental cycle is the designation of personality traits based on demographical factors, together with the declining predictive validity of who will or who will not be an entrepreneur (Gartner, 1988).

In the search for psychological outlines linked to personality trait theories and the impact on business creation of start-up intentions, results have been shown to have very low analytical power and even less predictive validity (Krueger et al., 2000). The main focus is not on the non-appearance of distinguishing psychological traits between entrepreneurs and non-entrepreneurs, but rather on the theories applied and the approach to be used in defining these personality traits and characteristics (Carsrud & Johnson, 1989). The unreliable theory of personality and demographic access to cater for an appropriate model to be developed on the basis of significant assumptions demands entrepreneurial activity and the development of equivalent theories. One main theory that attributes attitudes to a theory has the potential to address previous weaknesses. The shape of the attitude is intended to have a significant impact on the assumption of differential trends in behavioural actions between entrepreneurs and non-entrepreneurs. Entrepreneurs demonstrated entrepreneurial attitudes in which non-entrepreneurs did not (Robinson et al., 1991; McCline et al., 2000). As a result, the entrepreneurial attitude has shown positive contrasts between entrepreneurs and non-entrepreneurs. McCline et al. (2000) raised a rhetorical question as to whether these entrepreneurs may have consistency, such as entrepreneurial attitudes, in order to venture into a new start-up business, or whether such attitudes can only shift post-concentration into the pragmatic and entrepreneurial domain (McCline et al., 2000). The foresight against the attitude of Ajzen and Fishbein (1977) is accurate and one-dimensional. Lindsay and Kropp (2009) in their study of entrepreneurs point out that the need for attention to be deeply focused on entrepreneurial attitudes can make some changes to align with changes in time.

Gartner (1989) considers the motivation factors to answer ‘who is an entrepreneur?’ The question could possibly return the focus of the study to the personality traits and the characteristic approach discussed a few years ago, and would not contribute to the definition of entrepreneurship or to a clearer understanding of what entrepreneurship is all about. He also argued that an entrepreneur’s study is closely linked to what is actually the situation of

an entrepreneur's circumstances, given the fact that the entrepreneur describes parts of the complexity of new business creation processes. Gartners (1985) has defended an advanced approach, in which a business is treated as a priority level of study and analysis, while the individual is considered in what form of exercise he or she might start developing a business creation.

Therefore, any study should not only aim at what an entrepreneur is, but what task he or she is doing. Venkataraman (1997) moves a step forward by debating that the conceptual framework needs to be expanded and extended beyond who the entrepreneur is or what the entrepreneur does. He argued that the problem with who and what methods is that entrepreneurship comes into existence as a direct result of allowing the presence of a possible opportunity perceived in conjunction with an individual inspiring.

The measurement of the appropriate definition of entrepreneurship in practise for this study is closely explored. First, Gartner (1990) gave a brief explanation of entrepreneurship by defining eight key ideas of entrepreneurship and entrepreneurs, personality traits, uniqueness, innovation, growth, value creation, start-up of ventures, profit or non-profit, and owner-manager. Shane and Venkataraman (2000) mixed up an entrepreneurship clarification to the evolution of discovery, evaluation and exploration of opportunities, the sources of opportunities and those individuals who evaluate, exploit and discover them. According to Frederick et al. (2018), entrepreneurship is an energetic process that includes a mission, vision, clear objectives, the creation of spirit values, focus, the process of new ideas, and the discovery of new innovation.Their description depends on key formulations, such as the willingness to take risks from financial and non-financial obligations, the ability to complete the task, the ability to maximise resource utilisation, the organisation of effective business plans and, finally, the mission to diagnose opportunities where other parties see obstacles, barriers and challenges.

3.2.2 Entrepreneurship Development

According to Morrison (2000), entrepreneurship is a highly aggregated task in which a high degree of spirit of business interests is needed within individuals and is supported by cultural entrepreneurship in society. Entrepreneurship activities are likely to place a lot of importance on individual efforts as guidelines for economic development (Bridge et al., 1998). Indeed, some of the richest individuals in the world claim to be entrepreneurs by innovating to fill the gaps in the markets they need (Adina-Simona, 2013; Adenutsi, 2009). Therefore, the role of entrepreneurs has become more complex for economic growth and is no longer dependent on traditional methods to remain sustainable in the markets (Afandi et al., 2017; Bridge et al., 1998). Entrepreneurship and the creation of small businesses call for the reinforcement of innovation and the need for an entrepreneur or small business owner to represent the changes needed. Many authors support the development of entrepreneurship as a process for improving knowledge and skills through training to increase human capital (Adenutsi, 2009). The process of creating new businesses is improving through sound training, which indirectly improves the economy of a business or a country (Aerni, 2018; Reijonen, 2008).

It is easy for anyone to start a business, but many of them have failed to do so. It relies much more on an entrepreneurial attitude, knowledge, a personality trait, a culture, a desire or a spirit to become an entrepreneur and not a fear of taking risks. The process of entrepreneurial development has taken a few steps that need to be followed in order to be a success in business. According to Barajas et al. (2012), there are four basic steps in the development of entrepreneurship, such as:

i) Idea- The market needs to identify opportunities for products or services. Some information or market analysis needs to be done in order to have broad ideas on how to see the possibility of success

ii) Decision making- Is a critical part of entrepreneurship activity. The wrong decision step may have a collateral impact on the business plan. Motivation and support are needed to make the right decision

iii) Project Launch- Once resources have been obtained, a start-up should take place on the product. Risk fears need to be eliminated in order to meet the objectives

iv) Management Control- Entrepreneurs are asked to strive to maintain revenue growth. Maximise resources and minimise operational costs over time

Each year, the failure rate of small businesses is reported to be as high as 90.0 percent in the first year of operation (GEM, 2018). Developing the right business strategies can reduce the rate of failure and help entrepreneurs grow in the economy (GEM, 2018). In addition, Barajas at el. (2012) stated that by providing appropriate training and quality business materials to help entrepreneurs succeed in small businesses, they even make it possible for them to be more efficient on the market. In particular, opportunities could be seen from training to get ideas and how to achieve best practise and succeed in business. Entrepreneurship development is a huge, growing industry with a lot of variation, and the programmes offered are a global asset-benefit economy. Training such as marketing, sales, leadership, time management and finance help entrepreneurs avoid failures and accelerate business growth.

In the context of Malaysia, the government is aggressive in building a strong ecosystem that can support the start-up of new entrepreneurs. That is one of the reasons why even international investors view Malaysia as an attractive market hub for long-term investment. Though Malaysia's entrepreneurship has many benefits, it also has its challenges. However, with the right kind of planning and strategic connections, these challenges can be overcome by as many scholars and experts as possible (Mustafa & Yaakub, 2018; Adenutsi, 2009; Abdullah & Muhammad, 2008). As far as rural entrepreneurship is concerned, most countries

have problems and Malaysia is no exception. Issues such as culture, attitudes, socio-economics, infrastructure, facilities, products and ethical matters trigger a solution.

Some entrepreneurship development programmes have failed because of the lack of strict policies to support and facilitate entrepreneurship, which is a major issue (Mustafa & Yaakub, 2018). A key problem is also a lack of entrepreneurial intent, as this hinders Malaysia's entrepreneurial growth (Adenutsi, 2009; Abdullah & Muhammad, 2008). The Malaysian markets are also confronted with issues such as the counter-feiting of product quality. These issues have an impact on the economy as a whole and should be strictly addressed to ensure that the government budgets for this entrepreneurship development programme have some impact on the target group. Meanwhile, the government of Malaysia is continually working hard to improve the situation of entrepreneurs by creating more aid programmes and distributing funds that help to overcome some of the problems that most of them face due to poverty. According to Abdullah and Muhammad (2008), Malaysia's economic and entrepreneurial development needs immediate change over the four phases identified:

i) Adaptability to change *(*environment*)*
ii) Ability to evaluate the network (technology)
iii) Knowledge of business processes (knowledge)
iv) Partnering program (joint venture)

Although all four phases of this entrepreneurial development were based on different fields, they were all similar in terms of economic growth in the field of entrepreneurship. To address the suggestions made, the government is making efforts to enhance the development of entrepreneurship as one of the pillars of economic development in the country. For example, Malaysia's governments have a focused vision to achieve the status of developed countries by 2020 through some new policies. For example, all students are encouraged to take part in a number of entrepreneurial activities, such as seminars, training courses, and other events

related to entrepreneurship. The country is fast becoming a knowledge-rich economy because of the vast knowledge of entrepreneurship spread among its younger generation. The government has made entrepreneurship subjects compulsory for every student who studies at a national public university. In addition, governments have established more than 20,000 small businesses based on social entrepreneurship in Malaysia since 2013 - 2014 for graduate students (Mustafa & Yaakub, 2018). Social entrepreneurship helps raise minority communities in the country by performing informal business, and the most common source of funding for social entrepreneurship is government grants.

3.2.3 Farming and Farmers

In third world countries, farmers usually support a single family with agricultural products such as cash crops and subsistence farming. As a country grows more prosperous, practices in the agriculture sector become more efficient and systematic. In more prosperous societies, farmers have a greater appreciation of what they provide for rural development and often do not earn their livelihood. It is estimated that there are 500 million hectares of farms in the world, supporting almost two billion people in the agricultural sector (Ng, 2016). Some associations linkages include farmers in their value chain, providing seed, feed, or fertiliser products to improve production (Ng, 2016). In the legislative context of Malaysia, a farmer is defined as a lawful owner or legal representative of any land of less than 40.47 hectares equal to less than 100 acres (RISDA Act, 1972). In 2014, Malaysia's agriculture sector provided employment to more than 1.1 million local people and contributed up to 25.0 percent of its total export earnings and 7.2 percent of Malaysia's GDP (Dardak & Adham, 2014). Farmers produce more than 80.0 percent of the food consumed in developing countries on a global scale (IFAD, 2013) and have made a significant contribution to the rural community's economic growth.

In the context of Malaysia, the Ministry of Agriculture (MoA) acts as a public agency for agricultural enterprises by providing advice to experts specialising in agriculture, fisheries and livestock. The ministry plans policies, strategies and various development programmes. It monitors, surveys, directs and implements the project provided by the Integrated Agricultural Development Project (IADP) into action. The Ministry has science based services such as collecting, analysing and restoring information on agricultural data through reporting to farmers. It provides plant owners with references and an agricultural management system for access to all information collected on agriculture. Under the 9th Malaysia Plan, development and value-added activities had a specific role to play in creating economic growth and making agriculture the third engine of economic growth, specifically focused on the production of rubber and oil palms.

Indeed, Malaysia is extremely responsible for one third of the world's rubber exports. However, since 2008, the production of rubber and palm oil in the critical economic series has decreased most due to the global price condition. Other commodity products, such as wood, pepper and tobacco, have an impact as well. Malaysian rubber manufacturers have access to a wide range of different rubber products, such as medical gloves, automotive parts, tyres and belts, but demand is too low. To overcome this problem, contract farming was introduced by governments aimed at farmers who had no other income for continued living than rubber and oil palms. The main focus of the contract farming programme as follow:

i) To protect demand and therefore increase the profits of farmers
ii) Preparation of cash crops such as fruit and vegetables systematically
iii) Good Agricultural Practices (GAP) to ensure quality production and sustainable agriculture as well as to increase global prices
iv) To accelerate the transfer of technology and information in the supply chain

The scope of the Contract Farming Programme (CFP) includes farmers under the supervision of various public and private agricultural authorities, such as the Malaysian Pineapple Industry Board, the Sabah Ministry of Agriculture and Food Industry, the Sarawak Ministry of Agriculture Modernisation, FAMA, KEDA, RISDA, FELDA, FELCRA, LGM, Sime Darby and MPOB. For the production of rubber, oil palms, coconut, fruit and vegetables, the CFP focused on group farms and production, as well as on individual entrepreneurs within departments/agencies and also on private individual production. Its implementation for commodities products is the responsibility of the Malaysian government and state governments/agencies. A farmer who participates in the CFP includes the provision of benefits such as:

i) Farmers are granted price guarantees for the goods
ii) Income increased in earnings
iii) Ensure that farmers receive technical advice and more systematic farm management knowledge
iv) Obtaining government subsidies and facilities
v) The ability to attend courses and training in order to improve knowledge and motivate agricultural entrepreneurs

Although a large number of schemes and support services are provided to farmers by governments for their well-being, some of the factors that hinder them, such as the socio-economic, cultural, and environmental background in rural areas, have -delayed all the agendas set by governments. Land is not fully occupied and maximised by farmers for profit, thus reflecting the development of rural areas and the impact on economic growth.

3.2.4 Farmer Entrepreneurs

Farmers are most likely to see their farms as a business-oriented platform and a means of earning profits by cultivating the upper stream, mainstream or downstream products (FAO,

2014). They are focused on their farm business and willing to take risks to make their farms profitable for business growth. According to Kahan (2012), small business farmers are looking for better ways to organise their farms by trying out new crops and cultivars with modern technologies to increase productivity, diversify production and reduce risk, with the aim of increasing profits. Recently, entrepreneurial farmers have become more market-oriented and have learned to take risks in order to open up or create new market segments for their products (FAO, 2014). In addition, small business farmers have the characteristic qualities of an entrepreneur (Scott et al., 2014). A farmer entrepreneur in the 2000's focused solely on agricultural products, such as vegetables and fruit cultivation but, due to unstable weather conditions, fluctuating prices, disasters such as floods, animal attacks and a lack of local labour, growth in the agricultural sector has been stuck. As a result, almost 500 thousand farmers' incomes in Malaysia have been affected.

Most of them have acquired entrepreneurship skills, but are not interested in fear of taking risks again, thinking that it is better to lease farms and get paid on a monthly basis (GEM, 2018). The government is therefore taking steps to ensure the well-being of farmers by introducing a multiplicity of entrepreneurial activities based on the talents and interests of farmers. For example, entrepreneurs who have talents and an interest in making crackers receive financial support from the government and the product is non-agricultural, such as fish crackers. The main aim of the multiplicity of entrepreneurship among farmers is to encourage them to be diversified into different areas of entrepreneurship and to explore wider business opportunities as well as to seek greater business coverage in entrepreneurship fields. In line with the changes in the market landscape, agricultural products are undergoing significant changes which require a major shift from farmers so that they do not continue to interval behind in the country's economic growth (Palmer et al., 2019). Market opportunities that are accessible should be exploited and leveraged to increase their income as well as socio-economic growth. In fact, governments have long recognised efforts to create successful small

business among farmers, but it is more important to understand the factors that contribute to the success of entrepreneurs (Gill et al., 2018). In addition, in the Malaysian context, the definition of the farmer framework is changing accordingly. For the purpose of this study, farmers' entrepreneurs are defined as farmers who carry out multiplicity entrepreneurial activities, such as services, manufacturing, food and beverage, as well as agricultural products.

3.2.5 Rural Entrepreneurship

While there is a vast resource of literature on entrepreneurship, there is very little research conducted at the farm level, although the area of entrepreneurship in agriculture is well referenced. Previous research is mainly concerned with entrepreneurship at the agribusiness level (Hill, 1997; Langford, 2019). These studies focus on small businesses in the multiplicity of entrepreneurship such as manufacturing, services, and food and beverages among farmers and the agricultural sector. Other research that looks at entrepreneurship at the farm level and focuses on agriculture products (Alsos et al., 2011; Mazonde, 2019), has limited application for RISDA farmers as this literature is based on studies in developing countries where the infrastructure and culture are very different from traditional family farms. Therefore, a gap exists in the literature and emphasises the importance of study in this area for RISDA farmers.

Wortman (1990) argued that most rural research has failed to use a definition of rural entrepreneurship in the determination of the concept of informal business or single ownership of the enterprise. He defines rural entrepreneurs as highly dependent on aid, inefficient at managing resources, less hardworking, and lacking innovative ideas. He then stated that real entrepreneurship in a rural context is focused on creating new employment through new ventures. Shane et al. (2003) provide a definition of rural entrepreneurship that is the creation of a new product, serving or creating a new market, or utilising a new technology in a rural environment. Rural entrepreneurship is generally known as entrepreneurship emerging at the

village level, which can take place in a variety of fields of endeavour, such as business, industry, agriculture, and acts as a potent factor for economic development.

This definition is similar to Morrison et al. (2006), who provide a more detailed definition of the entrepreneur in a rural context by providing a typology of management styles. Morrison et al. (2006) describe entrepreneurship in rural areas as a farmer who regards himself/herself as not only an agricultural producer, but also a person with the overall management and economic responsibility for the farm firm's growth. The concept of rural entrepreneurship has changed with the circulation and discovery of the latest technology to boost the activities of rural entrepreneurs (Dabson, 2001; Morrison et al., 2006; Korsgaard et al., 2015).

Dynamic modernisation of rural entrepreneurship can be found in non-agricultural uses of available resources, such as catering, manufacturing, carpentry, and spinning. Rural entrepreneurship helps to increase the income of rural people, thereby reducing the disparities in income and poverty rates**.** Rural entrepreneurship controls the concentration of industry in urban areas and promotes balanced development in the economy.

3.2.6 Entrepreneurial Conventional Approaches

A critical factor that distinguishes entrepreneurial ventures from those of non-entrepreneurial small businesses is innovation (Carland et al., 1984). The entrepreneur is characterised by organising resources to create a way for innovative products, thus aiming for profit. Entrepreneurial activity also needs achievement (goal orientation), internal locus of control, need for independence, need for responsibility, and need for business control. The need to take risks in business has become a must with more challenging businesses based on the latest technology, but rural entrepreneurs still use traditional technology as if it is inherited.

However, it is likely to be associated with entrepreneurial behavior. An entrepreneurial farmer is likely to approach extending the farm business in a different way than a farmer not displaying entrepreneurial characteristics (DeSarbo et al., 2005; McLeay et al., 1996). For

example, an entrepreneurial farmer is unlikely to accept a riskier project provided it has high returns. He/she is likely to investigate projects more thoroughly, possibly utilising more information sources and established contacts. Entrepreneurial farmers are unlikely to be restricted to production innovation alone, and may adapt their farm management systems to meet the requirements of a new market. While investigating new options for the farm, the entrepreneurial farmer may view the farm from a different perspective by evaluating the farm's relative position within the product value chain.

The entrepreneurial farmer is not likely to be bound by conventional methods and is willing to seek advice in areas outside his/her existing field of knowledge. Somehow, their acceptance of such significant environmental changes is still questionable. The life background is seen as an important tool to determine entrepreneurial success in the rural farmer's community. The majority of successful Malaysian farmers, on the other hand, are likely to specialise in agri-business products rather than a multiplicty activities. McLeay et al. (1996) support this, with their results showing that 89.0 percent fit the agriculture description as an entrepreneur, while 19.0 percent of various non-agriculture activities seemed to fail in small business.

The likely characteristics of a non-entrepreneurial farmer and their approach to farm business development differ from the entrepreneurial style. The non-entrepreneurial farmer is only likely to embark on diversification if it has already been proven to be a viable business, usually by an entrepreneur. These agribusiness farmers more likely to try new products or management styles that have a production focus, with production goals being their main performance index. The motivation behind their new business is likely to be risk within the boundaries of physical farm resources and existing policy management.

Their farm lifestyle is not likely to be exposed to risk by the changes in their farming business, which is funded largely by government capital. The non-entrepreneurial farmer is likely to seek advice for farm management changes, but significantly less than the entrepreneur. In the

future, it is estimated that rural entrepreneurs increase more in the Malaysian agriculture sector due to the major development in the rural population and the changing of the national farm sector agenda. The increasing size of the economic unit may give rise to the increasing importance of farm investment for those who do not have adequate farm returns. In the following chapters, the results of a previous empirical study of entrepreneurial farmers are reported. It focuses on entrepreneurs' personal characteristics and other areas of interest, such as their attitude, how the way of information accesses, risk-taking, business motivations, and management of changingthe business.

3.3 Characteristics of Entrepreneur

Studies argue that the performance and organisational outcomes of small firms are affected by personal characteristics such as idealism, discipline, responsibility, and commitment (Holmes at el., 2021; Baum et al., 2001; Poon et al., 2006; Gartner, 1988; Low & MacMillan, 1988; McClelland, 1961; Schumpeter, 1935). Entrepreneurship self-efficacy is considered as a personal trait that affects a small business firm's performance (Khedhaouria et al., 2015; Chen et al., 2014). While an entrepreneur must introduce new creativity and innovative value products with some element of novelty, that increase the reputation of entrepreneurs (Karabulut, 2016; Van-Vuuren et al., 2007; Timmons & Spinelli, 2004; Gartner, 1990). According to Van-Vuuren et al. (2007), entrepreneurs had unique resource input packages to exploit the range of potential outcomes, including products, services, processes, markets and technologies. Some studies found that entrepreneurs are a way of thinking, creating, reasoning, exploiting and acting to see new opportunities in current resources or holistic capacity (Palmer et al., 2019; Ivanic at al., 2012; Fratesi & Senn, 2008; Botha at al., 2007; Timmons & Spinelli, 2004; Eckhardt & Shane, 2003; Keh at al., 2002; Shane & Venkataraman, 2000; Brockhaus & Horowitz, 1985; Casson, 1982; Schere, 1982). Additionaly, social network engagement, education levels and skills of entrepreneurs on business as the key factors to lead on success in small business (Gill et al., 2018; Nair &

Panday, 2006; Bogan & Darity, 2008; Botha at al., 2007; Co & Mitchell, 2006; Brink at al., 2003; Hills. 1997; Hisrich & Brush, 1984).

The study by Zelekha et al. (2018) focused on predicting the attitude and characteristics of an entrepreneur towards a successful entrepreneurial behavior. A Few studies support the characteristics of this entrepreneur by adding human capital to the creation of small businesses and predicting business success (Akhmetshin et al., 2019; Parker & Belghitar, 2006; Liao & Welsch, 2008; Dimov, 2010). Despite having the characteristics of an entrepreneur, he or she is not capable of finding entrepreneurial opportunities to expand the business or to find market gaps. In 2006, Brad Sugars was the founder of 1,000 of his own international franchises. identifies eight important entrepreneurial characteristics known as confident, sense of ownership, able to communicate, passionate about learning, system-oriented, dedicated, optimistic and risk-taking. Entrepreneurs must always have a self-employed mind-set, a managerial expert, an owner's or a leader's attitude and be able to learn new things (Somerville & Brady, 2019). Resourceful and consider the issue as opportunities are the ability of an entrepreneur to be successful in business.

According to Zelekha et al. (2018), entrepreneurs and farmers in Malaysia have six typical characteristics which lead to failure categories as followed:

i) No business values
ii) Absolute products
iii) Poor skills for problem solving
iv) Ruined of discipline
v) No clear objectives
vi) The confidence level is too low

The findings therefore indicated that internal and external factors such as age, educational level, marital status, health conditions, social networking, technology support, environmental

change and cultural surrounding enable entrepreneurial farmers to explore business opportunities and initiate new business ideas. On the other hand, Holmes at el. (2021) debate that not all farmers' entrepreneurs had all those characteristics to the same degree, but to some extent, they would all have them. He suggested that it would really be great entrepreneurs if they knew how the networks in the business cycle were working, their flexibility in the business environment, their hard work towards success in the business, their high motivation and their knowledge of management skills.

3.4 Theories and Model

Entrepreneurship is generally based on theory and models. Many theories and models have been identified by various scholars and schools of thought in the field of multidisciplinary entrepreneurship. Essentially, entrepreneurship theories and models reflect the fundamentals of economics, sociology, management, anthropology and psychology. Hurley (1999) stated that in the huge and broad definition of collective entrepreneurship, the goal of economic construction was to be engaged. Casson (1982) assessed the leading economic theories of the entrepreneur and concluded that no established economic theory of the entrepreneur exists, despite the fact that a theory of the entrepreneur is necessary to explain firm success or failure, firm creation and growth, growth of the economy, and distribution of income.

Entrepreneurship theories and research models remain fundamental to improving the field of entrepreneurship (Ajzen, 1991). Common entrepreneurship theories with underlying empirical studies such as economic theory, psychological theory, sociological theory, anthropological theory, opportunity-based theory, resource-based view theory, developmental growth theory, system theory, resource dependence theory, internal economic theory, human capital theory, and Shapero's entrepreneurial event model always provide a better point of view to restructure a combination of different perspectives in the field of entrepreneurship. Entrepreneurship, according to Casson (1982), is defined as the promotion of high-risk,

innovative enterprises that contribute to economic efficiency and growth. Risky ideas, on the other hand, are likely to fail. Entrepreneurs, referring to Casson (1982), must consider the expected rewards of success against the projected costs of failure.

Although there are some differences between the entrepreneur's economic ideas on specific areas of entrepreneurship, their similarities overwhelm their differences, on the whole. Each theory is useful because it emphasises a different element of entrepreneurship, and they are all essentially complementary. The disparities between these theories and neo-classical economic theory, which makes some radical assumptions regarding an individual's access to information referring to the internal (behaviour) and external (environment).

3.4.1 Leibenstein's X-Efficiency Theory

Casson (1982) defines Leibenstein's X-Efficiency Theory as the degree of inefficiency in the use of resources among entrepreneurs. It assesses how far an entrepreneur falls short of realising his or her full potential. The point on the neo-classical production frontier is used to identify productive potential for a given set of inputs. X-Efficiency occurs when entrepreneurial resources are misallocated, wasted, or not utilised at all (Casson, 1982).

In contrast to neo-classical theory, which assumes full rationality, X-efficiency theory indicates that being totally rational has psychological consequences. These costs limit the extent to which entrepreneurs want to take advantage of all the opportunities and overcome all of the constraints they face. Individuals are more likely to take risks, according to Leibenstein (1978), who suggests that people trade-off between constraint concern (planning but not being able to fulfil all restrictions) and internal pressure (anticipation of disequilibrium (unexpected results). Individuals have various attitudes, resulting in variable levels of constraint concern and neoclassical irrationality.

The main point of difference between neo-classical theory and X-efficiency is between the optimal efficient behaviour of business in theory and the observed behavior in practice. These

differences occur due to business factors such as production, pricing, and consumption of goods and services. The X–efficiency theory states that changing resource allocation requires effort, based on the idea that breaking old habits is unpleasant and establishing new routines is difficult. This creates a psychological disinterest, discouraging the transition from one phase to another. Disinterest, like constraint concern, is commonly influenced by a personality characteristic (Casson, 1982).

According to Leibenstein, entrepreneurship is a creative reaction to X-efficiency. The incompliance of individual objectives results in inefficiency and creates barriers to opportunity recognition for entrepreneurs. Leibenstein also identifies two main roles for the entrepreneur known as input accomplishment, which involves making inputs available that improve the efficiency of existing methods of production or help to introduce new ones. Leibenstein also sees this role as improving the flow of information in marketplaces for management skills and knowledge. The second role is gap filling, which is best described by knowing the current needs in the market referring to consumer goods and products to meet supply and demand in business. Gap filling involves the entrepreneur facilitating and creating new pathways, resulting in a competitive advantage for inputs and more profitable pathways for outputs. Disinterest, like constraint concern, is commonly influenced by a personality characteristic (Casson, 1982).

It can be understood from Leibenstein's X-efficiency theory, that entrepreneurs are approachable to change and fulfil a creative role in recognising where resources are being provided. Casson (1982) provides an alternative explanation of inefficiency in terms of economic growth. He believes that bad choices about resource allocation are made not because of a lack of effort, but because decision makers do not have all of the necessary information and do not appropriately understand it. A lack of sufficient information may not necessarily be due to a lack of effort, but is more likely due to the providing of relevant

information and the cost of transferring this information. The recognition of a wrong decision means that entrepreneurs tend to risk in the future. In other words, they lack belief in their ability to perform the task. Therefore, the X-efficiency theory by Leibenstein's shows that effectiveness in running the business is very important in ensuring that all available resources and opportunities are used fully to ensure the success of the business.

3.4.2 Schumpeter on Innovation

As a leading economic theory of entrepreneur, the greatest Schumpeter emphasised the importance of business innovation. Schumpeter (2000) argued that the entrepreneur is the key to economic growth and his or her responsibility is to innovate and to carry out new combinations. He categorises four types of innovation as below:

i) The introduction of a new good (or an improvement to an existing good)
ii) The introduction of a new product into the market
iii) The invasion of a new source of supply for raw materials
iv) The creation of a new type of industrial operation

Schumpeter recommends that anyone who performs this function be an entrepreneur, whether they are independent businessmen or dependent employees of a large firm. He pointed out that the entrepreneur is not a risk bearer when doing something innovative, otherwise it is a change to the business dimension to succeed. Risk bearing is the occupation of a capitalist who gives loans to entrepreneurs. The entrepreneur bears risk only if he or she acts as his/her own capitalist. Among other suggestions by Schumpeter is for entrepreneurs to think in an economic equilibrium paradigm that creates new future innovations in parallel with business challenges.

The first innovations made by the most talented entrepreneurs proved successful compared to less talented entrepreneurs. This is because innovations have already been proven by the first imitators and capitalists see less risk in funding talented entrepreneurs. A wave of Schumpeter

innovation perceives a cyclical pattern upon touching the subjective aspect of entrepreneurship, which is more typical of studies that focus on personal characteristics rather than economics. Schumpeter believed that talented entrepreneurs were very rare, not because of alertness or professionalism, but because of their psychology. Even though entrepreneurs are a contributor to economic growth, they are not driven purely by consumption and profit. Schumpeter identifies three motivating factors that lead to creating innovation in the business context as below:

i) Dream or vision which may result in not just financial rewards but also social status and privilege
ii) Need to conquer and fight, to prove oneself greater than others
iii) The joy of creating, of exercising one's energy and ingenuity, or solving a problem

This motivation is very similar to the need for achievement theory developed by Rotter (Harris & Kaine, 1994). This motivation plays an important role in determining the result of success in business. Entrepreneurs seek out challenges in order to change and determine the direction of their business. These motives result in intrinsic rewards and can be a strong motivation for an entrepreneur's activities for achieve business performance and aims. In Casson's (1982) analysis of Schumpeter's findings, he agreed that entrepreneurs are not just the mechanisms or the agents in the market system, but they are the creators of the system itself.

3.4.3 Traits Personality Theory

Studies and theories have been put forward by experts. One of the most frequently used theories of personality traits is known as the Big Five Model or Big Five Personality Traits Model. It consists of five key dimensions, namely openness, conscientiousness, extraversion, agreeableness, and neuroticism. Fiske (1949) originated the five basic personality traits theory, which was further elaborated upon by other researchers such as Norman (1967) and McCrae and Costa (1987). According to Fiske (1949), personality is the lifestyle of a person.

Personality can be defined as the overall way in which a person reacts and interacts with the environment or other individuals. Factors that determine a person's personality can come from genetic factors of an individual and environmental factors in which the person was raised, such as family norms or friends and social groups (Lounsbury et al., 1999; Yusuf & Nurihsan, 2011; Iskandar & Zulkarnain, 2013). According to McCrae and Costa (1997) and Iskandar and Zulkarnain (2013), five types of personality are as followed:

i) Openness

The openness to experience the personality dimension groups individuals based on their interest in new things and the desire to know and learn something new. Positive characteristics in individuals who have this dimension tend to be more creative, imaginative, intellectual, curious, and broad-minded. The opposite nature of "Openness to Experience" is individuals who tend to be conventional and comfortable with things that already exist and cause anxiety if given new tasks

ii) Conscientiousness

Individuals who have this conscientiousness personality dimension tend to be more careful in taking actions or considerate in making decisions. They also have high self-discipline and can be trusted. Positive characteristics on the dimension are reliable, responsible, diligent, and achievement-oriented. The opposite nature of conscientiousness is an individual who tends to be less responsible, rushed, disorganised, and less reliable at doing a job

iii) Extraversion

This extraversion personality dimension relates to a person's level of comfort in interacting with other people. Positive characteristics of extraversion People are sociable, easy to socialise with, live in groups and are assertive. On the other hand, individuals who are introverted (the opposite of extraversion) are those who are shy, aloof, timid, and quiet

iv) Agreeableness

Individuals with the agreeableness dimension tend to be more obedient to other individuals and have a personality that wants to avoid conflict. His/her positive characteristics are cooperative (can work together), full of trust, good nature, warm and soft-hearted, and he/she likes to help. The opposite characteristic of the nature of agreeableness is that they do not easily agree with other individuals because they are cold and unfriendly

v) Neuroticism

Neuroticism is a personality dimension that assesses a person's ability to withstand pressure or stress. The positive characteristics of neuroticism are called emotional stability. Emotionally stable individuals tend to be calm when facing problems, confident, and to have a firm stand. While the personality characteristics of neuroticism (negative characteristics) are easily nervous, depressed, not confident and easy to change their minds. Therefore, the personality dimension of neuroticism, which is basically a negative side, is often referred to as the emotional stability dimension as the positive side. Some also call this dimension natural reactions.

Personality in terms of farmers' characteristics is greatly influenced by family background, including education level and rural life. When farmers are associated with extraversion, attitudes more easily motivated by changes in the environment, while the nature of agreeableness is more abundant among farmers. They are less aggressive in using their thinking power and are more likely to not think about risk or fear of risk. Findings from a study on neourotism found that farmers do not have the lowest confidence and self-esteem levels. Conscientiousness is also called Lack of Impulsivity among these people who are less disciplined, but the level of openness and acceptance of something new is very welcome by them.

3.4.4 Capability Theory

The capability approach consists of two core normative methods for human welfare that concentrate on the actual capability of people and their freedom to achieve their well-being (Comim et al., 2008). This approach has been developed in a variety of more specific ways, such as partial theories of social justice or accounts of development ethics by looking into a new paradigm called the human development approach (Deneulin & Shahani, 2009). The capability approach emphasises that freedom to achieve well-being is a matter of what people are able to do and to be, and thus the kind of life they are effectively able to lead. This approach is generally flexible and precise in its well-being (Sen 1992; Comim, 2008; Robeyns, 2016). Capabilities are a person's real freedoms or opportunities to achieve functioning. The distinction between functioning and capabilities is between the realized and the effectively possible. In other words, achievements, on the one hand, and freedoms or valuable opportunities from which one can choose, on the other hand. According to the capability approach, the ends of well-being, freedom, justice, and development should be conceptualised in terms of people's capabilities. Robeyns (2016) argued that the capability approach does not focus entirely on ends, but rather on the question of whether a person is being put in conditions in which he/she can pursue his/her ultimate ends.

A strong acknowledgment of human diversity is one of the key theoretical driving forces of the capability approach. Its criticism of other normative approaches is often fuelled by, and based on, the claim that the full human diversity among people is insufficiently acknowledged in many normative theories, such as theories of distributive justice (Comim, 2008; Robeyns, 2016). This also explains why the capability approach is often favourably regarded by feminist philosophers, or philosophers concerned with care and disability issues (Liu & Terzi 2008), since one of their main complaints about mainstream moral and political philosophy has precisely been the relative invisibility of the fate of those people whose lives do not

correspond to those of an able-bodied, non-dependent, caregiving-free individual who belongs to the dominant ethnic, racial or religious group.

The capability approach in the context of this study shows that rural farmers with a low level of education and lack of exposure to current technology cannot compete with small businesses that do not only depend on agricultural products solely. A multiplicity of entrepreneurial activities, such as manufacturing, services, and food and beverages, were introduced for farmers to tailor their interests and talents. With very limited skills and knowledge, it is difficult for these farmers to compete in small businesses and contribute to the production of quality local products.

3.4.5 Planned Behaviour Theory

The Theory of Planned Behaviour (TPB) was introduced by Icek Ajzen in 1991 as an extension of the Theory of Reasoned Action (TRA) (Potishuk & Kratzer, 2017). As the name implies, it explains the individual behavioural intention to perform a specific behaviour. This particular behaviour is based on attitudes towards certain behaviours and perceived opinions of other important people such as family, peers, communities and/or role models (Ajzen, 1991). In addition, Ajzen believes that individuals are inclined to exercise self-control as part of their behavioural intentions. Known as perceived behavioral control, it describes the individual's perception of the ease or difficulty of performing a certain behaviour (Ajzen, 1991). According to Ajzen (1991), perceived behavioural control when combined with TPB can predict behaviour with greater accuracy than the previous model. As such, it has been widely used in predicting a wide range of behavioral intentions (Sommer, 2011). It has been found that TPB can best explain people's intention towards changing an individual's behaviour, such as in an entrepreneurship context (Ajzen, 1991; Chen et al., 2014; Paul & Shrivatava, 2016).

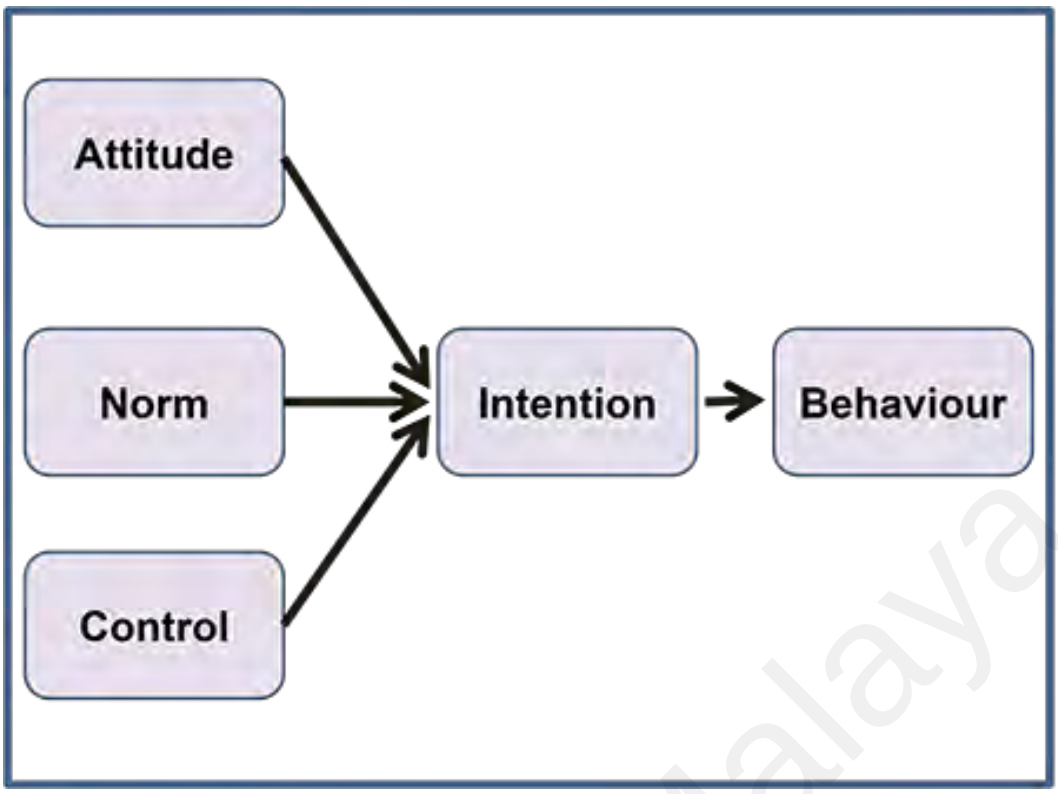

Figure 3.1: Theory of Planned Behaviour (Ajzen, 2000)

Research on entrepreneurial intention using the TPB has increasingly become a major concern among scholars and practitioners. It has been shown in the literature that there is an abundance of research on entrepreneurial intention towards business success (Palamida, 2016; Potishuk & Kratzer, 2017). In the context of entrepreneurship, it is very important to identify factors that encourage individuals to take part in entrepreneurship. This is partly due to the fact that those who intend to do so always work to achieve the next planned behaviour (Bagozzi et al., 1989). According to Carland et al. (2007), understanding entrepreneur psychological factors, namely behaviour and cognitive, can help us determine entrepreneurial intent. In the TPB model, for example, cognitive individuals, such as decision and judgement, are believed to be a process that can stimulate an entrepreneur's intention to engage in entrepreneurship (Fishbein & Ajzen, 1975; Shapero & Sokol, 1982; Sheppard et al., 1988; Ajzen, 1991; Armitage & Conner, 2001; Krueger, 2007).

In addition, previous evidence from meta-analysis and experimental studies has shown that intentions have a strong association with actual behaviour (Sheeran, 2002; Rhodes & Dickau,

2012). On the other hand, the intention of entrepreneurship can be varied. Reisinger and Turner (2012) found in their study that entrepreneurial attitudes have made a significant contribution to the entrepreneurial intention of starting up a business behaviour. In the cases of Autio et al. (2001) and Sanchez (2013), they refer to individuals who develop positive or negative feelings about the perceived cost/benefit of being an entrepreneur or whether it is an entrepreneur who has a desire to act. According to Mc-Clelland (1961, 1971), a strong intention to be a successful entrepreneur was shown in the context of entrepreneurship by individuals with high needs for achievement.

3.4.5.1 Constructs of Planned Behaviour Theory

The Theory of Planned Behaviour enables us to have a comprehensive framework for exploring the factors that influence the decision to engage in behaviour related to the success or failure of farmers. In addition, this theory can also be applied in order to systematically understand the different factors affecting the behavioural intention of farmers to participate in entrepreneurial activities, such as entrepreneurship. Ajzen (1980) conceptualises the background to behavioural intentions such as attitudes, subjective norms and perceived behavioural control. Behavioural intention is to voluntarily engage a person in a specific behaviour or action (Ajzen, 2006). In the context of this study, the behavioural intention is to motivate farmers to ensure the success or failure of entrepreneurship. The model of planned behaviour calls for the target behaviour to be as specific as possible, including time and context. It is clear that the context of this study is a small business, whether it is a success or failure.

3.4.5.2 Perceived Behavioural Control and Behavioural Intention

Perceived Behavioural Control refers to people's perception of whether or not they can perform that behaviour and how easy it is to perform it (Ajzen, 1985; 2006). There are two main elements associated with a specific task or behaviour that are perceived to be ease or difficulty. In addition, these two elements of perceived behavioural control also include other

variables, such as resource allocation capability and opportunity recognition. According to Ajzen (1991), the presence of other variables can in fact make a strong prediction of the perceived behavioural control as a key determinant of behaviour. Palamida (2016) in her study found a positive relationship between new entrepreneurial opportunities and business resource allocation with an entrepreneur's intention to create and generate ideas for new business.

These external factors are not necessarily controlled by the individual. Therefore, the more the individual is able to control, and the more opportunities and resources they possess that are advantageous to the manifested behaviour, the more likely it will be. Past literature has shown that perceived behavioural control has increased the predictive power of intent and behaviour (Armitage & Christian, 2003). Moses et al. (2016) in a meta-analysis of 185 rural farmers' entrepreneurs, found evidence that perceived behavioural control forces intention and behaviour change towards a positive impact on rural economic growth. According to the studies, perceived behavioral control contributes 96.0 percent to the prediction of intention to actual behavior. Analysis has also supported an observation by Giampietri et al. (2018) that perceived behavioural control is a direct path to the intention and behavioural change in an entrepreneur's field.

3.4.5.3 Entrepreneurial Attitude and Behavioural Intention

Attitude is a term derived from a psychological domain and defined as a predisposition to respond in a generally favourable or unfavourable manner to the object of the attitude (Shaver et al., 1987; Fabringar et al., 2018: Ajzen et al., 2019). In the context of attitudes, each attitude has an object, be it a specific person, a place, a thing, an event, an activity, a mental concept, a cognitive orientation, a lifestyle, or even a combination of these categories. Badr et al. (2018) stated that an attitude toward an act is the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question.

The formation of attitudes is acquired gradually through the development of emotional, cognitive, and behavioral skills with respect to the object or segment of the attitude. In order to assess their attitudes and to determine whether they have a tendency to perform a certain behaviour, individuals carefully interact with their feelings or emotions where they can significantly provide an outcome pertaining to a particular fear, hatred, likeness or displeasure, and consider the availability of knowledge and belief in order to form an opinion on the outcome in which it could form a negative or positive attitude, and ultimately an individual, to form a desire behaviour that is based on their judgement on the results of their emotional and cognition.

Entrepreneurship is a business process that takes all risks and depends to a large extent on individuals' cognitive behaviour, behaviour and attitudes, where these are very relevant factors that can influence individual decision making whether they want to move the business towards success and growth or otherwise (Gedik et al., 2015). In the entrepreneurial domain, these three characteristics are closely linked to the extent that individuals can think innovatively, creatively and respond effectively to the environment in order to make the right decisions. It can, in fact, influence their intentions and actions in the conduct of entrepreneurial activities. Training of attitudes is considered to be fundamental in the field of entrepreneurship as it can have a significant impact on how individuals think and act towards entrepreneurial activities or tasks. The importance of these three characteristics has already been acknowledged by scholars in the field of entrepreneurshipand discussed in depth for clarity (Gedik et al., 2015).

Previous literature urges that attitude has played a very important role in the field of entrepreneurship. In the context of entrepreneurship, attitudes influence the individual intention to participate in entrepreneurship or entrepreneurship activities (Hussain et al., 2018). In addition, there has been a great deal of evidence from entrepreneurial literature that

has shown that attitudes can have a positive effect on the intent of entrepreneurial behavioural change. Fitssimmons and Douglas (2005) discovered that entrepreneurial attitudes explained entrepreneurial intention among entrepreneurs across four of these countries and contribute to economic growth in a cross-cultural study of potential entrepreneurs in India, China, Thailand, and Australia.

More research has been conducted in the field of specific attitudes towards entrepreneurship. Previous studies have shown that scholars have focused mainly on university student samples and concluded that student attitudes towards entrepreneurship have been affected by personal attitudes (Tshikovhi & Shambare, 2015), environmental cognition and personality traits (Kandler et al., 2016), confidence, creativity, innovation, risk taking, achievement motivation, cultural (Fani et al., 2014), socio-economic, achievement, innovation, personal control, self-esteem (Gibson et al., 2011), education level (Akhmetshin et al., 2019), family background, perceived motivation, perceived obstacle (Laguía et al., 2019), entrepreneurial spirit, interest, effect of opinion leaders, subjective norms, behavioural control, characteristics (Potishuk & Kratzer, 2017) and attitude towards entrepreneurship (Masoomi et al., 2016). Consequently, it can be concluded from these findings that in fact, all students, regardless of whether they are men or women, have attitudes towards entrepreneurship since schooling time influenced by internal and external factors.

In addition, previous studies have also explored the influence of the specific attitudes of the task of an entrepreneur on the formation of intentional entrepreneurship and behavioural control of entrepreneurship. In a study conducted by Gedik et al. (2015) on 78 agricultural entrepreneurs in Turkey, it was found that innovation and positive entrepreneurial attitudes had a significant impact on entrepreneurship success. In a study conducted in Malaysia by Dahalan et al. (2015) on the entrepreneurial intention of 500 rural communities, two significant entrepreneurial attitudes have been shown to influence entrepreneurship in the

country, namely attitudes towards profit earnings as well as attitudes towards start-up business. Hopp and Stephan (2012), using longitudinal data from the SME's Business Dynamics Panel, found that long-term self-efficacy, trust, commitment, and attitudes are positively associated with high business performance. In the same way, Oliveira et al. (2014) found that entrepreneurial attitudes are very important for entrepreneurs to run franchises compared to being an independent business entrepreneur (own business).

When it comes to research about the relationship between attitudes and business performance, much research shows evidence pertaining to the positive influence of attitudes. Research on the positive influence of attitudes on business performance has been greatly discussed by scholars, such as the contributions of employee attitudes (Lee & Rogoff, 1996; Bireswari, 2013), employee behaviour (Fisher et al., 2010), learning attitudes (Soegoto & Rushamidiwinata, 2018), attitudes toward work by employees (Susanty & Miradipta, 2013) and risk attitudes (Zeweld et al., 2019). However, according to the researcher's best knowledge of the attitude study and its association with business performance, it was found that there were no studies conducted to examine the effect of attitudes on business failure. Most studies conclude that attitudes can influence performance. It is therefore safe to mention here that attitudes have had a positive and negative impact on business performance (Seman et al., 2019).

3.4.5.4 Subjective Norms and Behavioural Intention

The measure of the subjective norms is associated with the perceived normal belief that other important influences, such as parents, spouses, friends, teachers and co-workers, are important (Ajzen, 1991). In other words, it is a belief that people who are significant to that person believe that they should or should not act in accordance with their intended behaviour. This belief is encouraged by the individual getting support to commit to the person who has the most influence on them. Thus if the individual believes that most benefits others the behaviour

must be carried out, he or she had a social incentive to act in accordance with that behaviour and vice versa. According to Ajzen (1991), the subjective norms are less predictive of intent for people with a high internal control locus, which is attributed to the characteristics of entrepreneurs (Bandura 1982). As far as farmers are concerned, the subjective norms are driven by family, friends, community and government support for entrepreneurial activities. This farmer community is changing the specific behaviour that is influenced by the surrounding or environmental judgement to perform the given task (Kitayama & Uskul, 2011).

3.4.6 Human Capital Theory

Human capital can be seen as capital belonging to a person or a group of people and is associated with a sense of accumulating over a period of time (Badr et al., 2018; Wang & Yao, 2003). Although Becker (1964) originally developed the concept of human capital in the labor economy, it has become more widely accepted and applied, including in the entrepreneurship sector of the academy. In the entrepreneurship literature, human capital is seen as a form of input associated with key decision makers who have purchased, established or purchased high spirited entrepreneurial ventures (Ucbasaran et al., 2006) and exchange input for output. Output includes the performance of the business, the survival of the business (Bruderl et al., 1992), as well as the benefits of being the key decision maker (Bates, 1990). As such, the concept of human capital has a broad application. It depends on the perspectives sought in the study carried out.

Ucbasaran et al. (2006) defined human capital generally as being understood to consist of the individual's capabilities, knowledge, skills, and experience as they are relevant to the task. Following Becker (1964) original work, the human capital theory predicts that broad labour market experiences as well as all forms of education, whether they are of a formal or non-formal nature, are derived from learning or from training, can serve to increase an individual's

human capital. There is a large body of knowledge that has used human capital theory to examine business management experience and entrepreneurial experience as well as labour market experience (Robinson & Sexton, 1994; Bates, 1995; Gimeno et al., 1997).

In entrepreneurship literature, an entrepreneur owns a human capital stock of critical importance for the performance of his or her business (Baker, 2014). On the basis of this, human capital can be conceptualised as a type of resource allowed entrepreneurs to reach the target settings (Bruderl et al., 1992). Human capital refers not only to his or her education, information and support, which includes family, prior business experience and managerial skills, but also to the skills and value of the company, including innovation (Gartner, 1990; Cooper et al., 1994). Although some human capital variables are not easily changed, the benefits and/or risks associated with each variable can be assessed. If human capital is well used, the potential problems or weaknesses associated with a certain type of human capital can be identified and modified accordingly, and human capital is believed to have played an important role in improving the future business outlook (Cooper et al., 1994). Human capital can be used in the context of this study to overcome the challenges and barriers to the success of small businesses among farmers.

Literature has shown that an entrepreneur's human capital and priority to business could lead to small business success. Entrepreneurs with prior business experience, more than one business experience or repeated business experiences, sequential or serial entrepreneurs (one after another), and portfolio entrepreneurs (more than one business ownership at the same time) can leverage their prior experience and human capital to have access to capital, resources, and business networks and have a better opportunity to grow, expand, or sustain their business (Batool & Ullah, 2017; Bennett et al., 2010). While, new entrepreneurs (entrepreneurs with no prior business experience) might have difficulties raising needed capital or accessing business networks and face more problems at the beginning (Bell, 2014).

The characteristics of entrepreneurs, which are referred to as the entrepreneur's demographic characteristics, that non-intellectual elements given by birth such as gender, age, and background, but gained by the entrepreneur's education and experience in business life (Becker, 1975; Cooper et al., 1994). These characteristics may help or become a barrier to the process of raising human capital or conducting business in some cultures. Previous experience in specific business sectors can enhance future business performance (Cooper et al., 1994). Previous business ownership experience was found to be a key resource that enables entrepreneurs to introduce innovations into market segmentation (Robson, 2010). Formal education, such as university degrees, can be a source of confidence for entrepreneurs in the ability to acquire knowledge, to learn new skills, to discipline themselves and to have the skills needed to solve problems in business (Cooper et al., 1994).

Small enterprises have been a subject of concern and interest to researchers, governments and policy makers for a long time. This importance came from job creation, which some even carried out as informal but still generated in the economy. Government and policy makers are continually implementing a range of policies to help small businesses grow and survive on markets (Charmaz & McMullen, 2011; Bennett et al., 2001). The growth of small businesses can be measured in many ways. For instance, China government and policy makers use higher incomes and lower rural poverty index as a measure of small business growth (Naminse & Zhuang, 2018). There have been many arguments in the literature concerning the reasons behind the failure of small business. The business owner’s behaviour towards the business growth and management style that they used may be a reason for a failure of business (Dillon & Voena, 2018; Cumberland et al., 2015; Christensen & Raynor, 2013; Davidsson, 1991). According to Cumberland et al. (2015), profit maximisation should not be the main driver for business owners while running their businesses. Other scholars have linked small businesses to long term sustainability and competitive advantage strategies for performance measurement (Porter, 1985). It is based on the fact that at any given time, small business faces

the limitation of growth arising from management capacity, financial crisis, adaptation of technologies and changes in the environment (Diochon et al., 2017; Montgomery & Hariharan, 1991). In particular, the external economic environment and business support can have a positive or negative impact on small business growth. Dillon and Voena (2018) studied 88 factors that could affect the survival of small businesses, and the finding showed that the personal objectives of entrepreneurs, their lifestyle and family commitments would influence the level of business growth.

The main reasons for government sectors to support small business schemes are to fill gaps in low-income earnings in typical rural areas, introduce a culture of small business in the community, and increase well-being (RISDA, 2011). In Europe, studies have shown that 83.4 percent of government supported small business leaders have achieved their business objectives (European Commission, 2010; Barajas et al., 2012). Barajas et al. (2012), however, argue that it is not possible to quantify the extent to which support for small enterprises has influenced the performance of small businesses. Business capital theory is a coherent and well established theoretical framework that has been applied in the social sciences (Becker, 1964; Ucbasaran et al., 2006; Egwuonwu, 2018). Specific elements of human capital such as gender, age and education have been tested in studies on the use and impact of business growth (Fabringar et al., 2018; Bennett & Robson, 1999). Adding more to the theory of human capital tends to be formally applied in the framework of business impact studies (Storey, 1994).

Different entrepreneurial businesses need different types of support depending on their business capacity when they start looking for external support (Farrington et al., 2014). Credit and business support are most needed across all types of business (Fayolle & Gailly, 2015; Abdul-Muhmin & Umar, 2007; Wright et al., 2007). Entrepreneurs with prior business ownership experience generally have more knowledge of available sources of funds and how

to obtain business advice from the marketplace (Gill et al., 2018; Robson, 2012). The founder with industry specific knowledge knows how to contribute to the growth and survival of their firm (Gordon et al., 2012; Cooper et al., 1994). Businesses established by a wealthier partner face fewer barriers when raising funds from financial institutions (Gupta & Mirchandani, 2018; Colombo et al., 2006). In some contexts, such as Malaysia's, some entrepreneurs had more access to external support because of their general human capital, such as marital status, socio-economic background, and education level.

In this study, a distinction was made between general and specific human capital. The study refers to characteristics by birth, such as the socio-economic background and the general level of education. From a different perspective, specific human capital, which refers to specific experiences in the business sector or specialisation. According to Gupta and Mirchandani (2018), entrepreneurs with human capital characteristics such as socio-economic background, business ownership, business experience and the number of family members who own or work in the same business sector may have an impact on the ability of entrepreneurs and high potential to small businesses succeed.

Entrepreneurship experience has been a very important subject in all entrepreneurship literature (Guzmán & Lussier, 2015; Gao et al., 2010). Scholars relate entrepreneurial performance to a variety of factors and the experience of an entrepreneur is the most important. According to Haynes et al. (2019) and Ronstadt (1989), explain that many successful entrepreneurs start a number of businesses before they succeed in their current businesses. Prior business ownership experience that an entrepreneur had an impact on his or her type of business to invest in, strategic business structure decision making, knowledge and information acquisition methods, ways to seek external business support and funding (Hmieleski & Sheppard, 2019; Cai et al., 2007; Fang et al., 2007; SUN et al., 2007). Noel and Latham (2006) state that the performance of start-up businesses depend on the entrepreneur's

prior business experience. Owners' experience, education level, and psychology are considered external business support influence toward business success (Hussain et al., 2018; Gibb & Hannon, 2006; Rae, 2005; Storey, 1994).

Small businesses with a business plan and a positive growth orientation have been more likely to be successful in business support (Jarrahi et al., 2019; Ipate & Parvu, 2014; Chatterji et al., 2009; Clarke et al., 2001). Prior business ownership experience can help the entrepreneur hire the right staff, communicate with the supplier and the client on a professional basis, use social capital and other resources and compete in the markets. On the other hand, entrepreneurs may have bad managerial habits or business practises inherited from their previous business ownership experience. Also, past business liabilities or business failure experiences have become a barrier that stops entrepreneurs from taking the risks of setting up new businesses. In addition, the financial institution's credit history could be a positive or negative indicator of the future performance of an entrepreneur. For example, entrepreneurs who have defaulted on paying credit loans or delayed payment schedules might be rejected by financial institutions because of their past performance track record (Karabulut, 2016; Jones & Rowley, 2011; Wright et al., 1997). Meanwhile, new entrepreneurs, with no previous business experience may find it hard to seek support from external business support or financiers. Unlike experienced entrepreneurs, new entrepreneurs tend to depend on their savings, friends or family to raise capital for their new start-up business (Jarrahi et al., 2019; Wright et al., 2007).

The key role of the government sector as a provider of business advice to small businesses is to offer business planning, product design, financial and information systems, manufacturing, marketing, quality control systems, financing, and subsidising packages. The type of business advice and support change depending on the needs of small businesses at the time of seeking support (DTI, 1989; Wren, 1999; Ketchen et al., 2011; Khedhaouria et al.,

2015). Consultation may vary in approach and delivery methods for small businesses (Karabulut, 2016; Kirby & Dylan, 1997). Bennett and Robson (2000) have shown that the location of small businesses affects the use of business advice. For example, small businesses in urban areas have made extensive use of business support schemes more than small businesses in rural areas. The wider the geographic markets covered by the small business and the more exports orientation of the business seeking from external business support (Karabulut, 2016; Wolf, 2000). Johanson et al. (1998) find a positive relationship between business growth and the use of business support.

Common sources of business advice are government agencies that deliver the entrepreneurship development programme, business credit banks, business agreement solicitors, and tax calculation (Ipate & Parvu, 2014; Clarke et al., 2001; Kirby & King, 1997). On the other hand, economists around the world have recognised that markets for business advice and information services are mandatory and have shown that external business support is a positive feature of successful market domination (Ipate & Parvu, 2014; Doran & Bannock, 2000). Johnson et al. (1989) argued that free and publicly available forms of advice from external business sources are unlikely to provide a competitive advantage to support small business seekers with limited resources. The levels of trust in the source of external business support providers influence the use of external business support. In this study, attention has focused on RISDA funded schemes. Malaysian government support schemes for small businesses have been provided with vast resources to assist entrepreneurs, as explained in Chapter One. Therefore, well expected the benefits of using government business advice provide outweigh to the success of small businesses.

3.4.7 Self-Efficacy Model

Albert Bandura has developed the term self-efficacy in his Social Cognitive Theory (SCT). The self-efficiency model explains that individuals are more likely to engage in activities for

which they have a high level of self-efficiency and they are less likely to engage in activities for which they do not have a high level of self-efficiency (Shortridge, 2002). Self-efficiency is cognitive development that proposes emotion, choice, goal, effort, ability to cope, persistence, and performance (Gist et al., 1991; Krecar & Coric, 2013). Self-efficiency plays a role in determining behaviour towards the achievement of an individual goal and in engaging in the desired behaviour of an entrepreneur. In the context of this study, self-efficacy is seen as an individual competence to change his or her belief in the roles and tasks needed to successfully carry out and establish a new small business (Bandura, 1986).

Nor (2011) proposed an instrument to measure self-efficacy at the beginning of 1999. The instrument has been developed to measure the targeted behaviour of the individual in the performance of the required task. The instrument has been developed with the objects in order to understand the individual's specific behaviour. Examples of items include "I can discover new ways to improve the existing product" and "I can develop a working environment that encourages people to try something new". Nor. (2011) pointed out that the self-efficacy instrument has been widely used in the entrepreneurial field. Measures the entrepreneurial intention of starting or creating a new venture or business in the context of entrepreneurship (Izquierdo & Buelens, 2011).

Marlino and Wilson (2003) developed a new self-efficacy instrument in 2003. Unlike the previous one, this instrument was used to measure business performance or business success. It was proposed on the basis of a researcher interview method for experts, in particular business leaders. This instrument, consisting of five items on a self-assessment scale, focused on the success of small businesses. In the current study, the researchers adopted an instrument based on the theses of four researchers (Wendy, 2012; Ting, 2013; Yassine, 2013; Anton, 2014; Siti, 2015). The modification to the questionaires was made before the relevant study was carried out.

Entrepreneurship literature has shown that self-efficacy has affected entrepreneurial intentions (Boyd & Vozikis, 1994; Kristiansen & Indarti, 2003; Pihie & Bagheri, 2013) and has led to behavioural control (Ajzen, 1991). However, compared to behaviour, previous literature found a strong relationship between self-efficacy and entrepreneurial intention (Krueger et al., 2000). In the same way, entrepreneurial intent can only predict future entrepreneurial behaviour (Krueger et al., 2000). In this study, therefore, self-efficacy is very useful for researchers to explain the entrepreneurial behaviour of farmers. This is partly because the researcher and some scholars believe that self-efficiency has played a vital role in determining the success of entrepreneurs (Golam, 2014) and the level of choice for multiplicity entrepreneurship (Chen and Paulraj, 2004). According to Bandura (1997), an entrepreneur with a high self-efficacy for certain tasks is more likely to pursue and continue to perform those tasks than an entrepreneur with a low self-efficacy.

Specifically, for an entrepreneur, self-efficiency also affected the individual motivation and individual competence of an entrepreneur (Miao et al., 2017). Individual motivation and individual competence are both human actions resulting in the individual developing his or her beliefs, abilities, intelligence and abilities. These human actions lead the entrepreneur to encounter challenges, barriers, and obstacles while starting their own business (Bandura, 2010). Entrepreneurs who can motivate themselves in entrepreneurship can successfully conduct and perform entrepreneurial tasks. Based on literature, entrepreneurial activities highly demand entrepreneurs' motivation and skills such as planning, communication, implementation, monitoring, controlling, accounting, production, marketing, human resources, and basic organisational management (Scherer, 1986). Bocken (2015). found that the motivation of entrepreneurs with creativity and idealism leads towards success in business start-up.

According to Newman et al. (2019), either large or small businesses consist of risk-taking, uncertainty, creativity, leadership and proactivity, which are closely linked to individual self-efficacy. In today's modern business, entrepreneurs also have to be very persistent and have a lot of passion. In fact, self-efficacy already inherited from the individual is known as personal traits. Studies argue that the performance and outcomes of small businesses are affected by personal characteristics (Baum et al., 2001; Blackburn et al., 2013). According to Khedhaouria et al. (2015), self-efficacy is considered to be the personal characteristics of entrepreneurs that affect the performance of small business.

In addition, attributes have been developed that have influenced entrepreneurial self-efficiency (Mikulincer & Shaver, 2001; Gatewood et al., 2002; Carter et al., 2003). In the context of entrepreneurship, attributes which have a positive relationship with individuals' self-efficacy are like control belief (Carr & Sequeira, 2007), individual optimism and confidence (Oyeku et al., 2014), perceived feasibility (Krueger & Carsrud, 2000), entrepreneurial creativity and entrepreneur attitudes toward entrepreneurship (Hmieleski & Sheppard, 2019), self-regulated (Pihie & Bagheri, 2013), entrepreneur mind set and openness to experience (Ngek, 2015) and high need for achievement (McClelland, 1965). Although previous research has shown that entrepreneurial intent does not always lead to actual behaviour, Segal et al. (2005) argued that individuals with high entrepreneurial self-efficacy tend to become entrepreneurs later in life. Previous studies have shown that higher self-efficacy in entrepreneurship in business creation has a high potential for success (Krueger & Brazeal, 1994). Higher self-efficiency has also been linked to entrepreneurship and business creation among agribusiness in rural agriculture (Krueger & Brazeal, 1994; Frazier & Niehm, 2006).

Adding more, Oyeku et al. (2014) found that entrepreneurial self-efficacy contributed significantly to the success of small businesses. In addition, there is a statistically significant

association between entrepreneurial self-efficacy and business performance at micro and macro levels (Miao et al., 2017; Oyeku et al., 2014). It was also support by Stajkovic and Luthans (1998) meta-analysis studies that the relationship was positive and strong in terms of self-efficiency and business success. Besides that, self-efficacy also influences positively another dimension of business performance namely growth and renewal (Baum & Locke, 2004; Hmieleski & Baron, 2008; Kregar et al., 2012), opportunity recognition (Ozgen & Baron, 2007), sustainability (Bakar et al., 2017). Furthermore, many researchers have investigated the entrepreneurial capability and admissibility of successful entrepreneurs, including self-efficacy (Nwankwo et al., 2012; Fitzsimmons & Douglas, 2005). According to Khedhaouria et al. (2015), self-efficacy had a positive impact on entrepreneurial orientation, proactivity and innovation in the success of small businesses. Scholars such as Bakar and Ramli (2017) have provided evidence that undergraduate and postgraduate university students who feel capable of engaging in entrepreneurial activities have acquired a higher level of entrepreneurial intention derived from entrepreneurial self-efficacy. Figure 3.2 shows the self-efficiency model used in this study.

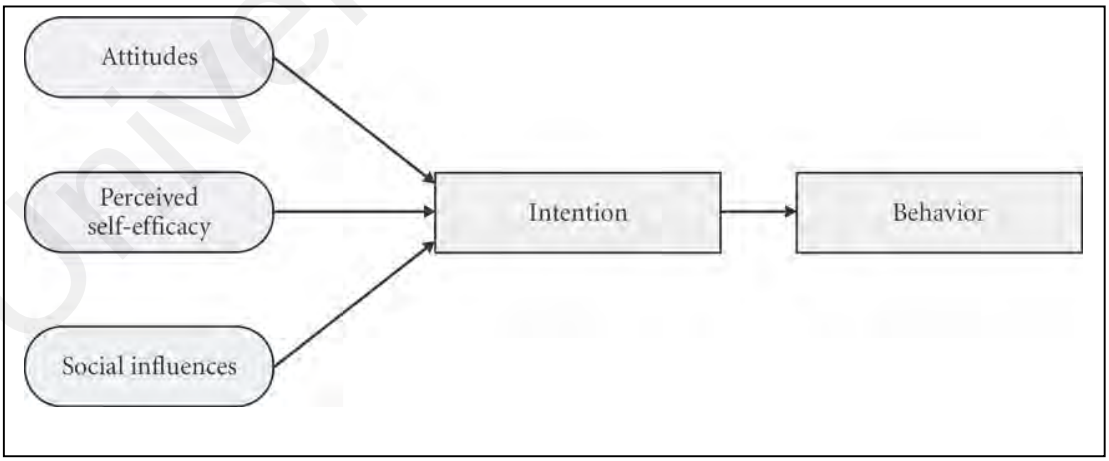

Figure 3.2: Self-efficacy Model (Bandura, 1994)

3.4.8 Entrepreneurial Intention Model

So far, the literature has defined the entrepreneur concept and detailed what role the entrepreneur is thought to perform in the marketplace, as well as what particular attributes drive this activity. There looks to be a focus on the entrepreneur's personal attributes as the primary contributor to the expression of creativity and the formation of new businesses. Numerous scholars have explained how these personality traits have evolved and if entrepreneurs are born or made for this purpose. What remains unanswered is what inspired the entrepreneur and how best to explain this process. The concept of entrepreneurial motivation, proposed by Naffziger et al. (1994), explains what factors lead to the greatest entrepreneurs in business.

Intention-based models, a theory-oriented and process-oriented tool, are used to analyse entrepreneurship behaviour directly. They provide insights into how entrepreneurs make business decisions before addressing actual opportunities on the part of their individual perspectives (Low & MacMillan, 1988). Personal or psychological elements, as well as environmental, cognitive, and demographic aspects, all contribute to entrepreneurial intention. Researchers used to focus on internal-psychological and external-environmental elements, but cognitive factors such as characteristics of the person that affect performance and learning have increasingly acquired attention.

3.4.9 Model of Entrepreneurial Motivation

Instead of a narrow focus on a behavioural-trait analysis of the entrepreneur, Naffziger et al. (1994) take a broad view of entrepreneurship by integrating the entire entrepreneurial experience. This perspective addresses the behaviours required in the growth of the business, as well as its performance in terms of psychological and non-psychological results associated with business ownership. They agreed that their model combines the interactive characteristics of Gartner, Greenberger and Sexton, Learned, and Herron and Sapienza's

earlier models. The process by which entrepreneurs determine whether or not to participate in entrepreneurial behaviour is described in this model of entrepreneurial motivation. The model's process explains how a new business emerges, how it is managed, and what motivates the owner to continue to be entrepreneurial. The decision to act entrepreneurially, according to Naffziger et al. (1994), is dependent on more than personal attributes and individual differences.

Naffziger's (1994) model is based on five main classifications or characteristics that are intended to control an individual's decision to act entrepreneurially as follows:

i) An entrepreneur's personal characteristics
ii) The individual's personal environment
iii) The relevant business environment
iv) The specific business idea
v) The goals of the entrepreneur

The implementation outcome perception the perceived strength of the relationship between the entrepreneur's managerial strategies and the business outcomes has a significant impact on the strength of the entrepreneurial motivation (Parkinson et al., 2020; Carr & Sequeira, 2007; Linan, 2004; Kolvereid, 1996; d'Amboise & Muldowney, 1988). The entrepreneurs' opinion that the new business outcomes match or surpass expectations is known as the "perceived expectation" outcome relationship. These expectations might be intrinsic or extrinsic, vary by person, and change over time as new possibilities are overcome. Entrepreneurial business management involves implementing strategy and adopting new management behaviours in order to grow. The activities that the entrepreneur engages is influence the business performance and subsequent decisions on whether or not to continue with that approach.

According to Naffziger et al (1994), entrepreneurs encouraged to continue acting entrepreneurially as long as they see it as a means of achieving their goals. Actual firm outcomes compared to expectations, and the influenced for the decision to continue particular entrepreneurial behaviour Individual judgments of business performance and goal achievement differ from others, hence motivation to sustain an entrepreneurial business can only be judged on an individual basis. The findings of this study is very important for entrepreneurial farmers, as the research's main questions is what factors caused the success or failure of their small business. According to the research of Naffziger et al. (1994), business owner motivation is a very personal issue, and entrepreneurs define their goals in far broader terms than typical performance indicators. Naffziger et al. (1994) based their five major categories of what influences entrepreneurial behaviour on existing literature, adding Muzychenko and Liesch (2015) three factors that may affect an individual's decision to start a new business as follows:

i) The characteristics in the economic context
ii) The characteristics in the individual's life or career context
iii) Personal or social nature context

This is consistent with a model provided by Morris et al. (1995) on the determinants of entrepreneurial activity and its implications for marketing. In this study, it suggests that if an event demonstrates innovation, risk-taking, and productiveness, then it is an entrepreneurial event and the person behind it is an entrepreneur. They contend, therefore, that entrepreneurship is not an either/or determination, but a question of "how much" and "how often". These studies suggest that the forces or external factors that facilitate a level of entrepreneurship in terms of motivation can be grouped into three as follows:

i) Environmental infrastructure (financial, economic, legal, social, family, technology)
ii) Environmental turbulence (dynamic, threatening, and complex in rural areas)

iii) Personal experiences (educational, knowledge, skills).

This study concludes that the facilitator for entrepreneurial activity most important becausein stable environments there is needed to develop creative responses to changing conditions. This study demonstrates that entrepreneurship and personal traits are both value-creating opportunities that may be applied to a wide range of situations.

3.4.10 Relevance of the Theories and Models

Alternative economic theories of the entrepreneur highlight the importance of the entrepreneur for the wider economy's growth. Leinbenstein's X-efficiency theory explains the role of the entrepreneur as an individual who is interested in change and fulfilling a creative role through the ability to recognise opportunities where self-efficiency exists. This is supported by a self-efficacy model that focuses on individuals' self-efficacy to determine success or failure in the field of entrepreneurship. Leinbenstein's viewed the role of the entrepreneur within a market context and defined entrepreneurs as those who can manipulate in the marketplace by high efficacy dominate the business.

In the capabilities theory, the role of uncertainty of the individual in decision making explains why entrepreneurs are exposed to risk in business. This theory also suggests that the success of an entrepreneur is very dependent on the ability and confidence of the entrepreneurs themselves, and the support of their personal traits. Schumpeter on innovation suggests that entrepreneurs are motivated by environmental factors to push to create innovative products to overcome the challenges and move into economic growth. The personal traits of the entrepreneur are very important for the strategic direction and growth of the business. While many discussions in the literature are essentially centred on the personal characteristics of the entrepreneur. These personal characteristics have driven them to perform in business and develop entrepreneurial behaviour.

The opportunity recognition can also be explained by the TPB on how entrepreneurial behaviour in the creation of entrepreneurial intentions and interest in small businesses is changing (Dyer et al., 2008). This empiric theory depicts an entrepreneur's opportunity to think about entrepreneurial behaviour that leads to opportunity recognition. The main strengths of these theories show that the relationship between attitudes, intentions and behaviour change the process leads to success. High motivation triggers specific entrepreneurial intention actions that make it possible to change the cognitive process leading to the recognition of positive entrepreneurial behaviour and entrepreneurial opportunities. Entrepreneurial behaviour is only identifiable as positive or negative when entrepreneurs engage in opportunity recognition. The TPB was originated by Icek Ajzen in 1991 and highly related beliefs and attitudes towards behaviour changed. It shapes an individual's behavioural intention and influences them to achieve an objective or purpose. This TPB is the best way to explain the development of entrepreneurship in terms of success or failure factors (Liao et al., 2008; Walsh & Cunningham, 2016; Van-Lidth, 2019). The study also supported by SEM, introduced by Bandura in 1994, is part of the social cognitive theory which explains that belief in one's ability to influence events or things affect the control of those individuals. It is also very closely linked to the recognition of entrepreneurial opportunities, driven by self-efficacy towards success in business.

In addition, human capital theories were also used to support the intended objective generalised in the study. The theory of human capital, originally applied in the fields of labour economics by Becker (1975) and then Becker (1993), was extended to the fields of management and social sciences to be applied. This theory focused on entrepreneurial experience, business knowledge, training and family involvement to support a business that is categorised as a specific human capital. Thus, it is very appropriate to be used in this study context which aims to identify the farmer's individual ability in conducting entrepreneurial activities.

Human behaviour is guided by three types of consideration behavioural belief, normative belief, and control belief. Behavioural belief in their respective aggregates produces a favourable or positive attitude towards a behavioural act. Normative belief and control belief as the end result offer upward work for the perception of a specific behavioural plan. Factors affecting the formation of attitudes, such as personality traits, include personal experience, lifestyle, educational level, and influence on emotional factors. From the point of view of farmers, it is more preferable to undertake basic agricultural activities than to give priority to a multiplicity of entrepreneurship, which is designed to increase income through the start-up of small business. Lack of business experience could have resulted from the risk-taking situation of fear and uncertainty. From the TPB, it is possible to determine whether farmers are engaged in entrepreneurial activities driven by internal and external factors to influence their behaviour towards achieving the objectives of the RISDA agencies to increase their income of RM4,000 by 2020. This theory is particularly useful in this study to examine the admissibility of farmers to succeed in multiplicity entrepreneurship activities by supporting internal and external factors such as interest in starting small businesses, confidence levels, capacity to allocate resources, recognition of opportunities, support from family members, community and government agencies. This theory has also been used by many scholars to study the degree of entrepreneurial success as well as the factors that influence the intention to change behaviour in order to achieve a specific behavioural outcome (Parkinson et al., 2020; Carr & Sequeira, 2007; Linan, 2004; Kolvereid, 1996; d'Amboise & Muldowney, 1988).

Human Capital Theory is known as one of the major determinants of poverty eradication tools to enhanced human capital element. The theory explains that investment in human capital (education and training) resulted in high returns on investment (high human competency). Human capital theory also explains why lifetime individual earnings start young and increase with age as we build new skills and acquire knowledge. Link to the extent

that poverty follow individual earning and the similar prediction relationship between gender, age and socio-economic background. Lack of human capital is associated with poor attainment of further education or relevant training. Much empirical research tends to support the human capital theory with family composition and external support toward building up a solid human capital in terms of economics, sociology, psychology, and management aspects.

In this study, human capital theory examines the extent of use and the impact of government-funded human capital building support schemes, including socio-economic background, education, entrepreneurial experience, the use of specific support schemes and the nature of family involvement in small business, with a focus on individual aspects (entrepreneurs). The farmers' socio-economic background in the rural areas is generally known as being too poor. Hence, their admissibility towards entrepreneurship and the levels of human capital are important to know in order to identify the factors associated with the low rates of success and the link between high failure.

People usually keep away from tasks when their self-efficacy is low, but undertake tasks where their self-efficacy and confidence are high. When self-efficacy is beyond capacity, it leads to outstanding completion of the tasks. In other words, when self-efficacy is much lower than realistic ability, training and skills development are needed to improve better outcomes. Many studies have found that the most important thing about self-efficacy is beyond the ability. In this situation, individuals are most influenced to handle difficult tasks and gain new experience. Self-efficiency is most likely the strength and generality to provide an explanation as to how one thinks they be able to complete a specific task. Factors have an impact on self-efficacy, such as motivation, past experience, knowledge of specific things, educational qualifications, the environment, support for society and family background. From the farmers' point of view, this model is best suited and fits to measure their self-efficacy for small business because of their poor rural background (Wee & Singaravelloo, 2018). In this study, business

experience, social networking, and physiological factors such as low inability and fear of risk determine the level of self-efficiency of a person to perform entrepreneurship tasks. Successful entrepreneurs raise a high level of self-efficacy, while failing entrepreneurs lower it. Many scholars, such as Giampietri (2018) have recognised that this model should be applied to those identified with a low background history in order to measure the level of self-efficacy towards the performance of certain tasks in the development of entrepreneurship. In addition, this model, which is best suited to measuring internal and external factors, influences their self-efficacy towards entrepreneurial intent and the control of entrepreneurial behaviour, in order to achieve the objectives, set by Giampietri (2018).

In general, the entrepreneurial farmers in this study had a basic level of resource utilisation that gave them low confidence and insecurity to start a new business. Most of these entrepreneurs' farmers decided to expand their farm business in an entrepreneurial way rather than try to get involved in multiplicity entrepreneurship after they had achieved their agriculture production-based goals. This provided an established farm that could support the start-up phase of a new multiplicity business. While there are exceptions within the group, most of these farmers have been able to sustain themselves by getting support internally and externally from an established farm business.

This issue should not be seen to impose a limit on rural entrepreneurship, although it may limit the initial size and scale of the entrepreneurial activity business among farmers. Furthermore, if an emerging entrepreneur faces a limited resource base, this may result in a reduced level of confidence, perceived to be essential in establishing a new business. While confidence and risk-taking are personal attributes that distinguish an entrepreneur, other factors provide a catalyst for their expression. The level of resources that have provided opportunities for entrepreneurial farmers to start businesses has given them a broader outlook on the future position in their entrepreneurial fields.

The understanding of markets provides incentives for these farmers to try entrepreneurial activities. Many researchers in the area of entrepreneurship debate the circumstances (resources) or personality issues. The results of this study suggest that it is likely to be a combination of both. Many of these farmers have been faced with an uncertain farming future and entrepreneurial behaviour has been perceived as the best option to improve this future. Once these individuals start to succeed, they are likely to continue to pursue an entrepreneurial path which is consistent with work.

3.5 Contextualising Entrepreneur's Success or Failure

This section presents the principles concerning contextualising the success or failure in small business. This section also discusses the factors that influence the success or failure of a small business in depth.

3.5.1 Definition of Success

Success is frequently used as a dependent variable in academic studies (Farrington & Venter, 2014). The word "success" originates from the Latin language, which means a well-focused achievement (Keil & Rai, 2007). However, the concept of success in the business context is highly complex, as it is derived from a wide range of different perspectives (Heerwagen, 2006). Defining success is therefore crucial to understanding what is actually being measured. Thus, the concept of success can be rather difficult to define due to its multi-faceted nature, resulting in the lack of a universally accepted definition (Ganyaupfu, 2013; Selznick, 2011; Danes et al., 2009). According to Ganyaupfu (2013), even though success is a term that is often used, it is seldom explicitly defined and described. Added to this, the perception of success has a subjective, biassed element that influences its definition and meaning (Collins-Dodd et al., 2005). This perception is dependent on the stakeholder and possibly even the circumstances of that stakeholder (Farrington & Venter, 2014). Because the meaning of success can vary between different people, this ambiguity leads to many views on the

definition of success (Ganyaupfu, 2013; Collins-Dodd et al., 2005). In general, success is defined by Dictionary.com (2018) and the Oxford Dictionary (2018) as the accomplishment of an objective or goal for a certain purpose. The Free Dictionary (2018) focuses on the individual level of completion of the tasks, and Oxford (2018) describes success as the achievement of the desired objectives or a successful outcome of life, including business. According to Dougherty (1992), success is determined by outcomes that at least meet or exceed expectations.

Success is determined by the satisfaction of the stakeholders (Headd, 2003; Kalleberg & Leicht, 1991), but more importantly, success is widely viewed in terms of profitability and business growth (Keil et al., 2007; Rogoff et al., 2004). This highlights one of the most popular business success stories, known as the above average increase in revenue. Achieving objectives and goals in the context of specific tasks and ambitions also refers to success (CIBC, 2004). Success, therefore, can be known as a permanent achievement and always moves towards a task or an ambition. However, it can be argued that success is not the achievement but rather the actual process of achieving it (Keil et al., 2007).

According to CIBC (2004), success is explained as a collective achievement within the organisation and the recognition of competitors in the marketplace. Success is achieved by maintaining the product and service to the customer in the best possible way by establishing staff at work, as the result of which the customer enjoys positive experience (Kelloway & Myers, 2019). It is important to address that the definition of business success is not accepted and agreed upon. Therefore, every business measure succeeds on its own judgement. A lot of the studies have emphasised success as being equivalent to continuing the business to survive and prevent involuntary exit, the more successful the business is (Haynes et al., 2019; Kelloway & Myers, 2019; Rogoff et al., 2004; Headd, 2003). Several scholars (Al-Tit et al., 2019; Reid & Smith, 2000; Grønhaug & Falkenberg, 1990) explain that business success is

measured by their achievements and that business owners play a vital role in achieving the goal set. This is affirmed by Hienerth and Kessler (2006), who state that the concept of success is defined by most as the achievements of a business or person.

For small business owners, success is unique and multi-dimensional in the sense that business success and the owner's personal success are often intertwined (Keil et al., 2007; Collins-Dodd et al., 2005). Both personal and financial rewards are considered by business owners when defining their success (Keil et al., 2007). According to Keil et al. (2007), the dimension of success can be divided into two areas, namely short-term versus long-term success and economic versus non-economic success. Because it has a variety of dimensions, success can be recognised in terms of different measures, such as the achievement of sales growth, prestigious reputation or even happiness (Collins-Dodd et al., 2005). According to Nor (2011), the most commonly used definition of success for business involves the measurement of specific economic factors. Examples of such indicators include the survival of the length of business (Farrington et al., 2014), its growth, liquidity and of course, profitability (Danes et al., 2009). However, according to various authors, business success is no longer limited to the definition of economic criteria alone (Danes et al., 2009; Walker & Brown, 2004). In addition, an increasing number of small business owners define their business success by non-economic criteria, such as the achievement of a lifestyle goal and the contribution to the community (Walker & Brown, 2004).

According to Hienerth and Kessler (2006), this leads to ambiguity in success definition, reducing the ability to compare the overall success of different businesses. Farrington and Venter (2014) define the success of a family business as being able to pass it on to future generations. According to Schenkel et al. (2019) and Zahra and Sharma (2004), family business success can be defined as the ability to balance the harmony of the family with the financial assistance of the family members in the business. However, defining success within

family businesses has long been an argumentative issue due to dynamic concepts that are not as straight forward as in non-family businesses (Farrington & Venter, 2014).

Limited research work on the failure of small enterprises is available. Since there is no specific definition of success in small business, it is also not generally accepted on terms of failure in business (Rogoff et al., 2004). Business termination or closure is commonly stated as a reason for failure in business (Rogoff et al., 2004), but it is important to point out that the failure criteria of a small business must be seen from the perspective of internal and external factors. Success of small business is another interesting challenge from who is trying to define it better. The interest in pursuing small business more successfully continues to grow but is constrained by the different categories of small business (McHenry, 2018). Furthermore, there is an undisclosed problem with the terms "success" and "different perceptions and interpretations of success" in the small business sector (McHenry, 2018). In general, many authors have established that small business owners have their own impression of what success means (CIBC, 2004; McHenry, 2018).

Nieman and Pretorius (2004) state that a business is perceived to be successful if it achieves the goal it has set itself. Danes et al. (2009) also suggested that success is measured by the achievement of the business goal. This sentiment is elaborated where the goal is the main measure of success in a small business. As with business success, the commonly agreed owner of a small business had the competence to remain in business and to survive. By creating business strategies as the basis for success, profitable small business owners are expected to choose to remain in business, while those with losses choose to exit. The decision to remain in business does not need to be purely profit-based (Kornilaki et al., 2019).

Rogoff et al. (2004) also argue that a business may continue to operate and be considered successful, but it may disappoint its owners by achieving minimal profits, while another business exit would leave its owner rich by selling assets. A number of studies have agreed

on a small business success assessment based on financial analysis such as market share, increased sales, profit, good cash flow, return on investment (ROI) and shareholder value increase (Reijonen, 2008). The problem, though, is that these financial criteria are more appropriate measures for the success of SME's rather than small businesses (Dalci et al., 2019). The success precedent of the small business must reflect the outlook of the small business owner as the principal of the business (Reijonen, 2008). Business knowledge, such as industry expertise as well as knowledge gained from experience, are advantages for business success (van-Praag, 2003). These standards represent success in terms of the characteristics of business owners, but there were also criteria related to performance measures and business values (Hyz, 2019). According to van-Praag (2003), performance measures have been developed in terms of self-employed earnings, the size of the firm's growth and in addition, the value of the asset remained stable for some time. The increase in the number of employees was also recently accepted as one of the criteria for measuring the success of small businesses (Reijonen, 2008; van-Praag, 2003).

In particular, the success of entrepreneurs defines, in the context of this study, the survival of a minimum business length of two years (Farrington et al., 2014; Schenkel et al., 2019) and the earnings of farmers through entrepreneurial activities are more than RM760 per household per month, based on the Key Performance Indicator (KPI) agency (RISDA, 2019) and leaving the PLI category to consider success (MEA, 2019) as quoted by the Malaysian Economic Affairs Minister below.

> "Whoever withdraws from the Poverty Line Index (PLI) categories carries out entrepreneur's activities financed by government agencies and considers success" (Y.B. Datuk Seri Mohamed Azmin Ali, Economic Affairs Minister; Keynote launch of the 20th edition of the Malaysia Economic Monitor, Putrajaya on 2nd July 2019, The Star, p.12).

Therefore, this study used the indicator that anyone who is in PLI but given assistance to carry out entrepreneurial activities and successfully exit the PLI group is considered a successful entrepreneur. However, it can be disputed that the minimum wage measurement through the

Malaysian government gazette which is set to take effect on February 1, 2020 is RM1,200 in major cities and RM1,100 in rural areas, but to assess the poor measurement is RM760 per month for the whole household.

3.5.2 Character of a Successful Business

Grimaldi and Grandi (2005) and Nieman and Pretorius (2004) describe the characteristics of a successful business, pointing out that common characteristics can be found in those successful, namely:

i) Opportunity exploitation- The purpose of the business is clear and real and significant opportunities are exploited by the business

ii) Innovation- Business is characterised by innovation that provides an effective and different way of doing things

iii) Skilled business owners and employees- Business is able to take advantage of entrepreneurial opportunities based on the skills and knowledge of business owners and employees

iv) Learning culture- The people of business have an entrepreneurial learning culture with a positive entrepreneurial attitude

v) Network orientated- The business makes effective use of its network facilities

vi) Available financial resources- Entrepreneurial opportunities are better exploited when the business has access to financial resources

vii) Clear objectives and expectations- Business has a benchmark against which performance can be measured and also well-defined objectives in order to be successful

viii) Different strategies- The business sets itself apart from competitors by following differentiation strategies

ix) Product segmentation- Business focuses on quality and value for its customers and products, guided by its own approach

x) Flexibility- In order to take advantage of entrepreneurial opportunities, the company can quickly change its direction

xi) Future driven- The business focus is on the future and its return

xii) Strong cash flow- The business has a strong cash position

xiii) Strong brand- The business is well known with a strong brand name that makes it a leader in the industry

xiv) Customer orientated- The business has close relationships with customers in order to ensure that their needs are met

Businesses that are considered successful display characteristics such as having a strong cash flow, being future oriented, focused on conscious growth, having clear objectives, being an innovative industry leader and taking advantage of entrepreneurial opportunities. The above is an indication of successful business in the start-up of small businesses. Consequently, there is no agreement among all scholars and philosophy on how to build and run a successful small business due to rapid technological change and its support for geographical factors as well. According to Hyder and Lussier (2016), there are a number of guidelines that can help those with great ideas to grow into successful business characteristics such as a clear vision, a business plan, a willingness to change, a good cash flow, never give up and a commitment to business. In addition, successful business branches from the characteristics of business owners who have set a clear vision for an entrepreneurial journey.

3.5.3 Definition of Failure

The term "small business failure" is quite complex to describe (Revilla et al., 2016) and is often reviewed in broad terms. The lack of a common definition and the lack of an underlying theory had a multi-dimensional effect on the definition of failure (Walsh & Cunningham,

2016). Ropega (2011) defines failure as the inability of the business to meet the objectives set due to lack of preparedness and failure to predict the capital needed to run the business. Ucbasaran et al. (2013) express the small business failure that is reflected in the company's bankruptcy. Revilla et al. (2016) analysed 72 research papers and found that about 70.0 percent of the work could not clearly define the context of failure in small enterprises. However, if seen from the point of the minimum profit return threshold, some small business continued to survive on the market (Iwasaki et al., 2021) and in order for the business to be listed as failed, Mueller and Shepherd (2016) stated that the business should fulfil any of the following list:

i) Criterion of earnings- Business has failed if its return on capital is continuously significantly lower
ii) Solvency Criteria- If the owner of the company loses investors following the execution or bankruptcy of the shares, the firm has failed
iii) Condition for bankruptcy- A company has failed if the court has legally declared bankrupt
iv) Loss criterion- If the owners have shut down the business in order to avoid further losses, the company has failed to do so

Among the similar definitions of business failure that exist in the literature, the dispute between scholars on a principal based on different perspectives has remained a debate. Developing how to identify signs of business failure based on the Ucbasaran et al. (2013) point of view is a much needed consideration of the nature of the terms and conditions that later have an impact on the strategies and outcomes of the business. According to Sarasvathy (2004), the number of employees leaving the business increased due to the management aspect, low profit, low productivity, lack of product demand, and the lack of trust the creditors no longer had in the business due to the debt increase, which does not necessarily have a negative effect on the entrepreneurs, but considers the business to have failed. According to

Pretorius (2004), the failure of small enterprises is normal in the business cycle. He argued that of course, environmental change does not fit the potential of business suitability and its ability to adapt correctly. Misalignment with the surrounding factors could also have caused the business to fail (Sarasvathy, 2004). Conceptualising business failure is a challenging task due to an unspecified definition (Ucbasaran et al., 2013). However, the definition of failure adopted for this research is for those selected from the PLI group to receive a grant of RM20,000 in an entrepreneurship development programme from RISDA, and not being able to overcome the poverty trap by receiving a monthly income of less than RM760 for a period of two years is considered a failure (RISDA, 2014; MED, 2018).

3.5.4 Failure in Small Businesses

The most frequent reasons for the failure of small businesses include lack of business financing, lack of business management knowledge, poor infrastructure, lack of internal and external support, such as family support, and preferring social support in rural areas. Hyder and Lussier (2016) argued that failing small business contributes directly to weak economies, but not to entrepreneurs. According to Fielden et al. (2000), the success or failure of a small business depends on the potential challenge to global change. Studies by Nemaenzhe (2011), Ucbasaran et al. (2013), Walsh and Cunningham (2016), Mueller and Shepherd (2016), Iwasaki et al., 2021, Ruslan et al. (2019) and Danuri et al. (2019) highlight a few signs to avoid failure in the small business such as:

i) Identifying a business need- Failure to determine business direction and business requirements is more likely to fail than a business with clear objectives. Thus, lack of focus on business is the reason for failure

ii) Self-efficiency- Low self-efficiency due to lack of motivation, lack of self-esteem, educational background underestimation to carry out an entrepreneurial task, and age limitation factors that have caused failure in entrepreneurial activities

iii) Behaviour- The entrepreneur's behaviour does not portray the owners of the business as unprofessional (personality traits), has no clear business goals, and no future plans to make a business fail

iv) Family and community support- Lack of family support and community response to the need for new products has made the business a failure

v) Insufficient capital- Businesses starting under capitalised need have a greater chance of not being able to compare with firms starting with adequate capital. Failed to get a business loan for a business extension challenges lead to failure

vi) Informal business- Lack of awareness of the benefit of officially registering a business for the purpose of obtaining a business loan

vii) Business knowledge- Businesses run without previous management experience are at a higher risk of failure. Small entrepreneurs who lack organisational knowledge and business experience tend to be at higher risk of failure

viii) Partnership- Less engaging business partnerships make the business entity weak without support. Businesses that do not rely on the strength of the community are at greater risk of failure

ix) Expenditure increase- A business that constantly increases its spending/ expenditure compared to its profitability is a reflection of business failure

x) Government support- Lack of government assistance, support, and attention in helping the target group to increase business income via entrepreneurship development programs such as providing adequate training and financial assistance is a threat to business failure

xi) Skills- The lack of knowledge in business management and ICT skills in business is seen as a major potential for failure due to the rapid growth of business with the fastest technology transition

xii) Business experience- Business experience is required to ensure that past mistakes are corrected in the current business. For those who are starting a business with no business experience, it is advisable to consult with a specialist or expert, so as to avoid the chances of failure

xiii) Personal and social networking- Appearing/dressing as an entrepreneur and building relationships with local communities to promote products and provide support is essential in order to ensure that businesses do not follow the path of failure

xiv) Lack of opportunity recognition- Weaknesses in identifying opportunities for increasing business credibility are factors that often drive business to failure

xv) Fear of risk- Most business owners are reluctant to risk even a small change in business needs due to a lack of confidence in trying something new in business

xvi) Resistance to change- Failure to change mindset and use old conventional methods or techniques (traditional) is a failure in a business where change is necessarily needed to keep relevant with the current business trend

Walsh and Cunningham (2016) point out that the failure of small business owners attributes too many root causes, however rarely due to personal factors, and only a few agreed references to environmental factors. To better understand why small businesses have failed, hidden or inherent problems remain to be solved. According to Hyder and Lussier (2016), small business dependence on business owners leads to a high potential loss for most situations. However, there are sources of failure that can be observed for small businesses, such as poor management and lack of investment. In particular, there are some clues or signs of business failure that business owners tend to confuse with causes. For example, failure to plan or supply a lack of product may also be a symptom of ineffective administration, and either signalling a major problem solution would not be the best option at the moment. Giampietri (2018) and O'Neill et al. (2016) stated, however, business shutdown does not necessarily mean business failure, but in some cases business is shuttered because they have failed to meet the supply

and demand required. They also pointed out why small business continued to fail with certainty, perhaps because failure itself is not clearly defined and the main issue is also difficult to diagnose. There are so many factors that have led to the failure of small businesses and the way in which business owners overcome the challenges of small businesses that lead to failure. Ropega (2011) set out the following five basic principles for a small business to be a failure:

i) Management error- A common failure of business start-ups due to lack of management leads to the unestablishment of small businesses
ii) Expenditure on capital increased- The pitfalls emitted by the management have led to a loss of control and have an impact on the effectiveness of the small business. In the longer run, loss of profit is a negative signal for an increase in loss of an external factor
iii) Lack of business awareness- Owners typically ignore the promotion, alignment of business strategies and are not aware of global environmental changes
iv) Unclear objectives- Do not have long terms plan. Example on risk management or uncertainty situation
v) Misuse of business- Small business owners are showing off their wealth by using company assets to raise personal interest. An example of having a luxury car that is considered to be a liability in business

In addition, Iwasaki et al. (2021) classify small business failures on the basis of two frequent perspectives:

i) Opportunities and resource allocation- Small business success depends on opportunities and resources for competitiveness
ii) Lack of knowledge of business management- No previous or poor knowledge of small business operations

From the above analyses, it can be said that, in the event of a small business start-up failure, there is no systematic business plan leading to operational objectives that have not been achieved. While the business environment is known for changing, resistance to change creates room for market loss. In addition, business owners should have extensive knowledge of the segmentation of the market in order to ensure sustainability in the long term. In the current business environment, risks, crises, and insecurity are barriers to business functioning and require adequate attention.

In Malaysia, the failure of small businesses cannot be reversed by similar factors to those mentioned above. Morrison et al. (2006) reveal that the lack of capital to run the business overhead is becoming a key factor in the disclosure of the business. When referring to the context of farmer's entrepreneurs, the use of obsolete business methods and old equipment as a reason did not remain in the agro-business sector (Shafiai & Moi, 2015). According to Ruslan et al. (2019), market changes are difficult to detect and understand. Low levels of education, ageing, non-entrepreneurship, low levels of confidence in entrepreneurial activity, high competition, and lack of innovative ideas contribute to the failure of a company. Morrison et al. (2006) added more socio-cultural barriers such as lack of an entrepreneurial culture, poor learning, lack of technical adaptation, and the problem of rural growth as major contributors to the failure of Malaysian farmers.

While Shafiai and Moi (2015) identified hazards by geographically or locality, competition, taxes, management, infrastructure planning, and financing are the main reasons for the failure of small farmers in typical rural areas. Scholars such as Ruslan et al. (2019) stressed that business owners could improve on the error of business loss until they could examine the root causes of the failure of business but needed high self-efficiency skills. Danuri et al. (2019) argued that the behaviour of farmers towards the development of entrepreneurship in Malaysia, when referring to ICT skills, appears to be highly related to the poor educational

background due to rural living as a factor of failure. In addition, research by Morrison et al. (2006) shows failure due to lack of support services, including government agencies and community support (social network). There was no impact on business success on the entrepreneurial opportunities received by farmers in the peninsula of Malaysia, but low self-efficacy driven by negative entrepreneurial intention to complete entrepreneurial activities leads to difficulties in controlling entrepreneurial behaviour (Shafiai & Moi, 2015).

3.5.5 Measures of Business

Various determinants and measures of success exist in previous literature. Economic measures have been the primary determinant of success in the past (Owens, 1995). However, more studies are realising that non-economic measures are just as important, especially in the context of small businesses and family involvement in businesses (Walker & Brown, 2004). Broad success measures in terms of economic criteria are discussed in this section, followed by a discussion of the non-economic success measures. In terms of the added complexity of what success means to them, family support for the business leads to achievement measurement. The purpose of this specific section is to provide an initial overall context for successful measures from an economic and non-economic point of view and, thereafter, to concentrate on specific measurements of the economic and non-economic success objectives in the subsequent discussion.

3.5.5.1 Economic Measures

The success of a business is usually measured by economic performance measures such as return on assets, turnover, sales growth, business growth, increase in market share, survival of the business, and profit maximisation (Owens, 1995; Collins-Dodd et al., 2005). Financial measures are a popular form of success measurement because of their ease of administration and measurement as well as often forming the focus of business viability (Walker & Brown, 2004). According to Adina and Simona (2013), profit is the primary reason for the

establishment of businesses, although most businesses have more than one strategic objective that can be financial or otherwise.

In terms of economic success measurement, business growth is by far the most common measure of success in business (Owens, 1995; Nieman & Pretorius, 2004), utilising increases in turnover, profit, assets, employees' number, and the like as business growth indicators and therefore as success measurements (Hienerth & Kessler, 2006). Nieman and Pretorius (2004) state that business growth with profit is the ultimate indication of success and brings with it even more growth as expansion takes place.

Nieman and Pretorius (2004) are of the opinion that the four perspectives of growth, namely financial, strategic, structural, and individual growth, should become aims for business in order to ensure its survival in the markets. Stokes and Wilson (2006) add that business growth and success are totally intertwined. However, both Hienerth and Kessler (2006) and Farrington et al. (2014) warn against using business growth as the only measure of success, as small business owners are often unlikely to pursue the expansion of their business, preferring to keep their size as an indicator of success. According to Nieman and Pretorius (2004), small business does not necessarily see business growth as a measure of success, but the achievement of the goals of autonomy and security in business as successful. Ozgen and Baron (2007) argued that it is the reasons behind business growth as a measure of performance that some small business owners might be satisfied with achieving a certain level of growth.

Ngek (2015) determines that the three most fundamental economic success measures are profit, liquidity and solvency. Without these measures in place, the business is unlikely to survive and be sustained. Gorgievski et al. (2011) confirm that the most prevalent performance measures in small businesses are those of profitability and business growth. McKenny et al. (2012) and Farrington et al. (2011) summarised the economic success measurements as follows:

i) Financial performance- These success measures include profit, sales, profit margin, return on investments, as well as the financial security of the business
ii) Liquidity ratio- Performance measures such as interest and debt cover
iii) Market presence- The market share percentage and position that a firm have
iv) Business growth- Sales and profits increase is the most common measure of success
v) Customer service- This performance measure is based on the rating of loyal customers, the level of service to customers, and the increased number of customers

According to Gorgievski et al. (2011) and Walker and Brown (2004), the question arises as to whether these economic success measures are indeed a true reflection of what business owners consider when determining their business success and whether financial or economic criteria are the most appropriate measure of success for small businesses. Short et al. (2009) are of the opinion that this is not the case and that increasing profits or growth are misinterpreted as the most important success measurements, particularly for small businesses.

3.5.5.2 Non-economic Measures

Gorgievski et al. (2011) state that small business owners place more importance on non-economic criteria than on traditional economic indicators such as profit and business growth. Walker and Brown (2004) explain that more emphasis is placed on non-economic success measures because, for small business owners, business success often refers to personal success. According to Walker and Brown (2004), small business owners often have personal motivation and lifestyle motivation as the primary reason for starting their businesses to measure success in achieving these goals. Nieman and Pretorius (2004) confirm this, pointing out that small businesses are set up to provide security and meet the personal objectives of the business owner. It can be deduced that the business is considered to be successful once the personal objectives of the business owners have been achieved, even if this means that the business owners may have a lower income than the employees (Nieman & Pretorius, 2004).

Successful non-economic measures include employee satisfaction at work, providing excellent customer service, providing work for the community, and maintaining the desired lifestyle (McKenny et al., 2012). Collins-Dodd et al. (2005) therefore argue that financial performance for small business owners is not as significant a measure of success as having a good client relationship, a balanced work life, and a personal life. According to Nieman and Pretorius (2004), small business owners perceive themselves as successful once they have achieved autonomy, security, and profitability in their business, in other words, both economic and non-economic achievement.

According to Owens (1995), success measures that consider the personal objectives of small business owners should be further explored, as an owner's satisfaction is an indicator of their willingness to invest further in the business, both in terms of time and monetary value. A growing number of studies are advocating the use of non-economic criteria as an alternate measure of business success (Danes et al., 2009; Hienerth et al., 2006; Collins-Dodd et al., 2005; Walker & Brown, 2004). Hienerth et al. (2006), however, state that small family businesses should measure success through the achievement of both economic and non-economic goals. De-Massis and Kotlar (2014) add that although positive economic performance is one of the most important goals that needs to be pursued by family businesses, and by any business for that matter, the unique characteristics of a family business add a dimension of complexity to the strategic goal of the business and, by implication, to its success measurement (De-Massis & Kotlar, 2014).

3.5.5.3 Goal Achievement

According to Haynes et al. (2019) and Staniewski and Awruk (2019), success is defined and measured by the achievement of business objectives. The assessment of success in small businesses depend on the extent to which the goals are accomplished (Markus & Tanis, 2000). Achieving goals could serve as a measure of performance and success in small businesses

(Lucky & Olusegun, 2012; Ciemleja & Lace, 2011). Haynes et al. (2019) agree that performance measurements in a business can be determined on the basis of business goals that refer to the goals of the owners in a small business. According to Adina and Simona (2013), the challenge for small businesses is to decide what to measure as a decision is linked to the goals that they wish to achieve and this determines their success. Ciemleja and Lace (2011) have identified three levels of goals for small businesses, namely actual goals, target goals, and standard goals. Actual goals refer to the current performance of small businesses; target goals are planned performance and expected returns from the use of resources; and standard goals are eventual returns that can be obtained when resources are developed. Nieman and Pretorius (2004) explain that businesses are perceived to be successful when they actively set goals and then achieve them. According to these authors, examples of goals achieved that illustrate successful business are as follows:

i) Developing a practical finance system
ii) Achieving a strong cash flow position
iii) The production of high profitability results, such as return on assets
iv) Creating rapid sales growth
v) Develop attractive market segments
vi) Creating expertise and positioning itself as a leader in the industry
vii) Establishing a strong brand
viii) Creating a competitive advantage based on non-price
ix) Operating closely with customers
x) Efficient management

As discussed above, although family and non-family support may share similar performance-related goals, family support to businesses has unique dynamics and resources at their disposal and is likely to differ in the importance of family versus business goals (Williams et al., 2019; McKenny et al., 2012). Mahto et al. (2010) contend that both business and family goals are

indicated when decisions are taken in the context of a family opinion on business. Thus, according to Williams et al. (2019), there is a need for studies to compare goals between family involvement and non-family involvement in business success planning. It is clear that goals play an important role in motivation to succeed, if not a critical role in the achievement of business success. Williams et al. (2019) point out that it is imperative to understand the goals of a business in order to make recommendations regarding their management.

3.6 Factors Contributing to Success of Small Business

There are many internal and external factors in business that can lead to success, such as product quality, good networking communication, best customer service, wise decision making by business owners, support from the community and business strategic management. Consequently, it is all too common for small business owners to attribute the success of their businesses to their own insights rather than ignore unplanned events and external factors beyond their control. It is very tempting to see the success achieved by business owners, although this may result from good luck or the problems of their competitors and a downturn (Gino & Pisano, 2011). Hyz (2019) agreed that the success factors among scholars in small business have become increasingly popular in recent years. Many studies have put forward their own perception theories in an attempt to give a clear definition of business success (Hyz, 2019; Rogoff et al., 2004). As mentioned above, there are different ways to measure success in small businesses, but this becomes more complicated when trying to regulate the factors that lead to business success (Hyz, 2019). In addition, there has been a lack of past studies on the relationship between numerous factors and success in small businesses (Hyz, 2019). The following literature therefore provide a precise framework for the success factors of small businesses, and in return, the lack of such success factors may result in the failure of small businesses.

According to Heerwagen (2000), the concept of success differs from one perspective to another. Despite this diversity, there are common factors that influence success in small businesses. These include product quality, customer satisfaction, innovation, work attitudes, retention of employees, perceived value of goods and services, operational efficiency and social responsibility (Heerwagen, 2000). Based on CIBC (2004), it identifies the main factors of success in small businesses that are classified as having significantly higher revenue growth over a period of three years. The success of small business in Canada is attributed to a high level of education, the use of external consultants, a small business partnership that operates as collateral, the adoption of technology and a marketing method that is fully used on the Internet (CIBC, 2004).

Small businesses run by individual secondary school graduates were found to have higher revenue growth than those run by primary school education alone. It should be emphasised that factors that influence business success may also be characteristics of a successful business. Being flexible and being able to change is the hallmark of a successful business (Nieman & Pretorius, 2004). Adaptable is also an influence on the success of a business, as a small business that is unyielding to changing conditions is unlikely to succeed (Grandi & Grimaldi, 2005). According to Rogoff et al. (2004), the impact of business success can be determined through internal and external environmental assessment. Nieman and Pretorius (2004) argued that factors that could influence small business success include resources, entrepreneurial influences (which can be considered internal influences) and external influences. Resources refer to the availability of financial, human and technological resources to small businesses.

According to Macleod (1999), the employment of the wrong staff may have harmful consequences for the success of the business, as the owners of the business are also limited in terms of what can be done. Nieman and Pretorius (2004) comment that the relationship

between business owners and employees is an important one which affects the success of the business. In addition, the success of small businesses depends on the cash flow of the business and the financial management capacity of the business owners. Access to financial information is crucial for small businesses, as it is already being challenged by a lack of resources (Al-Tit et al., 2019). Entrepreneurial influence refers to resources in the form of leadership skills and a growth tendency, and the failure of the business as a result of either of these influences.

According to Petty and Brinol (2010), small business success is often a function of the entrepreneurial mind-set of the owners, who are constantly looking for new opportunities within the business. Naldi et al. (2013) state that the entrepreneurial mind-set of small business owners results in profitability, revenue, and growth increases. External influences include the markets and business environment as well as both cultural and social factors. Revell et al. (2010) summarise the following crucial factors that can influence the success and impact of a small business:

i) Adaptation to Change- Small businesses that are flexible and able to adapt quickly to changing conditions are more likely to succeed than less flexible firms with an uncompromising structure
ii) Market segmentation- A critical decision for small business owners is which market segment to target, since making the wrong choice can be detrimental to the survival of the small business
iii) Entry barrier- The choice for small business owners is between a market that is relatively easy to enter and one with a high barrier to entry, which could actually be beneficial to the small business
iv) Market and industry- The industry in which the business chooses to operate have an ongoing impact on the small business throughout its lifecycle

v) Location- Where and when it can often have a significant impact on the success of small businesses on the basis of secularity

vi) Growth- Some environments are more conducive to growth than others, and growth is needed to enable small businesses to cope with environmental changes

According to Nieman and Pretorius (2004), unplanned growth can be detrimental to the success of small businesses and the achievement of goals needs to be managed effectively. For family businesses in particular, the dynamic relationship between family members and their cooperation and unity is a further influence on success (Petty & Brinol, 2010; Nieman & Pretorius, 2004). Their relationship can either have a positive impact on the success of the family business or hinder it (Kets & Carlock, 2007). In fact, family effects can have such a positive influence on the success of the family business. Numerous scholars' studies found that family firms performed better than non-family-owned businesses (Kets & Carlock, 2007; Dorn et al., 2007). It is crucial for a family business to resolve issues such as family demand, personal conflict, issues between generations, and poor interpersonal relationships between family members, as their success is influenced by being able to overcome these challenges (Kets & Carlock, 2007). Kets and Carlock (2007) have identified the following factors that can influence the success of a family business:

i) Networking- Networks are typically developed as part of the value chain within a business. However, in family businesses, networks are sometimes established through family influence rather than strategically and then are used to influence their success

ii) Target alignment- Within family businesses, it is vitally important that the goals and purpose of family and business are aligned and unified, because poor communication and inadequate planning can have a negative impact on business survival

iii) Control- The control power of the family within the business, board and ownership structures influences its success, be it in a positive or negative ways

iv) Time frame- Typically in family businesses, there is a longer term commitment to the business strategy than found in non-family owned businesses, which in turn influences their longevity and success

v) Organisational structures- Flexibility and informality are key characteristics of family businesses due to the trust and personal relationships that are part of this type of business, which have a positive impact on their success

vi) Families and Transgenerational Succession- Proper succession should be carried out in order to ensure that families, which are the unique combination of capabilities and resources that a family business accumulates from the relationship and interaction between family and business, are not lost, thereby affecting one of the main competitive advantages of a family business

Although success is seen as the ultimate goal of both family-owned and non-family-owned businesses, a few studies have identified a negative impact on success in these types of businesses, namely fear of success (Hines, 2019; Kets & Carlock, 2007). Hines (2019) describes the origins of this fear as higher expectations on the part of others, caused by the success already achieved and most likely by the pressure experienced by successful people. In other words, Hines (2019) identifies a fear of success from the belief that success can only be achieved by displacing someone else. In a family business dynamic, that means moving parents or siblings away. Success is then viewed as having negative consequences, and thus achievement is minimised. Despite this, however, success is the primary goal of most companies, bearing in mind that success means different things to different people. To achieve success, small businesses should develop strategic goals to align themselves with their vision. Wilson (2019) adds that although strategy is often associated with large corporations, whether a small business succeeds or not is influenced by the setting and achievement of its strategic goals, making the effectiveness of strategic goals an influencer of business success.

3.6.1 Internal Factors

The internal factors greatly influence the success or failure of a business. The business growth depends on individual capability and ability to approach the business operations. Based on a literature review, the following are among the major internal factors contributing to the success or failure of a small business.

3.6.1.1 Age

According to Weber and Schaper (2007), the age of the business owners is an important influencing variable that is often overlooked in entrepreneurship literature. Gielnik et al. (2012) agree, maintaining that the age of a business owner is a significant factor to be considered in order to understand the motivation behind starting a business. Weber and Schaper (2007) explain that previous studies such as Platman (2003) and Storey and Greene (2002) have indicated that small businesses owned by older entrepreneurs are more successful than those run by their younger counterparts due to greater experience, larger networks, and more financial resources. According to Amran and Haniffa (2011), this is supported by family business research, which states that age plays a role in the success of the business as younger entrepreneurs are often perceived as inexperienced in the business. According to Amran and Haniffa (2011), older business owners are more likely to lack ability, and their businesses tend to fail. Amran and Haniffa (2011) also agreed that younger business owners tend to be more adaptable to change and flexible in exploiting opportunities, which has a positive influence on business success. Indeed, in their study, Amran and Haniffa (2011) found that young family business owners out-perform older business owners in terms of business success. Similarly, Weber and Schaper (2007) as well as Gielnik et al. (2012) found in their studies on matured entrepreneurs that businesses owned by older entrepreneurs were less successful than those owned by younger small business owners due to inability.

Delgado et al. (2012) point out that age can have an impact on the owner's perception of success in the sense that older business owners have more conservative goals and reduced expectations, thus making them more satisfied with the success of their business. According to Artz (2017), as one ages, the outlook and goals of one's age change along with the ageing process. For example, in their study of strategic goals for small businesses and growth, Weber et al. (2015) found that older small business owners were risk-averse and did not want to grow beyond a few employees, implying the goal of remaining small size. Gielnik et al. (2012) suggested that personal and financial goals are still factors for older individuals in considering starting a business, especially in terms of ensuring retirement security. Artz (2017) points out that push factors, such as the inability to find a job, are often the reason why older people do not consider starting a small business. Older business owners' goals often tend to raise their income in anticipation of retirement, provide a platform for a career change later in life, or even just keep them busy in their later years. The age of business owners also influences the participation of the owner in the business as a change in his/her goal (Artz, 2017).

Singh and DeNoble (2003) define three types of older businesses on the basis of private and contextual elements such as constrained entrepreneurs, rational entrepreneurs and reluctant entrepreneurs. Constraint entrepreneurs are individuals who have relatively high levels of entrepreneurship trends, but in their key occupation they have been unable to act on constraints or perceptions. Those people agree to start a small business for the sense of achievement and the removal of perceived barriers, such as financial and family responsibilities (Singh & de-Noble, 2003). Constraint entrepreneurs consider setting up businesses within their primary occupation or in a completely different field. Personal pride in proving success in a business is the primary motivation to start a business. Rational entrepreneurs refer to people who have decided to become business owners with a view to comparing the benefits provided by their established businesses. Compared to Knight's (1921) classic view, a rational entrepreneur is motivated by potential future returns, low risks,

and maximising short-term profits when choosing to set up a business. Singh and de-Noble (2003) clarify the impact of age on entrepreneurship with the opportunity cost of time, suggesting that people of age are less likely to engage in activities that do not produce in the short term. Reluctant entrepreneurs have entered into entrepreneurship on the basis of an opportunity entry, as an example financed by some organisation or institution. In fact, there is no interest whatsoever in doing business and lack of resources, such as family support, cash flows and social support. Relactant entrepreneurs usually have no business objectives due to a lack of viable job prospects and business knowledge below par. Physical conditions for older entrepreneurs is a key issue if they have failed in business (Weber et al., 2015). In the context of Malaysia, opportunities to become an entrepreneur are emerging wherever even some government funded companies have no quality whatsoever (Mustafa & Yaakub, 2018). However, the study by Wee and Singaravelloo (2018) found that the majority of farmers in Malaysia had poor education levels and the majority were over 50 years of age.

3.6.1.2 Education Qualification

According to Garwe and Fatoki (2012), the training of small business owners plays a significant role in the success of the business, in that owners are better equipped by developing skills to ensure business survival. A high level of education as business owners could be able to cope with problems, make decisions and look for better opportunities. Small business owners who use external professional consultants on a regular basis also find higher revenue growth compared to those without such advice (CIBC, 2004). Incorporated small businesses also recorded higher revenue growth as they had a large support system and gained more resources and expertise from experts (CIBC, 2004). Multinational organisations that outsource their tasks to small businesses are also helping to achieve higher revenue growth. The adoption of technology and connectivity by small businesses increased revenue growth when they were able to think creatively about the results of higher education. The use of electronic commerce (*e-commerce*) helps to improve and strengthen customer relationships,

improve access to and exchange of information, improve the image of the company and improve the educational background.

Unger and Eppinger (2011) emphasise that education and learning are the most important capabilities a business owner can have, which is a competitive advantage due to the enormous influence a small business owner has on all aspects of the business. In South Africa, lack of education and knowledge has been identified as a main contributor to the failure of small businesses in the country (Unger & Eppinger, 2011). According to Chiliya and Roberts-Lombard (2012), many studies have found that education plays an important role in the success of a small business, but other studies have found a negative relationship between these factors, postulating that the skills learnt are either applied too rigidly or misunderstood, resulting in a lack of effectiveness (Chiliya & Roberts-Lombard, 2012). This, however, seems to be the exception to the norms. Ipate and Parvu (2014) contended that education which has an entrepreneurial focus is positively related to the growth of small businesses and new business creation, which affect the goal small business owners have when starting a business. An empirically tested positive link exists between profits and educated small business owners (Ipate & Parvu, 2014), leading one to assume that educated small business owners are more likely to set well-formulated economic goals and develop action plans to achieve them, resulting in more economic success than those who are less educated.

Highly educated small business owners are more likely to have easy access to finance through loan approval due to employability and the ability to avoid business failures. The more educated the individual, the more likely the business to succeed (Garwe & Fatoki, 2012). Unger and Eppinger (2011) advocate intentional practise and proactive learning as main goals that small business owners should aim to achieve in order to improve their business success. In a study conducted by Gordon et al. (2012) on the impact of the development of entrepreneurship on small business owners, the author found that many of the respondents

had a change in goals and a high impact perspective. For example, by attaching more importance to personal goals such as well-being, balance and lifestyle aspirations, as well as considering the goals of employee training, delegation and trust as much more important. Finally, those small businesses which exported internet-based sales also had increased profit growth, linked directly with the better education levels of business owners (CIBC, 2004). In addition, the studies found that the most successful small businesses were in the professional fields such as the science and technology industry, while second-layer businesses involved in finance, real estate, and health care sectors also did well with a good background in education qualifications (Gordon et al., 2012).

In Malaysia, MoA announced in 2018 provide a practical training to help sectors grow by making agriculture entrepreneurship attractive to second generation farmers with a budget allocation of RM20 million. An effort has always been made by the government to provide the relevant training that this community can afford. With the rapid change in technology, there be a major challenge for the government to fill the knowledge gaps and to continue transferring knowledge to these farmers in the context of their entrepreneurship activities.

3.6.1.3 Business Skills

According to Aidis et al. (2007), the theory and practise of small business management provides key factors for business success known as business, personal, and environmental factors. Personal factors are more related to professional skills, business knowledge, family support, business commitment, business spirit, experience, financial resources, and physical and emotional stability. business factors such as locality, financial, supplier, creditor, product quality, competitive price, technology adoption, marketing technique, attractive advertising, and wide distribution. Finally, environmental factors include political structures, regulation, taxes, socio-psychological issues, banking, insurance, business facilities, government policies, and business associations.

The study conducted by Aidis et al. (2007) showed that successful small business owners usually depend on their socio-economic background, professional skills, past social connections, and specific knowledge. It is also recommended that a potentially small business owner should thoroughly evaluate their business strength factors before deciding to pursue the business option. As a result, the environmental factor tends to be ignored as it is the same for all types of business options to varying degrees, or the difference is readability. In addition, the government and policy makers responsible for the growth of small businesses must focus on the environmental factor with the aim of encouraging the entry of small businesses to new entrepreneurs rather than just business stars (Aidis et al., 2007).

It needs to be a career option to own and operate some small businesses, otherwise they not fulfill their social, economic, and environmental functions (Aidis et al., 2007). Indeed, Pavuluri et al. (1996) used content analysis to identify common factors related to Hong Kong's successful performance as a small business. Although the study's findings are limited to Hong Kong due to the high impact of the business climate and may be irrelevant due to location (rural area), the factors found to be significant for small business performance are used in general research. The study conducted by Coy et al. (2007) aimed at small business owners in Pakistan and found important facts such as age, level of education and type of business had a positive relationship with the factors of business success.

According to Nieuwenhuizen and Kroon (2002), a study on small businesses reveals a significant correlation between business success and skills such as creativity and innovation, financial management, financial understanding, book keeping for own advantages, involvement in the business, willingness to take risks, knowledge of competitors, high quality work enjoys priority, planning of business, human relations skills, and knowledge with regards to the business. In addition, it is suggested that the identified success factors can be developed through an appropriate training and educational model. Nieuwenhuizen and Kroon

(2002) stated that training has created a strong entrepreneurial culture in the regions of South Africa.

Similarly, agricultural entrepreneurs tend to be left behind by the presence of entrepreneurs from other industries such as manufacturing and services in Malaysia (Khadijah et al., 2017). Since most Malaysian farmers are less educated, they claim that they were not allowed to follow the transformation of knowledge from traditional to technology-based farming (Mustafa & Yaakub, 2018). However, Khadijah et al. (2017) argued that they do not realise their potential as business owners of agro-entrepreneurs and that they have indirectly developed their entrepreneurial skills over time. The study of Malaysia's small business owners' success by Mustafa and Yaakub (2018) identified three skills as important to their business success, namely hard work, good networking, and product quality. Additionally, the focus on informal training, such as business knowledge, may be to develop skills and opportunities for increased farming skills in the agricultural business can be expansion (Khadijah et al., 2017). Entrepreneurship skills are therefore a mixture of experience and business knowledge to ensure the continuity of small business start-ups to be successful.

3.6.1.4 Personality

Characteristics of an entrepreneur's personality have long been discussed in classical economic theorising. McClelland (1961) broadens the concept of personality into the wealth of the nation as expected to contrast motivation and achievement. His theory received widespread attention in the field of entrepreneurial studies. McClelland (1961) combines a high-profile approach to motivational achievement with entrepreneurship and economic growth. In addition, a number of significant reports review empirical evidence and consistency on the relationship between success in entrepreneurship and personality traits as the main effect (Mahto et al., 2010; Boyd & Vozikis, 1994; Gartner, 1989). Caseiro and

Coelho (2018) identified four key factors for the personality of an entrepreneur needed for a new start-up, namely:

i. High motivation- The motivation behind business start-up helps to build a clear vision and mission for business
ii. High interest- When a business starts up, based on high interest, it helps to get an idea and ensure that the product demands quality assurance in the markets
iii. Physical health condition- Physical and mental health are high requirements before starting a business as an entrepreneur to get through a tight schedule
iv. Entrepreneur spirit- An entrepreneur should always make an effort and dedication to overcome any obstacle. In addition, it is advisable to constantly gain a solid knowledge of the latest trends and patterns in the specific field

Farm entrepreneurs in Malaysia, as reported by Mohd et al. (2014), have a low personality as their backbone for the entire food chain. Some studies have argued that, as they are in the background and increase crop yields, the personality is not important compared to the profit earned. Khadijah et al. (2017), conversely, suggest that farmers do not need entrepreneurs to look good as a commonly ruined business in rural areas. They come from a variety of backgrounds, with shared experiences, perspectives and solutions to address global food security threats (Mustafa & Yaakub, 2018). According to Abdullah and Muhammad (2008), the development and ability to access new technologies is much more important than building the personality of the entrepreneur. If entrepreneurship is sustainable and practiced around the world, then personality seems to be important. More is needed to improve well-being than to improve lifestyles. In addition, Zelekha et al. (2018) highlighted 16 food and agriculture categories of farmers who have transformed their sustainability paradigm into tools to build a stronger and more equitable food system that is no longer tailored to their entrepreneurs' personalities. The study carried out by Khatijah et al. (2017) on the personality and business success of 114 entrepreneurs in Terengganu showed that personality can justify only 6.4

percent of its impact on business success and therefore that personality is not a significant factor in the success of business. On the other hand, Wilson (2019) point out that the personality influences the success of the business and the level of trust between the owners of the business. Consequently, the dispute between personalities and entrepreneurs has always been a matter of research, but localities, demography, and geographical factors need to be taken into account before reaching a conclusion on compulsory entrepreneurship and personality towards success in business.

3.6.1.5 Personal Network

Most individuals have always had personal contact with others, either periodically or infrequently, and the linkages may be strong or weak, formal or informal (Olson et al., 2018; Jones & Rowley, 2011; Pool & Kochen, 1978). Personal networks can be extended to territories by creating different types of relations and by increasing the amount of information. Data support is needed to carry out day-to-day operations and to identify opportunities for business growth (Stuart & Sorenson, 2005). A personal network can be defined as those people, individuals or groups with whom an individual (an entrepreneur) has a connection and who they are most likely to turn to when they need support or advice (Jarrahi, 2019; Smith-Doerr & Powell, 2005; Aldrich et al., 1991; Thorelli, 1986).

For the analysis of personal networking, a common approach is to identify them as formal or informal relationships and strong or weak links (Neumeyer, 2019; Dittrich & Duysters, 2007). Informal relationships are those with families, friends and individuals who have had direct personal contact (Mumtaz et al., 2017; Das & Teng, 1997), while formal relationships are more organised partnerships between individuals or groups established for a specific purpose, usually on a professional basis. These include lawyers, government agencies, financial institutions, accountants, clients or other organisations such as trade unions (Jarrahi et al.,

2019; Ezuma & Ismail, 2017; Froland et al., 1981). Where contact occurs frequently in different types for a longer period of time, it would be described as a strong bond relationship.

When communication is outside the close networks of an individual for knowledge purposes, and does not necessarily imply commitment, it results in a weak link (Goza & DeMaris, 2003; Adelman & Ahuvia, 1995; Taylor & Baker, 1994; Russell et al., 1987; Friedkin, 1980). Along with casual relationships, most people have very little emotional investment in them (Aldrich & Dubini, 1991). A critical aspect of running a successful small business is the ability of the business owners to develop personal networks to obtain resources required for business development (Dinh & Calabro, 2019; Zikmund et al., 2013; Pitrus, 2012; Yew-Wong & Aspinwall, 2004; Aldrich et al., 1991).

Business networking involves the creation and continuation between the organisation and its stakeholders, which establish and promote competitive advantages (Karlsson et al., 2019; Ndou, 2004; Ireland et al., 2001; Taylor & Baker, 1994). The structure of relationships with teams, colleagues, staff, vendors, partners, customers, suppliers, investors, competitors, societies, social clubs, business associations, industry players, and special interest groups requires these levels. Building trust through socialising is a key element in building and maintaining advantageous connectivity for small business owners (Diochon et al., 2017; Morrissey & Pittaway, 2006; Aldrich & Dubini, 1991). Both formal (bank, accountant, lawyer) and informal (family, friend, business partner) contact have the potential to introduce entrepreneurs to new ideas and relationships, leading them to tools and opportunities that help their business develop and prosper. (Shivacharan et al., 2017; Premaratne, 2001; Perry & Goldfinch, 1996).

While most studies focus on external networking, effective employees are also an important source of support for small business owners, particularly in uncertain or challenging times (Somerville & Brady, 2019; Oystein, 2005; Sawyerr et al., 2003). Imposing that,

subsequently, it is likely to be a poor network link would provide a lack of understanding, as the weakly relationship has been widely accepted and demonstrated by many scholars in the literature (Egwuonwu-Helen, 2018; Smith-Doerr & Powell, 2005; Ndou, 2004; Inge-Jenssen & Greve, 2002; McEvily & Zaheer, 1999).

A person with a high density of networking, for example members are all closely related. Knowledge learned by one member is likely to be known by others. Therefore, it is also worth getting a broader network (preferably involving individuals who have large networks themselves) to increase the capacity to gather new knowledge (Henly et al., 2005; Greve & Salaff, 2003; Aldrich & Dubini, 1991). In other words, a strong relationship between family members often influences support delivery and contributes to the success of small businesses (Newman et al., 2018; Izquierdo & Buelens, 2011; Bruderl & Preisendorfer, 1998). Pitrus (2012) agreed that the development of a digital channel with stakeholders helped new entrepreneurs establish small businesses, maintain legitimacy and promote a positive image in the wider community as well as contribute to the growth and survival of the business in the marketplace.

In their studies, Kornilaki et al. (2019) established that there was a strong relationship for employees of the same ethnic background, shared ideas, beliefs and language, which enhanced personal attachment and social support for small business owners and contributed to business growth and success. Many studies have established a significant relationship between the survival of new small business owners and the activity of personal networks (Chung et al., 2019; Bruderl & Preisendorfer, 1998; Hills et al., 1997; Aldrich et al., 1987). Mugler (1988) proposed that where small businesses survived during the start-up process, owners were much more involved in social relationships than their failed counterparts.

Similarly, Hills et al. (1997) found that entrepreneurs who frequently use network sources get more opportunities for their businesses. Baron and Markman (2000) highlight the personal

connection between the face and face of experiences that are positively linked to the financial management performance of entrepreneurs. Ipate and Parvu (2014) discovered that networks provided business owners with ideas and financial tools that enabled the development of new small businesses, as well as acting as a medium for network norms to be integrated into business strategies and daily operations. Much research has concluded that the positive impact of personal networks is highly required at the start-up phase of a new small business (Mudiwa, 2017; Sawyerr et al., 2003).

In contrast, Johannisson and Mønsted (1997) found that there was no direct relationship between the activities of personal networks and the performance of small businesses. Likewise, Ostgaard and Birley (1996) also failed to demonstrate a significant relationship between personal networks and the growth of small businesses among their respondents. Some research found, in particular, those involving informal businesses located in rural areas, that many business owners prefer to express discomfort with formal networking structures such as government agencies or financial institutions, and some prefer casual interaction with business associations (van-Lidth, 2019; Horwitch & Milicsevics, 2018; Atterton, 2007; Fadahunsi et al., 2000). Chung et al. (2019) explained that one of the reasons for this is that specific initiatives do not take into account influential variables such as community, cultural, educational, socio-economic background and the experience of business owners. Lucky and Olusegun (2012) argued that a structured support provider would be able to enhance its support service system with a better understanding of the value of the informal network, without being institutionalised or impersonal nature.

Greve (1995) and Greve and Salaff (2003) investigated the various stages of small business planning, encouragement factors, and the development of small business strategies, which are typically caused by disparities in internal and external network facilities.Other studies have highlighted the need for small business owners to take time to analyze their networks and

assess which of their strongest links could give the greatest benefit to their business development, and these should be given priority (Kinlocke & Thomas-Hope, 2019; Beekman & Robinson, 2004; Zolkiewski & Turnbull, 2002; Sandberg & Logan, 1997; Taylor & Baker, 1994). However, only a few studies have thoroughly examined the impact of personal networks on the success of small businesses. A coherent understanding of the most impactful factors of personal networks on the success of small businesses is therefore needed. This study therefore investigates whether an entrepreneurial support service has made a positive contribution to the success of small businesses in terms of the internal network.

3.6.2 External Factors

The Enternal factors greatly influence the success or failure of a business such as human resources, finance allocation, current technology and environment. The business growth depends on the approach of business operations. Based on extensively review of the literature, the following are among the major external factors contributing to the success or failure of a small business.

3.6.2.1 Family Support

Family support for businesses includes additional success measures that shift the focus from more traditional success measures to measures such as long-term family relationships rather than short-lived business relationships (Gibb-Dyer, 2006). According to Gibb-Dyer (2006), as well as Short et al. (2009), family support for business measurement focuses more on non-economic perspectives than on economic indicators. Adding family dynamics results in a distinct motivation for success, and their cohesion and unity contribute to the success of the family business (Shirani et al., 2019). In particular, succession in business growth is an important measure of success for family support in businesses. Visser and Lu (2019) define succession as the transfer of a family business from generation to generation, noting that a family business can be considered successful if its continued existence is ensured, as well as

achieving wealth for its members and fulfilling the potential of a family member. However, the lack of succession planning is often a lack of support from the members responsible for the high failure rates of family businesses (Lee et al., 2019). Lee et al. (2019) find that poor family support inhibits the transfer of vital family resource pools, which are defined as the resources and capabilities acquired through family-business interaction. Families are often recognised as a major competitive advantage for growing family businesses that ensure their trans-generational transfer (Lee et al., 2019). According to de-Massis and Kotlar (2014), further family support measures leading to success can be classified as:

i) Family economic success measures- These include family control over the business and family wealth
ii) Non-family economic success measures- Include criteria such as business growth, business survival, and business economic performance
iii) Non-economic family success measures- These are family harmony, family social status, and family identity linkage
iv) Non-family non-economic success measures- Include peacefulness within the business and external relation

The measures of family support and non-family business success should reflect a spectrum of both economic and non-economic criteria in order to be appropriate and accurate perceptions of success (Williams et al., 2019). This implies measuring success by an increase in profit, employees and sales (economic criteria), as well as job satisfaction, work life balance, family harmony and autonomy (non-economic criteria). As previously stated, success can be defined as the attainment of specific goals; thus, attainment of these success measures translates into attainment of specific goals of family support in terms of moral or financial support for the businesses to be undertaken.

3.6.2.2 Opportunity

Many great entrepreneurship scholars, such as Shumpeter, Albert-Bandura, Icek-Ajzen, McMillan and Fried, have admitted that successful small businesses are willing to take risks and to seek entrepreneurial opportunities. For example, a single decision to launch a new product involves risks in itself, but it is a way of creating entrepreneurial opportunities in a business. According to Jones and Rowley (2011), risk-seeking is the key to success in small businesses. This can be concluded because the top performer appears to be far less risk-averse and does not hesitate to invest in more new projects, while the number of the worst performers of such projects is insignificant. Encouraging risk taking also means eliminating fear of failure by not punishing failure. Supporting such innovative and risk-taking behaviour does not imply a lack of risk awareness and should not be confused with a reduction in accountability. Related to this, the acceptance of the non-official project, which is to be considered as an entrepreneurial opportunity and, ultimately, as a factor for a successful small business, is valuable on the basis of merit and profit. Ensuring that small business products fit into the existing portfolio and help to achieve a balanced mix of products is an area in which many individuals are left behind in capturing opportunities (Jones & Rowley, 2011). According to Timmons (1999), the recognition of entrepreneurial opportunities is the heart of business success. Entrepreneurial opportunities such as entrepreneurial knowledge, entrepreneurial learning culture, entrepreneurial personality traits, and social networks are recognised as tools of entrepreneurial alertness (Olson et al., 2018; Jones & Rowley, 2011). Entrepreneurial opportunities are discovered in existing market segments when there is competitive imperfection in an industry (Di-Benedetto, 2018; Olson et al., 2018).

Malaysia is usually driven by a service oriented industry, where agriculture has been placed at the 3rd level of economic priority by governments based on MoA (2018) reports. In the agricultural sector, the empowerment of human resources has led to an increase in agriculture and the quality of production associated with those engaged in farming as farmers. Recent

insights from the Hafidz (2014) have shown that there are significant relationships between opportunities for the development of entrepreneurship in Malaysia. He claimed that the opportunities provided by governments to farmers of entrepreneurial quality are largely successful in agro-business. As a result, a lot of commercially based farms depend on Malaysia's farmers' entrepreneurs for business survival. Khadijah et al. (2017) argued that the success rate of Malaysian farmers was too low due to the expected real results of opportunities and relevant training. This reason included their attitude and lack of entrepreneurial interest in small business. Thus less than 7.0 percent of success rates among RISDA farmers' as entrepreneurs also reinforced the argument of Khadijah et al. (2017).

Decision making and control of business direction are key to becoming a successful entrepreneur (Olson et al., 2018). Successful entrepreneurs must therefore be prepared to face up to the challenges and risks they may face. According to Jones and Rowley (2011), seven common risks have to be taken as entrepreneurs for the development of small businesses:

i) Financial risks- The start-up of a business has sufficient capital on the basis of what the business wants to do. Mostly, entrepreneurs start up their companies and run their businesses by relying on external financial assistance. The most common sources of external financing are investor, government, and financial institution lending. Some entrepreneurs use personal or family money to start their own business or business
ii) Income risks- For new entrepreneurs, choosing to start their own business is a big risk because there is no guarantee that they can earn a stable income
iii) Time and health risks- New entrepreneurs need to work every day without knowing the time to build a successful business. An entrepreneur expected deprived of sleep, lose his personal time, and may be under more stress than usual
iv) Deadline risks- An entrepreneur should set a timeline during the product launch process. The financial position is currently very fragile and investors want to see the

results of their investments quickly. As a result, most entrepreneurs had to make some changes to the time limit, and the time limit became very critical at that point. Therefore, it is very necessary to prepare for hard work day and night in order to meet the deadline given

v) Trusted risks- As soon as entrepreneurs start doing business, they need a complete team to work with. Therefore, entrepreneurs need to put a lot of trust in this small team, especially if they have specialised expertise that is hard to find and willing to work with. In short, the risks of trust should not be a hindrance to the success of entrepreneurs in business

vi) Lost risks- Entrepreneurs should be prepared for losses in either small, medium, or large businesses that have a significant impact on the business, even if such losses lead to bankruptcy

vii) Competition risks- Competition in the business world is very tight and many business owners are struggling in the market both in a healthy and unhealthful way. Therefore, competition should not be overemphasized. It is important that entrepreneurs focus on producing or serving on a customer-driven basis. The point is that the better the quality provided, the more loyal the customer is to the product or services provided

viii) Unstable markets- The global economy has triggered a very unstable market situation, as rising raw material prices may mislead businesses

Undoubtedly, the ability to carry out small business risks efficiently enable independent business owners to grow their businesses. Underlying features include a common and unique awareness of the characteristics of risk that enhance the ability and tighten the decision making of business owners.

3.6.2.3 Resources Allocation

Entrepreneurship can be described as the ability to look for business opportunities, to operate a business based on available resources and to meet the needs of the community. The business opportunities that have been acquired need to be managed wisely in order to maximise business profits. Failure to do so create difficulties for businesses in surviving in the context of the global business challenge. High skills and knowledge of business for efficient resource management by providing the focus and priorities for business development are the benchmarks of competent entrepreneurs. Successful entrepreneurs must be able to meet customer needs, prioritize financial growth, identify business strengths and weaknesses, and compete effectively in the marketplace. Planning before the start-up of a business with the aim of identifying the availability of resources is seen as a wise step in the determination of business direction and goals. Entrepreneurship resources that need to be managed wisely include business capital, customer information, business man power, community support and opportunities provided by governments to help businesses succeed. In addition, an entrepreneur should also have an overview of finance, marketing, and market development. This is because an entrepreneur is considered irresponsible and fails to solve problems without their skills (Papulova & Mokros, 2007). An entrepreneur who does not have enough experience, knowledge or vision to run a business can cause failure in a business. Management capabilities to create business plans, access to marketing networks, capital resources, production activities, and control financial business (Covey, 2013). Norashidah et al. (2009) also found that an entrepreneur who wants to succeed must have the capacity to manage employees and finances. In addition, Muhamad and Zaimah (2012) found that there are four key factors that have an impact on the business performance of Malay entrepreneurs in Johor Bahru, including the prioritisation of resource allocation, capital management, business networking and customer focus. In order to achieve a successful product launch, entrepreneurs should plan and allocate resources for the market launch and favorably do so at an early stage

in the small business process. However, the vast majority of individuals show a poor performance in their ability to properly allocate resources through business (Eckhardt & Shane, 2003). In addition to setting a launch plan at an early stage, Baron and Markman (2000) argued that such planning should include ensuring that adequate time and other resources are being assigned to small business. This is a critical focal point for entrepreneurs, as a compromise, where people assigned to the small business process are also working on other tasks, is not an optimal solution when it comes to making a successful start to the small business process. This is also pointed out by Eckhardt and Shane (2003) when they state that the success factors are to ensure that the people needed are in place and that their time is set aside for working on new products. Markman (2000) further explained that both financial and employees help small businesses thrive to achieve a balance between new products and regular tasks, including ensuring that businesses achieve their overall small business objectives. However, the achievement of business objectives is of equal importance. Eckhardt and Shane (2003) maintain that this achievement stems from the devotion of the necessary resources. The top performers do a much better job when it comes to prioritising and ranking new products. There is a different way to do this, but the intention is to avoid a failed scenario and to achieve a better focus on products that are in line with business objectives. In Malaysia, different programmes and activities have been implemented to increase the production of agriculture based products and the supply of resources to the target group. All sources, some financed by the public and private sector, to stimulate entrepreneurship. Mostly, assistant in financial, material, and goods and services provided by the authorities. Continued assessment with the Farmers' Human Capital Development Programme, where knowledge and skills of farmers have been enhanced through organised training participation. Report of the Malaysian Agriculture Development Authority (MADA, 2018), of the 214 basic agricultural projects, 73.2 percent of the resources were not prioritised by the participants, resulting in a total loss of almost RM3 million in the government's allocation for that particular year. As a result, the

socio-economic background of the farmers may again be related to the cause of this major loss in MADA. In the same situation, with reference to this study, the loss of government funding also occurred at RISDA due to a high level of failure in the development of small business entrepreneurship among RISDA farmers.

3.6.2.4 Social Support

According to Luthans et al. (1992) and Vaux (1992), social support is complicated and crucial in extension. Similarly, Rodriguez and Cohen (1998) suggested that the broadening measurement and definitions of social support should be explored in the literature. Generally, social support pertains to an influential process that involves both verbal and non-verbal communication transactions between business owners and those in their social networking territories, such as family, friends, and community, with the goal of achieving certain objectives (Wąsowicz-Zaborek, 2018; Rodriguez & Cohen, 1998; Vaux, 1992; Pierce et al., 1990; Albrecht & Adelman, 1987). Albrecht and Adelman (1987) further pointed out that social support reduces environmental insecurity, promotes self-esteem, enhances relationships and increases the level of trust in the sense of personal control.

Social support is usually divided into four types, namely informational, assessment, instrumental and emotional support (French, 2018; Noller & Feeney, 2003; Cutrona & Russell, 1990; Dunkel-Schetter & Skokan, 1990). Support for entrepreneurs consists of subjective assessment values, assessment, feedback on their day to day activities, and suggestions for developing their businesses (Peter, 2017; Vaux & Athanassopulou, 1987; Vaux, 1988). Emotional support is provided by a partnership characterised by sympathy, protection, and listening, in which small business owners can communicate their emotions, likes, or concerns, address their experiences, exchange ideas, complain or stress, and realise that they receive positive reactions and sympathy. Information support refers to guidance, advice, instruction, expertise, skills or important information obtained to help new

entrepreneurs develop their economic decision making skills and change their lifestyle (Lansky, 2016). Instrumental support is a direct, realistic, and practical aid to everyday life, such as providing finance, helping with the work of life, guiding business owners in times of difficulty, or providing other services to help entrepreneurs meet expectations (Shadbolt et al., 2019; Carnes, 2018; Whittaker & Garbarino, 1983; La-Gaipa, 1981). These types of social support are simply useful tools that make it possible to differentiate and conceptualise both externally and internally (Rawhouser et al., 2019).

Many new entrepreneurs are most likely to regard outside institutions such as government agencies and financial institutions as their main sources of business support (Korhonen et al., 2018; Lucky & Olusegun, 2012; Whittaker & Garbarino, 1983). Certainly, in the Meta-analysis review by various scholars of 81 journal articles, the link between external social support and the new entrepreneur's encouragement of successful business was revealed by the government and financial institutions. Meanwhile, Uchino et al. (1996) pointed out that the government agency was a key factor, and Cohen and Wills (1985) pointed out that the strongest relationships, such as advice and consultation, would support their positive impact on business success. According to Lucky and Olusegun (2012), some new entrepreneurs rely primarily on community relationships to gain and seek ideas for the growth of their businesses. Again, Gill et al. (2018) explained the four perspectives of external social support, known as information and instrumental support, and their moderating effect had a significant impact on entrepreneurial performance. The findings also concluded that the relationship between business success was positively moderated by all attributes. A number of similar studies address that assistance from the surrounding community, which is very much needed for the survival of small businesses (Gill et al., 2018; Greve & Salaff, 2003; Premaratne, 2001; Greene & Butler, 1996; Bonacich & Modell, 1980).

When discussing external support for farmer's entrepreneurs in the context of the Malaysian Government, it is more evident, as illustrated in Chapter Two. Since being independent until the NAP 2011-2020, the government continues to assist farmers with a new policy that has hopefully benefited the group. In addition, a lot of programmes are designed for farmers to make their well-being prosperous. Support, such as financial, material, goods and services (training, business consultant, technical assessment, business opportunities, kiosk, and participation in the event of an entrepreneur) seems more sufficient for them to be proud of the success of the small business segmentation. Unfortunately, the expectations of the results are not yet fulfilled by this farmer entrepreneur.

3.6.2.5 Government Support

Governments, practitioners, and academics continue to focus on how to promote the establishment, survival, and growth of small businesses. It is likely to be the pioneering and controversial research found by Birch (1987), which discusses the creation of small businesses. Government interest in the creation of small businesses is based on the belief that they can make a significant contribution to reducing poverty rates, job creation and social wealth. Small businesses are perceived to be associated with dynamic characteristics, such as flexibility in their own business and production structure, which enables them to seize business opportunities faster than larger firms (Kang & Heshmati, 2008; Kornilaki et al., 2019).

So many countries provide entrepreneurship schemes in terms of financial support to small businesses in Japan (Honjo & Harada, 2006), South Korea (Kang & Heshmati, 2008), Italy (Maggioni et al., 1999; Zecchini & Ventura, 2009), Turkey (Taymaz & Ucdogruk, 2009) and Spain (Garcia-Tabuenca & Crespo-Espert, 2010). This is complemented with a review of the non-financial support of the USA (Chrisman & McMullan, 2000; Hopp & Stephan, 2012),

Finland (Collett et al., 2014), Denmark (Rotger et al., 2012), England (Mole et al., 2002) and the UK (Wren & Storey, 2002).

The provision of financial support to small businesses, usually in the form of credit guarantee schemes (CGS), has been the subject of many criticisms. CGS is argued to have a negative impact by undermining the development of a vibrant innovative economy and by instilling a culture of dependence on government support for small businesses (Chowdhury et al., 2019). CGS is also claimed to be a costly tool (Mason & Brown, 2014). Cueto et al. (2015) examined the business start-up loan assistance programme for young people in the United Kingdom using the covariate matching method and found that the scheme generally did not help participants raise additional business earnings. In the case of Malaysia, CGS providing certain forms of financial assistance have not yet been proven to be success tools in small businesses operating as informal or formal businesses. Furthermore, as can be seen from previous research studies, it is suggested that the effects of CGS and non-financial support are still subject to heated debate in a number of countries.

However, if the government believes that capital markets do not provide the small business community with sufficient funds for new and established businesses, the loan assistance programmes must be provided by the authorities (Evans & Jovanovic, 1989; Kornilaki et al., 2019). One of the major problems in assessing whether or not a scheme or programme is working is dealing with the selection issue, which means that public provision of financial support and other payments and resources may be allocated to applicants who are judged to have a high probability of success in advance. In the event that the selection problem is not addressed, there is the possibility that research may overestimate or underestimate the impact of the scheme or programme (Jaffe, 2002). Collett et al. (2014) address this issue by using a propensity score matching estimator that has been developed in labor economics for business success.

To the best of the researchers' knowledge, there is no single government body or authority responsible for the development of small businesses in Malaysia at the time of this study. Each ministry, municipality, authority or government has its own initiatives and separate programmes to help its target group to develop. With this situation, the overall output of support and development is difficult to measure, and many of the resources are wasted due to lack of unified planning and delegation of authorities between government bodies. It is also confusing for new entrepreneurs to know where they have to start at each stage of their small business.

There are many ways in which the government can increase the supply of entrepreneurs and entrepreneurial activities by increasing market incentives for entrepreneurs, such as encouraging the willingness of individuals to start their own businesses, developing programmes to encourage entrepreneurship, initiating entrepreneurship education programmes in universities, and reforming market regulation to facilitate entry into the market, increase the entrepreneurial opportunities available to women and young professionals, and increasing the availability of credit and access to capital markets (Jones et al.,2017; Krecar & Coric, 2013). In order to increase the competitive capacity of small and medium enterprises, the government must increase the availability of advice to this sector (Kregar, 2012; Bennett & Robson, 2003).

The main objectives of Malaysia's entrepreneurial governance schemes are to make it possible for small businesses to increase their income and improve their well-being. The government is supporting a large segment of national small business owners, creating more jobs and stabilising the society they serve. Most small business programmes depend on government grants. In the RISDA context, it provides financial assistants for those selected to join the entrepreneurship programme identified in the PLI with the objective of increasing their income by RM4,000 per month by the end of 2020. Other than that, services such as business

consultation are offered to the participants as well. The scheme offered a wide range of soft support in the areas of marketing, product and service quality, manufacturing, service systems, product design, business opportunities by providing kiosk at the national entrepreneur's event.

3.7 Gaps in the Study

A gap is a way to fill some of the missing information in the research area of the study. The gaps in scientific literature need to be addressed systematically in order to contribute to the body of knowledge in specific fields (Mudiwa, 2017). New knowledge contribution gaps in the research area or fields (Kumar, 2019). In recent years, there has been an increased focus on the relationship between poverty and entrepreneurship, which aims to increase income and well-being (Rawhouser et al., 2019). This research aims to identify the factors influencing the success or failure of small businesses among farmers in Malaysia. The author reviewed the relevant literature to underpin the understanding of the factors of success or failure and the sources of competitive advantage. Based on previous research findings, the authors believe they have already identified certain gaps in the literature.

It is observed that farmers rely on their internal factors, such as self-efficacy, educational background, age, knowledge, experience, work performance, and the internal networks among the community. Therefore, this study enriches the TPB about farmers' entrepreneurship by looking at both external and internal factors focused on their ability and capacity. Dynamic capabilities are essential for farmers' entrepreneurship. This research is underpinned by TPB due to its impact on farmers' business development and success. Dynamic capability refers to an individual's ability to integrate, build, and reconfigure resources under an individual's capacity to sustain a business and remain competitive.

However, farmers' capabilities focus much on their internal capabilities rather than surrounding factors. This research also considers farmers' adaptive capabilities in the external

environment. There is little research on adaptive capability as an individual's ability to scan and observe external resources and their reaction to the external environment. Hence, a farmer's adaptive capability refers to their external ecosystem. The research discovered that farmers tend to refuse innovative knowledge within their environment due to demographical background, and it is a barrier to enhancing their capability.

In general, prior studies have found a positive relationship between demography, attitudes, behaviour, service support, opportunities, risk management, business management, resource allocation and entrepreneurial success (Jantunen et al., 2005; Wiklund & Shepherd, 2005). However, this variable relationship has not been identified in the moderator effect on demographic attributes on small business success (Caseiro & Coelho, 2018). One reason might be that the successful measurement that has been used to assess the performance of entrepreneurs is typically a combination of both demographic and skills measures (Linton & Kask, 2017; Li et al., 2017; Wiklund, 1999; Covin & Slevin, 1989).

Likewise, past studies use only family support to represent individuals as one of the attributes for support service (Batool & Ullah, 2017). This study includes representation of family financial support (Erarslan-Baskurt & Aycan, 2017; Corona-Trevino, 2016), community support (Ezuma & Ismail, 2017) and training as a part of support service (Wilson et al., 2015).

In another construct, past studies have employed financial capital support institutions (George, 2019; Dhanashree & Robert, 2017), institutions' global market exposure (George, 2019) and an individual marketing programme (Marks & Stys, 2019) as attributes of opportunity. This study for opportunities builds on the risk-taking and allocation prioritisation of resources (Korhonen et al., 2018) to measure the ability of RISDA farmers to recognise opportunities.

Gender and age were treated as independent variables in previous studies (Naminse & Zhuang, 2018). A few studies have tested gender and age as mediating variables for the development of entrepreneurship (Artz, 2017; Rodgers & Williams, 2019). Performing on none of the studies reported age and educational level as moderator variables for successful entrepreneurship or as a failure factor in small businesses. In this study, educational levels and age are considered to be moderating variables between independent and dependent variables, namely demographic variables.

Pitrus (2012) used demographic factors such as gender, age, marital status, and religion as independent variables to predict entrepreneurial success in business. Ogundele et al. (2012) suggested future studies test demographic factors as moderators in the relationship between independent and dependent variables. According to Welsh and Kaciak (2019), demographic factors as mediators on entrepreneurship success also have a significant effect on attitude, network support, skills, and commitment as independent variables. The current study intends to explore the effect of the moderator (demographic factors) on the relationship between independent and dependent variables based on future studies suggested by Wales et al. (2013).

Independent variables identified in this study, based on extensive literature reviews, which are relevant in this study to examine the admissibility of RISDA farmers to a multiplicity of entrepreneurship, namely support services, attitude, self-efficiency, and opportunities. This study focused objectively on RISDA farmers in order to identify influential factors for success or failure in small business among RISDA farmers in Malaysia.

3.8 Research Framework and Hypotheses Development

The research framework, as shown in Figure 3.3 in this study was developed on the basis of a mixture of previous small business success research analysed from different perspectives. The main objective of this study is to identify the factors that contribute to the success or failure of small businesses among farmers. Thus, research frameworks need to be generated

based on the findings of previous studies with more in-depth literature. The attributes concerned are grouped together with a common construct to provide a coherent understanding. This study proposes both direct and indirect (moderate) impacts within this research framework. It is proposed that success or failure of farmer's development depends on such factors as self-efficacy (Bakar, 2017); attitude (Bireswari, 2013); opportunities (Diochon et al., 2017); and support services (Egwuonwu, 2018; Ezuma & Ismail, 2017) impact more directly but indirectly on demographical factors (Dalci et al., 2019; Dahalan et al., 2015). Therefore, demographical factors consisting of age and education level can be used as the moderator between success or failure of small businesses among RISDA farmers to establish the research framework and hypotheses for this study.

With regard to these demographic factors, there is a moderating relationship with the four main factors suggested in the literature, namely service support, attitude, self-efficiency and opportunities. This construct is supported by TPB, HCT and SEM. Factors in the research framework are aimed at achieving the RISDA entrepreneurial objectives of creating more success in the activities of multiplicity entrepreneurs. Thus, the equation on which the main factors contributing to the success or failure of small business among RISDA farmers develop in the research framework empirically tested. Hence, the organisation (RISDA) providing the various platforms as an opportunity for entrepreneurial success does not guarantee the success of an RISDA entrepreneur.

The TPB, HCT, and SEM explain internal and external aspects of entrepreneurial development that need to be interpreted more holistically in order to achieve goals set. Thus, ability and support from family members and the local community have a significant relationship to the success or failure of entrepreneurial development (Gloss, 2018; Gupta & Mirchandani, 2018; Gielnik et al., 2012).A number of scholars in the field of entrepreneurship have used and recognised this theory and model, in particular for investigating the factors of

success or failure in small business relationships (Giampietri et al., 2018; Farrington et al., 2014; Fisher et al., 2010; Fraboni & Saltstone, 1990; Froland et al., 1981). The research framework is then used to construct the hypotheses to be tested and applied in the context of RISDA farmers in Malaysia.

The motivation for this study started when, in 2009, the programme started with less than 7.0 percent success until 2018. The majority of grant recipients in this program are classified as PLI.Therefore, poverty among programme is still an issue and the objectives of RISDA also do not show positive results. The motivation for the study also arose from the research work of Khadijah et al. (2017) conducted at FELDA Malaysia, which explained that, although failure cannot be avoided, chances of success could increase if some of the factors were known and given prior attention. In sum, there are four independent variables and one moderator identified in the literature as having an impact on the success or failure of small businesses among RISDA farmers that used for instrument development.

3.8.1 Direct Effects (Independent Variables)

Farmers are the backbone of economic growth in the agricultural sector. However, the decline in commodity prices globally has made it difficult for farmers in rural areas to survive. The Entrepreneur Development Programme is designed to help farmers increase their income not only in the agri-business sector, but also in various fields, such as manufacturing, service and food and beverage. Therefore, the success of an entrepreneur depends on high self-efficacy, a deep interest in engaging in entrepreneurial activity, a high attitude and discipline, the ability to find business opportunities, and supportive services such as family members' support, local community support, and comprehensive training in entrepreneurship activities. All of these factors are seen as important in determining the success of an entrepreneur's activities. These factors are thought to be largely influenced by an entrepreneur's background.

According to a study by Wee and Singaravelloo (2018) on RISDA farmers in four states in Malaysia, farmers in rural areas have a poor educational background and are over 50 years old. They also fall into crude poverty, earning less than RM760 per month per household. The aim of this study was therefore to objectively identify factors that contributed to the success or failure of small business among RISDA farmers to increase their income and well-being. Until the writing of this thesis, this influence factor on success or failure in small business among these farmers has never been studied in Malaysia. It depends on the type of entrepreneurial support service and entrepreneurial opportunities received, the entrepreneurial self-efficacy of the respondent, and the entrepreneurial attitude towards entrepreneurial tasks.

Reference to family support, family financial support, community support and training was grouped under support service as independent variables. For example, the attitude construct consists of personality traits and business experience being treated as independent variables. The third construct of opportunities as an independent variable includes risk-takers and resource priority allocation attributes. The last construct of independent variables is known as the self-efficacy assessment of business knowledge and ICT skills towards dependent variables. The dependent variable in this study is the success or failure of small businesses among RISDA farmers. The current study rationale behind this as it uses different terminology to explore concerns, serves as the success of failure factors to create a novelty in the study and to lead to a contribution to the body of knowledge.

3.8.2 Moderating Effects

The success or failure of small businesses is influenced by a number of internal and external factors. The success of an entrepreneur has a huge impact on the entrepreneur itself and the economy as a whole, and vice versa. High entrepreneurial motivation, a spirit of business and an entrepreneurial interest in entrepreneurship are seen as a step forward in building success. The entrepreneur's success is also acknowledged by the entrepreneur's background such as

education levels, gender, age and marital status (Ko & An, 2019; Barkhatov et al., 2016; Indarti & Langenberg, 2004; Ming-Yen & Siong-Choy, 2004; Baron & Markman, 2000). For example, educated people are seen as having greater confidence in taking risks on something new in an entrepreneurial activity (entrepreneurial opportunities exploration) than less educated entrepreneurs. Similarly, under the age of 45, entrepreneurs are more successful with a high level of entrepreneurial self-efficacy, a high level of entrepreneurial attitude and discipline, and are able to explore new ideas to create entrepreneurial business opportunities (Taruru et al., 2015; Nasution et al., 2011).

Many studies have discussed the direct relationship between education and age in the success or failure of small businesses (Badr et al., 2018; Chiliya & Roberts-Lombard, 2012; Sanchez, 2013). In this study, backgrounds such as educational levels and age factors were used as moderating variables to assess the effects and relationship of the four factors identified, such as attitudes, self-efficiency, opportunities and service support (IV) for success or failure of small businesses (SB) as suggested by Egwuonwu (2018) and Miao et al (2017). In this study, age and level of education were grouped under demographic variables and tested as impacts of moderator relationships. This relationship is reflected in the context of the participation of RISDA farmers in Malaysia enrol under the Entrepreneurship Development Programme.

The research framework created is a new model to determine whether backgrounds such as levels of education and age have impacted self-efficacy, attitudes, opportunities, and support services (IV) for entrepreneurial success or failure in small business (DV). With this research framework, the evaluation and identification of the admissibility of farmers to engage in a multiplicity of entrepreneurial activities such as agriculture, manufacturing, services, and food and beverage can contribute to the findings of the empirical results.

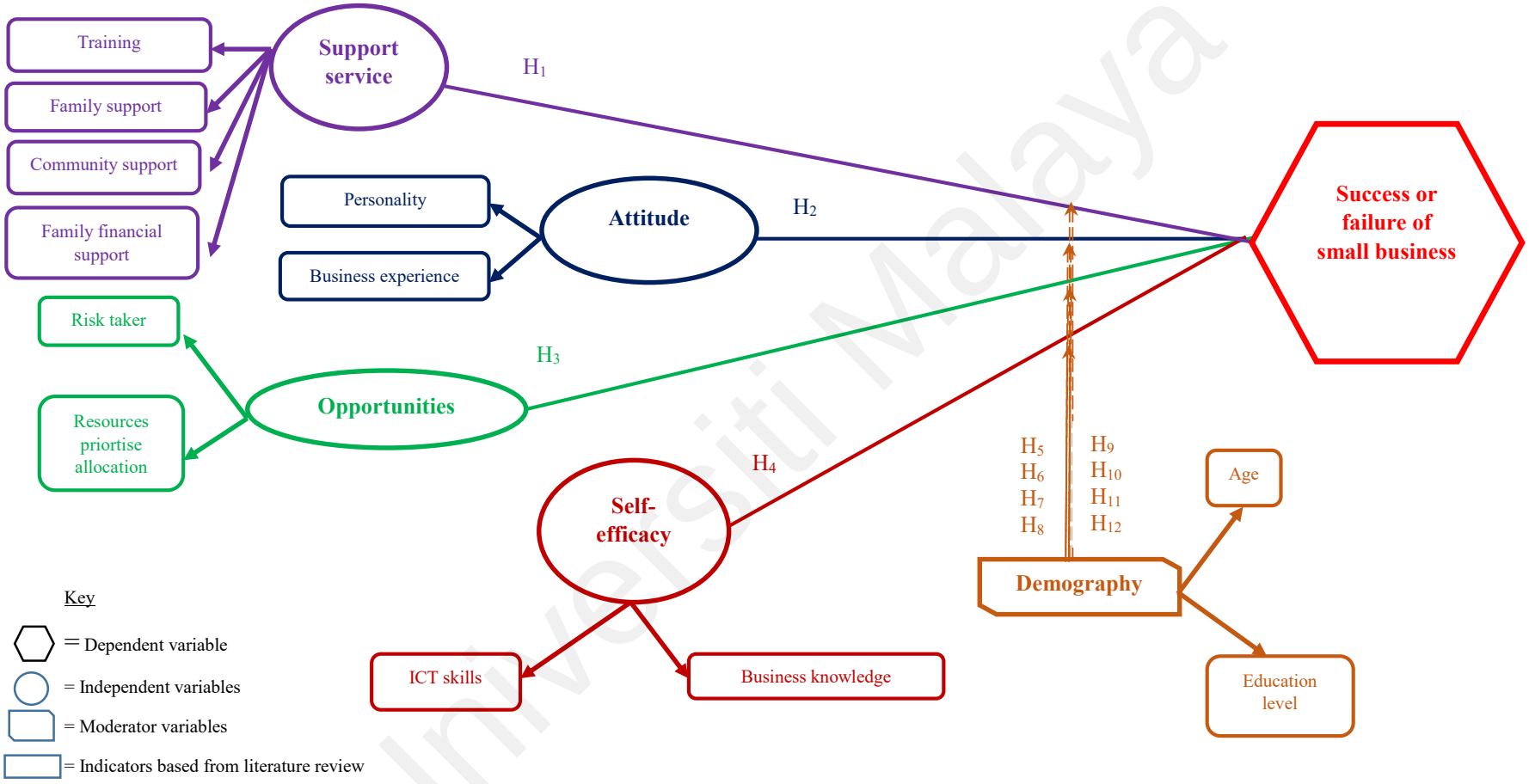

Figure 3.3: Research framework
Source: Researcher

3.9 Hypotheses Development

Based on the literature review, several factors of success or failure of entrepreneurs were identified for farmers' entrepreneurs in small businesses. Consequently, the research question regarding what factors influence the success and failure of small businesses will be answered. Achieving the development of entrepreneurship among agricultural farmers is reflected in the success of small business (Danes et al., 2009; Zahra & Sharma, 2004). Therefore, the success or failure of farmers has therefore been identified as the dependent variable (DV). A summary of the dependent, moderator and independent variable hypothesis relationships is shown in Table 3.1. As a result, more systematic and empirical research is needed in different contexts to explore what the key factors and circumstances that make these entrepreneurial developments impact the well-being of farmers. Chapter Five will explore the empirical results of the investigation to determine the acceptance of these hypotheses. The aim of this study is therefore to identify factors that influence the success or failure of small businesses among RISDA farmers. From the literature, the factors identified were the clarity group used to construct the research framework. Based on the research framework, 12 hypotheses were developed to explain the relationship between the success or failure of RISDA farmers in the context of small business in Malaysia.

It is proposed that service, self-efficacy, attitude, and opportunities positively associated with success or failure of small businesses among RISDA farmers are measured directly. When the formation of hypothesis proposals involving moderators containing demographic factors such as age and educational background is seen to have significant results on the results of the study, the factors of age and level of education willchange entrepreneurial behaviour in terms of self-efficacy, attitude, processing of support services received and the ability to maximise all opportunities provided. Despite this, the study is expected to contribute to a new finding in the processing of the research framework as well as the acceptance of hypothesis that have been developed through validation of the results of the

analysis process that reported in Chapter Five can be generalised or not only used in the context of farmers only.

Table 3.1: Hypothesis development

Factors	Hypothesis
Support service	H_1- Support service is positively associated with success or failure of small business among RISDA farmers
Attitude	H_2- Attitude is positively associated with success or failure of small business among RISDA farmers
Opportunities	H_3- Opportunities is positively associated with success or failure of small business among RISDA farmers
Self-efficacy	H_4- Self-efficacy is positively associated with success or failure of small business among RISDA farmers
Demographic (age) and support service	H_5- Demographic factor (age) moderates the relationship between support service and success or failure of small business among RISDA farmers
Demographic (age) and attitude	H_6- Demographic factor (age) moderates the relationship between attitude and success or failure of small business among RISDA farmers
Demographic (age) and opportunities	H_7- Demographic factor (age) moderates the relationship between opportunities and success or failure of small business among RISDA farmers
Demographic (age) and self-efficacy	H_8- Demographic factor (age) moderates the relationship between self-efficacy and success or failure of small business among RISDA farmers
Demographic (education levels) and support service	H_9- Demographic factor (education levels) moderates the relationship between support service and success or failure of small business among RISDA farmers
Demographic (education levels) and attitude	H_{10}- Demographic factor (education levels) moderates the relationship between attitude and success or failure of small business among RISDA farmers
Demographic (education levels) and opportunities	H_{11}- Demographic factor (education levels) moderates the relationship between opportunities and success or failure of small business among RISDA farmers
Demographic (education levels) and self-efficacy	H_{12}- Demographic factor (education levels) moderates the relationship between self-efficacy and success or failure of small business among RISDA farmers

3.10 Summary

This chapter discusses the relevant literature review in relation to success or failure factors in small businesses. Identified factors such as support services, opportunities, attitudes, self-efficacy, and demographics are directly related to the success or failure of small businesses. Relevant research work related to the study has been explored in order to see how this issue is developing and to provide a specific and better understanding to be focused on. On the basis of the literature reviews, the research framework is developed to reflect the importance of the issue under discussion. This chapter also discusses the importance of family support, social support (community) and capacity based training for RISDA farmers.

It can be concluded that all the constructs identified in this study consider the main factors that influence the success or failure of small businesses on the basis of past empirical evidence. The next chapter outline the research methodology and the design to be used in this study.

CHAPTER FOUR: RESEARCH METHODOLOGY AND DESIGN

4.1 Introduction

The previous three chapters outlined fundamental factors of the literature that aid in the understanding of entrepreneurial farmers and identified specific areas that deserve more exploration in this study. The government's various policies, as well as RISDA expanded agriculture sector, were illustrated in Chapter Two. The importance of the agriculture sector for economic growth was again underlined in Chapter Two, as was the necessity to increase the diversity of entrepreneurial activities among farmers. The entrepreneurship literature, which is crucial for this study, was covered in Chapter Three. Entrepreneurial economic theories describe the entrepreneurial process and the function of the entrepreneur in the economy. Entrepreneurial personal traits are also discussed, as the study suggests that they are crucial to the success or failure of a small businesses. A study framework also includes a discussion of entrepreneurial internal and external elements that influence business success or failure.

All research is based on some principles underlying the philosophical assumption of what constitutes valid research and which research method is best suited to the expansion of knowledge gained in a previous study. In order to carry out any research, it is essential to explore the assumption needs of any specific research of interest. This chapter presents a detailed description of the detailed research methodology applied and the components of this study. The multiple aspects of the research design and the underlying method discussed in order to explain the significance of the procedures applied. This chapter sets out the general direction of the study and the research being conducted. The means by which the instrument and the tool chosen to obtain the information necessary to answer the research question are discussed and the research design is explained. The chapter then outlines the techniques used to ensure the credibility and validity of the study and sets out the rationale for each of the techniques used. Finally, the methodology used in this study

to ensure trustworthiness is discussed and a brief summary of the research methodologies discussed at the end of this chapter is provided.

According to Collis and Hussey (2009, 2013), Leedy and Ormrod (2013), and Saunders et al. (2009) define research as a process of investigating, collecting, analysing, and interpreting information and facts in order to acquire insights into the phenomenon being studied. The term "phenomenon" is defined by the Oxford Dictionary (2014) as a fact or a situation that is observed to exist or happen, especially one whose cause or explanation is uncertain. The purpose of the research by Collis and Hussey (2009, 2013) is to provide clarity as to why the research is being conducted, what the research question is and what needs to be answered and what research problem needs to be addressed. They highlighted the need for specialised studies in methodology used to explore a phenomenon in a natural setting using various methods to gain in-depth knowledge.

This study was conducted to identify the reasons for the high failure rate in entrepreneurial development among farmers. From 2008 to 2018, farmers achieved less than 7.0 percent success in entrepreneurial multiplicity activities, and the aims of removing them from PLI was unsuccessful. The increase in income among these farmers of RM4000 per month per household is the target of RISDA in 2020. The questions of this study on the form of support services and business opportunities received by farmers, the factors that influence success or failure from the perspective of farmers, and whether demographics moderate the relationship between success or failure factors in small businesses for farmers, answered by this study. The research problem with the low success rate to overcome as well as improvements to this programme can be made by RISDA in general. Basically, the purpose of this study was to identify the factors that influence success or failure in small business among RISDA farmers in the Malaysian context. This study applied suggestions by Saunders et al. (2009) as showed in Figure 4.1

in this entire study for the development of methodology and research design illustrated in research process onion,

4.2 Research Process and Methodology

It has been noted in the literature that some studies use the terms "method" and "methodology" interchangeably (Mackenzie & Knipe, 2006). Many researchers ponder using methodology as the study approach that is adopted and the method as the numerous means by which data is gathered and explored. Based on Kadmon and Landman (1993) and Mason (2002), the basic concept of methodology is distinct from method. Mason (2002) argues that a method is a portion of the methodological strategy. Kadmon and Landman (1993) explain the term method as a systematic method of analysing a phenomenon. Collis and Hussey (2009, 2013) and Saunders et al. (2009) describe the methodology as the theory of how research should be carried out, including the design of the study and the method used for data collection and analysis. Leedy and Ormrod (2013) explain the methodology as a systematic technique and set of methods used for data collection and analysis. Saunders et al. (2009) relate to the onion layer peeling research process as described in Figure 4.1. The method used in this study is to cover all parts of the research process in the direction of methodology. Consequently, the research paradigm, the research design, the methodological method used, the type of data collection method identified, and the meaning of data analysis are all measured to be part of the methodology. In order to reach the root of the present research, some layers of the research onion process (Saunders et al., 2009) as shown in Figure 4.1 need to be precise in order to define more broadly the methodology used in this study. These different layers are discussed in the following section for better clarity.

In general, this study applied a quantitative approach as the research strategies. According to Zhang and Wildemuth (2009) and Saunders et al. (2009), a quantitative research aims

to attain greater knowledge and understanding of the social world, thus capturing people's interpretations of situations. The quantitative approach produces data that can be clearly communicated through statistics and numbers. It is concerned with understanding human behaviour from the perspective of an informant, and it assumes that the problem is a dynamic and negotiated reality. Questionnaire surveys and unstructured interviews are used to obtain data in quantitative research as techniques and procedures in this study (Figure 4.1). Referring to Zhang and Wildemuth (2009), and Saunders et al. (2009), the choice of questionnaire surveys and unstructured interviewing as a research method is influenced by both theoretical and practical considerations. The approach was chosen for two reasons. The first is linked to the researcher's understanding of social reality and how it should be identified. Varying livelihoods in rural reality lead to different interpretations. As a result, multiple methods of analysis and validation, as well as diverse data collection methods, are required to determine what the real issues are. Furthermore, Zhang and Wildemuth (2009) and Saunders et al. (2009), add that close interaction is dependent to avoid language bias. The words individuals use and the interpretations they make are considered to become primary interest to the researchers. As a result, questionnaire surveys and unstructured interviewing are a good way to get access to the person's thoughts and interpretations.

The second justification is based on the belief that practical considerations influence research technique and procedures selection. The Quantitative and qualitative research are two methods for gathering information about social phenomena. The choice of questionnaire surveys and unstructured interviews was made based on their suitability for the research questions and research objectives. When examining these research questions, there are also time and accessibility difficulties to consider, as accessibility issues may prevent the involvement of farmers from a wider range of entrepreneurial types. The other

justification for this study is the need for unstructured interviews as respondents involved in rural areas are known for having low education and literacy skills.

When the study takes questionnaire surveys, unstructured interviewing is viewed as an appropriate strategy. According to Zhang and Wildemuth (2009) and Saunders et al. (2009), a quantitative research using unstructured interviewing is more suited when the goal is to obtain a better understanding of the topic of study and test hypotheses rather than build them. It is also a good way to get access to and understand activities and events that the researcher cannot see directly. Entrepreneurial farmers can be seen as individuals interacting with their environment and society. As a result, they can only be understood through considering different points of view, interpretations, and meanings. The best strategy for analysing these aspects of rural entrepreneurship is to use a quantitative approach. Unstructured interviewing using survey questionnaires is likely to be an effective method for eliciting answers to the research problems in this study while also gathering the details of respondents' interpretations. There is little research on rural entrepreneurship in Malaysia, and there are no extand studies on entrepreneurship among farmers. The questionnaire surveys and unstructured interviews aid in the development of such ideas and may reveal key topics for future research to be carried out as explained in Figure 4.1.

4.3 Broad Outline of the Research Design

According to Creswell (2009) and Patton (2005), the research design of a study must be well planned, developed, outlined, and executed in order to understand the main research purpose. Research design denotes the overall strategy chosen and implemented in a research study in order to understandably and logically assimilate the different components of the study in order to address the research problem studied (Creswell, 2009). Research design consists of the research methodology component, which provides

the study's overall route to the process by which the research is carried out (Gayan et al., 2011). Through the research design, the researcher ensures that the evidence obtained answers the initial question of the study as clearly as possible (Chetty, 1996). According to Strauss and Corbin (1990) and Gayan et al. (2011), establishing a research design for the study involves an approach to the entire research process, starting with theoretical identification, data collection, data analysis and the development of a solution to the problem being studied. Gayan et al. (2011) explain that an appropriate research design must be selected on the basis of the research question and objectives, and then extended to existing knowledge on the subject under study by considering the time and resources available to conduct the study. Saunders et al. (2009) and Creswell et al. (2003) and Guba (1981) suggest that it is appropriate to select or develop a research design based on the assumption that the study occurrence meets the best.

In the context of this study, research design needs to be carefully designed because based on the literature, farmers in rural areas have a low level of education. It includes an outline of what the researcher does from developing hypotheses and their operational implications to the final data analysis. formation of the relationships among variables in the study context and how the research used to obtain empirical evidence on identified relationships. The research design needs to be developed in a broad framework that stated the total outline of conducting the research to meet the objectives of the study in section 1.4 which is to identify the success or failure factors in small business among RISDA farmers in Malaysia. It specifies the objectives of the study, data collection method, empirical analysis, time consuming, costing for conducting research, responsibility of the researcher regarding ethical code of conduct, probable outcomes expectation and action required for the studies.

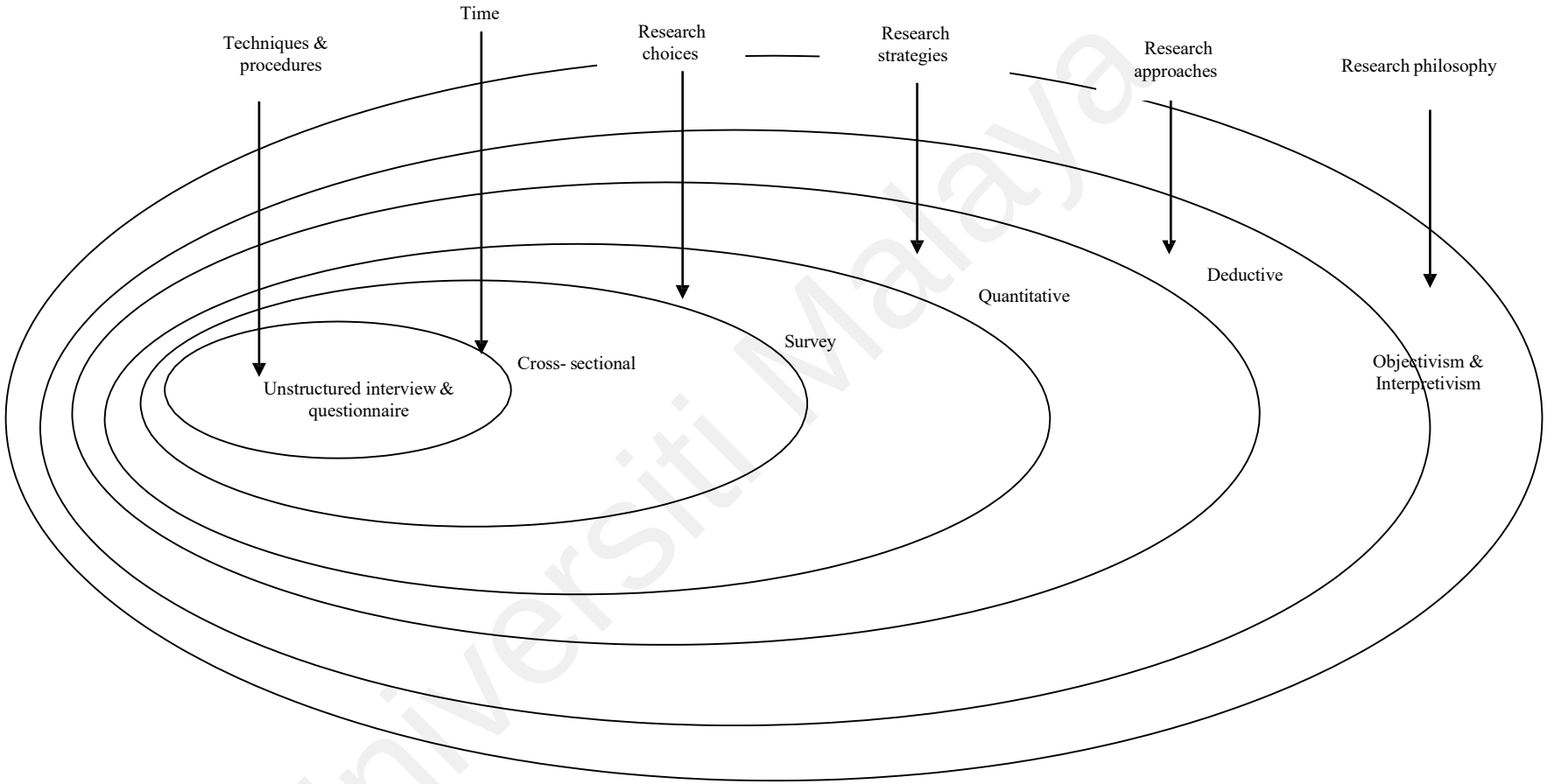

Figure 4.1 Research process onion
Source: Saunders et al. (2009)

4.4-Research Paradigms and Philosophy

Lather (1986) and Blanche et al. (2006) describe paradigms as a belief system or a theory that guides the way in which research is done. In terms of the originality of Greek paradigms by means of a mean pattern (Lather, 1986). The terms were primarily used by Kuhn (1962) and Agamben (2003), representing a conceptual structure for groups of scientists who provided them with a convenient model for problem investigation and solution. According to Kuhn (1962), the model is a combined cluster of fundamental concepts, variables and problems with the corresponding methodological methods and tools. To describe a research culture, Kuhn (1962) uses the terms paradigms (interpretivist & positivist), approaches (qualitative & quantitative), and strategies (survey, case study, experiment, grounded theory, basic research, applied research, & narrative).

According to Agamben (2002), Collis and Hussey (2009; 2013) and Blanche et al. (2006), a research paradigm is a conceptual structure that leads to the ways in which the study should be carried out. Collis and Hussey (2009, 2013) and Saunders et al. (2009), explain that the type of approach to be used in a study is influenced by the nature of the research problem or the study objectives. Leedy and Ormrod (2013) indicate that data nature also influences research design and research methodology. According to Newman (2006), four main important paradigms in research design are known as the positivist approach, the interpretive approach, the realism approach, and the critical approach.

In each of these paradigms, it is important that the ontological, epistemological, and methodological bases are defined. According to Saunders et al. (2009), and Guba and Lincoln (1994) and Raddon (2006), ontology specifies the nature of reality. Epistemology, according to Raddon (2006), constitutes valid knowledge and how knowledge creation is theorised. Methodology sets out how the researcher practically studies what is believed to be known (Babbie, 2001). A study conducted within the

objectivism and interpretivist paradigm according to Collis and Hussey (2009, 2013), Orlikowski and Baroudi (1991) and Saunders et al. (2009) has the intention of understanding the phenomenon subjectively and increasing the understanding of the phenomenon. Neuman (2006) suggested that objectivism and interpretivism focused on the need to understand social life and the various ways in which people construct meaning in their natural setting. Based on Collis and Hussey (2009, 2013), explained that to understand social life and the numerous ways in which people develop value in their natural environment and social chain, one must consider objectivism and interpretation. Despite studies by Orlikowski and Baroudi (1991), which argue that objectivism and interpretivist studies aim to generate quantitative primary data of high levels of validity.

Interpretivism term linked with the philosophical perspective of idealism that is used to mixed together several methods such as social constructivism and phenomenology. The interpretivist method is necessary for the researcher to appreciate variations between people as a social actor. Furthermore, interpretivism studies typically focus on meaning and may use a variety of methodologies to reflect various facts of the topic. The benefit of applying interpretivist research methodologies is that the results are reliable and accurate. With the individual belonging, they frequently provide an accurate picture of how individuals are honestly feeling and measure what the researcher set out to measure (Saunders et al., 2009).

In the mean while, objectivism, a culturally particular psychological phenomenon does not necessitate a unique epistemology or methodology that is only attainable within the culture. Understanding the culture is essential for the researcher to gain knowledge about the phenomenon's specific substance. Interpretivism, also known as interpretivism, entails researchers interpreting study materials, so incorporating human interest into a study. The interpretive philosophy believes that only social constructs such as language,

consciousness, common meanings, and instruments provide access to the reality. The critique of positivism in the social sciences served as the foundation for the development of interpretivist philosophy. As a result, qualitative analysis takes precedence over quantitative analysis in this worldview.

The main reason for selecting this is based on social life in rural areas that contributes to the success or failure of entrepreneurship, as well as the ability of farmers' entrepreneurial behaviour to perform a small business. In addition, the literature shows that external and internal factors greatly influence the success or failure of a business. In order to achieve the aims and objectives as detailed in Chapter One and having considered all the options available, this research follows an objectivism and interpretivist philosophy, a deductive approach and the predominant quantitative data for confirmatory and explanatory purposes as illustrated in Figure 4.1. Thus, operating within the objectivism and interpretivist paradigms, the study uses a quantitative approach to collect and analyse data by following Saunders et al. (2009) research process onion. Coherently, the objectivism and interpretivist paradigms are adopted in this study (Figure 4.1) based on the trust that a quantitative approach to research problem set the best insight sought to be answered. The following section examines the reserach strategies applied in this study.

4.5 Research Strategies

According to Saunders et al. (2009), and Gayan et al. (2011) explaination, prior to development or selection of an appropriate research design, the type of data that is required in the study to address the research problem needs to be carefully considered, as the type of data needed to represent the appropriate research design and method needed for the study being undertaken. In agreed with Saunders et al. (2009), and Gayan et al. (2011) and Leedy and Ormrod (2005), when developing a research design, it is important to first consider the nature of the data required to investigate the research problem and

the resources available to the researcher in order to obtain the required data. As described in Chapter One, the main objective of this study is to identify factors that influence the success or failure of small businesses among RISDA farmers in the Malaysian context. A number of secondary objectives, as outlined in Section 1.4 of Chapter One, had to be achieved in order to accomplish the above mentioned main objectives. New data usually has to be collected in order to achieve the objectives of any study. When examining the type of data required to be collected in this study, it was found that both primary and secondary data would be required to complete this research.

A primary data source in this study is the quantitative method as illustrated in Figure 4.1, whereby it seeks an explanation for a specific research purpose. The study used a survey approach to collect raw data by preparing a set of questionnaires as an instrument. Meanwhile, this study also uses secondary sources for the preparation of data where the information is obtained from journal articles, textbooks, theses, RISDA unpublished files, RISDA directories, and annual reports of various government department. The classification of the research data required is shown in Figure 4.2.

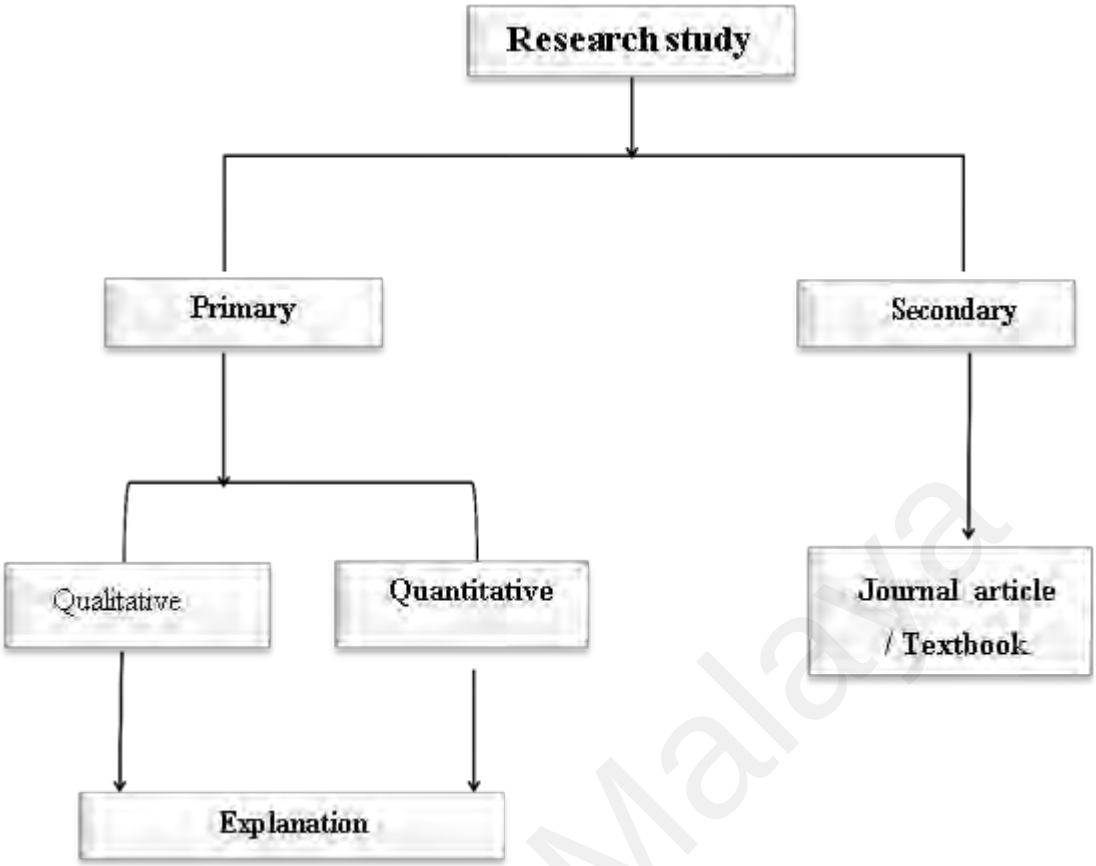

Figure 4.2: Classification of research data
Source: Researcher

According to Saunders et al. (2009), and Leedy and Ormrod (2005), data is needed to address the research question and to distinguish between two data forms, namely primary and secondary data. They argued that the data obtained by the researcher for the purpose of the research analysis is called primary data or empirical data. These types of data are the original data obtained by the researcher as new and unexplored data for the first time. Hanson et al. (2005) argued that empirical data is characterised by the fact that the method of survey or census, experimentation or observation results from any knowledge or theory derived from such data. Furthermore, Saunders et al. (2009), and Leedy and Ormrod (2005) explained that secondary data is the type of data obtained from the current record that is either already published or not published, not from the data directly collected by the researcher. Secondary data typically includes sources of literature such as books (monograph), journals, articles, records and any other sources of published material or research findings (Chetty, 1996). In order to ensure that the secondary and empirical data

collection of the study is integrated in a comprehensive and coherent manner, the design objectives shown in Figure 4.3 have been chosen.

The research design process begins with conducting a review systematically in the secondary literature on identifying variables such as journals, theses, textbooks, and other sources in the context of the study as described in Chapter One. Based on identified variables as illustrated in Figure 3.3, the development of questionnaires for empirical data collection was made for the targeted RISDA farmers. The questionnaires distributed to RISDA farmers in Peninsular Malaysia, Sabah, and Sarawak excluded the Federal Territories.

The technique of distributing questionnaires was unstructured interviews (Figure 4.1). The researchers assist the respondents by asking the questioners in the questionnaire form and helping them answer based on their accurate answers. This step was taken by researchers due to their lack of education. Once the set of 400 questionnaires was collected, all the data was captured in the computer programme. However, only 398 questionaires used in this study as the remaining had returned incomplete. There are two tools involved in the data processing process known as SPSS and SMART-PLS. The SPPS tools are used for descriptive data analysis while SMART-PLS is used for inferential data analysis. From the results gathered, conclusions have been made in order to answer the research question in Section 1.3. The last process is to provide the recommendation to the relevant parties as a contribution from the study.

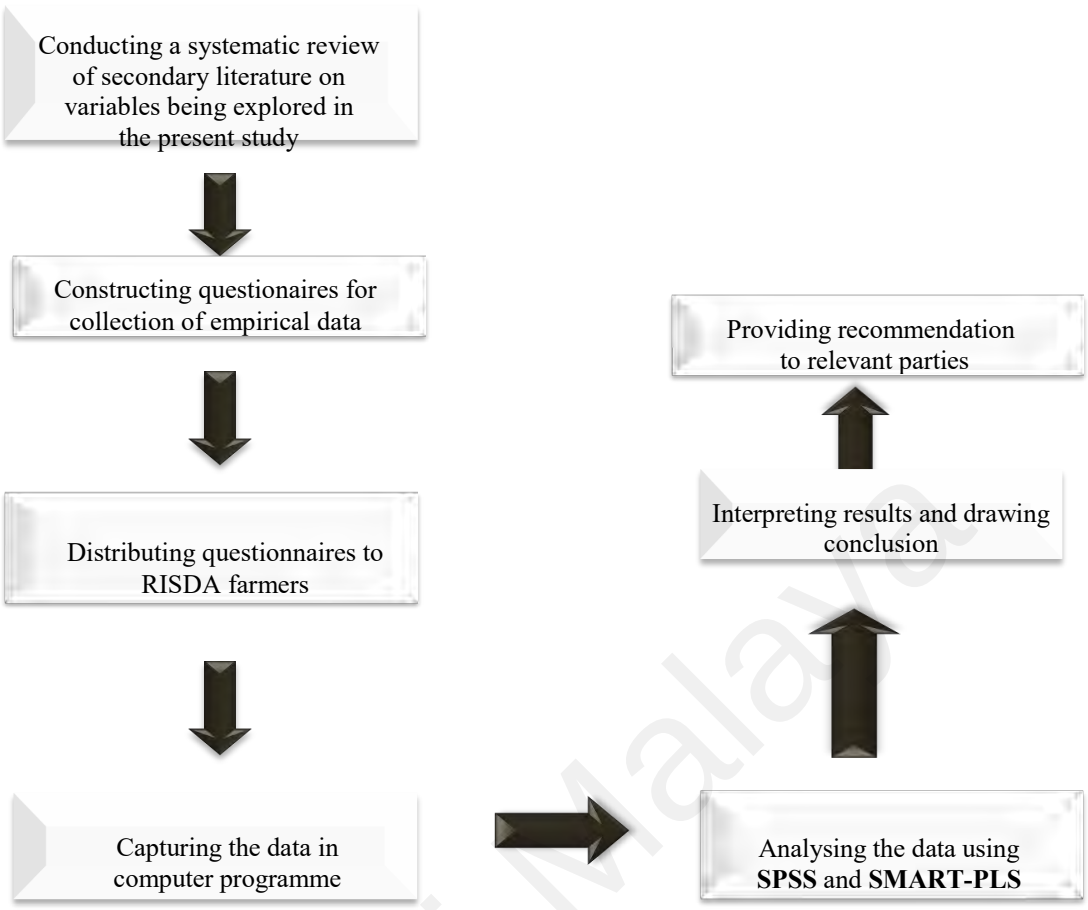

Figure 4.3: Research design objectives
Source: Researcher

The systematic review process undertaken in this study started with the development of a key scientific research question and was redefined through consultation with experts related to the study context. Then the sources of evidence were identified to address the key question in the study. The inclusion criteria set in the study, known as "farmers," carried out small businesses. The inclusion criteria were critically appraised in the included studies. The next step is to review the secondary data used as the main keyword. Based on the literature, the empirical data in the study obtained through unstructured interviews and questionnaire surveys was the best instrument identified to answer the research objectives as set out in Section 1.4. The data collected was extracted and the evaluation process was performed to ensure it meets the criteria for inclusion. In this study, the data obtained is categorised into quantitative methods as it reflects the research

philosophy. All the data was synthesised and analysed to get the findings of the study. The strength of the data has been evaluated as a suggestion for future studies. The final process was the result reported as the conclusion of the study. Figure 4.4 explains the systematic research method followed in this study.

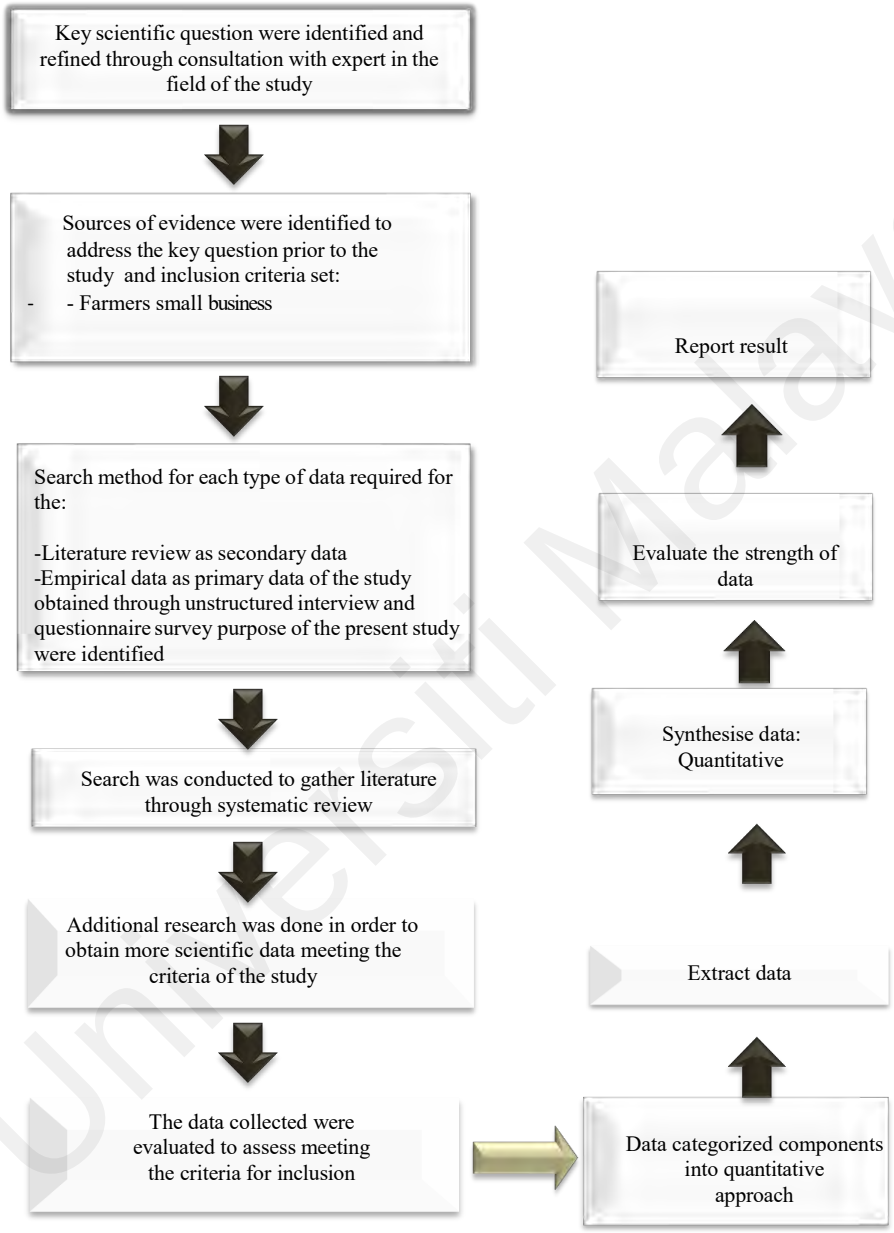

Figure 4.4: Systematic method followed
Source: Researcher

4.6 Research Approach

Once the nature of the data required to address the research problem has been carefully considered and identified as numerical, textual or both numerical and textual, a decision

must be made as to whether a quantitative or qualitative approach should follow (Leedy & Ormrod, 2005). Leedy and Ormrod (2005) and Guba and Lincoln (1994) explain that the decision whether research should follow a qualitative or quantitative or mixed method research approach lies in the exact nature of the required data. According to Creswell et al. (2007), the nature of the data required is influenced by the research problem or the research problem and the researcher's personal experience. As mentioned earlier, the purpose of the empiric components of this study was to provide the primary data needed to answer the research question. Primary data therefore needed to be obtained directly from the population under investigation. After careful consideration of the type of primary data expected to be collected, the study was considered predominantly quantitative in nature by the researcher. The selection of an appropriate and valid research approach to this study was further guided by the research purpose and research question set out in Section 1.3 of Chapter One.

4.6.1 Outline of Research Approach

The quantitative method was considered to be most appropriate for the research question in this study, as set out in Chapter One. To best answer the research question addressed in the study, it was determined that it was essential to adopt a quantitative approach rather than a qualitative approach and to operate within the context of objectivism and interpretivist paradigms (Figure 4.1). The choice of a quantitative approach was influenced by the nature of the research problem that needed to be causal because of the need for a complex and detailed understanding of how farmers' success or failure factors should be assessed and identified for small business in Malaysia.

This study also applied a deductive research approach to test the theories. According to Saunders et al. (2009), the deductive research method investigates a well-known theory or phenomenon and determines whether it is valid in specific conditions. The deductive

approach most closely follows the route of logic in the theories and leads to a new hypothesis. The final process is to collect and analyse data to evaluate those assumptions for a more thorough grasp of the issue that a study is examining. In this study, TPB, the model of self-efficacy, and HCT are being tested on the development hypothesis.

In addition, a detailed understanding of the role of governments in providing facilities was needed in terms of support service type, opportunities and training, rather than just providing funding for this farmer community. Quantitative research has the strength to provide a complex textual description of how people experience the research issue. In summary, the quantitative method with deductive research approach was the overall methodological approach prescribed for the research in this study.

4.6.2 Quantitative and Qualitative Research Approaches

Quantitative research approaches are commonly used approaches to research, although there are other research methods such as qualitative and mixed methods. Appropriateness of quantitative research approaches widely adopted in relation to this study.

4.6.2.1 Quantitative Approach

The numerical explanation of study data is discussed in a quantitative approach. The method is mainly used in scientific research related to empiricism and positivism (Burns & Grove, 1987). The approach, according to Cresswell (2003), uses post-positivist claims for developing knowledge. The approach presents outcomes by means of numerical data, showing the relationship between variables in a clear way (Cohen et al., 2014; Burns & Grove, 1987). The quantitative approach describes the test and examines the cases and affects the relationship (Choy, 2014; Tashakkori & Teddlie, 2010). The strength of the method is that it is capable of predicting the advantages that the qualitative approach lacks. In addition to reducing the minimum personal involvement of the researcher in the

study, the method is economical, fast and can be easily used when the fund is a constraint (Tashakkori & Teddlie, 2010).

A quantitative approach is best used when the researcher conducts a systematic investigation of empirical social phenomena through mathematical statistics or computational techniques (Cresswell, 2003). Leedy and Ormrod (2013) and Blaxter and Hughes (2000) explain that the quantitative research approach aims at developing and employing mathematical models, theories, and hypothesis related to certain scenarios or phenomena. Quantitative data refers to any numerical data, including number, rate, and percentage (Blaxter & Hughes, 2000; Tashakkori & Teddlie, 2010). The method, however, is not appropriate for in-depth studies that seek to explore people's opinions, perceptions, and experiences. This is because it is limited to focusing on a few variables, does not pay attention to other variables that may emerge during research and gives very little understanding of the phenomenon and is therefore weak in terms of generating theories (Blaxter & Hughes, 2000).

This study was used to compile a detailed quantitative data approach based on objective facts to gather data more quickly at a minimum cost, to measure results easily, to argue and to make predictions about the conduct of research easier. No research has yet focused on the success or failure factors of small business among RISDA farmers by quantitative approached in Malaysia from the context of support services, attitudes, self-efficiency, opportunities and demographical background.

The quantitative approach is very suitable to be used to explain why some RISDA farmers succeed or fail and what the factors that contribute to the following situation. A detailed explanation using the survey questionnaire method would make the findings of the study more accurate and contribute to the literature. For these reasons, the quantitative approach chosen in this study is used to measure attitudes, beliefs, behaviours, and other identified

variables as well as to generalise outcomes from a larger population of samples. The quantitative approaches to collecting data are far more organised than the methods for collecting qualitative data.

4.6.2.2 Qualitative Approach

The qualitative approach is a research method that focuses on obtaining data through open-ended and conversational communication (Peterson & Deal, 1998). This approach is concerned with circumstances where no quantitative collection and analysis of numerical data is needed for the measurable phenomenon under review. Thus, such data collected from participants is transmitted in the form of words contained in the data (Gentles, 2015; Zins, 2007; Strauss & Corbin, 1990).

The main objectives of qualitative research are to produce comprehensive and systematic results that reasonably and realistically explain events or phenomena (Maxwell, 2008; Strauss & Corbin, 1998). Whichever qualitative methodological approach is used in a study, the most essential aspect to bear in mind is the two key elements of qualitative research, namely the use of small sample sizes and the techniques used to assignation between the researcher and the respondents to allow fundamentals of the specific aspect of their daily world being studied (Maxwell, 2008; Ingleton & Davies, 2007).

In describing the technique, Flick (2002) states that the qualitative method is well suited to exploratory research for obtaining depth rather than breadth information and wisdom about diverse practises from the perception of individuals. Research participants are able to provide all the required data verbally, in their own words, and in their own way (Flick, 2009). The method may also help to explain, clarify and give meaning to the quantitative data of the study. Words are more revealing of the experience of wisdom, especially the cultural creation of reading, than the numerical data of quantitative study alone (Flick, 2002).

According to Rolfe (2006), qualitative research takes a person-centered and universal perspective. Rolfe (2006) further points out that this method enables the researcher to develop a thoughtful approach to the existence of the respondents and to create an in-depth interpretation that presents a broader view of the reality of the research participants. Based on Miles et al. (1994), the main reason for qualitative research is the generation of explanations and the development of theories. Narrative is required if only a few of the phenomena in the study are known. Variables were therefore not pre-determined, as is the case in quantitative research, but rather identified during the investigation. Qualitative research is a tool for in-depth, holistic enquiry. This method provides an opportunity to approach research participants more closely in person and provides a preliminary assessment of the situation in the field. The qualitative approach is an exploratory study, and is used when the phenomenon being studied does not know what to expect or how to define the problem. Mostly, this approach is used to get to the core of an issue by dealing with deeper parts of the matter and finally developing the theory at the end of the study.

Among the reasons qualitative studies are not considered is that small sample sizes are not suitable to explain the factors that contribute to the success or failure of RISDA farmers in small businesses. The population of RISDA farmer entrepreneurs is 12,550. The findings of the study are inaccurate and cannot be generalised if the sample size used is inaccurate. Qualitative research is also not suitable if it is based on the objectives that have been set, based on objectivism to explain and identify the factors that influenced success or failure in small businesses among RISDA farmers. This study also aims to test and expand the theory and not develop the new theory as well.

4.7 Research Choice

Once the study nature and data requirements had been considered and a decision taken on whether to follow a quantitative or qualitative approach, the research method was

decided on (Leedy & Ormrod, 2013). According to Barnes et al. (2003), data collection is the accurate, systematic collection of relevant information about the research question and research objectives. Methods are the procedures or methods used to gain and accumulate data connected to the research question or hypothesis of a study (Barnes et al., 2003). Researchers have diverse opinion regarding entrepreneurship, small business and successful or failure factors among farmers (Karabulut, 2016; Charmaz & McMullen, 2011; Baumol, 1990; Schumpeter, 1935). In order to do so, a detailed and well developed method of data collection is needed. For the purposes of this study, a variety of data collection methods were explored and a questionnaire survey method was chosen.

According to Babbie and Mouton (2001), survey research is the most widely used method in social science by academics interested in collecting original data about a population. Walker (2007) as well as Baker and Sinkula (1999) define survey research as a method that analyses the responses of a defined sample to obtain information sought for a particular study from the selected group of people. The information collected may relate to the prevalence, distribution or interrelation between variables within these groups (Baker & Sinkula, 1999). The survey method was chosen as the appropriate method for meeting the objectives of the current study, firstly because of its ability to obtain a description of specific groups of individuals. According to Brink and Wood (1998), a survey method can be used to study the characteristics of a particular population in order to investigate the likely solution to the research problem. Second, it is a cost-effective way to obtain input from large groups of individuals in a relatively short period of time. It is important for the application of the survey method to produce both reliable and valid results that the question is properly constructed and that it is clear and easy to understand (Jackson, 2009).

The method of a survey involves the participant answering questions that are administered through an interview or a questionnaire survey. After the participants answered the question, the researcher described the answers given (Jackson, 2009). In this study, the survey method was used to collect data from RISDA farmers who enrolled in the RISDA entrepreneurship development programme. The different survey methods have been studied and the questionnaire survey as research choice chosen for this study is the most appropriate. Research choice of survey may be classified as shown in Figure 4.5.

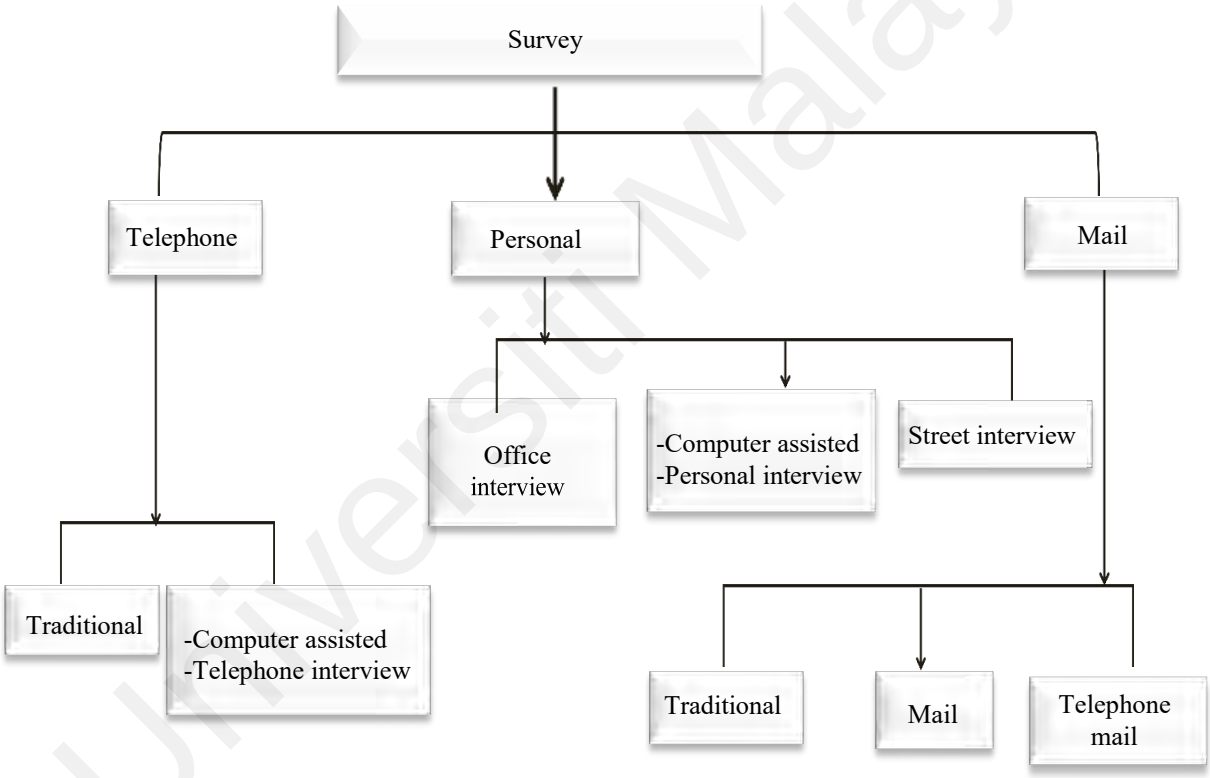

Figure 4.5: Classification of survey methods
Source: Malhotra and Birks (1999)

The following causes were considered in the selection of the most appropriate survey method for this study:

i) It came to the researcher's attention that several potential participants from farmers were only comfortable with survey questionnaires, being able to think through the responses before submitting. Several respondents indicated that

they were too busy to reschedule an interview with the question but would be happy to complete any survey at their convenience with the researcher present and willing to clarify and answer any additional questions asked. The use of a close ended question in the survey questionnaire to collect similar data from each type of respondent. This study therefore developed a set of close ended questions in the Malay language for the survey. In order to obtain the outcome, the data collected from the survey was analysed

ii) The budget available imposed a restriction on the study. The location of respondents in the rural areas were needed for the purpose of the study and all had to be included at relatively low cost. Meanings, therefore, had to be found to involve all the respondents required for this study within the restricted budget and limited resources available. A reliable survey method that could collect data from many people at relatively low cost was needed. Moreover, the study carried out throughout Malaysia includes Sabah and Sarawak, and therefore the budget is taken into account in order to complete the study

iii) The nature of the information required for the study, as well as the importance of the reliability and validity of the information collected, must be taken into account. Since primary data was expected to contain quantitative information, it was considered vital for the method of survey chosen to be able to accommodate these elements

iv) The chosen survey method needed to be flexible so that respondents would be able to respond freely to the question. Having considered all the options, considerations, and limitations set out above, it was decided to use a questionnaire survey to obtain information from the respondents on the vigorous issues involved in addressing the phenomena under study

As part of the broader quantitative assessment approach in this study, it is possible to understand how RISDA farmers carry out their small business in the value chain, their relationship with each other, their business structures and the various stakeholders. In addition, it was essential to map the livelihoods of small businesses of RISDA farmers and how these circumstances affect their participation in the multiplicity business field.

4.8 Technique and Procedures

As indicated in Section 4.6, the questionnaire survey was chosen as the best and the wishes of the respondents needed to be respected. A questionnaire was therefore developed and administered with the selected staff to collect data similar to that initially proposed. A questionnaire commonly used for quantitative research is one of the most widely used data collection techniques (Saunders et al., 2009). However, caution should be taken in the use of these tools in exploratory research, particularly in research that require a large number of open-ended questions (Saunders, 2011; Saunders et al., 2009).

According to Denscombe (2014) and Dillman (2011) survey methods, it is possible to measure what a person knows and what type of information he or she has about the values and beliefs of the person and the attitudes towards what the questionnaire is about. When a questionnaire is required, the self-administered questionnaire achieves better results (Dennis, 2003). The questionnaire survey can be used in three different ways, namely self-administered questionnaire, telephone questionnaire or mailed questionnaire (Randela, 2005).

4.8.1 Development of Questionnaire

According to Collis and Hussey (2014), the questionnaire was defined as the primary data collection method, consisting of a regularly, carefully and structured list of questions chosen after a thorough test to get the correct answer from a specific group of people. The resulting response rate from the questionnaire would allow the layout of the questionnaire

to be designed and prepared for pilot testing (Saunders et al., 2007). However, they added that the structure and function of the questionnaire could have a major impact on the validity and reliability of the data collected. In addition, Oppenheim (1966) points out that the questionnaire is not simply a series of questions or forms to be filled out, but is also a test method for evaluating and collecting data in different types. The development of the questionnaire began with an extensive review of a similar thesis regarding entrepreneurial self-efficacy (Wendy, 2012), entrepreneurial attitude (Ting, 2013), entrepreneurial opportunities (Anton, 2014), factors for success in small business (Yassine, 2013) and farmer's poverty in Malaysia (Siti, 2015) on the use of close ended questions in a questionnaire. This was done to gain an insight into the theoretical foundation of close-ended questions and to ensure that the questions in the questionnaire matched as closely as possible with the target group. The questionnaire developed integrated part from the adopted thesis of five authors by Wendy (2012), Ting (2013), Anton (2014), Yassine (2013) and Siti (2015).

4.8.2 General Design of Questionnaire

Saunders (2011) emphasises the importance of sound questionnaire design as part of good survey research. Furthermore, Saunders (2011) stressed that it is vital that the questionnaire addresses the main objectives of the study and the target respondents in an appropriate manner. When designing a questionnaire, the necessary information must be clearly identified (Saunders, 2011). Therefore, all questions in the questionnaire were checked for relevance in terms of the data sought in the current study. A formal questionnaire based on an analysis of past literature and a better instrument structure was also analysed for this study. It should be noted that the questionnaire was followed by a cover letter with guidance on how to complete the questionnaire for small business farmers in Malaysia, as well as an explanation of the purpose and significance of the report. The questionnaire's A4 word format was designed in such a way that the

respondents could fully understand and address the question without taking up much of their time. Although the main questioner set was focused on choosing the correct content and wording for the answer format and arrangement of questions in the English version. The final version has been translated into the Malay language to fit the target respondents. The questionnaire consists of 108 questions and is subdivided into nine parts.

4.8.3 Operationalisation of Variables

This study examines the theoretical constructs known as latent variables (Borsboom et al., 2003). As latent variables are not observed directly, these variables cannot be measured directly. Therefore, the researcher must operationally define the latent variable of interest in terms of behaviour believed to represent it (Borsboom et al., 2003). The approach employed is to generate scale items derived from previous studies conducted by other researchers. These items are widely used in this research area and have been tested for scale validity in this research. However, a number of items have been modified for this study and some items were generated based on variable definitions.

i) Socio-economic Characteristics

The entrepreneur is recognised by many researchers due to their role in starting a business, managing the business and being responsible for its success or failure. This undoubtedly explains the sustainability of small businesses being dependent on entrepreneurial behaviour. A few studies have identified socio-economic characteristics that are triggering factors for entrepreneurial behaviour. Age, gender, education level, work experience, ethnicity, and family background are found to be important drivers of entrepreneurial behaviour and motivation (Akhmetshin et al., 2019; Parker & Belghitar, 2006; Robinson et al., 1991; McCline et al., 2000) and help to explain business strategic behaviour as a manifestation of managerial psychological dimensions (Somerville &

Brady, 2019). The significance of demographic characteristics was also justified by Becker (1975) and Cooper et al. (1994).

ii) Age of the business owner

In an attempt to explain the success or failure of small businesses among RISDA farmers, age has been seen as one determinant factor of the socio-economic characteristics that influence the success or failure of a small business. For example, findings from Weber et al. (2015), Gielnik et al. (2012) and Amran and Haniffa (2011) found a significant relationship between the age of an entrepreneur and business success. They indicated older entrepreneurs failed compared to younger entrepreneurs in terms of self-efficacy and opportunity recognition.

This is supported by Akhmetshin et al. (2019) in their study on small business barriers to growth. They found a negative link between the age of entrepreneurs and business growth. Entrepreneurs whose age is less than 50 years old have more entrepreneurial behaviour to grow their business compared to ageing entrepreneurs. Respondents' ages were required to evaluate the moderator's effect on small business among RISDA farmers. These items required respondents to classify their age according to the age groups provided.

iii) Education Level

In terms of expanding a business, recent research found a positive effect of an individual 's educational level on the likelihood of perceiving entrepreneurial opportunities (Mustafa & Yaakub, 2018). A higher level of education develops both the ability and the technology skills of the entrepreneur as well as personal skills. Those who attain a higher level of education are better equipped to network engagement, explore market segmentation, and develop strategies which then lead to higher growth (Mudiwa, 2017; Sawyerr et al., 2003).

Education could also enhance an individual's capabilities, self-direction, and the ability to respond widely to different situations, and thus contribute to innovative behaviour within a firm (Karabulut, 2016; Botha et al., 2007; DeSarbo et al., 2005; McLeay et al., 1996). Therefore, this study uses a variable that collects educational level in nine options, namely not schooling, Year 6/UPSR, LCE/SRP/PMR, MCE/SPM/SPVM, HSC/STPM, Diploma, Bachelor's Degree, Other certificates and others.

iv) Family Background

The importance of family background as an influential factor on the entrepreneurial behaviour of individuals has been highlighted by previous studies (Hyder & Lussier, 2016; Walsh & Cunningham, 2016; Mueller & Shepherd, 2016; Iwasaki et al., 2021; Ruslan et al., 2019; Danuri et al., 2019). According to Ruslan et al. (2019), most small business success is dominated by family support, thus family members' intention to help in the business has a strong influence on household income. Furthermore, Asian communities have stronger family ties and family involvement in business in comparison with Western communities (Hyder & Lussier, 2016).

Likewise, Walsh and Cunningham (2016) point out that the family backgrounds of individuals act as stimulators and/or motivators of their entrepreneurial behaviours where the family business helps an individual to acquire business knowledge and skills. According to Caseiro and Coelho (2018), those who acquire business knowledge and skills, if bound with their personality traits, can stimulate entrepreneurial activity. Therefore, new attributes, namely family support, are included in the support service construct to assess whether the success or failure of a small business is influenced by family members in the context of RISDA farmers.

v) Working Experience

Previous working experience is one of the key factors that influences success or failure in small businesses (Jarrahi et al., 2019; Chatterji et al., 2009). The entrepreneur's previous work experience prior to opening a new business is an important factor that influences how the entrepreneur switches between the start-up and the growth of the business (Jarrahi et al., 2019). It creates a cognitive framework that facilitates pattern recognition and contributes to the risk management associated with entrepreneurial behaviour. Furthermore, according to Karabulut (2016), working experience can assist in building up the entrepreneur's knowledge, developing access to information, and improving communication skills networking in business, improving managerial ability, and thus expanding products and services.

In addition, in circumstances where the context of the new business is similar to the one where the entrepreneurs gained earlier, it helps the operations of the business (Jones & Rowley, 2011). Based on these findings, this study proposed the respondents to indicate their business start-up years from five options, namely more than 2 years, 5 to 10 years, more than 10 to 15 years, more than 15 to 20 years, and more than 20 years, in order to enable statistical techniques to be carried out.

vi) Entrepreneur Support Service Items

According to Krueger et al., 2000, entrepreneur behaviour is defined as actions taken by the entrepreneur to achieve desired goals, and can be measured and determined by the entrepreneur's intention to enter the business. In the context of TPB, the actions taken by entrepreneurs are defined as the intangible resources of the business. According to McGrath (1996), intangible resources are embedded in business in the form of entrepreneurialism. Capital is conceptualised as the present value of an infinite series of shadow options. Thus, a small business entrepreneur has full authority to make a decision

on how to manage the business. The entrepreneur also utilises the business's internal and external resources to ensure the performance of the business.

Nevertheless, previous studies have indicated that most small business entrepreneurs' intentions are oriented towards pushing motivation, providing employment for family members, generating income, meeting market demand, remaining loyal to the customer and increasing well-being. (Sommer, 2011; Paul & Shrivatava, 2016). This has led to a lack of intention to achieve profit in business and reduced entrepreneurial activity due to low support services (Palamida, 2016; Potishuk & Kratzer, 2017). Lack of intention in business has also led to the constraint of economies and created problems for business survival (Gill et al., 2018; Robson, 2012).

This is argued by Badr et al. (2018), where the well-being of small business entrepreneurs has created a low ability to position their business in a highly segmented marketplace with this unique entrepreneurial behaviour of entrepreneurs in their business goal. Thus, this study uses family member's factors to support the labour force, promote business products and provide financial support to determine the performance of small businesses among RISDA farmers. This construct was measured using five items. All items were developed based on previous studies which emphasised 'support service'.

The operation of small business success or failure factor in terms of support service uses a five-point Likert scale from 'Strongly Agree' (1), 'Agree' (2), 'Not sure' (3), 'Disagree' (4) and 'Strongly Disagree' (5) as shown in Table 4.1. The respondents were required to specify the extent to which they agreed with the five statements. To highlight the significance of the possible influence of support services on small business success or failure factors, PLS-SEM was utilised. Using these tests allows for the analysis of rank data used in measuring this variable.

Table 4.1: Operational variables for support service

	Assistance obtained	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
a.	Members of the household contribute as the labour force in your business.					
b.	Members of the household provide financial help for me to expand my business					
c.	Members of the household help to promote your product to their friends					
d.	Members of the household share their ideas about how your business can progress					
e.	Members of the household give other forms of help or support for your business to grow					

vii) Entrepreneur Attitude Items

The TPB assumes that a person's intention to engage in a certain voluntary deliberative behaviour is the immediate antecedent, whereas the intention is derived from the person's attitudes, subjective norms, and perceived behavioural control, which are the intermediate antecedents. According to TPB, the stronger the person's intention to do the conduct at issue, the more favourable the attitude and subjective norm are, and the larger the perceived behavioural control is. Finally, people are expected to follow their intentions when the opportunity occurs if they have a sufficient degree of actual control over their actions.

Both theoretical justification and empirical evidence suggest that attitude and entrepreneurial intention should be considered and treated as multidimensional constructs in order to determine the success or failure factor based on entrepreneurial behaviour (Cardon & Kirk, 2015; Hyder & Lussier, 2016). Findings from Ayoade and Agwu (2016) and Margaretha at el. (2018) agree that there is a positive relationship between attitude and business success. Margaretha et al. (2018) study focused on small businesses found a positive link between attitude and growth in sales. Their study concluded that greater attitudes contributed to greater knowledge of business.

Therefore, this study uses attitude as a construct toward success or failure factors in small business. Seven items were utilised to measure the construct of the importance of attitude and a five-point Likert scale from ‘'Strongly Agree’ (1), ‘Agree’ (2), ‘Not sure’ (3), ‘Disagree’ (4) and ‘Strongly Disagree’ (5) as shown in Table 4.2. The respondents were required to specify the extent to which they agreed with the seven statements.

Table 4.2: Operational variables for attitude

	Attitude in the business	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
a.	I will continue to work hard until I succeed in this business					
b.	In business, I am ready to compromise					
c.	I always carry out product improvement in my business					
d.	An entrepreneur, I am ready to fail if I want to succeed in business					
e.	I prefer to start a business with high return and high risk					
f.	I don’t mind taking chances with things that are important to me					
g.	I would finding new ways to better meet the needs of customers					

viii) Entrepreneur Opportunity Items

In the small business context, business opportunity is relevant due to the business's limited resources, including goods, capital, information, technology, and products, as well as limited market presence (Liao et al., 2008; Walsh & Cunningham, 2016; Van-Lidth, 2019). Building business opportunities is a strategic move by small businesses to overcome limited resources. Having business opportunities allows business owners to expand their business, create more jobs, improve their well-being and contribute to economic growth. From the capabilities theory perspective, this describes how business owners build their businesses from the resources and capabilities that they currently possess or can acquire. This activity helps small business owners establish business arrangements that are aligned with market needs. When viewed from the entrepreneurial point of RISDA farmers, opportunities in terms of financial assistance, business training, as well as assistance in promoting products are still not successful in increasing their income.

According to Weber et al. (2015), businesses need risk-takers to face business challenges. Risk taking in making changes to the business environment is seen as improving product quality as well as encouraging innovative competition. On the other hand, Kahan (2012) states that prioritising resource allocation enhances the capability of businesses to perform various activities along the value chain and delivers great business value through developing and integrating business processes. Therefore, this construct was used for this study and this item assesses the influence of opportunities on the success or failure factor in small businesses. Respondents were asked to rate these items based on a five-point Likert scale of 'Strongly Agree' (1), 'Agree' (2), 'Not sure' (3), 'Disagree' (4) and 'Strongly Disagree' (5). The respondents were required to specify the extent to which they agreed with the seven statements. Table 4.3 displays the importance of the opportunities variables used in this study.

Table 4.3: Operational variables for opportunity

	Business opportunity	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
a.	There are a lot of job opportunities that can be created from my business					
b.	I am able to identify new opportunities in my business					
c.	I am able to produce new products					
d.	I get some help/ support to expand my business from government agency / family/ friends/ community					
e.	I often receive advice from the government agency to expand my business					
f.	Government agencies help me promote my products as in preparing a stall for me in any official event.					
g.	I get some help/ support of the government agencies to promote or market my business products to international level					

ix) Entrepreneur Self-Efficacy Items

Self-efficacy in entrepreneurship refers to the extent to which entrepreneurs are confident in their own entrepreneurial skills and knowledge to complete various tasks in business for economic growth. In this study, construct self-efficacy is very important in measuring the ability of RISDA farmers to carry out multiplicity entrepreneurship, as the literature

shows their level of formal education is very low (Dahalan et al., 2015). In addition, the rural environment makes entrepreneurial activities more difficult to perform (Aksoy et al., 2020; Markowska & Wiklund, 2020). Basic knowledge of business is the first element that pave the way towards achieving business progress. However, Garwe and Fatoki (2012) argue that a low level of education does not mean that a business fail. If adequate training is given, a business can succeed.

In the context of this study, various trainings have been provided in terms of business and ICT training to increase the levels of self-efficacy of RISDA farmers, but they still do not produce the output as expected by RISDA. Self-efficacy in ICT skills is seen as critical as all transactions are done via an online platform. ICT is believed to be the most cost-efficient tool to help businesses gain bigger markets and the ability to compete with larger prospects in attracting customers to their products, services and information (Linan, 2004; Vaghely & Julien, 2010; Unger et al., 2011; Mashenene & Rumanyika, 2014; Saji & Nair, 2018; Schenkel et al., 2019; Markowska & Wiklund, 2020). The use of the Internet has been identified as the main factor that determines whether a firm, industry or region succeed in exploiting the opportunities inherent in e-business (Mashenene & Rumanyika, 2014).

From the foregoing arguments, it can be proven that self-efficacy in business success is very important and a high level of self-efficacy is also a motivation for performing entrepreneurial behavior. Eight items were used to measure this construct. These items examine the advantages of business knowledge in business operations. Respondents were required to rate these items based on a five-point Likert scale from 'Strongly Agree' (1), 'Agree' (2), 'Not sure' (3), 'Disagree' (4) and 'Strongly Disagree' (5) as shown in Table 4.4. The respondents were required to specify the extent to which they agreed with the eight statements.

Table 4.4: Operational variables for self-efficacy

	Self-efficacy	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
a.	I have basic skills in business management					
b.	I have the determination to succeed through my own effort					
c.	I always think about my future					
d.	I have a tendency towards high risk businesses					
e.	I am easily pressured when the sales drop					
f.	I can communicate easily with everyone					
g.	I am able to prepare my business record of income and expenses					
h.	I have the skills in calculating my business profit					

x) Small Business Success Factors Items

In investigating small business success factors, issues relating to the type of measurement have been discussed extensively. Traditionally, financial performance measurements such as profit margin, turnover, return on investment, return on equity, market share, debt to equity, earnings per share, sales growth, and asset growth are some of the key financial ratios that are particularly used as criteria for measuring business success (Collins-Dodd et al., 2005). This approach has been applied to investigating the performance of big companies and SMEs in manufacturing. This traditional measure of business success has been based on either employee numbers or financial performance, such as profit, turnover, or return on investment.

Economic measures of performance have generally been popular due to the ease with which they can be administered and applied, since they are very hard measures (De-Massis & Kotlar, 2014). Furthermore, as Nyoni and Bonga (2018) states, all businesses must be financially viable at some level in order to continue to exist. However, recent studies have identified that this approach is only applicable for measuring businesses that aim for profit maximisation (Danes et al., 2009). Implicit in these measures is an assumption of growth that presupposes all small business owners want or need to grow their businesses.

Nevertheless, not all small business owners want to grow and prefer to keep their size small. Despite this, their businesses are successful. Thus, non-financial measurement is another tool in the performance measurement of an organisation, particularly in a small business context. Since small business owners are motivated to start a business on the basis of their well-being or personal factors, this applies particularly in the agriculture industry. Non-financial performance is used to reflect a combination of the personal characteristics and attributes of owners-managers together with their reasons for starting the business (Haynes et al., 2019). As the majority of small business owners work on a full-time basis within their businesses, then logically, most business decisions are taken by the owners, either individually or with a partner. Consequently, implying financial criteria alone is not a viable way to measure success among businesses that are not keen on maximising profit. Therefore, non-financial criteria are used to measure businesses that are motivated by well-being or personal factors. In order to measure business success, the intrinsic measures are referred to as psychic rewards income by Danes et al. (2009) and are helpful in explaining the personal objectives and goals of small business owners. They are often used by people who have not necessarily been as financially successful, yet are still happy with other types of rewards, such as personal satisfaction. These affective measurements are not necessarily substitutes for, but are complementary to financial goals.

Business success is the result of the implementation and execution of its strategy, which contributes to the improvement of the company's bottom line. In any business, regardless of the size of the business, performance is measured to determine how effective and efficient the business actually is. The results then allow for critical comparisons to compare business performance over different time periods, over competitors and compared to industry averages (Lucky & Olusegun, 2012). In measuring the performance of a business, financial criteria are usually the most appropriate measure of business

success. However, as discussed previously, many small business owners and entrepreneurs, specifically in the agriculture industry, are motivated to start-up businesses on the basis of their own well-being or personal factors.

Thus, non-financial performance measurement is also needed to measure the performance of small businesses. Furthermore, recent studies that have investigated success in a small business context have included both financial and non-financial measurement. This study applied both financial and non-financial factors as business success indicators in measuring business success through training received, the entrepreneur's personality, government support, family support, financial support, community support, business experience, networking, age and education level. 13 items were used to measure this construct. These items examine the advantages of business knowledge in business operations. Respondents were required to rate these items based on a five-point Likert scale from 'Strongly Agree' (1), 'Agree' (2), 'Not sure' (3), 'Disagree' (4) and 'Strongly Disagree' (5) as shown in Table 4.5. The respondents were required to specify the extent to which they agreed with the 13 statements.

Table 4.5: Operational variables of small business success factors

	Small business success possible factors	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
a.	Frequently training					
b.	Entrepreneurs personality					
c.	The government support					
d.	Family support					
e.	Community support					
f.	Family financial support					
g.	Resource and priorities ability					
h.	Industry/network relations within district					
i.	Entrepreneurs age					
j.	Education of the entrepreneur					
k.	Previous business experience					
l.	Business management skills					
m.	ICT skills in business					

xi) Small Business Failure Factors Items

The most common reasons small businesses fail include a lack of business knowledge, use of appropriate technology within the business, lack of motivation, no capital and unsuccessful marketing initiatives. Based on TPB, internal and external factors such as lack of help in business negatively influence entrepreneurial intention and the behaviour tends to fail in business. According to SEM, efficiency in managing a business depends on knowledge of business. In addition to the development of technology, entrepreneurs who master ICT are more likely to succeed in business. Viewed from the context of farmers, financial assistance as well as all forms of training required are provided. This does not allow them to fail in business. However, when viewed in context, this factor makes it possible to dismiss their business. Capability theory emphasizes that their capabilities are very limited based on livelihood.

Failure in business involves internal and external factors. In fact, there are businesses that are not profitable but still remain in the market. It is being disputed whether they failed or otherwise. This study applied both financial and non-financial factors as the business failure indicators in measuring business failure through no profit, high expenses, inefficient, no experience, insufficient capital, and less entrepreneurial attitude, lack of ICT skills, no business skills, fear of taking a risk, resistance to environmental change, and low self-efficacy. 14 items were used to measure this construct. Respondents were required to rate these items based on a five-point Likert scale from 'Strongly Agree' (1), 'Agree' (2), 'Not sure' (3), 'Disagree' (4) and 'Strongly Disagree' (5) as shown in Table 4.6. The respondents were required to specify the extent to which they agreed with the eight statements.

Table 4.6: Operational variables of small business failure factors

	Small business failure possible factors	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
a.	No business profit					
b.	High expenses in business					
c.	Inefficient in the business					
d.	Business direction unclear					
e.	Misuse the business					
f.	No business experience					
g.	No business skills					
h.	Low self-efficacy					
i.	Entrepreneurs attitude					
j.	Insufficient capital					
k.	Lack of ICT skills in business					
l.	Fear to take a risk					
m.	Resistance to environmental change					
n.	No support from family/ friend/ community/ government					

4.8.4 Question Wording and Content

In order to ensure fair consistency and avoid ambiguity, the question was straight-forward, specific, and comprehensible, so that the respondents could respond easily. The two types of response format were selected, namely the variable and closed ended multiple choice criterion. Respondents had to use the Likert scale of 1-5 to choose between a number of options and a 'yes' or 'no' answer to the given option. The questionnaire began with a less complex and sensitive question at the end of the questionnaires, before moving to an opinion based question, and was divided into nine sections, as shown:

i) RISDA farmers' demographic information- This Section A contains 16 questions that seek general background knowledge of RISDA farmers who were involved as small business owners

ii) Information on household income and expenditure- The key question in this section B is separated by sub-question 15, which seeks details of the general household income and expenditure of small business RISDA farmers

iii) Information business background- This Section C had 10 questions and the aim was to understand the essence of small business RISDA farmers who own the

company, the year of incorporation, start-up capital, other sources of capital used to grow the business, total revenue in the business, number of employees, total annual sales and form of business operation

iv) Farmers' attitude information- This Section D contains six closed ended questions, and the 1 - 5 point likert scale consists of seven questions. The reason is intended to understand the reaction of the business, such as the entrepreneurial courses attended, the knowledge of record keeping in the business and the skills necessary to calculate business profit

v) Information on support services- This Section E contains four closed ended questions, and the 1 - 5 point likert scale consists of five questions. ICT knowledge, ICT courses taken, family/society assistant, and financial support for information from family or other institutions

vi) Information on business opportunities- There are two close ended questions in this Section F and the 1 - 5 point likert scale consists of seven items. The question consists of the support promoting online received, type of assistance received from RISDA and the marketing product scheme received by RISDA farmers to implement the small business

vii) Information on self-efficacy- This Section G has a scale of 1 - 5 points likert scale, consisting of eight items questions. The question is about the characteristics of RISDA farmers and their ability to manage their small business

viii) Success factors for small business information- This Section H has a likert scale of 1 - 5 points, consisting of 13 items. It is designed in such a way as to ensure more accurate measurement in depth for their successful thinking as RISDA farmers. The question of success factors for small business development in entrepreneurship is deeply focused on in this part

ix) Failure factors in small business- Section I in this part of the measure, respondents believe that the factors that could potentially contribute to small businesses are failures. The scale of 1 - 5 point likert consists of 14 items of questions intended for the purpose of assessing and specifying the factors of failure in small businesses. Their personal opinion on the level of success as an entrepreneur under the guidance of RISDA is also asked in this section. Notably, there is one open ended question at the end of the questioaires' opinion on the level of success of the respondents as RISDA farmers on entrepreneurship

4.9 Time Frame

This study also applied cross-sectional studies as data is collected from a population at a single/specific point in time and variables are recorded for each participant at a statistical unit as suggested by Saunders et al. (2009). In social science, cross-sectional studies typically involve the use of cross-sectional regression in order to sort out the existence of causal effects of one independent variable upon a dependent variable of interest at a given point in time. The advantages of cross-sectional studies are not costly to perform and do not require a lot of time. It can provide useful insights into a population's characteristics and identify correlations for further research. Due to the PhD level studies' having a certain time limit, this study chose to collect data at a single point in time among RISDA farmers who have been identified from the RISDA Directory 2007-2018 and unpublished records. Figure 4.1 explained cross sectional data collection illustrated in the research onion developed by Saunders et al. (2009).

4.10 Search Strategy

During the systematic review, a desk study approach was used to systematically gather literature. Bell (2014) defines a desk study as a collection and review of information already available on the phenomenon being investigated and carried out at the early stage

of the investigation in order to inform and guide the remainder of the investigation. Apart from informing primary research, according to Creswell (2009), the purpose of the literature review is to justify the practical and theoretical relevance of the proposed research. It is important that the focus area is initially broadly described, as it enables the researcher to gain an understanding of the broader aspects of the research topic (Creswell, 2009). The main stage of secondary data (literature) gathering is the collection of a comprehensive set of related articles. Secondary data researchers, like those conducting primary research, must not only develop a systematic data collection plan, but also document precisely how the data were compiled (Creswell, 2009; Leedy & Ormrod, 2005). The researcher needs to define the data collection process in such detail that, theoretically, other assessors following the same technique in the same condition would find an equal set of information (Leedy & Ormrod, 2006).

At the time of literature research, a number of recognised academic research databases were used to collect the secondary data sought for the purpose of the study and to identify existing knowledge of the phenomenon being studied. These databases, which were searched to identify any research undertaken before and to obtain more background and knowledge on the subject of the study, included EBSCO-HOST publishing (ebscohost.com), GOOGLE scholar (www.google scholar.com), AGRIS: Agricultural Entrepreneurs Database, e-books, Emerald (www.emeraldinsight.com), Wiley (www.wiley.com), Springer (www.springerlink.com) and Elsevier (www.sciencedirect.com).

First, the subject was studied in all of the above-mentioned recognised scholarly databases to review any thesis, dissertation, book, peer-reviewed journal, or conference proceedings written and published on the subject under investigation. Second, a search of the library at the University of Malaya (UM) followed by a review of any unpublished

material on the subject under investigation. Built on the research question and the research objectives, the in-depth search for related research studies in the recognised research databases and the UM library was completed using phrases such as successful or unsuccessful agricultural entrepreneurs perspective, farmers entrepreneurs in Malaysia, small farmer business, entrepreneurs barrier to small farmers, agricultural based entrepreneurs, agri-business entrepreneurs success, farmer support programmes for entrepreneurs, successful agri-business entrepreneurs, opportunities for agri-business entrepreneurs, the entrepreneurial attitude and self-efficiency of agri-business entrepreneurs in small businesses. Subsequently, the successful farmer entrepreneur factor for agricultural entrepreneurs and farmer entrepreneurs and support for service access were included. Additional information on the phenomenon studied was sought by contacting recognised authors and professionals in the field of study in Malaysia via email. This was done in order to spend published and unpublished data, gray data, as well as fugitive data. Unfortunately, none of the authors and field professionals contacted responded by e-mail, sharing their experience and knowledge of the research topic and objectives, and attaching a copy of their studies was not well received either.

For the purpose of this study, a total of 200 journal articles were retrieved from different perspective studies. The results mapped and double screened all the data collected from a large number of studies on agricultural entrepreneurs, small farmer's success factors, farmer's entrepreneur's system in small business, barrier on small farmers, linking small farmer's entrepreneurs into the markets, successful of agri-business entrepreneurs in Malaysia, competitiveness of farmer's entrepreneur's sectors in Malaysia, farming entrepreneurs for markets exposes and farmer's entrepreneurship failure factors. After full screening, the studies shown in Table 4.7 remained the core set. The following table shows the most recent studies on the phenomenon being investigated. Table 4.7 shows

the meta-analysis of past studies conducted by various authors in the same field of entrepreneurship to identify gaps and future studies.

Table 4.7: Meta-analysis studies by various author

Author(s)	Title of study	Methodology	Findings
Moser et al. (2017)	Attractiveness and the moderating role of applicants entrepreneurial behaviours	Quantitative	Business owner lack of trust in new small business
Fayolle & Gailly (2015)	Course on entrepreneurial attitudes (EA)	Quantitative	No significant attitude change was found for the small business consulting course in the overall EA and however, the EA measure did find a significant change in attitude among respondents who aspired to own the business and who possessed a strong work ethics
Garba (2010)	Refocusing education system towards entrepreneurship development: A tool for poverty eradication	Quantitative	In both developing and industrialised countries there is evidence to support a positive and significant relationship between education levels and entrepreneurial performance
Agupusi (2007)	Small business development and poverty alleviation	Quantitative	The entrepreneurship training and high education background are significantly related each-others on creating successful entrepreneurship and decreased poverty rate in the rural area
Seelos & Mair (2005)	Social entrepreneurship (SE): creating new business	Quantitative	Needed stimulate for new ideas on SE, creates economic, social and cultural value on big impact of small economic
Strobel & Kratzer (2017)	Obstacles to innovation for SME's: Evidence from Germany	Qualitative	Internal obstacle such as lack of know, unclear roles and task as well as the external obstacle governmental bureaucracy negatively influence innovative performance of SMEs
Barkhat et al. (2016)	Key success factors and barriers for small businesses: comparative analysis	Qualitative	The development of small business is correlated with the development of good institution support, high community trust and brand of products
Mashenene& Rumanyika (2014)	Business constraints and potential growth of small and medium enterprises in Tanzania	Quantitative	Inadequate business training, insufficient capital and poor entrepreneurial culture are significant to business failure
Donga et al. (2016)	Perceived barriers to the development of small, medium and micro-enterprises: A case study of Thulamela Municipality in the Limpopo Province	Quantitative	Five significant barrier which were lack of finance, access to market, out dated equipment and technology, poor infrastructure and lack of training as a barrier to entrepreneurs' success
Nor et al. (2017)	Innovation barriers and risks for food processing SME's in Malaysia: a logistic regression analysis	Quantitative	The significant impact on innovation from financial barrier especially in regards to financial assistance by the government

			agencies or conventional financial institution to become successful
Margaretha et al. (2018)	Implementasi ilmu kewirausahaan dan membangun kepedulian dalam karya nyata bagi pengusaha kecil dan menengah	Quantitative	The lack of business knowledge leads to the failure of the small business
Cardon & Kirk (2015)	Entrepreneurial passion as mediator of the self–efficacy to persistence relationship	Quantitative	The self-efficacy highly correlated to determine business success
Adomako et al. (2016)	The moderating influence of financial literacy on the relationship between access to finance and firm growth in Ghana	Quantitative	The literature on access to finance has confirmed a positive relationships between access to finance and business growth.
Padachi & Bhiwajee (2016)	Barriers to employee training in small and medium sized enterprises	Qualitative	Lack of entrepreneurial attitude towards training on entrepreneurship course mostly in business management as a main barrier for business success
Chand & Tung (2014)	The aging of the world's population and its effects on global business	Qualitative	The lack of new idea due to aging factor effect business growth
Ezenwakwelu & Ikon (2014)	Empirical analysis on innovation and implication for entrepreneurship development in Nigeria	Quantitative	Highly innovation need for small business success
Hyder & Lussier (2016)	Why businesses succeed or failed: A study on small businesses in Pakistan	Quantitative	The business planning, proper staffing, inadequate capital flow and partnerships are important for the viability and success of small businesses
Sutter et al. (2017)	Transitioning entrepreneurs from informal to formal markets	Qualitative	Informal business finds difficulties in terms of getting loans from financial institutions to expand the business
Mahmood et al. (2016)	The role of entrepreneurship in sustainable livelihood strategies of old aged people: evidence from Sargodha, Pakistan	Qualitative	The aged support with business experience leads to survival of the business
Ayoade & Agwu (2016)	Employment generation through entrepreneurial development: the Nigerian experience	Quantitative	The intervention entrepreneurship programmes introduced by governments in the country had failed to produce the expected results due to corruption, bureaucratic, inconsistencies in government policies, political instability and lack of entrepreneurial skills by majority of owners manager.

Source: Researcher

A number of other recent studies have also been studied in other developing countries in order to better understand the root causes of small business success or failure. The

framework of different research fields to support farming entrepreneurs in small business agri-business firms was studied and compared to the contribution to the success of Malaysia in particular. In terms of the research framework, lessons learned from other countries proved to be very useful and provided the researcher with an invaluable insight into key requirements for successful or failing factors, such as training in entrepreneurship courses, risk-taking, cost-management efficiency and opportunity-searching capabilities. In countries where the development of an entrepreneur between agribusiness and farmers towards small enterprises has been successful, it has become clear from a systematic review that success has been achieved due to the huge support of governments and the individual's own capabilities. The following section discusses the criteria followed for inclusion and exclusion of studies in the current research.

4.11 Inclusion and Exclusion Criteria

The research criteria for inclusion and exclusion of secondary data in the study were formulated by the researcher to help narrow the search using a six stage procedure as shown in Figure 4.6. The protocol of this method shall be constructed on the basis of a primary assessment of any literature which may be applicable. This was achieved by guiding the scoping review. A scoping review is used to consider the level of a body of literature on a specific subject, usually to certify that the added research in that field is a valuable addition to the addition of knowledge. This is the starting stage of a research venture, which has notified the subsequent empirical work (Moffett et al., 2003).

A full systematic review is not always appropriate or applicable, according to Budgen and Brereton (2006) and Eysenck (1994), but there are fundamental procedures and processes of practise that may be of use to any individual researcher or research organisation in reviewing literature on the phenomenon studied. In many cases, if the research question adds value from the fundamental solication of a method, the scope of

the review carried out is insufficient with the main aim of classifying and discovering different theoretical or conceptual empiric evidence. In such cases, it may well be improper to carry out a complete and rigorous systematic review (Budgen & Brereton, 2006; Eysenck, 1994).

Pearson et al. (2011), Budgen and Brereton (2006) and Greenhalgh (1997) argue that systematic review processes that are not organised as an explicit and reproducible method of exploration, screening and literature analysis are fundamentally closer to full systematic review than would be the case with traditional literature reviews. The method of systematic literature review was primarily used to provide quality literature and the theoretical basis for the primary research for the present study. However, the supervisor and the co-supervisor have the role of third party to monitor and evaluate the critical alliance of the review. Apart from the review of the methodology by the supervisors and the subject matter expert in RISDA, the data collected from the review itself has undergone a peer review process. Together, these processes are aimed at improving the validity of the review process.

4.12 Evaluation of Secondary Data and Extraction

Api et al. (2015) explain that during the secondary data assessment, the researcher begins to extract and evaluate the material in the collected documents that meets the criteria for the enclosure. A system for extracting data from the documents collected must be established by the reviewer. The category of data extracted is determined by the focus and the objectives set out in the review. The documents collected were analysed for their authenticity, credibility, accuracy and representativeness. First, because a large number of publications on the phenomenon studied were obtained during a literature search, the researcher needed to filter the documents in order to reduce the volume of data extracted. For filtering the published material, the following criteria were applied:

i) As an indication of quality, the number of citations has been checked for publication on the Internet

ii) The abstract of the library paper and the book were scanned and a decision was taken as to the relevance of the study

All selected publications were categorised and ranked as follows:

N = not that relevant /

P = partly relevant /

R = must read (relevant, high quality)

First, the relevant high-quality publication was read, and all secondary data needed to resolve this study was obtained. As noted, the evaluation procedure applied to secondary data followed the guidelines set out in Figure 4.6.

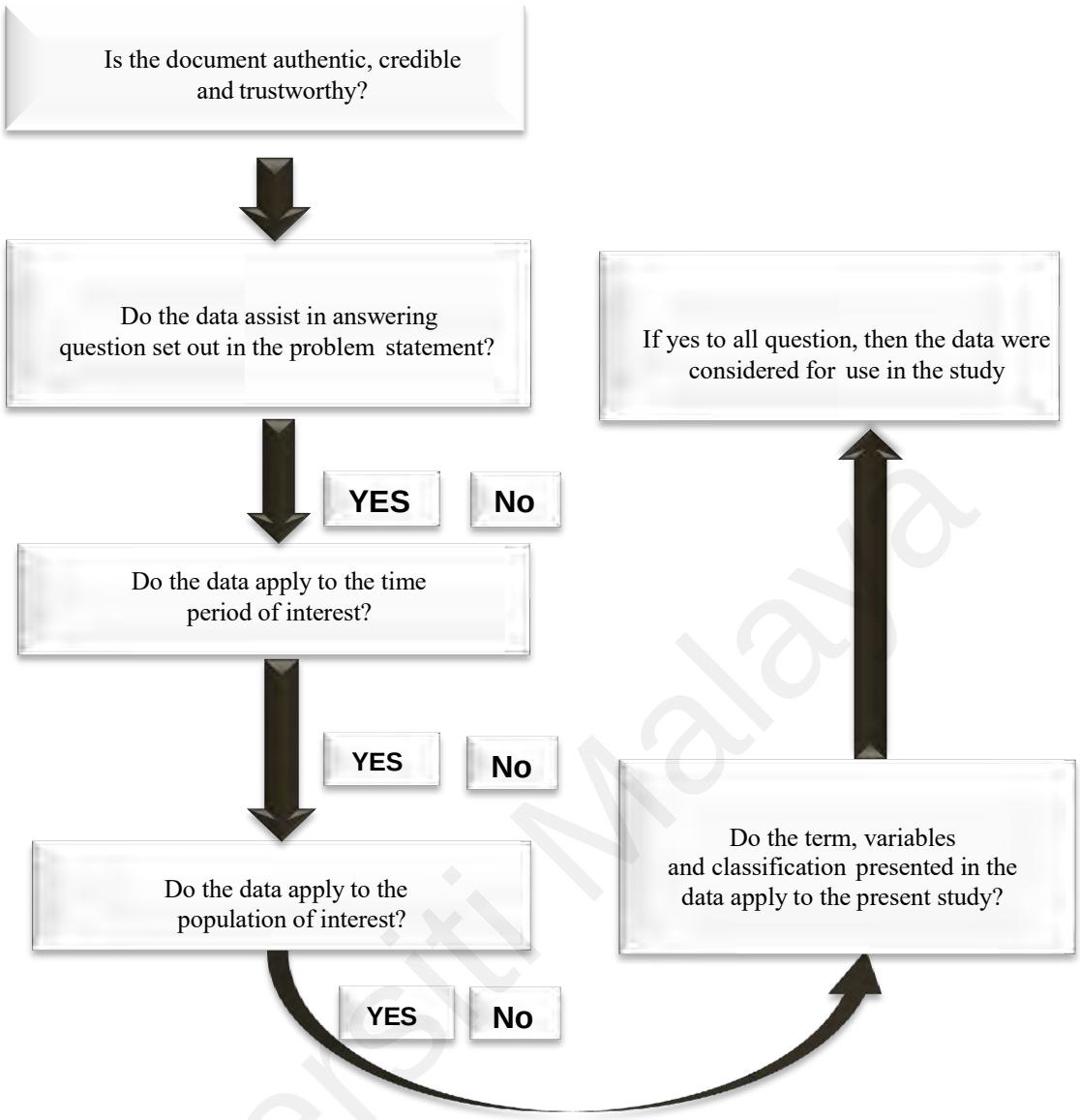

Figure 4.6: Procedure evaluate secondary data
Source: Opfer and Pedder (2011)

4.13 Limitation of Review Process

The limitation of this systematic review is that a time consuming categorisation of only 192 over 200 articles was made for this study. Not withstanding the circumstances, the intention of this study was to review all the literature available to date on the phenomenon under study and to make the review process as transparent as possible in order to allow other researchers to test the findings of the literature. A further limitation relates to the exclusion of articles written in languages other than English. These articles could not be included in the study because of the cost of having the articles translated into English and

without losing their content and meaning. In addition, the lack of research on entrepreneurs among farmers who carry out entrepreneurial activities such as manufacturing, service, food and beverages limits the literature. Most studies focus on entrepreneurs in agricultural products only. In the context of this study, it is unique because RISDA farmers engage in a multiplicity of entrepreneurial activities and are not limited to agricultural products only.

4.14 The Use of Secondary Data

Literature was reviewed prior to the commencement of the empirical research component. This was done in order to obtain a thorough background and knowledge of the subject of the study, as well as to identify existing knowledge in the field and to clarify the rationale for the conduct of the projected research. The three reasons for the systematic review were as follows:

i) The literature reviewed provided the necessary secondary information needed to establish a foundation and to clarify the nature of the primary data required in direction to fully address the research question of the research, identify the knowledge gaps in the field under study, produce a publishable scholarly document and identify the significant researchers and research groups in the same area. The literature component helped to develop and organise ideas for the purpose of the research project while at the same time serving as the basis for the primary data collection method of this study. According to Dane (1990), the way in which the concept is organised to achieve the research project is based on the literature review and is closely related to the study's specific research problem

ii) The literature reviewed provided the necessary theoretical basis for a research study to address the main research question, sub-question and objective of the study. Marshall and Rossman (1995) explained that the thoughtful and

understanding discussion of related literature forms a logical framework for the study that has been established in the context of research practise and the perspective of related studies. According to Kothari (2004), the literature review helps to distinguish what has been done before and what follow-up research needs to be done. The literature review generally helps to identify the important variables that apply to the subject under investigation, classifies the key methodologies and research procedures that have been applied, and rationalises the significance of the issue (Kothari, 2004)

iii) The literature reviewed provided the researcher with the appropriate approaches and methodologies for obtaining the primary data required for the current study. According to Mouton (2001), a literature review can be organised in a number of ways, such as chronology, hypothesis, method, schools of thought, theory or definition, case study, and, finally, theme or construction

4.15 Collection of Primary Data as Empirical Part of the Study

The collection of secondary data for the study is followed by the collection of primary data as an empiric part of the study. The empirical component is important because it offers the primary evidence needed to resolve the key goals of the study and to answer the research question. Primary data are important for this study because they provide well-founded knowledge on success or failure factors in small business among Malaysian RISDA farmers The governmental initiatives that are implemented in this development of entrepreneurship to support small businesses in Malaysia for farmers with leading agri-business and multiplicity entrepreneurship. It also provides well-grounded factors of information that restrict them through entrepreneurial development to be successful in small business. In addition, it provides vital information on the perspectives of the individual and the main challenges facing RISDA small business farmers. Lastly, the findings provide information and a solution for governments to overcome an effective

plan to increase the success of small business among farmers by indirectly removing them from the poverty trap. Results derived from the primary data collection in this study are presented and discussed in Chapter Five.

4.16 Data Analysi

The statistical analysis of the data collected followed the procedure outlined in Figure 4.7. In addition, the descriptive statistics collected were intended to provide information on each of the issues under review and were used to identify and correspond to the success or failure of small businesses. The factors analysed were to recognise common issues that would help to understand the factors that contributed to the success or failure of small businesses. The theory proposed in the analysis was then evaluated and the results discussed. Quantitative analysis of the collected data was performed using SPSS version 23.0 for descriptive analysis and SMART-PLS 3.0 for inferential analysis.

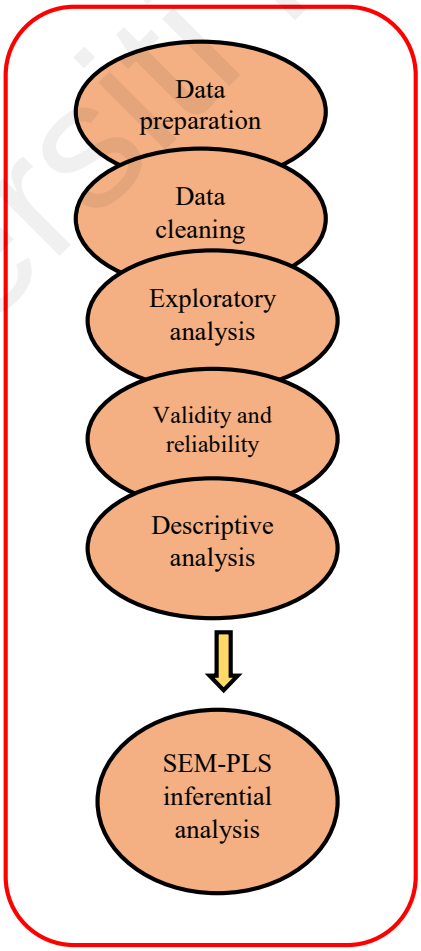

Figure 4.7: Statistical analysis process

4.17 Data Preparation

The data obtained must be checked before the experiment is carried out. For this study, the data collected was tested for accuracy and reliability (Zikmund et al., 2013). Before coding the data by assigning a numerical rating, the data was edited by examining the questionnaires that were collected. A total of 398 sets of the survey questionnaire were distributed to RISDA farmers from multiplicity entrepreneurship such as services, agriculture, manufacturing, and food and beverage sectors in this research. All questionnaires distributed were retrieved as the researcher carried out these surveys through a face to face unstructured interview using the questionnaire form to obtain better and more accurate results at the end of the study.

4.18 Data Cleaning

All data sources may include errors and missing values. These anomalies are addressed through the cleaning of data. The non-cleaning effect of data can lead to a number of issues, including link error, model miss specification, parameter estimation error and incorrect interpretation, which can lead to a false conclusion being drawn by the user (Zikmund et al., 2013). The method of detecting and correcting or deleting incorrect or incorrect records from data collection is the cleaning up of data (Hair et al., 2010). In addition, other techniques, such as outlier, data normality and missing data, may be used to clean up data. In the case of the thesis, no data has been removed due to missing data. Cohen (1988) defines an outlier as an observation in a dataset that appears to be inconsistent with a reminder of the dataset. Williams (2001) points out that it is imperative to identify outliers before modelling or analysing the data, because outliers lead to missed specifications of the model, incorrect findings, and a bias in estimating the parameters. In order to determine the existence of outliers, Seo (2006) recommended the use of Z-score values not exceeding three. Notably, no inconsistent set of data has been omitted from

the study. As the outlier test performed showed that Z = 1.43, it can be concluded that the data set did not have any outliers.

4.19 Exploratory Factor Analysis (EFA)

The 398 cases in this study were subjected to exploratory factor analysis (EFA) and also the Cronbach Alpha reliability test. The purpose of this test is to ensure the underlying number of factor structures in each type can be reduced to fewer latent variables (Bartholomew et al., 2011). The EFA test was performed separately according to the function of the variables, which are independent variables (support service, attitude, opportunity, and self-efficacy) and dependent variables (factors of success or failure in small business). The moderator variables did not perform the EFA test because it is underlined in the categorical variables. They use product indicator tests on SEM-PLS for the tests involving moderator relationships. The factor structures for independent and dependent variables were constructed separately using EFA based on the Principal Axis Factoring (PAF) extraction method with oblique rotation (Direct Oblimin). Items loading less than 0.40 should be deleted to ensure that the contents are valid (Field, 2011). Internal consistency reliability for each dimension was also examined using Cronbach Alpha. Table 4.9 explains the results of the EFA.

The initial review was carried out to ensure that the data was sufficient or inadequate for an EFA analysis. In order to ensure sufficient covariance in scale items to justify a factor analysis, the Kaiser-Meyer-Olkin (KMO) sampling adequacy index was examined for all factor analyses. The Bartlett sphericity test was also used for each study to confirm that the matrix of correlation was not an identity matrix or in other words, that there was no multicollinearity issue. The KMO index for independent variable item analysis was 0.954, whereas almost all KMO values for individual items in this variable were greater than 0.90 (range between 0.928 and 0.972), which is above the acceptable limit of 0.50

(Field, 2011). The sphericity test of Bartlett for this analysis was sufficiently large, approximately 11517.244 ($p<0.001$), indicating that the correlation matrices for independent variable items were not identical matrices (Field, 2011; Hair et al., 2016).

Since the initial analyses were suitable for conducting EFA analysis for all five variables, the number of factors to be extracted was accessed through parallel analysis, where the factor analysis eigenvalues were compared with eigenvalues from Monte-Carlo simulation. The number of factors was retained when, as shown in Table 4.8, the eigenvalues from factor analysis exceeded the stipulated eigenvalues (Watkins, 2006). The cumulative percentage of variance is another area of disagreement in the factor analysis approach. In the humanities study, a cumulative explained variance extracted percentage threshold as low as 50.0 percent is acceptable (Hair et al., 2016).

Table 4.8: Multiple factors criteria extracted

Variable	Number of items	Initial Eigenvalue (Kaiser's criteria)	Monte-Carlo simulation Eigenvalue	Cumulative % variance explained	Decision
Independent					
Opportunity	5	14.966	1.533	56.70	Accept
Attitude	7	3.057	1.456	67.53	Accept
Self-efficacy	8	2.596	1.395	76.65	Accept
Support service	5	0.857	1.334	64.14	Accept
Dependent					
Success or failure of small business	27	7.822	1.266	75.84	Accept

Table 4.8 shows that all variables maintain their original number of factors. The Monte-Carlo simulation criteria were supported by factors for independent variables which exceeded the Monte-Carlo simulation's eigenvalue. Moreover, the above results also confirm that the dependent variables also comply with this criterion. In other words, the above results were also supported by the cumulative variance percentages explained in which the factors to be extracted exceeded the 50.0 percent threshold cumulative variance percentage explained. It therefore confirms that the independent variables can be grouped

into four component factors. Based on the results of the multiple criteria set out above, the factor analyses were then re-run using the Principal Axis Factoring (PAF) extraction method with oblique rotation by constraining to an appropriate factor solution. Factor loading less than 0.40 should be removed in order to achieve a practically significant loading (Field, 2011) and the communality value should exceed 0.40 in order to achieve a practically significant loading (Williams et al., 2010). The results of the EFA for independent and dependent variables are presented in Table 4.9.

Table 4.9: Exploratory Factor Analysis (EFA)

Variable	Factors and items included	Original factor	Factor loading	Communalities
Independent variables	**Attitude (ATT)**			
	I will continue to work hard until I succeed in this business	ATT	0.958	0.904
	In business, I am ready to compromise	ATT	0.926	0.849
	I always carry out product improvement in my business	ATT	0.919	0.814
	An entrepreneur, I am ready to fail if I want to succeed in business	ATT	0.907	0.835
	I prefer to start a business with high return and high risks	ATT	0.897	0.854
	I don't mind taking chances with things that are important to me	ATT	.841	.807
	I would finding new ways to better meet the needs of customers	ATT	.891	.824
	Eigenvalue = 8.241, % variance explained = 70.8%, Cronbach Alpha = 0.914			
	Support service (SS)			
	Members of the household contribute as the labour force in your business.	SS	0.933	0.842
	Members of the household help to promote your products to their friends	SS	0.904	0.762
	Members of the household give other forms of help or support for your business to grow	SS	0.858	0.741
	Members of the household share their ideas about how your business can progress	SS	0.843	0.752
	Members of the household provide financial help to expand my business	SS	0.792	0.717
	Eigenvalue = 2.486, % variance explained = 79.2%, Cronbach Alpha = 0.768			
	Opportunity (OP)			
	I get some help/ support to expand my business from government agency / family/ friends	OPP	0.902	0.814
	I am able to produce new products	OPP	0.859	0.738
	I get some help/ support of the government agencies to promote or market my business products to international levels	OPP	0.846	0.819
	I often receive advice from the government agency to expand my business	OPP	0.829	0.688
	There are a lot of job opportunities that can be created from my business	OPP	0.811	0.682
	I am able to identify new opportunities in my business	OPP	0.802	0.702

	Government agencies help me promote my products as in preparing a kiosk for me in any official event.	OPP	0.796	0.634
	Eigenvalue =7.412, % variance explained = 74.7%, Cronbach Alpha = 0.884			
	Self-efficacy (SE)			
	I have basic skills in business management	SE	0.847	0.819
	I have the determination to succeed through my own efforts	SE	0.814	0.809
	I always think about my future	SE	0.831	0.802
	I have a tendency towards high risk businesses	SE	0.809	0.788
	I am easily pressured when the sales drop	SE	0.814	0.809
	I can communicate easily with everyone	SE	0.796	0.778
	I am able to prepare my business record of income and expenses	SE	0.734	0.732
	I have the skills in calculating my business profit	SE	0.731	0.730
	Eigenvalue = 23.443, % variance explained = 74.4%, Cronbach Alpha = 0.820			
	Success or failure of small business (SFSB)			
	Frequently training	SFSB	0.905	0.819
	Entrepreneurs personality	SFSB	0.877	0.769
	The government support	SFSB	0.853	0.728
	Family support	SFSB	0.834	0.696
	Community support	SFSB	0.818	0.796
	Family financial support	SFSB	0.811	0.682
	Resource and priorities ability	SFSB	0.802	0.702
	Industry/network relations within district	SFSB	0.846	0.819
	Entrepreneurs age	SFSB	0.829	0.688
	Education of the entrepreneur	SFSB	0.811	0.682
	Previous business experience	SFSB	0.802	0.702
	Business management skills	SFSB	0.843	0.752
	ICT skills in business	SFSB	0.792	0.717
	No business profit	SFSB	0.958	0.904
	High expenses in business	SFSB	0.926	0.849
Dependent variable	Inefficient in the business	SFSB	0.919	0.814
	Business direction unclear	SFSB	0.846	0.819
	Misuse the business	SFSB	0.811	0.682
	No business experience	SFSB	0.802	0.702
	No business skills	SFSB	0.843	0.752
	Low self-efficacy	SFSB	0.792	0.717
	Entrepreneurs attitude	SFSB	0.829	0.688
	Insufficient capital	SFSB	0.811	0.682
	Lack of ICT skills in business	SFSB	0.802	0.702
	Fear to take a risk	SFSB	0.958	0.904
	Resistance to environmental change	SFSB	0.926	0.849
	No support from family/ friend/ community/ government	SFSB	0.919	0.814
	Eigenvalue = 7.882, % variance explained = 75.4%, Cronbach Alpha = 0.884			

The independent variable was constrained by four factors, explained by more than 70.0 percent of the variance, with all items exceeding the minimum cut-off load of 0.40, therefore statistical significance, and all items exceeding the communality recommendation value of 0.40. The internal consistency of the extracted factors was

excellently reliable, as the Cronbach Alpha value varies from 0.768 to 0.914, which is above 0.70 and can be considered to be satisfactory (Gliem & Gliem, 2003). Furthermore, the same scenario occurred for the dependent variable where the structure remained and the cumulative percentage variance extracted from this variable was 74.9 percent, with all items in this variable exceeding the cut-off load of 0.40, which was statistically significant. In addition, the communality values varied from 0.634 to 0.904, which exceeds the cut-off value of 0.40 as suggested by Williams et al. (2010), while the internal consistency of the items grouped was also at a satisfactory level of 0.884. In conclusion, the result of the above EFA confirmed that all the items used in this study were valid in terms of their factor loading, and the EFA also ensured that the number of factors present in each variable type was exactly the same as that proposed in the research framework, which is why the proposed research framework of the study is appropriate to be investigated.

4.20 Reliability and Validity

This section presents the measurement concept concerning the reliability and validity applied in the study using SPSS version 23.0.

4.20.1 Reliability

The reliability concept of an instrument circles around its consistency in the measurement of a construct and the level to which data collection or analysis techniques ensure accuracy in finding (Bryman & Bell, 2011; Bond et al., 2012). In comparison, Zikmund et al. (2013) further argued that the measurement is accurate when multiple attempts to measure something converge on the same results. The reliability of the questionnaire was measured using SPSS version 23.0, while the efficiency and accuracy of the measurement and the lack of difference if the experiment was replicated using a calibrated alpha coefficient ranged from one (perfect internal reliability) to zero (no internal reliability),

the higher the alpha, the more accurate the test is. However, the range with a coefficient of 0.70 to 0.80 is considered to be good reliability, whereas anything above 0.80 is considered to be very good reliability (Zikmund et al., 2013; Bryman & Bell, 2011). The reliability of the questionnaire was calculated and the result showed that all concerns had passed the test and had reached the recommended test value as shown in Table 4.10. With internal consistency values of 0.75 to 0.94, considered to have very good reliability according to Zikmund et al. (2013), the factors influencing the success or failure of small businesses among RISDA farmers were reliable. These results are compiled by running SPSS software version 23.0.

Table 4.10: Reliability

Variable	Cronbach Alpha	Number of items
Attitude	0.914	7
Opportunities	0.844	7
Self-efficacy	0.820	8
Support service	0.768	5
Success or failure of small business	0.884	27

4.20.2 Validity

Validity is primarily concerned with the calculation of the intended definition or the degree to which this definition actually represents a score (Zikmund et al., 2013). The validity of the questionnaire was checked by model validity, consisting of the researcher's face-to-face supervisory teams, the Department of Entrepreneurship Development Director and the doctoral student in the same fields, who checked the tools. They also attested that the scale is objectively defined by the calculated definition. In addition, the convergent validity verified that the items used to calculate the success or failure variables of small businesses are directly related. The content validity of the systematic analysis of the literature, the issues leading to the growth of success or failure in small businesses, was used to formulate the relevant research framework and was therefore considered appropriate for the representation of the fields of interest.

4.20.3 Generalisation

The use of quantitative methods is a common approach used by researchers to improve the generality of their results (Bryman & Bell, 2011). For this study's analysis, the internal accuracy values of instruments of 0.95 and the large sample size of 398 allow the findings to be generalised beyond the scope of this research.

4.21 Data Analysis Structural Equation Modelling (SEM)

This section presents the analysis measurement model using SEM-PLS version 3.0 applied in this study.

4.21.1 Common Method Bias (CMB)

A common method bias (CMB) is identified through a full collinearity assessment approach (Kock, 2015). Values for the variable inflation factor (VIF) should be lower than the 3.3 threshold (Hair et al., 2017; Kock, 2015). This indicates that the model is free of the common bias of the method. Any value greater than 3.3 means that the model is affected by a CMB. In the study model, the VIF extracted value is 2.4, so the model is free from the common method bias.

4.21.2 Assessment of Measurement Models

Measurement evaluation is essential and absolutely necessary as it provides a thorough test of the reliability and validity of the scales used to measure the latent construct and their variables (Loehlin et al., 1998). Many measures have been used for the evaluation of the measurement model. First, an initial main component called the convergence and discriminant assessment of the validity and reliability of the measure. Table 4.11 reviews of the recommendation for validity evaluation of a measurement model.

Table 4.11: Validity guidelines for assessing measurement model

Validity	Criterion	Guidelines
Convergent Validity	Indicator loadings	Items loading > 0.7 and significant at least at the 0.05 confidence level.
	Composite reliability (CR)	CR > 0.70
	Internal consistency reliability (ICR)	ICR >0 .70
	Average Variance Explained (AVE)	AVE > 0.50
Discriminant Validity	Cross loading	Item loading of each indicator is highest for its designated construct.
	Fornell and Larker	The square root of the AVE of a construct should be greater than the correlations between the construct and other construct in the model.

4.21.3 Instrument Validity and Reliability

According to Rossiter (2002), the procedure for the development of the scale is to test the validity and reliability of the design. First, the convergent and discriminatory validity is determined, and then finally, the reliability of the scale items is assessed.

4.21.3.1 Convergence Validity

Construct validity is typically analysed through the analysis of convergence and discriminant validity in the SEM-PLS model. Hair et al. (2014) define convergence validity as the extent to which different measures of the same construct converge or strongly correlate with one another. To determine the convergence of a given construct, Hair et al. (2010), Fornell and Larcker (1981) proposed analysis of Factor Loading (FL), Cronbach Alpha (CA), Composite Reliability (CR) and Average Variance Extracted (AVE). In reference to AVE, Barclay et al. (1995) proposed a threshold of 0.70 as a benchmark for achieving satisfactory convergence validity. Similarly, Hair et al. (2014) suggested that the outer loading, Cronbach Alpha and Composite Reliability should exceed at least 0.70 in order to achieve satisfactory convergence validity. Ramayah et al. (2019) pointed out that an outer load of 0.40 to 0.69 should be considered in the event that the AVE is greater than 0.50. Similarly, a lower FL of below 0.70 can be considered if the AVE is higher than 0.50 (Ramayah et al., 2019). From Table 4.12, it can be observed

that the FL of the construct ranges from 0.665 to 0.886 and the corresponding AVE values of the constructs are above 0.50, hence convergence validity has been attained. In the case of CA, values between 0.826 and 0.894 are observed. In addition, the CR values ranged from 0.873 to 0.919, resulting in a satisfactory convergence as per the established threshold.

Table 4.12: Correlations and measures of validity among variables

Factor / item	Factor Loading (FL)	Cronbach Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Attitude		**0.826**	**0.873**	**0.535**
I will continue to work hard until I succeed in this business	0.665			
In business, I am ready to compromise	0.676			
I always carry out product improvement in my business	0.784			
An entrepreneur, I am ready to fail if I want to succeed in business	0.770			
I prefer to start a business with high return and high risk	0.760			
I don't mind taking chances with things that are important to me	0.724			
I would finding new ways to better meet the needs of customers	0.711			
Support service		**0.894**	**0.922**	**0.704**
Members of the household contribute as the labour force in your business.	0.773			
Members of the household provide financial help for me to expand my business	0.874			
Members of the household help to promote your product to their friends	0.839			
Members of the household share their ideas about how your business can progress	0.886			
Members of the household give other forms of help or support for your business to grow	0.818			
Opportunities		**0.897**	**0.919**	**0.618**
There are a lot of job opportunities that can be created from my business	0.807			
I am able to identify new opportunities in my business	0.828			
I am able to produce new products	0.801			
I get some help/ support to expand my business from government agency / family/ friends	0.785			
I often receive advice from the government agency to expand my business	0.784			
Government agencies help me promote my products as in preparing a stall for me in any official event.	0.740			
I get some help/ support of the government agencies to promote or market my business products to international level	0.755			
Self-efficacy		**0.874**	**0.905**	**0.615**
I have basic skills in business management	0.772			
I have the determination to succeed through my own effort	0.685			

I always think about my future	0.792			
I have a tendency towards high risk businesses	0.753			
I am easily pressured when the sales drop	0.837			
I can communicate easily with everyone	0.855			
I am able to prepare my business record of income and expenses	0.801			
I have the skills in calculating my business profit	0.792			
Success in small business		**0.884**	**0.915**	**0.683**
Frequently training	0.859			
Entrepreneurs personality	0.858			
The government support	0.824			
Family support	0.797			
Community support	0.791			
Family financial support	0.837			
Resource and priorities ability	0.855			
Industry/network relations within district	0.801			
Entrepreneurs age	0.807			
Education of the entrepreneur	0.828			
Previous business experience	0.801			
Business management skills	0.807			
ICT skills in business	0.828			
Failure in small business		**0.873**	**0.901**	**0.624**
No business profit	0.807			
High expenses in business	0.828			
Inefficient in the business	0.828			
Business direction unclear	0.801			
Misuse the business	0.807			
No business experience	0.828			
No business skills	0.801			
Low self-efficacy	0.803			
Entrepreneurs attitude	0.807			
Insufficient capital	0.828			
Lack of ICT skills in business	0.822			
Fear to take a risk	0.807			
Resistance to environmental change	0.828			
No support from family/ friend/ community/ government	0.891			

4.21.3.2 Discriminant Validity

Henseler et al. (2015) define discriminatory validity as a measure of how a construct should not be unrelated. In addition, a contemporary method has been formulated to enhance accuracy in the determination of discriminatory validity. The design of the three

formulas includes the cross loading of the indicator, the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) criterion (Henseler et al., 2015).

i) Fornell Larcker

The Fornell-Larcker technique was designed to ascertain the discriminant validity of multiple constructs (Fornell & Larcker, 1981). The latter method compares the square root of the Average Variance Extracted (AVE) with the correlation of a latent construct, thus implying that the square root of each construct AVE should have a greater value than the correlation with other latent constructs (Hair et al., 2014). The values along the line appear to be elevated compared to the inner values, thus illustrating a strong correlation between the construct in the model indicating a proper discriminant test (Fornell & Larcker, 1981). Table 4.13 shows the results of the study collected as they all meet the Fornell and Larcker criteria.

Table 4.13: Fornell and Larcker

Factors	x1	x2	x3	x4	x5
Attitude (x1)	0.731				
Opportunities (x2)	0.243	0.786			
Success or failure in small business (x3)	0.337	0.231	0.826		
Self-efficacy (x4)	0.191	0.095	0.318	0.785	
Support service (x5)	0.322	0.191	0.567	0.266	0.839

ii) Cross Loading

Costello and Osborne (2005) define cross-loading as when the item load is 0.32 or higher on two or more factors. According to Chin (2010), a cross load of 0.30 and below should be considered to be within an acceptable range. This means that the loading indicator should be higher than all of its cross loading. In addition, the loading factor in their own construct must be higher than the loading factor when matching with the unintended construct. Table 4.14 explained that all the components in the construct had been tested

on cross loading factors and the results showed that they had values greater than 0.60, which is acceptable for construct validity.

Table 4.14: Cross Loading factors

Items	Attitude	Opportunities	Success or failure in small business	Self-efficacy	Support service
D7a	**0.665**	0.155	0.208	0.108	0.187
D7b	**0.676**	0.192	0.261	0.116	0.259
D7c	**0.784**	0.186	0.279	0.135	0.212
D7d	**0.770**	0.140	0.250	0.146	0.283
D7e	**0.760**	0.203	0.264	0.180	0.229
D7f	**0.724**	0.188	0.200	0.154	0.242
E5a	0.268	0.156	0.450	0.160	**0.773**
E5b	0.274	0.122	0.464	0.201	**0.874**
E5c	0.243	0.181	0.418	0.251	**0.839**
E5d	0.278	0.178	0.534	0.237	**0.886**
E5e	0.286	0.164	0.499	0.264	**0.818**
F3a	0.171	**0.807**	0.168	0.069	0.141
F3b	0.191	**0.828**	0.203	0.062	0.193
F3c	0.205	**0.801**	0.201	0.057	0.148
F3d	0.202	**0.785**	0.198	0.076	0.143
F3e	0.243	**0.784**	0.171	0.050	0.136
F3f	0.176	**0.740**	0.149	0.120	0.115
F3g	0.146	**0.755**	0.169	0.099	0.167
G1a	0.111	0.079	0.217	**0.772**	0.185
G1b	0.116	0.068	0.191	**0.685**	0.176
G1c	0.121	0.025	0.274	**0.792**	0.281
G1d	0.120	0.048	0.237	**0.753**	0.157
G1e	0.203	0.113	0.271	**0.837**	0.235
G1f	0.209	0.109	0.288	**0.855**	0.205
J1	0.264	0.153	**0.824**	0.264	0.446
J2	0.201	0.144	**0.797**	0.201	0.399
J3	0.301	0.184	**0.831**	0.284	0.426
J4	0.298	0.153	**0.794**	0.264	0.446
J5	0.289	0.144	**0.791**	0.301	0.301
J6	0.283	0.184	**0.804**	0.264	0.264
J7	0.264	0.446	**0.777**	0.298	0.153
J8	0.201	0.399	**0.891**	0.289	0.144
J9	0.284	0.426	**0.829**	0.283	0.184
J10	0.301	0.264	**0.798**	0.301	0.153
J11	0.264	0.201	**0.791**	0.264	0.144
J11	0.201	0.301	**0.824**	0.201	0.184
J12	0.301	0.301	**0.797**	0.264	0.446
J13	0.301	0.264	**0.726**	0.298	0.153
J14	0.264	0.201	**0.824**	0.301	0.301

J15	0.298	0.153	**0.754**	0.301	0.301
J16	0.289	0.144	**0.824**	0.264	0.264
J17	0.283	0.184	**0.797**	0.201	0.201
J18	0.264	0.301	**0.743**	0.301	0.506
J19	0.201	0.264	**0.824**	0.264	0.446
J20	0.301	0.201	**0.897**	0.301	0.301
J21	0.258	0.225	**0.859**	0.256	0.547
J22	0.273	0.236	**0.858**	0.301	0.506
J23	0.298	0.153	**0.814**	0.264	0.446
J24	0.289	0.144	**0.767**	0.201	0.399
J25	0.283	0.184	**0.781**	0.284	0.426
J26	0.301	0.506	**0.804**	0.264	0.446
J27	0.264	0.446	**0.747**	0.298	0.153

iii) Heterotrait-Monotrait Ratio of Correlations (HTMT)

Henseler et al. (2015) suggested that the Heterotrait-monotrait (HTMT) values which are close to one illustrate that the data lack discriminant validity. On the basis of this, HTMT does not need factor analysis to acquire factor loading. Multiple studies have proposed a different threshold in the determination of HTMT (Gold et al., 2000; Henseler et al., 2015). However, for the purpose of the study, the recommendation of Henseler et al. (2015) used to elaborate on the HTMT, where the latter recommends a threshold of 0.85 when determining the discriminant validity. The findings in Table 4.15 show that the values of HTMT below 0.85 imply a discriminat validity of the construct in the study.

Table 4.15: Heterotrait-Monotrait (HTMT)

Factors	Attitude	Opportunities	Success or failure in small business	Self-efficacy	Support service
Attitude					
Opportunities	0.281				
Success or failure in small business	0.392	0.254			
Self-efficacy	0.220	0.109	0.356		
Support service	0.374	0.212	0.629	0.297	

4.22 Pilot Test

In order to ensure that the survey goes deeper into the research problem and facilitates the researcher's response to the research question, a pilot study should be conducted

(Denscombe, 2014; Kothari, 2004). A pilot test is a prior sample run of the actual analysis. The main objective of a pilot study is to estimate the feasibility of the research being carried out and to pre-test the questionnaire to be used for data collection (Kothari, 2004). A pilot study is the best means of pre-testing the questionnaire and assessing whether the questionnaire has any weaknesses, whether the questions are constructed correctly, the wording of the questions and the format are clear, and whether the questionnaire produces the required information sought (Kothari, 2004).

The pre-testing of a questionnaire can be done in various ways by sending a questionnaire to a number of individuals who are familiar with the type of study being conducted and with the construction of questionnaires. Pre-testing may be carried out by testing the questionnaire with respondents who meet the same criteria as those sought in the study (Kothari, 2004). The comments and suggestions made were taken into account, which contributed to the design of the final questionnaire. Three pre-tests were conducted to measure the feasibility of the questionnaires as tabulated in Table 4.16, involving 70 respondents for each phase, covering four states in Peninsular Malaysia and Sabah. All pre-test Cronbach Alpha results showed above 0.7, whereby the accepted value referred to by Cortina (1993) is more than 0.7.

Table 4.16: Pilot test Cronbach Alpha results

Section	Previous study	Draft 1	Draft 2	Final
Section D: Attitude	0.921	0.978	0.859	0.924
Section E: Support service	0.931	0.948	0.918	0.917
Section F: Opportunity	0.899	0.900	0.854	0.901
Section G: Self-efficacy	0.941	0.928	0.923	0.921
Section H: Success factors	0.898	0.850	0.755	0.846
Section I: Failure factors	0.881	0.874	0.887	0.856

Note: Draft 1-Tested at Melaka; Draft 2-Tested at Sabah and Penang; Final Draft-Selangor

4.23 Selection of Suitable Sampling Procedure

Patton (2005) describes the sample as a sub-set of the statistical population studied in order to gather information on the total population. When it comes to groups of people.

According to Kelley et al. (2003), a sample is identified as part of the respondents selected from a larger population for pre-study determination. The main purpose of sampling is to select a suitable sample or a representative set of a population to determine the parameters or appearance of the whole population (Kotler et al., 2006). The decision on the appropriate sampling design for this study is guided by the objectives of the research survey. Daniel (2011) and Leedy and Ormrod (2005) explain that the choice of sampling must be based on the objectives of the population, the nature of the population, resource availability, research design, and ethical and legal considerations. Leedy and Ormrod (2005) further explain that the nature of the target population, such as its heterogeneity or homogeneity, size, geographical distribution, accessibility, and the availability of resources at the researcher's convenience, need to be considered when selecting the sampling design to be employed for the study.

The research population for this study consists of a large heterogeneous population distributed across a large geographical area which presented the researcher with some difficulties in terms of accessibility. According to Daniel (2011), the availability of a population investigated affect the accessibility of a researcher to effectively implement a sample design and must be considered in making sampling choices. Daniel (2011) explained that the longitudinal distribution of the population under investigation could have a significant impact on the cost of the data collection process and the amount of strength needed to complete the study.

The more scattered the population investigated, the more resources, such as personnel, time and money, are involved in contacting and collecting data from the population. Therefore, the design of the sample should take these criteria into account and take into consideration. Having taken all the above factors into account, it was clear that the design of the probability sampling would be the best method for the objectives and purpose of

the study. According to Ott and Longnecker (2015), probability sampling provides a scientific technique for drawing samples from a population according to some law of chance in which each unit has some definite pre-assigned probability of being chosen in the sample. Freiman et al. (1992) recognised six categories of probability sampling, such as random sampling, systematic sampling, stratified sampling, cluster sampling, sampling with varying probabilities, and multi-stage sampling.

In this study, systematic random sampling was chosen as a sample. It is taken from a list in the RISDA unpublished RISDA records and RISDA entrepreneurs' directory 2017 and 2018 and prepared according to a systematic arrangement by alphabetical cascaded by success and failure respondentens. In this method, only the first sample unit is selected at random (ballot) and the remaining units are selected automatically at the same time as each in a definite sequence. In the RISDA entrepreneur's directory 2017 and 2018 recorded 411 success respondents for the two years' operating small business (2017-2018). The ballot process is done by preparing two ballot papers marked with numbers one and two. Two papers have been randomly selected. In the next step, the selection is made with an interval of two selected from the list systematically in order until the end of the list.

While for the selection of failure, respondents make use of the same ballot process by providing four ballot papers marked with the numbers one, two, three, and four. Paper two has also been randomly selected. Afterward, the selection is made with an interval of number four selected from the list systematically in order until the end of the list. The total number of failure respondents who operate a small business for 2017 and 2018 was 939 participants. The merits of the selection of systematis sampling is easy to operate and can be verified at any step. In this method, randomness and probality characteristics are present, which make the sample representative.

The decision to use the systematic sampling procedure for this study was taken after careful consideration of all the weaknesses and strengths of the different types of probability sampling methods. Systematic sampling can be very useful if you want to reach the respondents easily on the basis of the available questionnaire database. This refers to the availability of databases from unpublished RISDA records and the RISDA entrepreneur's directory 2017 and 2018.

4.24 Target Population and Criteria for Inclusion in the Study

According to Daniel (2011), it is essential that the target population of the study be clearly described before sampling is made. Daniel (2011) makes it clear that one should have a clear definition of the target population prior to sampling. The description of the target population should be consistent in identifying the inclusion and exclusion criteria to be included in the study (Daniel, 2011). "Target population" refers to the entire aggregation of respondents that meet the required set of criteria sought for inclusion in a study (Sousa et al., 2004). Inclusion criteria, according to Daniel (2011), are the characteristics that those included in the sample should have, and exclusive criteria are a part of the circumstances for not permitting participation in a study (Daniel, 2011).

Participants in this study were selected on the objective basis that they met the criteria for inclusion and were prepared to participate in the study. The approach, decision, and type of participants chosen all have a significant impact on the quality of the research. Participants have chosen to provide a valuable source of primary data for the study. As a result, the quality of quantitative research depends on the degree of variation followed when selecting participants. All respondents chosen to participate in the study had to be over 18 years of age and directly received a financial grant of RM20,000 to start a small business from RISDA. The composite target population for the study consisted of RISDA farmers involved in small businesses. Overall, more than 650,000 farmers are officially

registered with RISDA and have received benefits from many programmes specially designed to increase their income (RISDA, 2019). The population in this study was 12,550 farmers enrolled in the RISDA entrepreneur development programme from 2009 to 2018 (RISDA, 2019). Selection criteria for RISDA farmers who have been in small business for two years (2017-2018). Successful selection respondents earned more than RM760 and unsuccessful respondents earned less than RM760 per month from small businesses.

4.24.1 Selection of Farmers

In order for the target population of RISDA farmers to be adequate and to obtain an available and systematic sample for the study, the chosen population had to meet the following criteria for inclusion in the study. Under the RISDA Act (1972), RISDA (2009, 2010, 2014) entrepreneurs are identified as individuals or firms engaged in processing, manufacturing, value added, storage and marketing or sales in small businesses. These types of business generally transform and markets the agricultural product within the locality. Accordingly, 398 RISDA farmers equal to 3.1 percent of the population chosen for the purposes of this study had to meet the RISDA farmers' profile as defined in this study. Detailed systematic sampling and justification for taking 398 of the respondents as sample size, as explained in Section 4.9.2.

The study focused on Peninsular Malaysia, Sabah and Sarawak excluded Federal Territories (FTs) RISDA farmers. The purposes of ethics and the protection of respondents' identities as RISDA farmers are not mentioned by name in the questionnaires. The number of years of operation of a business was taken into account when selecting respondents for the study. RISDA farmers who have been operating for a long time have the potential to provide much more useful information and insight into success or failure factors compared to new entrepreneurs. The selected RISDA farmers

have been working for more than two years in this study. According to Baker (2014), Christensen and Raynor (2013) and Nyoni and Bonga (2018) manage and maintain markets over a period of two years or more and consider success. The researcher chooses RISDA farmers in 2017 and 2018 for a two-year business period to measure the success or failure of the factors involved in small businesses, as suggested by Baker (2014), Christensen and Raynor (2013) and Nyoni and Bonga (2018). Table 4.17 explained respondent's selection method for this study.

Table 4.17: Respondent selection method

	Gender	**Number of respondents**
Successful	Male	100
	Female	99
Failure	Male	99
	Female	100
Total		**398**

4.24.2 Selection of Suitable Sample Size

Selection and choice of sample size are basic research tasks for researchers (Bartlett et al., 2001). Incorrect, inadequate or unnecessary sample sizes may affect the quality and accuracy of the research (Kotrlik & Higgins, 2001). Providing a precise rule for the appropriate sample size for a study is problematic (Randela, 2005). A sufficient sample size is not defined by the size of the population or the minimum proportion of that population that must be calculated (Randela, 2005).

According to Randela (2005), one of the main issues in sampling is to decide which samples best address the population to allow for an accurate generalisation of the results. The most important issue in sampling is the selection of the most appropriate sample size (Randela, 2005). According to Papoulis and Saunders (1989), the larger the sample, the more likely the population is to be accurately reflected in the generalisation. As noted in Section 4.6.1, the study used unstructured interviews, consisting of close-ended questions, to extract data from respondents. The method generates close-ended responses

that need to be analysed. Due to the immense and time consuming implications for processing and analysis of close ended responses, it is not practical for researchers to use large sample sizes that produce many close ended responses that difficult to analyse (Sarstedt & Mooi, 2014; Weber, 1990). Closed questions, as mentioned earlier, generate a large amount of data that can prove to be tedious and time-consuming to process and analyse (Sarstedt & Mooi, 2014). Krejcie and Morgan (1970) explained the determination of sample size for infinity population research activities, which is why this study follows that suggestion.

The overall population of RISDA farmers in the Entrepreneur Development Programme from 2009 to 2018 is approximately 12,550 and the sample of suggestions is approximately 382 respondents (Krejcie & Morgan, 1970). Baguley (2004) suggested for research that the moderator variables most recommended should be applied to the G*Power analysis programme for the determination of sample size. The programme was designed as a general stand-alone power analysis programme commonly used in social and behavioural research. Based on G*Power version 3.1.9.4 of the analysis programme, the suggested minimum sample size is 74 respondents (Appendix 5). However, this study intends to use a large sample size (398 respondents) as the population is 12,550 to ensure that the results are representative of the population and that the accuracy of the results is more important. According to Fox et al. (2009), a smaller sample size may turn out to be falsely negative and probably not represent all the population in the study conducted.

4.25 Ethical Considerations

The Personal Data Protection Act (PDPA) 2010 of Malaysia states that every citizen has the right to be protected against any harm and that the protection of human rights and independence should be upheld. According to Bell (2014) and Bulmer (2001), researchers must ensure that the privacy and rights of respondents taking part in their studies are

guaranteed. It is important that researchers are aware of research ethics when undertaking studies. Ethics concerns two groups of people who are involved in research, namely those who are engaged in research and those who are researched. Those who lead research must be aware of their responsibilities and tasks, and those who are researched must be protected (Brink, 1998).

Ethics are defined by Cresswell (2014) as the research rules of conduct that enable the researcher to operate defensibly. Chilisa and Preece (2005) highlight research ethics as being encryption codes of conduct that are highly related to protection of research subjects from physical, mental, and/or psychological harm. The encryption codes of conduct must protect the research, such as confirming privacy and confidentiality. The study was conducted with fairness and all potential risks were eliminated prior to the study. The names of the participants are not mentioned, nor is the information obtained from the respondents used against them in any manner. Throughout the study, the researchers applied the principles of research ethics, maintaining anonymity and confidentiality at all times.

Bell (2014) noted that it is the right of the respondents to disclose the time, scope, and basic conditions under which secure information shared with or held by another party. It is vital, in any research accepted, that the identity of the respondents is protected. Participants who agreed to participate in the study have the right to expect that the information they provide presented anonymously (Bell, 2014). In order to ensure that the rights of respondents are secure, the researcher has complied with the privacy and confidentiality requirements to ensure that their identities are protected in relation to the data they have provided. In order to increase confidentiality during data collection, no participant was required to disclose their names or to identify details or characteristics that might disclose their names or compromise confidentiality. The aim of this is to ensure

that no information can be linked to any participant at the end of the study unless it is necessary.

4.26 Preventing Bias in the Study

A list of questions in the questionnaire that forces respondents to choose between the researcher's pre-defined limited options can lead to study bias. In addition to the close-ended question contained in the questionnaire at the end of the last section, the researcher blanks the space for respondents to freely fill in their thoughts about success or failure as small business farmers.

To minimise acquiescence bias, the researcher review and adjust the questions which might elicit a favourable answer including binary response formats such as "Yes/No", "True/False", and "Agree/Disagree". This allowed a careful research design and sampling procedures help to avoid sampling bias. A few step taken by researcher to ensure that the questionaires free from any bias as listing below:

i. The target population and a sampling frame define from active listing (RISDA Directory 2017 and 2018)
ii. Make a pilot surveys as short and accessible

The step considers into action to prevent bias occur in the planning, data collection, analysis, and publication phases of the research. The better Understanding on research bias allows researcher to critically and independently review the scientific literature and avoid treatments which are suboptimal or potentially harmful.

4.27 Analysis of Empirical Data

In this study, two statistical packages, Statistical Package for Social Science (SPSS) and Structural Equation Modelling-Partial Least Square (SEM-PLS), have been used. Both of

these tools have been used in the updated versions, which is version 23.0 for SPSS and the SMART-PLS 3.0 version.

4.27.1 Statistical Package for Social Science (SPSS) Software Programme

The software programme Statistical Package for Social Sciences (SPSS) was used to analyse the questionnaires administered by RISDA farmers. SPSS was used to analyse the background data of the RISDA farmers. The four independent variables (IV) such as support services, opportunities, attitudes and self-efficacy have been used by this software to obtain mean scores in order to identify the ranking of factors that influence success or failure in small businesses among RISDA farmers. The tabulated results are presented in Chapter Five. Data analysis of the farmers' closed ended questionnaires began with data entry by the researcher. The descriptive statistical analysis was then used to calculate the frequency of each response as many times as possible. Common results found have been used to make a pre-trial assessment of the study. Finally, the proportion was used to calculate the percentages and mean scores using the common findings and the results were tabulated in the form of a report.

4.27.2 Structural Equation Modelling (SEM)

This study uses SEM to validate the moderator within the study's research framework. SEM is a popular method of analysis to test the relationship between the designs that the researcher has developed in the study. SEM is chosen as it has the ability to test the causal relationship between constructs with multiple measurement items, so it is suitable for use (Hair et al., 2012; Noorazah & Juhana, 2012; Hair et al., 2011). SEM is a useful statistical tool for empirical testing of study theories and conceptual models (Hair et al., 2012; Hair et al., 2011). By using SEM, it allows the study to determine whether or not the relationship between the construct in the research framework is significant based on the data collected throughout the study. SEM is a second generation of multivariate analytical

techniques combining different techniques available in the first generation of multivariate analysis known as Ordinary Least Squares Quares (OLS), such as factor analysis, regression, and correlation (Hair et al., 2012; Noorazah & Juhana, 2012).

The most popular SEM tools, among others, are Moment Structure Analysis (AMOS), PLS, LISREL, SEPATH, PRELIS, SIMPLIS, MPLUS, EQS and SAS (Hair et al., 2012; Noorazah & Juhana, 2012). There are usually two types of SEMs, namely variance-based SEMs that recognise PLS and covariance-based SEMs such as AMOS, Lisrel, EQS and MPlus. This study uses SEM-PLS as a statistical method for drawing the results from the data obtained by the questionnaire. SEM-PLS is used for data analysis to check the study's measurement and concrete model to see whether the research framework includes interaction between the construct. The proposed model being developed is a theoretical development derived from several theories, so the prediction in the proposed model or framework between the constructs requires the use of SEM-PLS (Hair et al., 2012; Hair & Sarstedt, 2011). The other benefit of using SEM-PLS, as illustrated by Hair et al. (2012) and Hair and Sarstedt (2011), namely the CB-SEM (co-variance based SEM) restrictive assumption when the expectation of normality is not met, when the sample size is small, when some of the variables are formative measures and when the research focuses on prediction and theoretical growth.

Hair et al. (2012) also maintain that although SEM-PLS may operate on the basis of small sample size, the larger sample size is preferable to pre-present the population and provide more accurate model estimation results. SEM-PLS also provides some more advantages where a dynamic model can be managed more efficiently and effectively, including a goodness of fit (GOF) model that is essential to CB-SEM and is mostly used in exploratory studies. In addition, SEM-PLS offers flexibility in data analysis to enable the

processing of different types of nominal, ordinal, interval and ratio data (Hair et al., 2012; Hair & Sarstedt, 2011).

There are generally a few reasons why SEM-PLS is used for data analysis. It is ideal for theoretical testing, is more robust than the conventional SPSS, allows the study to check all variables at once and the model is more versatile in which normality expectations are not expected to be met and function well with limited sample size. Although some scholars argue that SEM-PLS is less rigorous, it has become popular in research, particularly in business research. It is due to a specific feature of SEM-PLS in the handling of smaller sample sizes, providing more reliable and accurate results than CB-SEM if the CB-SEM assumptions are not met, and also a favoured choice of statistical approach if the essence of the analysis is more predictive than in confirmatory types of studies (Hair & Sarstedt, 2011). Although small sample sizes are said to have bias against consistency in SEM-PLS, there are very minimal differences in estimation results. If the sample size is bigger, then SEM-PLS findings are identical with CB-SEM findings. As shown in Table 4.18, a key distinguishing feature between CB-SEM and SEM-PLS is highlighted by Hair et al. (2012) and Hair and Sarstedt (2011).

Table 4.18: Key features between CB-SEM and SEM-PLS

CB-SEM	SEM-PLS
Theory testing and confirmation	Theory prediction and development
Requires large sample sizes	Can operate with small sample sizes
Normality assumption must be meet (restrictive assumption)	Normality assumption is not met (less restrictive assumption)
Data are continuous (reflective)	Data can be formative
Confirmatory study	Exploratory study

4.28 Trustworthiness of the Collected Data

The qualitative researchers who frame their studies within an interpretive paradigm think in terms of trustworthiness as opposed to the conventional positivistic criteria of internal and external validity, reliability and objectivity (Guba & Lincoln, 1990). A quantitative study relies on measures of reliability and validity to evaluate the usefulness of a study

and is evaluated by its trustworthiness (Morrow, 2005; Stake, 1995; Guba & Lincoln, 1990).

Trustworthiness, according to Guba and Lincoln (1990), is a term used to represent a number of constructs, including credibility, transferability, dependability, and conformability. Credibility refers to the confidence in the truth of the findings that can be established in a study using a variety of methods. In the quantitative study, the credibility of the research is comparable to the concept of internal validity (Guba & Lincoln, 1990). Guba and Lincoln (1990) and Miles and Hubertan (1994) argued that the results of the research should be analysed on the basis of three basic questions:

i) Do the conclusions make any sense?

ii) Do the conclusions adequately describe the respondents to the research?

iii) Do the conclusions authentically represent the phenomena under study?

Transferability is a basic concept of external validity in a quantitative study. Transferability means that other researchers can apply the findings of the study to their own studies. Transferability, according to Guba and Lincoln (1990), seeks to determine whether the results relate to the other context and can be transferred to other contexts.

Dependability is a concept of reliability in a quantitative study. Dependability refers to whether or not the results of the study are consistent over time and across researchers (Guba & Lincoln, 1990). Conformability assumes that the findings of the study are reflective of the respondents' perspectives as evidenced in the data, rather than being a reflection of the researcher's perception or bias (Guba & Lincoln, 1990). To increase the trustworthiness of the study findings, several strategies recommended by distinguished literature researchers have been used.

In order to reduce the threat to credibility, two methods of choice were used in this study, namely triangulation and member checks. Triangulation is a means of corroboration that allows the researcher to be more confident of the conclusion of the study. It is a means of using more than one method of collecting data on the same subject under investigation (Guba & Lincoln, 1990). Webb et al. (1981) argued that once a proposition has been confirmed by two or more independent measurement processes, the uncertainty associated with its interpretation is greatly reduced. Denzin (1970) distinguishes between four forms of triangulation, namely:

i) Data triangulation- Data collection through a number of sampling strategies
ii) Investigator triangulation- The use of more than one researcher in the field to gather and interpret data
iii) Theoretical triangulation- The use of more than one theoretical position for interpreting data
iv) Methodological triangulation- The use of more than one method for data collection

Data triangulation was employed in this study to reduce the threat to the trustworthiness of the collected data. A member's check, also known as informant feedback or respondent's validation, is a technique employed by researchers to improve the accuracy, credibility, validity, and transferability of a study. During the development process of the questionnaire, as well as at the conclusion of the study, the controls were carried out to increase the credibility and validity of the research.

Additional information on the answers to the research questions in this study was also provided in the document. Consultation with field experts was used as an alternative source of data. The Director of Entrepreneurial Development of RISDA is the expert consultation meant for this study. Copies of the questionnaires were submitted to the

participants to verify the accuracy and relevance of the content. To increase the transferability of the results, the researcher presented a rich description of the content of the study. According to Merriam (2002), a rich description is a strategy that provides a sufficient description to contextualise the study in order for the reader to determine the extent to which their situation matches the research context.

In order to increase reliability, a meeting with the researcher's peers was held to review the process of the study, maintain its trustworthiness and reliability. The peer provided the necessary supervision of the thesis with all steps taken in the research subject to their enquiry and review. Critical comments were made on the draught thesis, in particular the methodology, the data analysis and the conclusion of the same fields of study. It has been acknowledged that peer review has contributed to a transparent and rigorous study process.

4.29 Summary

The research methodology study was specifically presented in this chapter. The chapter started with a general outline of the study design. The complexity of the data concerned was discussed and clarified prior to the development of the research design. It has been explained that, prior to the development of the research design, the nature of the data required to meet the objectives of the study must first be carefully considered. Both secondary and primary data were found to be essential for this study. Primary data was collected as an empiric component of the study using the selected data collection method. The method used to collect primary data was discussed and explained. It was explained that a study of this nature required the use of a quantitative approach to meet the purpose and objectives of the study. For the selection of the appropriate sampling method, the probability systematic random sampling method was considered to be best suited to the study after having studied the various sampling methods. The composite target population

was discussed and identified as selected RISDA farmers involved in small business. The criteria for inclusion in the target population were also set out and explained. By studying the different survey methods, the most appropriate tools are those that use the survey method and the questionnaire to collect the required primary data. For the current study, SPSS version 23.0 and SMART-PLS version 3.0 were chosen as data analysis technique tools.

CHAPTER FIVE: ANALYSIS RESULTS

5.1 Introduction

Entrepreneurship in rural areas represents an increasingly important industry in the Malaysian economy. Farmers' entrepreneurship now plays a greater role in the Malaysian agriculture sector and contributes to its overall performance. Various policies and strategies have been implemented to enhance small business performance. Therefore, the identification of success or failure factors helps to provide better insight into the development of small business practises in Malaysia among farmers. Support service, attitude, opportunities, and self-efficacy are among the internal and external factors that contribute to success or failure in small business, as discussed in Chapter Three. Additional demographic factors, such as age and educational level, also play a role in business formation. This chapter reports and discusses the findings of the factors influencing success or failure in small businesses among RISDA farmers. The empirical research findings of the study are presented and discussed with reference to the study's objective of identifying factors that influence the success or failure of small businesses among RISDA farmers.

The chapter discusses the descriptive and statistical details of the study hypotheses. Data analysis and findings from questionnaires distributed to the sampled population and data were analysed using SPSS version 23.0 and SEM-PLS version 3.0. The chapter focuses on a detailed analysis of variable statistics and interpretation. Participants' responses were analysed descriptively to help understand the feedback received from the respondents. In particular, the demographic characteristics of the sampled population were examined while the construct was analysed on the basis of the information provided by the respondents. SEM-PLS 3.0 was designed to predict the moderator relationship between the constructs indirectly in order to help better understand the critical factors that led to the success or failure of small businesses among RISDA farmers.

5.2 Descriptive Statistics

Descriptive analysis is the simple presentation of data to illustrate the common characteristics or the collection of factors such as central tendency, distribution and variability of the information collected (Zikmund et al., 2013). In this study, the descriptive analyses are presented in three categories:

i) The economic background of RISDA farmers
ii) Descriptive comparison of the performance of the small business RISDA farmers
iii) Factors influencing the success or failure of the small business RISDA farmers

5.2.1 Demography

Section one of the questionnaire survey asks respondents to provide basic information on their profile, including age, marital status, educational level, health status, child details and basic properties. The survey distribution of respondents is cascaded by successful and failed tabulated in Table 5.1 across states in Malaysia. In this study, Terengganu and Johor are states that recorded the highest number of successful respondents in small businesses for this study, with 27 (13.6%) and 22 respondents (11.1%) respectively. Terengganu also had the highest number of failed respondents, numbering 25 respondents (12.6%), followed next by Johor and Melaka, with 24 (12.1%) and 18 (9.0%) respondents, respectively. The Kelantan has the least number of respondents who were successfully selected in this study, with only six farmers. Eleven respondents each (5.5%) were selected for the states of Kedah, Penang and Selangor among the failed RISDA farmers.

The successful respondents involved in the states of Melaka and Perak are 17 respondents (5.5%) for each state, while for the states of Selangor and Kedah they are 15 (7.5%) and 14 respondents (7.0%), respectively. For Negeri Sembilan, Perlis, and Sarawak, as many as 13 successful respondents (6.5%) were selected for this study. When viewed from the selection of respondents among those who failed, Perak is the state that has the second

highest with 17 (8.5%) respondents. A total of 11 respondents (5.5%) each represented Negeri Sembilan, Perak, and Kedah. In Sabah and Kelantan, as many as 12 failed respondents (6.0%) per state were found, while in Pahang there were 15 respondents (7.5%). Perlis had 16 respondents (8.0%), while for Sarawak and Negeri Sembilan, 14 (7.0%) and 13 (6.5%) respondents, respectively.

The total number of respondents involved by state was highest in Terengganu (13.1%), followed by Johor (9.0%), Pahang (8.8%) and Melaka (8.8%), respectively. The state with the lowest number of respondents in this study is Kelantan, with 18 (4.5%) respondents. Table 5.1 also shows that the number of respondents between successful and failed in RISDA entrepreneurial activities is quite balanced, by methodological design. In other words, a total of 398 respondents were divided into 199 successful respondents and 199 unsuccessful respondents in RISDA's entrepreneurial activities.

In a study conducted with systematic random sampling technique taken from RISDA directory sources and unpublished records, it was shown that RISDA farmers who were given assistance when selected to participate in entrepreneurship programmes were not based on locality or state, but were made based on data available in the *e-kasih* system, which is a category in the PLI.

Table 5.1: Distribution of respondents by performance and state

State	Performance					
	Successful		Failed		Total	
	No.	%	No.	%	No.	%
Perlis	13	6.5	16	8.0	29	7.2
Kedah	14	7.0	11	5.5	25	6.3
Penang	11	5.5	11	5.5	22	5.5
Perak	17	8.5	17	8.5	34	8.5
Selangor	15	7.5	11	5.5	26	6.5
Negeri Sembilan	13	6.5	13	6.5	26	6.5
Melaka	17	8.5	18	9.0	35	8.8
Pahang	20	10.1	15	7.5	35	8.8
Johor	22	11.1	24	12.1	36	9.0
Terengganu	27	13.6	25	12.6	52	13.1
Kelantan	6	3.0	12	6.0	18	4.5
Sabah	11	5.5	12	6.0	23	5.8
Sarawak	13	6.5	14	7.0	27	6.8
Total	**199**	**100.0**	**199**	**100.0**	**398**	**100.0**

Source: Survey

The study in Peninsular Malaysia included Sabah and Sarawak in the total of 13 states excluded from Kuala Lumpur Federal Territories. Kuala Lumpur was excluded as there are no RISDA farmers in the area. On average, all states equally distributed questionnaires based on records collected from internal sources which are the RISDA file (unpublished records) and the RISDA Directory 2017 and 2018 list of entrepreneurs. A total of 398 respondents who participated in this study were distributed to successful and failed small business RISDA farmers.

The demographic characteristics of the sampled population were examined in this study. The demographic characteristics of the respondents were divided into different variables, including age, marital status, educational level, number of children, number of children living together, number of children working together, number of children studying, land status of farmers, health status, type of vehicle owned and type of household equipment. With reference to age, respondents between 31-40, 41-50 and 51-60 years of age accounted for 4.0 percent, 48.0 percent and 44.0 percent, while respondents above 61 years of age accounted for 4.0 percent of the sample. Notably, 83.0 percent of those polled were married, 9.0 percent were divorced, and 8.0 percent were widowed or widowers. As

regards the level of education, the study noted that 19.0 percent of respondents did not attend school, while 36.6 percent, 18.0 percent and 22.1 percent of respondents were UPSR, LCE/SRP/PMR and MCE/SPM/SPMV. In addition, 4.0 percent of respondents have completed the HSC/STPM level of education.

Participants with 1-3 children accounted for 14.5 percent of the sampled population, while respondents with 4-9 children accounted for 85.5 percent of the sampled population. Similarly, respondents with no children's living together accounted for 14.0 percent while those living with 1-3 and 4-6 children's living together accounted for 47.2 percent and 38.6 percent respectively. In addition, the researcher concluded that respondents with no children at work accounted for 20.0 percent of the sampled population, while those with 1-3 working children accounted for 42.2 percent of the sampled population. Furthermore, respondents with more than three working children made up 37.6% of the sampled population. When examining the respondents, it was discovered that 25.0 percent did not study, 64.8 percent did not study between the ages of one and three, and 10.5 percent did not study at all.

With respect to land status respondents, it can be observed that landowners account for 54.2 percent of the sampled population, while family land status shares account for 29.1 percent and leasing land for 16.7 percent of the sampled population. All of the respondents were found to be healthy. As regards the type of vehicles owned, it was noted that all the respondents owned both a car and a motorcycle, while 11.0 percent and 33.0 percent of the respondents owned both a lorry and a bicycle.

The study looked at the type of household equipment owned by the study respondents. The results showed that all the respondents had TV, ASTRO, a freezer, and a washing machine, respectively. In addition, 82.0 percent and 92.0 percent of the respondents had air conditioning and an electric kitchen. Notably, no respondents used kerosene stoves or

wood/charcoal stoves as household appliances. In addition, 35.0 percent and 22.0 percent of respondents had microwaves and radios as household appliances. Similarly, 25.0 percent of respondents owned a VCD player, a fixed telephone line, and Internet access. Finally, 65.0 percent and 41.0 percent of the sampled population had laptops and fixed internet lines, as explained in Table 5.2.

Table 5.2: Background of respondents

Variable	Number of respondents	Percent
Age (years)		
31-40	16	4.0
41-50	191	48.0
51-60	175	44.0
61 above	16	4.0
Health status		
Healthy	398	100.0
Marital status		
Married	330	83.0
Divorced	36	9.0
Widow/ Widower	32	8.0
Education level		
No school	76	19.1
UPSR	146	36.6
LCE/SRP/PMR	71	18.1
MCE/SPM/SPMV	87	22.1
HSC/STPM	16	4.0
Number of children		
1-3	58	14.5
4-9	340	85.5
Number of children living together		
None	56	14.0
1-3	188	47.2
4-6	154	38.6
Number of children working		
None	80	20.0
1-3	168	42.2
More than 3	150	37.6
Number of children studying		
None	100	25.0
1-3	256	64.8
More than 3	42	10.5
Land status		
Owner	216	54.2
Family own	116	29.1
Leased	66	15.0
Type of vehicle ownership*		
Car	398	100.0

Motorcycle	398	100.0
Lorry	44	11.0
Bicycle	132	33.0
Type of household equipment*		
Television	398	100.0
ASTRO/NJOI	398	100.0
Refrigerator	398	100.0
Washing machine	398	100.0
Air condition	328	82.0
Electric kitchen	368	92.0
Microwave	140	35.0
Radio/ Hi-fi	88	22.0
VCD/ DVD	100	25.0
Fixed phone line	100	25.0
Laptop	260	65.0
Fix internet line	164	41.0
Help/assistance from children		
Yes, always	74	18.5
Yes, sometimes	92	23.1
No, never	232	58.2
Head of household Occupation		
Rubber tapper	398	100.0

Note: * Multiple choice answer, therefore the total percentage may not add up to 100.0 percent
Source: Survey

Respondents were also asked if they would get help from their children. The majority of respondents are about 58.2 percent who do not get any help from their children, while 23.1 percent sometimes get only help, and the minority of respondents get help from their children is about 18.5 percent as shown in Table 5.5. The type of occupation was assessed. All the respondents indicated that the head of the household worked as a rubber tapper. In addition, it can be observed that none of the respondents indicated that the government sector, the private sector, or businessmen were the primary occupations of householders. All respondents to this study were the head of their household. Prior to entering the fields of entrepreneurship, the previous occupation of respondents was examined in this study and it can be observed that no respondents had indicated working with governments or working with private agencies as a further occupation before entering the fields of entrepreneurship. Notably, all the respondents stated that they were self-employed before they ventured into the fields of entrepreneurship. None of the respondents indicated that

they had any occupation in the field of entrepreneurship before they ventured. The results of the study also indicate that no one of the siblings of the respondents had become a current or former entrepreneur.

5.2.2 The Economic Background of Farmers

Respondents' household income and expenditure analysis shows that half of respondents earn less than RM760 per month, followed by 10.8 percent who earn RM761 to RM1000 and 39.1 percent who earn RM1.001 to RM2000 per month. An assessment of farmers' expenditures shows that half of respondents spent less than RM760, while 11.0 percent spent RM761-1000 and 39.1 percent spent less than RM1,001-2000, as shown in Table 5.3.

Table 5.3: Income and expenses

	Number of respondents	Percent
Income (RM)		
0-760	199	50.0
761-1000	43	10.8
1001-2000	156	39.1
Expenses (RM)		
0-760	200	50.0
761-1000	44	11.0
1001-2000	156	39.0

Source: Survey

With regard to excessive revenue, 50.2 percent of respondents indicated that they were investing excessive funds in ASB, while 40.2 percent indicated that they were saving in the Haj fund account. Furthermore, no respondents indicated that they are putting aside an excessive amount of money for their children's education or travel. Figure 5.1 shows that 53.2 percent of respondents consistently stated that they did not have an excessive amount of money.

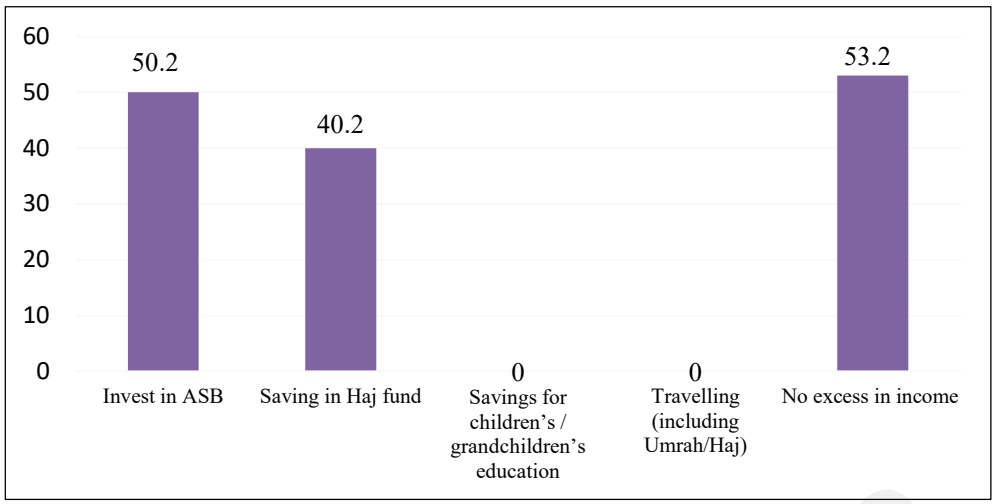

Figure 5.1: Excess in income (%)
Note: Multiple answer allowed, therefore the sum may not add up to 100.0 percent
Source: Survey

The types of assistance offered by governments to facilitate a lack of monthly income when commodity prices decline in agriculture have been examined, and the results can be noted that all respondents indicated that they received re-plantation aid and livestock support. In addition, 53.2 percent and 64.3 percent of respondents indicated that they received cash crop and rural economic aid. Coherently, 75.3 percent and 71.3 percent of respondents indicated that they were receiving government financial assistance and a re-plantation dividend. Notably, all of the respondents received additional aid for economic activity and, finally, none of the respondents indicated that they received any other forms of aid from NGO's to support their income increased as shown in Figure 5.2. Consistently, 75.3 percent and 71.3 percent of respondents indicated that they were receiving government financial assistance and a re-financing dividend. Notably, all of the respondents received additional aid for economic activity and, finally, none of the respondents indicated that they had received any other forms of aid from NGO's to support their income increased as shown in Figure 5.2.

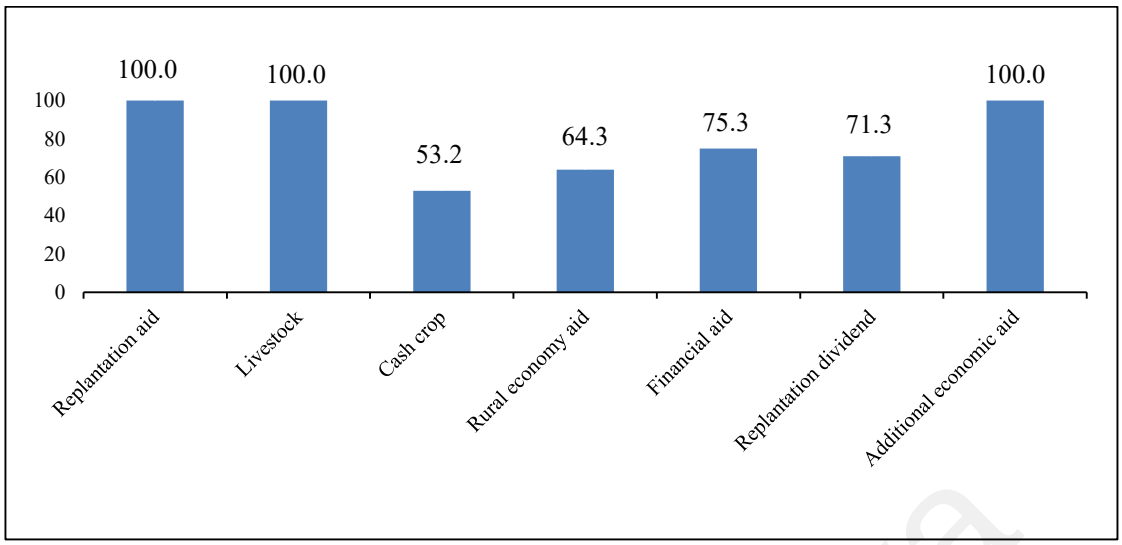

Figure 5.2: Types of assistance received (%)
Note: Multiple answer allowed, therefore the sum may not add up to 100.0 percent
Source: Survey

With respect to small business ownership, the findings noted that all the respondents had privatised ownership while no respondent had shared ownership. The duration of the small business chosen for this study was two years from 2017 to 2018. There is no business registered with the Companies Commission of Malaysia (CCM) from analyses. All of the respondents received RM20,000 as start-up capital for the business. The source of capital was examined and the findings show that no respondents indicated that they had used their own savings, loans, inheritance from family business profits or family loans as the source of the initial capital. However, all of the respondents to this study stated that government assistance was a source of business start-up capital. Not all respondents have any employees to carry out their small businesses.

All respondents stated their current assets in the business were worth RM20,000. The total annual sales estimate of the respondents was analysed and the results depicted that 37.1 of the respondents have RM10,000 total annual sales while 63.3 percent of the respondents make RM20,000 annually on sales. The types of sectors in which the participants were involved were explored. The findings show that 31.1 percent and 49.2 percent of the entrepreneurial activity is in the service and in the agricultural sector,

respectively. In addition, 73.3 percent of respondents are in the manufacturing industry, while 19.8 percent of respondents are in the food and beverage service industry.

5.2.3 Comparison of Socio-economic Factors of Successful and Failed Respondents

This section explains the comparison of the performance of success and failure respondents in this study from a socio-economic point of view such as age, education levels, child support, income and expenses, self-efficiency, attitudes, opportunities, service support and the most successful activities of entrepreneurs.

The survey questionnaire was distributed to two groups identified as successful respondents who earned more than RM760 (198 respondents) and failed respondents (198 respondents) incomes lower than RM760 per household per month. The average age of successful entrepreneurs is 41 to 50 years old (59.8%), while the average age of failure entrepreneurs is 51 to 60 years old (55. 8%).Respondent failure resulted in 38.2 percent not being educated at all, 39.7 percent in primary school, and 23.1 percent in secondary school. 63.0 percent of successful respondents completed secondary school at the LCE level or higher, while 39.7 percent completed primary school.

Information on Table 5.7 sought to find information on the children of the respondents, whether they helped the respondents in their small business. Among successful respondents, the results showed that 87.7 percent of children were very helpful in carrying out their small business, compared to 80.6 percent of those among failed respondents who were unable to get assistance from their children in the small business. In addition, findings have shown that fewer than three children are more helpful in the conduct of business. Table 5.4 shows the comparison between the social aspects of the success or failure of respondents.

Table 5.4: The success or failure respondents on social aspect comparison

	Percent	
	Successful (n = 199)	**Failed (n = 199)**
Education		
No schools	0.0	38.2
Primary	39.7	39.7
Secondary	60.3	23.1
Age*		
31-40	8.0	0.0
41-50	59.8	36.2
51-60	32.2	55.8
61 and above	0.0	8.0
Children helping	87.7	19.4
Proportion of children helping		
1-3	63.4	10.8
4-9	24.3	8.6
None	12.3	80.6

Note: * None of the respondents are aged below 31 years old. RISDA has set the criteria that recipient of grant must be aged 21 years and above and must beholder of their land title. Naturally none of RISDA's recipients was aged below 31.

The survey sought to determine the income and expenses of the respondents divided by the success or failure of RISDA farmers. Figure 5.3 shows the income and expenses of success respondents. The results show that 12.1 percent of successful respondents spent more than their income on RM2001 to RM3000. None of the respondents managed to earn a monthly income between RM2001 and RM3000 in small business. The average income of the successful respondents is RM1,300 per household per month, including their main income from rubber tapping and entrepreneurial activities. It was discovered that successful respondents had a 11.6 percent income surplus compared to their monthly expenditure in the monthly income category ranging from RM1001 to RM2000.For respondents' income ranging from RM761 to RM1,000, recorded 22.1 percent, while respondents' expenses were 21.6 percent. There is a surplus of income compared to expenses of 0.5 percent. None of the respondents earned less than RM760 due to the success of small businesses as measured by monthly income of more than RM760 per household in this study.

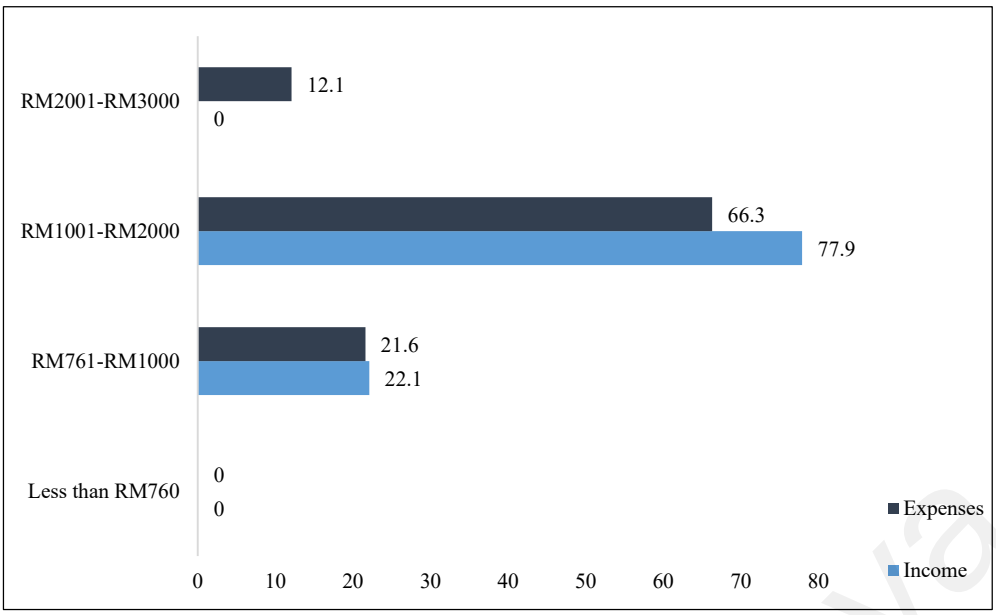

Figure 5.3: Successful respondent's income and expenses (%)
Source: Survey

From the analysis of income and expenses among respondents who failed in small business, we found that 0.5 percent spent between RM2001 and RM3000 per month, as stated in Figure 5.4. Furthermore, 24.1 percent of the unsuccessful respondents spend more than their income, which is greater than RM760.Only 74.4 per cent of respondents who failed in small businesses as well as earning a monthly income of less than RM760 from rubber tapper sources and business activities controlled their spending.

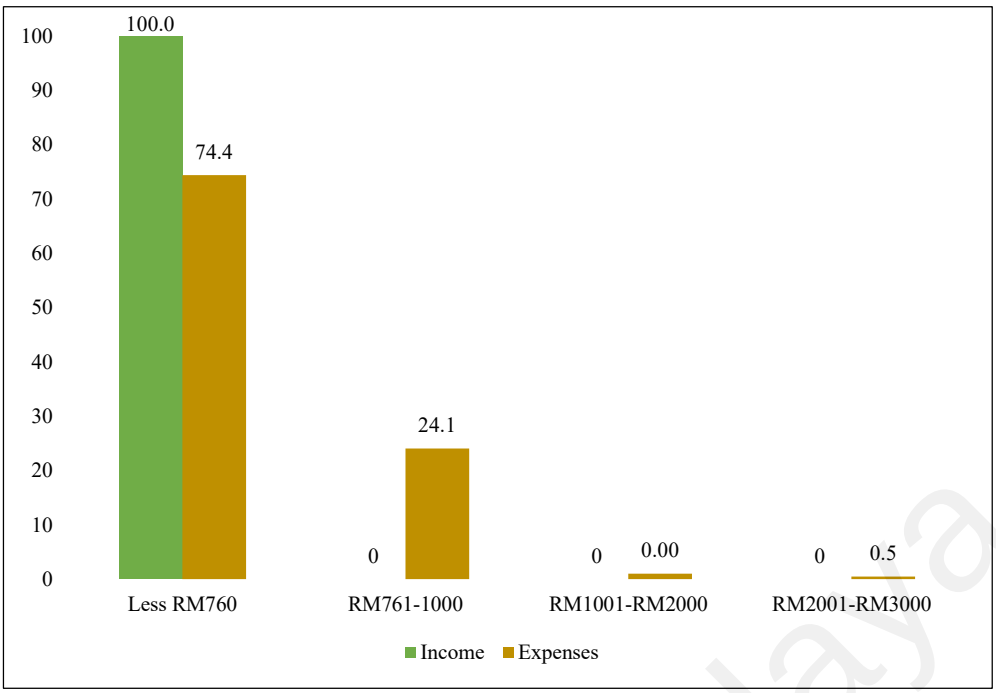

Figure 5.4: Failure respondent's income and expenses (%)
Source: Survey

The interpretation was derived from Figure 5.5. The biggest operation among successful respondents is food and beverage, which is 30.9 percent, including food storage, food stalls and beverages. The fourth most effective activity is in the services sector, which employs 21.8 percent of those in insurance servicing, computer services, telecommunications repair, barbers, auto workshops, and traditional massage services. Agriculture activities accounted for 24.1 percent of the successful respondents, particularly with fruit and vegetable products. The manufacturing sector contributed 23.1 percent of successful respondents, such as tailoring, handicrafts, bakery and pastry shops. As a result, none of the respondents officially registered their business and no one was eligible to obtain loans from financial institutions to develop their business. All respondents stated that they used the RM20,000 grant from RISDA as assets in their business. The result also indicated that 74.6 of the successful respondents had a total annual sale of more than RM18,000 per annum.

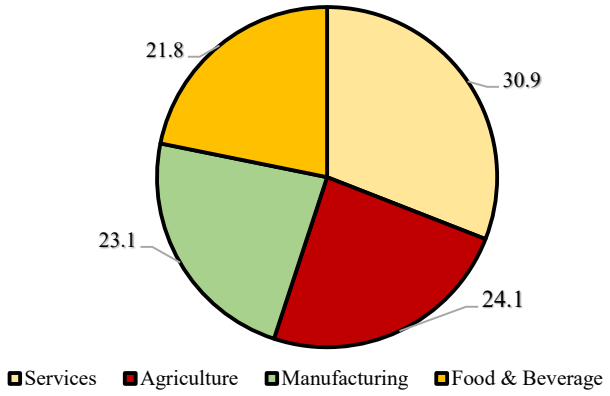

Figure 5.5: Successful entrepreneur's field of activity
Source: Survey

The descriptive analysis was carried out to identify four independent variables leading to success or failure in small businesses, namely attitudes, support services, opportunities and self-efficiency. The comparison was made between the success or failure of the respondents. Respondents to small businesses were asked whether they received service support in terms of financial aid, helped to promote or buy their product from family members, helped them market the product, and helped household members share ideas on how to grow their business. As a result, the majority of successful respondents (66.8%) claimed that they had received various support services for their business. In addition, the results also revealed that 69.4 percent of successful respondents had more than four family members in their household, while only 33.2 percent of failed respondents received support from family members and the community. Furthermore, 70.0 percent of the failed respondents had fewer than three family members.

Respondents were asked about the type of opportunities they had received while undertaking the entrepreneurs' activities provided by RISDA. Successful respondents (88.4%) reported receiving a booth (business booths), an invitation to an event at the district, state, or national level, and a professional consultation on business expansion tips. According to the percentage of failure respondents, 79.1 percent were offered a

kiosk, were invited to attend the event at all levels, and were consulted by RISDA.All respondents received a financial grant of RM20,000 as a start-up capital for their small business. In the analysis of the training received between the two groups, it is noteworthy that failure respondents only attended entrepreneurship and ICT training on average once to three times within two years' period of business start-up, while the average number of successful respondents attended both training more than four times every six months. Further information in this study found that less than 20.0 percent of failure respondents had adequate levels of basic ICT literacy skills and 46.7 percent had poor ICT skills. Only 35.9% of those who failed had a satisfactory level of use of internet sources.

Respondents were asked about basic business skills in carrying out their entrepreneurial activities, communication skills in the business sector and an interest in innovation in the business sector. Successful respondents reported 72.4 percent self-efficacy in the business, while failure respondents reported only 12.7 percent self-efficacy. None of the study respondents had past business experience. Respondents were asked about their attitude to business as being willing to work hard, willing to compromise, and willing to improve their product. According to the attitude construct, 69.4 percent of successful respondents were willing to work hard, compromise, and improve their product. The results of the failure of the respondents showed that only 30.6 percent had a positive attitude towards business interest. Figure 5.6 shows the summary of four independent constructs on the success or failure of small businesses.

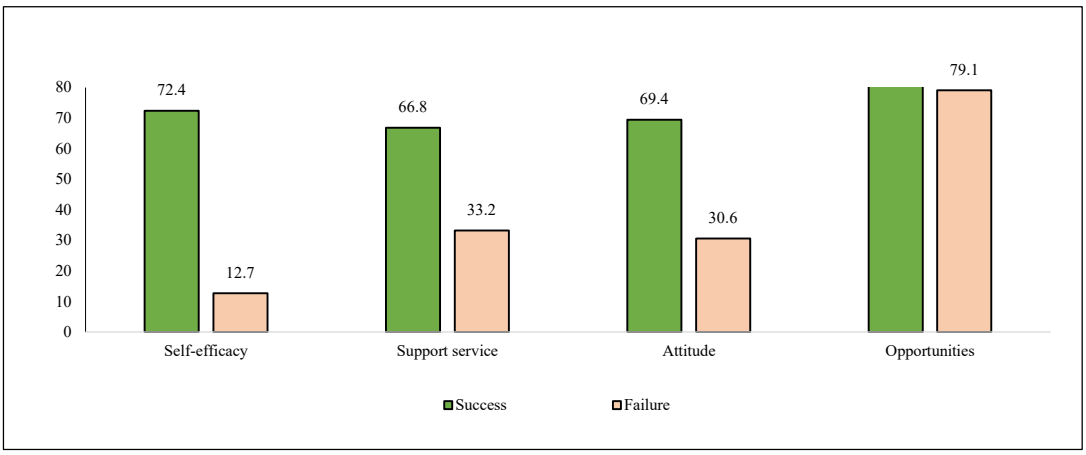

Figure 5.6: Proportion of independent construct by success or failure respondents (%)
Source: Survey

5.2.4 Factors Influencing Success or Failure of Small Businesses

In this study, the training aspect was explored, in particular, by the respondents on ICT and entrepreneurship courses. All respondents completed these courses on a minimum basis, as the courses were made compulsory in order to improve their skills and knowledge. All respondents indicated that the courses were organised by RISDA. The results showed that 61.5 percent of respondents attended the entrepreneurship course up to three times, while 38.4 percent of respondents attended the entrepreneurship course four to six times. Referring to ICT courses, the results show that 73.3 percent of respondents attended ICT courses one to three times, while 26.6 percent of respondents attended ICT courses four to six times. While asking for knowledge of ICT literacy, all respondents said they had a minimum level of computer literacy. The study carried out a descriptive analysis of the attitudes of respondents to their businesses and the results were outlined in Table 5.5. The question includes seven concerns, which are the ability to prepare a business record of income and expenses, the skills in calculating business profit, the willingness to work hard until you succeed in the business, the readiness to compromise, looking for product improvement in the business, and preparing to fail if you want to succeed in business. These factors were identified to see how attitude influences success or failure in small businesses among respondents. Most of the

respondents disagree that they continue to work hard until they succeed in business, with a mean score of 4.35. Similar higher proportions of disagreements appear as mean scores of 4.48 on business compromise statements. A large section of the sampled population is not in agreement that they always improve products on business profits, as indicated by the mean attained of 4.43. Many of the respondents disagree that they are ready to fail if they want to succeed in business, as indicated by the increased average of 4.37. A significant percentage of the sampled population is not in agreement that they are performing product improvement in their business, as can be seen from the high mean attained of 4.41. Moreover, most of the respondents disagree that they prefer to start a high-return and high-risk business on average, at 4.31. A significant percentage of the sampled population disagrees that they do not mind taking chances with things that are important, as is evident from the high mean attained of 4.41.

Table 5.5: Attitude toward business (n=398)

	Attitude in the business	SA	A	N	D	SD
		Percent				
a.	I will continue to work hard until I succeed in this business	-	1.3	13.8	36.5	48.4
b.	In business, I am ready to compromise	-	0.7	10.0	31.0	58.3
c.	I always carry out product improvement in my business	-	1.3	12.5	31.8	54.4
d.	An entrepreneur, I am ready to fail if I want to succeed in business	-	4.2	13.0	36.8	46.0
e.	I prefer to start a business with high return and high risk	-	3.4	12.0	34.8	49.8
f.	I don't mind taking chances with things that are important to me	-	2.8	13.3	32.0	51.9
g	I would finding new ways to better meet the needs of customers	-	4.2	11.7	39.2	44.9

Construction assistance received was analysed and the findings were shown as a percentage shown in Table 5.6. The results showed that the majority of respondents disagreed with the fact that household members contributed more than the average labor force in their business of 4.59. In addition, a significant section of the respondents disagrees that their household members are providing financial assistance to expand their business, as evidenced by the above average mean attained of mean score 4.60. Coherently, most of the respondents disagree that household members are helping to

promote their products to their friends with a mean score of 4.64. Similarly, a large section of the sampled population does not agree that household members share their ideas about how their businesses can progress, as evidenced by the high average score of 4.62. Finally, a significant proportion of respondents disagree that household members give other forms of help or support to their business to grow, as demonstrated by the mean attained of 4.61.

Table 5.6: Assistance obtained in the business (n=398)

	Assistance obtained	SA	A	N	D	SD
		Percent				
a.	Members of the household contribute as the labour force in your business	-	1.3	4.5	28.5	65.7
b.	Members of the household provide financial help for me to expand my business	-	0.8	5.3	27.0	66.9
c.	Members of the household help to promote your product to their friends	0.3	0.8	4.5	24.0	70.4
d.	Members of the household share their ideas about how your business can progress	1.3	1.0	3.8	27.0	66.9
e.	Members of the household give other forms of help or support for your business to grow	-	0.8	5.0	26.8	67.4

The business opportunity construct was analysed and the findings of the analysis show that 44.7 percent of respondents indicated that they had received some form of assistance while promoting their products online, while 55.3 percent of respondents indicated that they had not received any form of assistance while promoting their products online. The construct business opportunity was analysed on the basis of the respondents' responses and the results shown in Table 5.7. The respondents are not in agreement that there are a lot of job opportunities that can be created from their small business as the mean score of 4.42. Similarly, it can be observed that most of the respondents disagree that they are in a position to identify new opportunities in their business as mean scores attained of 4.39. Consistently, a significant part of the respondents disagreed that they were able to produce new products with a mean score of 4.40. In addition, many of the respondents disagree that they are receiving some help or support from a government agency, family, or friend to expand their business, as shown by the high mean score of 4.38. In addition, a large section of the sampled population does not agree that government agencies are

helping them to promote their products as if they were providing a stall/kiosk for them in any official event with a mean score of 4.43. Finally, many of the respondents disagree that they receive some assistance or support from government agencies to promote or market their products at an international level, with an average score of 4.42.

Table 5.7: Business opportunity (n=398)

	Business opportunity	SA	A	N	D	SD
		Percent				
a.	There are a lot of job opportunities that can be created from my business	1.3	0.8	12.5	25.5	59.9
b.	I am able to identify new opportunities in my business	1.0	3.8	12.0	29.5	53.7
c.	I am able to produce new products	1.5	5.8	13.5	26.8	52.4
d.	I get some help/ support to expand my business from government agency / family/ friends	1.3	5.3	13.9	30.3	50.2
e.	I often receive advice from the government agency to expand my business	1.8	0.3	14.0	26.0	58.9
f.	Government agencies help me promote my products as in preparing a stall for me in any official event	-	2.7	12.0	25.3	60.0
g.	I get some help/ support of the government agencies to promote or market my business products to international level	2.0	3.0	12.7	25.0	57.3

The construct self-efficacy was statistically analysed and the result was shown in Table 5.8. The findings indicated that the majority of respondents were not in agreement that they had basic skills in business management as a mean score of 4.44. In addition, many of the respondents disagree that they have the ability to succeed through their own efforts, which is a mean score of 4.50. Similarly, a significant number of the sampled population do not agree that they always think of their future as represented by an elevated mean score of 4.56. Coherently, most of the respondents in the study disagree that they have a tendency towards high risk businesses, as indicated in the average score of 4.28. A large section of the respondents disagreed that they were easily pressurised when sales dropped, with a mean score of 4.42. The respondent is not in a position to prepare the business record of revenue and expenditure as recorded average 4.14. The question of skills in the calculation of business profit also attained mean scores of 4.14, respectively. Lastly, the

analysis shows that most of the respondents are not in agreement that they can easily communicate with everyone as mean scores of 4.49.

Table 5.8: Self-efficacy in the business (n=398)

	Self-efficacy	SA	A	N	D	SD
		Percent				
a	I have basic skills in business management	1.0	3.5	8.3	24.8	62.4
b	I have the determination to succeed through my own effort	0.5	3.3	8.0	23.5	64.7
c.	I always think about my future	1.0	4.3	5.0	17.5	72.2
d.	I have a tendency towards high risk businesses	2.5	4.8	11.5	25.0	56.2
e.	I am easily pressured when the sales drop	0.8	3.8	9.3	25.9	60.2
f.	I can communicate easily with everyone	2.8	3.0	8.4	22.8	63.0
g.	I am able to prepare my business record of income and expenses	3.2	4.0	10.2	19.9	62.7
h.	I have the skills in calculating my business profit	-	1.9	7.3	21.3	69.5

The last section of the questionnaire examines the factors that influence the success or failure of small farmers' businesses. Several internal and external factors have been identified from the systematic literature review as influential in the success or failure of small businesses. A full analysis of the descriptive results of these factors can be found in Figure 5.7. Respondents were asked about the factors that influence their success in small businesses, consisting of 13 determinants. Almost 95.0 percent of respondents said that the government needs support for success in small businesses. The lowest percentage of personality traits recorded for business success factors is 61.9 percent. In summary, it can be concluded that all 13 items of success factors measured in the study showed that more than 60.0 percent of respondents agreed to be a factor in business success such as ICT skills, business management skills, business experience, education levels, networks, resource allocation, family financial support, community support, support for family support and often training.

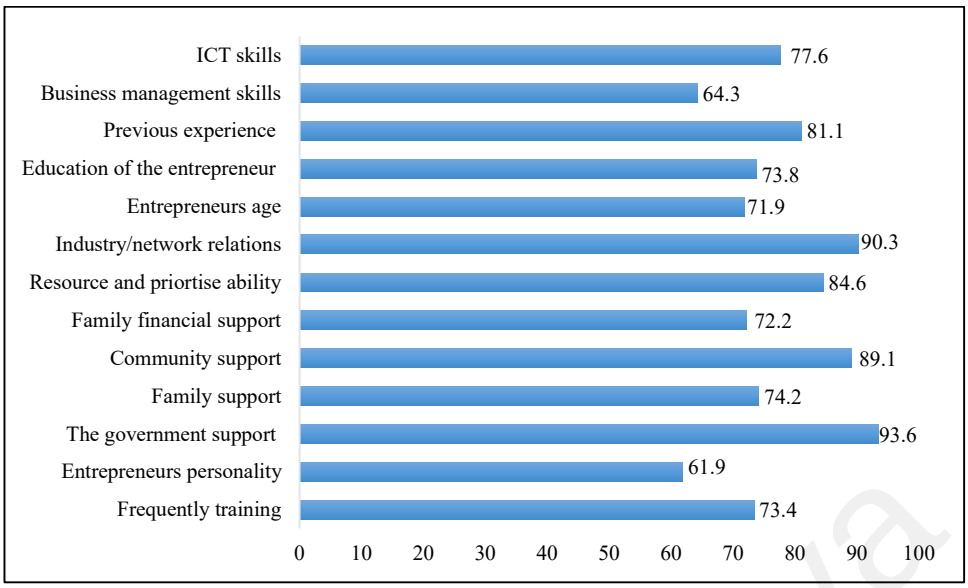

Figure 5.7: Factors influencing success in the small business (%)
Source: Survey

The study also explored the failure factors in small businesses and identified 14 items identified as major contributors towards business failure. According to the results obtained by respondents, attitude and lack of profit in the business were recorded as the main causes of business failure at 94.1 percent and 90.4 percent, respectively.Misuse of the business for personal gain is the least common reason for business failure, accounting for 60.6 percent of all cases.High costs, lack of management knowledge, no objectives, no experience, no skills, low efficiency, no funds, poor ICT skills, fear of taking risks, resistance to change, and lack of support from family, friends, or community were all identified as factors leading to small business failure by 60.0 percent of respondents.Figure 5.8 explained the results of the study.

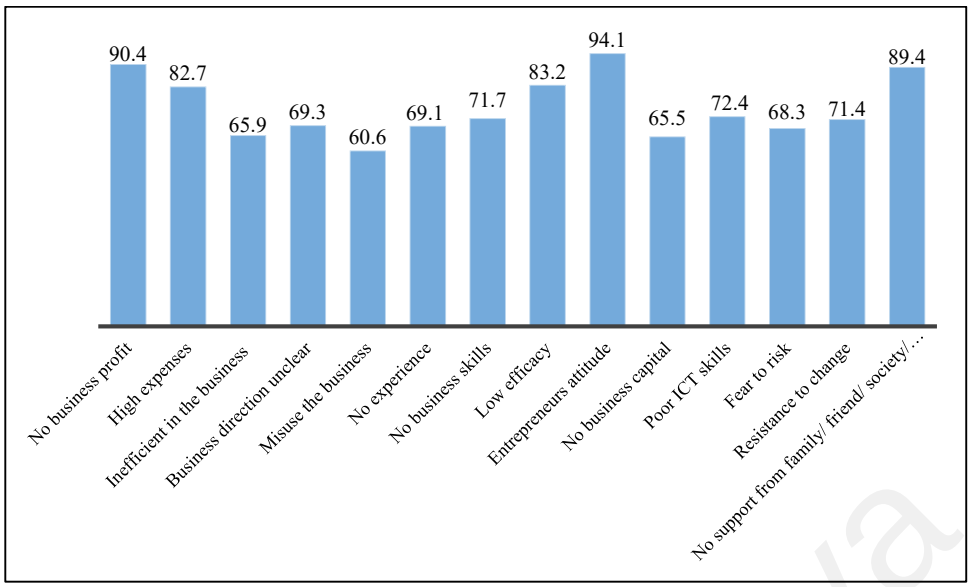

Figure 5.8: Factors influencing failure in the small business (%)
Source: Survey

5.3 Data Analysis Structural Equation Modelling (SEM)

This section presents the analysis structural model using SEM-PLS applied in this study. The objective of this analysis is to see the extent of the relationship between independent variables and dependent variables. In addition, this testing performed to evaluate the effect of the moderator on the selected construct had a significant impact on the formation of the study model.

5.3.1 Assessment of the Structural Model

SMART-PLS is one of the leading software applications for Structural Equation Modelling in Partial Least Squares (SEM-PLS) established by Ringle et al. (2005). According to Hair et al. (2011), the SEM-PLS model criteria employ various structural modelling techniques such as VIF, R^2, f^2 and Path Coefficient to examine constructs. The path coefficient, according to Hair et al. (2014), elaborates on the significance of the relationship that exists between the independent and dependent variables, while the f^2 measures the strength of each predictor variable in explaining endogenous variables (Cohen, 1998). Similarly, the VIF in the SEM-PLS is used to examine and detect multicollinearity.

5.3.2 Coefficient of Determination (R^2)

Bartels (2015) defines the R^2 as a measure of how well the linear regression model fits the data relative to the limited version of the model. The R^2 is used in a study to determine the strength of the prediction. According to Hair et al. (2014), a value of R^2 of around 0.67 is considered to be substantial, whereas values of around 0.33 are average and values of 0.19 and lower are considered to be weak. Table 5.9 highlights the R^2 values of this study, with all the variables showing that R^2 falls into the average category.

Table 5.9: Coefficient of Determination (R^2)

Endogenous variables	R^2	Remarks
Attitude	0.522	Average
Opportunities	0.505	Average
Self-efficacy	0.459	Average
Support service	0.347	Average
Success or failure in small business	0.381	Average

5.3.3 Predictive Relevance (Q^2)

The Stone-Geisser's (Q^2) is the predominant measure used to measure predictive relevance to evaluate the ability to predict research model (Hair et al., 2014). The Q^2 assesses a model's predictive validity through SEM-PLS based on a blind folding procedure. In SEM-PLS, Q^2 is usually calculated by using a distance of five to ten omissions (Akter et al., 2011). Hair et al. (2014) also note that in most of the implementations of this method, an omission of a distance between five and ten should be used. Results obtained are shown in Table 5.10.

In addition, according to Hair et al. (2014), the omission distance to be chosen should not be the number of observations divided by the omission distance chosen in the model estimate. In the blindfolding round, the distance range from five to twelve can be chosen. Hair et al. (2017) pointed out that omission distance at nine is the best criterion for the cross validated predictive relevance of the PLS path model. Therefore, the omitted distance of nine shall be chosen to omit and predict each data point of the indicators used

and the integer value of the estimation of the measurement model. If the Q^2 values are greater than zero, they indicate the predictive relevance of the exogenous construct to the endogenous construct (Hair et al., 2014). According to Hair et al. (2014), Q^2 values of 0.02, 0.15 and 0.35 indicated that the exogenous variable had a low, medium or higher predictive significance for the endogenous variable. Referring to Table 5.10, the summary of the potential endogenous variable is shown to be predictively important. All Q^2 values are shown to be above zero. Therefore, all exogenous constructs have predictive relevance in this study.

Table 5.10: Predictive relevance (Q^2)

Exogenous variable	**Endogenous variable**	**Q^2**	**Remark**	**Overall predictive**
D7a D7b D7c D7d D7e D7f	Attitude	0.246	Medium	
E5a E5b E5c E5d E5e	Support service	0.376	Large	
F3a F3b F3c F3d F3e F3f F3g	Opportunity	0.342	Large	
G1a G1b G1c G1d G1e G1f	Self-efficacy	0.323	Large	Yes
J1 J2 J3 J4 J5 J6 J7 J8 J9 J10 J11 J11 J12 J13 J14	Success or failure in small business	0.331	Large	

J15	
J16	
J17	
J18	
J19	
J20	
J21	
J22	
J23	
J24	
J25	
J26	
J27	

Note: Default value of the omission distance was at 9

5.3.4 Effect Size (f^2)

Cohen (1998) noted that f^2 is used to determine the strength of an exogenous construction towards another endogenous construction in relation to R^2. In addition, Cohen (1998) suggests that the f^2 range is 0.02 (small), 0.15 (medium) and 0.35 (large) respectively. Table 5.11 outlines the findings of f^2 where attitudes (0.025), opportunities (0.013), self-efficacy (0.038) and support services (0.292) have a small and medium effect on the outcome.

Table 5.11: Effect size (f^2)

Exogenous variables	Success or failure in small business	Remarks
Self-efficacy	0.038	Medium
Support service	0.292	Medium
Attitude	0.025	Medium
Opportunities	0.013	Small

5.3.5 Collinearity

Ringle et al. (2015) noted that the Variance Inflation Factor (VIF) is typically used to determine the collinearity of variables in a given model, in order to ensure an unbiased estimate of the path coefficient. Coherently, Ringle et al. (2015) suggested that VIF<5 would imply minimal risk of collinearity problems in the SEM-PLS analysis. The VIF results are shown in Table 5.12. It can be noted that the values of attitude, opportunity, self-efficacy, and support services are less than five (VIF<5) with respect to the outcome,

which implies that the presence of collinearity is low so that SEM-PLS can continue with the other tests.

Table 5.12: Collinearity

Exogenous variables	Success or failure in small business
Attitude	1.174
Support service	1.188
Self-efficacy	1.091
Opportunities	1.080

5.3.6 Path Coefficient

The path coefficient model was employed to examine whether the relationship between the independent and dependent variables is significant, where the significance of the relationship is determined if a value is $P<0.05$ (Hair et al., 2014). Based on the analysis carried out on the structural model, it is possible for the study to confirm or disprove each hypothesis of the relationship between dependent and independent variables. However, in SEM-PLS, in order to test the significance level, t-statistics for all paths are generated using the SEM-PLS bootstrapping function. Bootstrapping can be classified as the non-parametric approach to statistical inference due to the free distribution assumption (Fox et al., 2009). Therefore, 398 samples of the bootstrap used to estimate the statistical significance of the path coefficient. Table 5.13 shows the path coefficient, the observed t-statistics and the significance levels for all hypotheses, while Figures 5.9, 5.10 and 5.11 show the graphical results as a summary. The acceptance or rejection of the proposed hypothesis is determined on the basis of the results of the path assessment. The results of the path coefficient showed that there is a significant relationship (direct effect) between attitude and success or failure in small business ($t=2.909$, $p=0.004$), opportunities and success or failure in small business ($t=2.405$, $p=0.017$), self-efficacy and success or failure in small business ($t=3.463$, $p=0.001$) and support service towards success or failure in small business ($t=10.532$, $p=0.000$) as depicted in Table 5.13.

Table 5.13: Path Coefficient

Hypotheses	Path Coefficient	t- statistics	p-values
Support service (SS) -> Success or failure in small business	0.345	10.532	0.000
Attitude (ATT) -> Success or failure in small business	0.196	2.909	0.004
Self-efficacy (SE) -> Success or failure in small business	0.252	3.463	0.001
Opportunities (OPP) -> Success or failure in small business	0.180	2.405	0.017

Note: The indicator loading was significant at 95 percent confidence level if t-statistic > 1.96 ($p < 0.05$)

The structural model direct independent construct was tested with the dependent variable in summary as the graphic depicted in Figure 5.9 shows the results. The full measurement has tested the validity of the constructs for factors influencing success or failure in small businesses (support service, attitude, opportunity, and self-efficacy). The findings highlight the observed factor structure and the overall structure suggested by the literature. As a result of the statistical considerations, the model is aligned (direct affect) in order to achieve the model fit. In summary, structural equation modelling (SEM) analysis was used to identify the factors influencing success or failure in small business among RISDA farmers (support service, attitude, opportunity, and self-efficacy). The advantages of using SEM include the ability to incorporate latent and measured constructs into the analysis, the assessment of multiple relationships, and its primary use is to study consumer behaviour, psychology and management (Hair et al., 2012; Hair & Sarstedt, 2011). All the saturated models fit the model well with t-value and p-value showing significant results. R^2 (n=398, p=0.00). None of the tested constructs' standardised residuals exceed a magnitude of 2. Hence, there is no indication of a serious misfit between the data and the model. Therefore, a bootstrapping procedure was performed, and the data fit the model well.

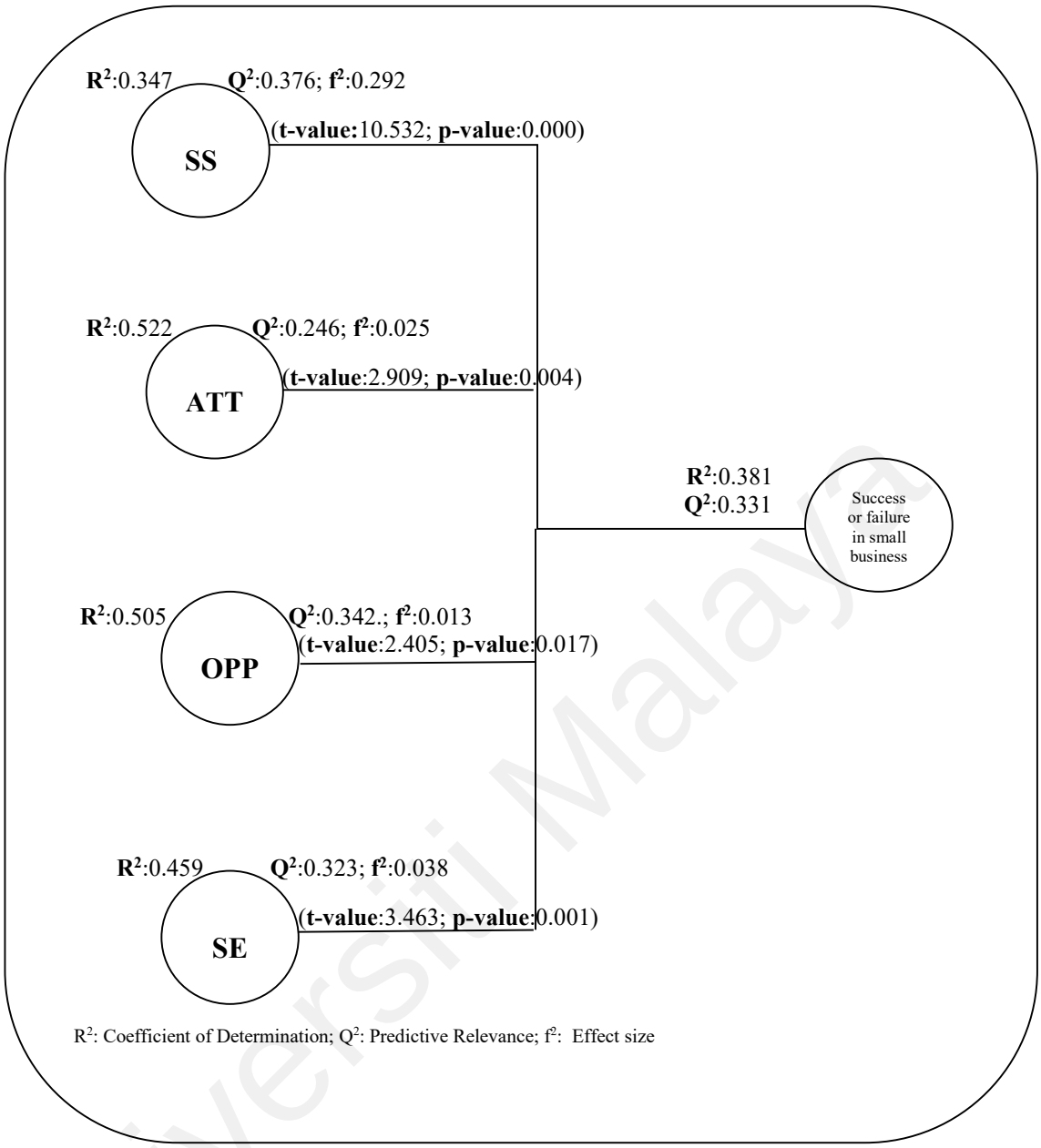

Figure 5.9: Direct effect model
Source: Derived from the study's empirical results

5.4 Hypotheses Testing

The results of the specific assumptions predicted in this study are presented in this section. The criterion for assessing each hypothesis was the use of one tailed t-value test for each loading path. The cutoff criteria used were a t-value greater than or equal to 1.645 for an alpha level of $p < 0.05$ (Hair et al., 2006). Table 5.14 refers to the summary of the structural model, whereas Figures 5.9, 5.10 and 5.11 show the structural model t-value and the p-value derived from the bootstrapping results of the PLS. Hypothesis H_2 states that there is a positive relationship between attitude and success or failure factors in the

small businesses of RISDA farmers. Thus, the path of the H_2 hypothesis was positive and significant (t=2.909, p=0.004). Hypothesis H_2 has therefore been supported.

Hypothesis H_3 shows that opportunities have a positive relationship to success or failure factors in the small business of RISDA farmers. Thus, the path of hypothesis for H_3 was positive and significant (t=2.405, p=0.017). The H_3 hypothesis was therefore supported. Hypothesis H_4 suggests that self-efficacy has a positive impact on the success or failure factors of small business RISDA farmers. The path of hypothesis for H_4 was significant (t=3.463, p=0.001). The hypothesis H_4 is therefore supported.

Finally, Hypothesis H_1 suggests that there is a positive relationship between support services for success or failure factors in the small business of RISDA farmers. The path of the hypothesis for H_1 was positive and significant (t=10.532, p=0.000). The hypothesis H_1 is therefore supported. Table 5.14 summarised the results of the hypothesis on independent and dependent variables (direct effect).

Table 5.14: The hypotheses

Hypotheses statement	t-value	p-value	Results
H_1- Support service is positively associated with success or failure factors in small business among RISDA farmers in Malaysia	10.532	0.000	Accepted
H_2- Attitude is positively associated with success or failure factors in small business among RISDA farmers in Malaysia	2.909	0.004	Accepted
H_3- Opportunities is positively associated with success or failure factors in small business among RISDA farmers in Malaysia	2.405	0.017	Accepted
H_4- Self-efficacy is positively associated with success or failure factors in small business among RISDA farmers in Malaysia	3.463	0.001	Accepted

5.5 Testing of Moderating Effect

Moderating tests were conducted at this stage of the analysis to examine the impact of the moderator on the relationship between independent and dependent variables. The third variable that affects the relationship between the independent variable and the dependent variable can be visualised as a moderator variable (Rigdon et al., 2010). In

order to test the moderating effect, independent and moderator variables should be tested for having a significant effect on the dependent variable. If both variables have a significant effect on the dependent variable, then the moderator variable can be assumed to have a significant effect on the relationship between independent and dependent variables, but if one of the variables does not have a significant effect on the dependent variable, it can be concluded that the moderator variable has no significant effect on the dependent variable (Baron & Kenny, 1986). However, if both variables have a significant effect on the dependent variable, the model include an interaction term, which is the product of the independent and moderator variables. If the interaction term was significant, the moderator variable can therefore be concluded to have a significant effect on the relationship between independent and dependent variables (Hair et al., 2014).

Henseler and Chin (2010) and Rigdon et al. (2010) stated that when using SEM-PLS with latent variable scores, two stage approaches should be used to conduct a moderator test when dealing with continuous moderator measurement variables. Hair et al. (2014) summarised the two stage approach where in stage one, the main effect model would be estimated to obtain the latent variables score without the interaction term. Following this, the score of the dependent latent variable and the moderator latent variable score from stage one are multiplied in stage two to create a single item measurement to measure the interaction duration. The best choice for hypothesis testing is to use this two stage approach to test a continuous moderator variable. Henseler and Chin (2010) have shown that this approach can provide a very accurate parameter and that this approach also performs well when conducting a simulation study in SEM-PLS. Hair et al. (2014) also stated that this approach is not limited to the structural model of formation, but can also be applied to the structural model with all reflective indicators to the construct.

Prior to the results of the direct effect model, age and educational levels (demographic variables) of moderator variables are significantly correlated with the dependent variable. The four independent variable opportunities (OPP), attitude (ATT), support service (SS) and self-efficacy (SE) have a significant impact on the success or failure factors of small businesses. Therefore, the term interaction of significant moderator variables, namely demographic variables, consists of age and the level of education has a positive relationship with independent and dependent variables.

Similarly, the size of the effect of the significant interaction also be calculated. In order to calculate the effect size, the R^2 changes were then determined from the main effect model and the interaction effect model to evaluate the overall effect size f^2 for the interaction. The value of 0.02, 0.15 and 0.35 was recommended for small, moderate and large effects (Cohen, 1988). The scale and relevance of the interaction term determines the usefulness of the interaction model over the main effect model (Wilson, 2010). As per Table 5.15 and Table 5.16, it can be concluded that age and education level have significant moderator impacts on the relationship between the independent and dependent variables. The R^2 change included in the model was 24.4 percent and noted that by comparing the R^2 of the main model (without moderator variables) with the R^2 of the moderating effect (including moderator variables). Hence, the coefficient of determination of this model showed a weak (0.123) correlation (Cohen, 1988). However, it can be seen here that moderating variables have an impact on independent variables and have a significant relationship to dependent variables and their weak impact. Tables 5.15, 5.16, 5.17, and 5.18 present the results of the eight hypotheses that led to significant results.

Table 5.15: Moderating analysis

Path	t-statistic	p-value	R^2 in main effect model	R^2 with moderating effect	Coefficient different (R^2)	Remark of R^2
Attitude -> Education levels -> Success or failure in small business	2.881	0.001	0.522	0.603	0.081	Weak
Attitude -> Age -> Success or failure in small business	2.524	0.005		0.551	0.029	Weak
Opportunities -> Education levels -> Success or failure in small business	2.029	0.000	0.505	0.645	0.140	Weak
Opportunities -> Age -> Success or failure in small business	2.021	0.004		0.544	0.039	Weak
Self-efficacy -> Education levels -> Success or failure in small business	1.991	0.003	0.459	0.566	0.118	Weak
Self-efficacy -> Age-> Success or failure in small business	2.041	0.000		0.472	0.024	Weak
Support service -> Education levels -> Success or failure in small business	2.311	0.002	0.347	0.370	0.023	Weak
Support service -> Age -> Success or failure in small business	1.993	0.001		0.354	0.007	Weak
Success or failure in small business	-	-	0.381	0.504	0.123	Weak

Note: The path coefficient is significant at 95 percent confidence interval if t-statistic > 1.96 (p>0.05)

PLS on f^2 measures the strength of each predictor variable in explaining endogenous variables as per Table 5.16. In this study, four moderator hypotheses showed a moderate-sized effect on the relationship between attitude and opportunity with education level and opportunity and self-efficacy with age factors. For self-efficacy and support services for education, they showed a weak effect size when analysed. Similarly, attitude and support services found a weak effect size on age-related factors. Overall, the difference in value change from main affect (f^2) to moderator affect is too small but a significant relationship is formed from the model developed in the study.

Table 5.16: Moderating effect size (f^2)

Path	Effect size (f^2) main model	Effect size (f^2) moderating effect	Effect size different (f^2)	Remark of (f^2)
Attitude -> Education levels -> Success or failure in small business	0.025	0.313	0.288	Moderate
Attitude -> Age -> Success or failure in small business		0.029	0.004	Weak
Opportunities -> Education levels -> Success or failure in small business	0.013	0.215	0.202	Moderate
Opportunities -> Age -> Success or failure in small business		0.254	0.241	Moderate
Self-efficacy -> Education levels -> Success or failure in small business	0.038	0.161	0.123	Weak
Self-efficacy -> Age -> Success or failure in small business		0.274	0.236	Moderate
Support service -> Education levels -> Success or failure in small business	0.292	0.324	0.032	Weak
Support service -> Age -> Success or failure in small business		0.311	0.019	Weak

Tables 5.17 present the Q^2 results of the eight hypotheses that led to significant results. The Q^2 value is good when close to the R^2 value to determine the fit of the models developed. In that sense, the structural model works independently of the specific data that was used to fix the model. The findings of this study showed that all constructs tested are weak when compared to the value of R^2 of each construct. However, a positive relationship between constructs indicates a significant relationship in the structural model.

Table 5.17: Moderating predictive relevance (Q^2)

Path	Predictive relevance (Q^2) main model	Predictive relevance (Q^2) moderating effect	Predictive relevance different (Q^2)	Remark of (Q^2)
Attitude -> Education levels -> Success or failure in small business	0.246	0.311	0.065	Small
Attitude -> Age -> Success or failure in small business		0.271	0.025	Small
Opportunities -> Education levels -> Success or failure in small business	0.342	0.352	0.010	Small
Opportunities -> Age -> Success or failure in small business		0.349	0.007	Small
Self-efficacy -> Education levels -> Success or failure in small business	0.323	0.361	0.038	Small
Self-efficacy -> Age -> Success or failure in small business		0.351	0.028	Small
Support Service -> Education levels -> Success or failure in small business	0.376	0.394	0.018	Small
Support Service -> Age -> Success or failure in small business		0.391	0.015	Small
Success or failure in small business -> Age	0.331	0.361	0.030	Small
Success or failure in small business -> Education levels		0.354	0.023	Small

Tables 5.18 present the moderator results of the eight hypotheses tested that led to significant based on p-value gathered. In general, it can be explained that the moderator, namely demographics (education level and age), affects the relationship between support service, attitude, opportunity and self-efficacy. All the hypotheses tested showed significant results, further confirming the model constructed in this study can be generalised.

Table 5.18: Analysis of moderation effect

Hypothesis statement		Path	p-value	Results
H_5	Does demographic factors (age) effectively moderate the relationship between support service and success or failure of RISDA farmers in Malaysia	Support service -> Age -> Success or failure in small business	0.001	Accepted
H_6	Does demographic factors (education levels) effectively moderate the relationship between support service and success or failure of RISDA farmers in Malaysia	Support service -> Education levels-> Success or failure in small business	0.002	Accepted
H_7	Does demographic factors (age) effectively moderate the relationship between attitude and success or failure of RISDA farmers in Malaysia	Attitude -> Age-> Success or failure in small business	0.005	Accepted
H_8	Does demographic factors (education levels) effectively moderate the relationship between attitude and success or failure of RISDA farmers in Malaysia	Attitude -> Education levels -> Success or failure in small business	0.001	Accepted
H_9	Does demographic factors (age) effectively moderate the relationship between opportunities and success or failure of RISDA farmers in Malaysia	Opportunities -> Age -> Success or failure in small business	0.004	Accepted
H_{10}	Does demographic factors (education levels) effectively moderate the relationship between opportunities and success or failure of RISDA farmers in Malaysia	Opportunities -> Education levels -> Success or failure in small business	0.000	Accepted
H_{11}	Does demographic factors (age) effectively moderate the relationship between self-efficacy and success or failure of RISDA farmers in Malaysia	Self-efficacy -> Age-> Success or failure in small business	0.000	Accepted
H_{12}	Does demographic factors (education levels) effectively moderate the relationship between self-efficacy and success or failure of RISDA farmers in Malaysia	Self-efficacy -> Education levels -> Success or failure in small business	0.003	Accepted

Figure 5.10 shows the graphical structural model moderated by age results as a summary. In conclusion, it can be explained that the model formed (research framework) after being tested shows a relationship that significantly moderates age with support service, attitude, opportunities, and self-efficacy as factors influencing small business among RISDA farmers in Malaysia. The p-value and t-value accepted in the model allow the model to be generalised in other contexts of study, referring to small businesses.

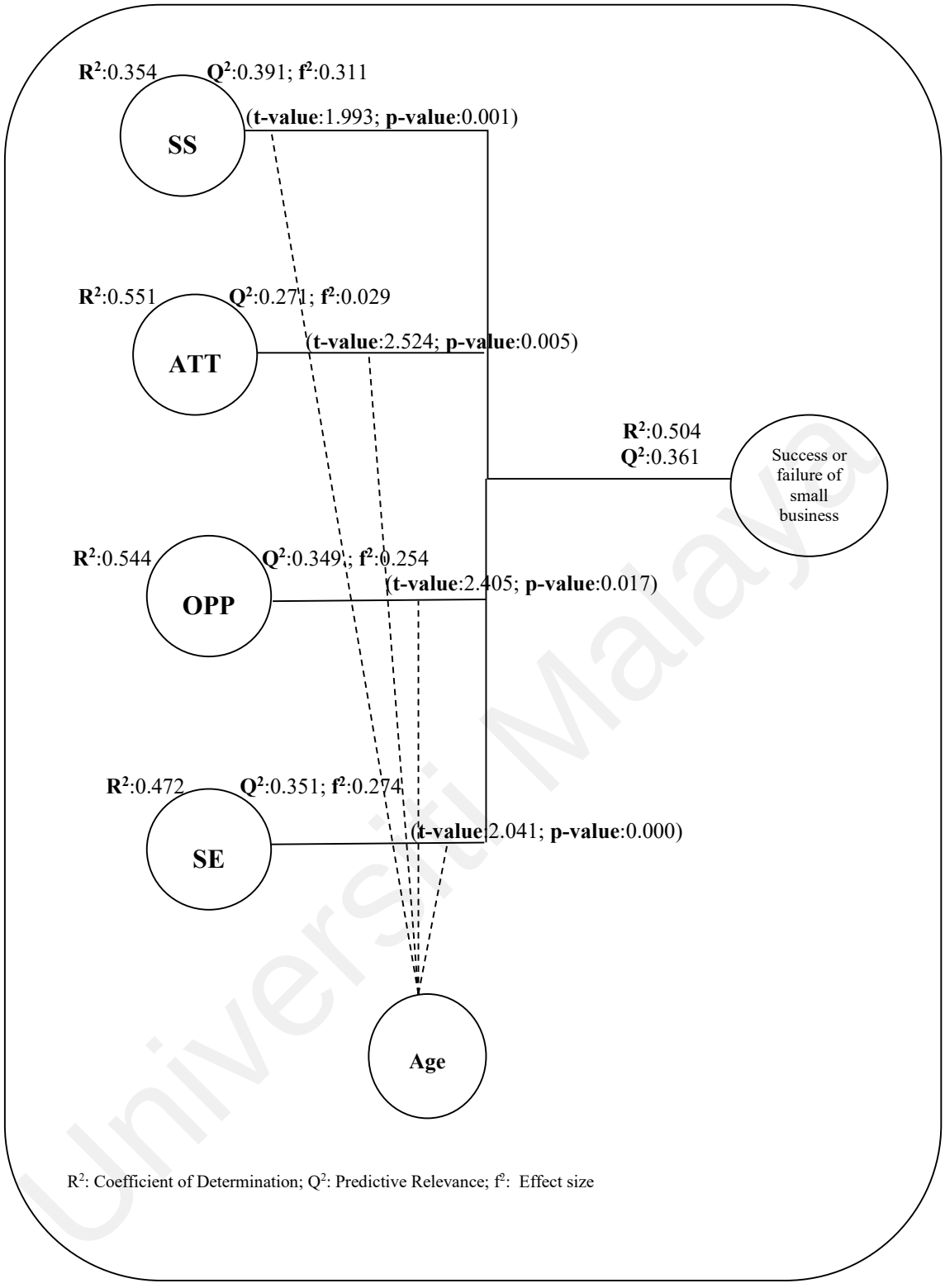

Figure 5.10: Structural model moderated by age
Source: Derived from the study's empirical results

Figure 5.11 shows the graphical structural model moderated by education level results as a summary. In conclusion, it can be explained that the model formed (research framework) after being tested shows a relationship that significantly moderates education

level with support service, attitude, opportunities, and self-efficacy as factors influencing small business among RISDA farmers in Malaysia. The p-value and t-value accepted in the model allow the model to be generalised in other contexts of study, referring to small businesses.

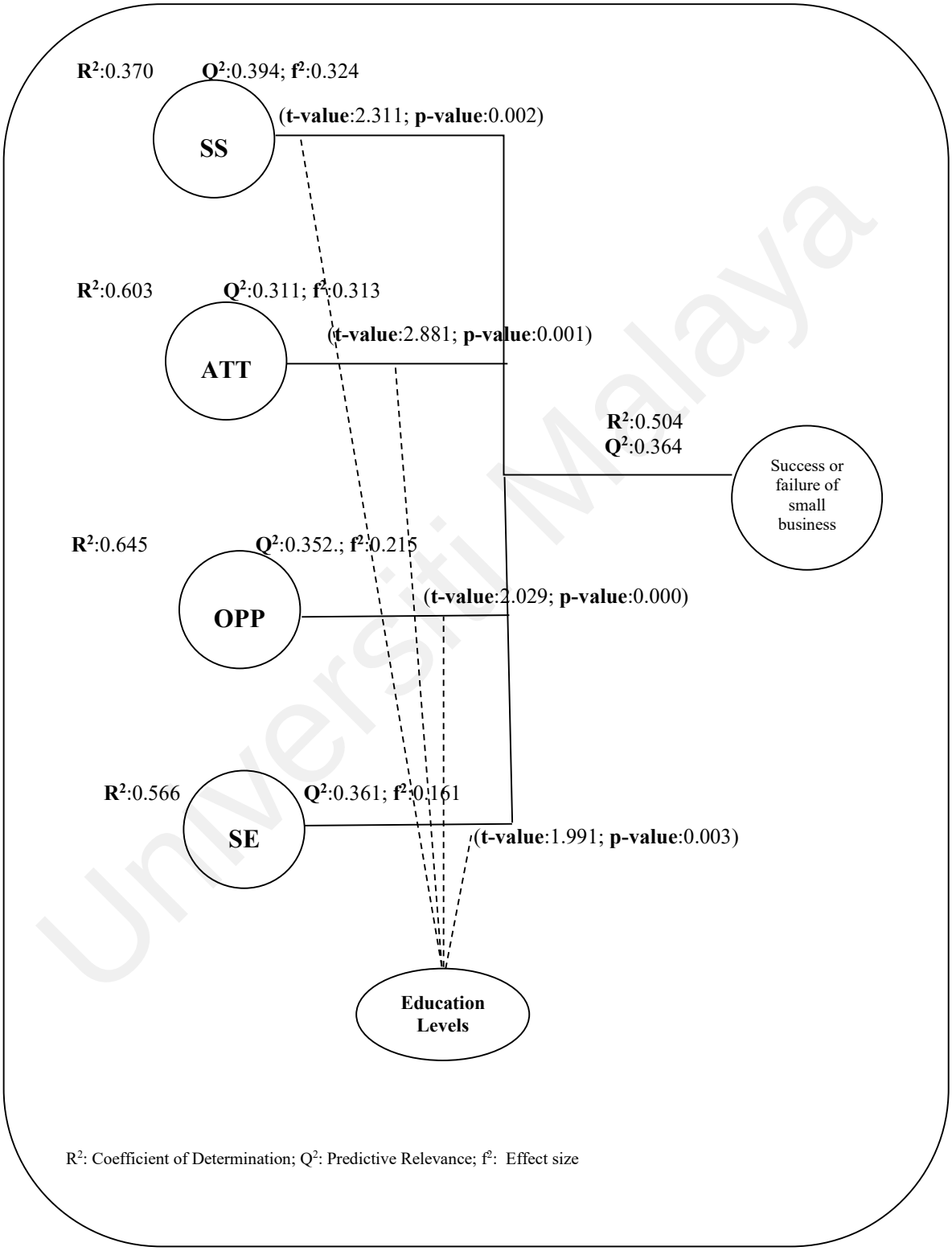

Figure 5.11: Structural model moderated by education levels
Source: Derived from the study's empirical results

5.6 Overall Model

In order to test the hypotheses about the relationship between the constructs, SMART-PLS version 3.0 was used to model the structural equations. The results of the SEM-PLS analysis, including the path coefficient, the path significant (p-value) and the variance explained (R^2 values) of the structural model explained support service, attitude, opportunities and self-efficacy moderates the demographical (education level and age) towards small business success of failure in the context of RISDA farmers.

A one-tailed t-test was used to evaluate all statistical tests at a 5.0 percent significance level. The results for the structural model show that 50.4 percent of the variance using R^2 in small business success or failure is contributed by independent variables through the significance of the moderating effects such as age and educational level. With 12 hypotheses supported, the empirical results of the structural model revealed a model with an adequate of fit (GOF). SMART-The measurement and the structural model met the required cut off and threshold values in the study. The structural model (Figure 5.10) without the moderator effect showed a direct effect on dependent variables of approximately 38.1 percent and increased the structural model moderator effect (Figure 5.11 and 5.12) to 50.4 percent. Therefore, the difference of 12.3 percent indicates that the moderator used in this study, such as age and education levels, has an indirect impact on the performance of small business among RISDA farmers in Malaysia. As a result of t-value p-value, R^2, Q^2, f^2 and the path coefficient supported and suggested that the research framework in Chapter Three was substantive and explained that the variance was statistically significant.

5.7 Summary

The study was able to use various statistical tools and techniques to draw findings from the data collected in a statistical manner. Much of the data used in the study has been

subjected to multiple tests, such as detection of outliers and missing data, to ensure that there are no inconsistencies in the results. In addition, the construct identified in the study was descriptively analysed to aid in further analysis of the responses received from the respondents in the study. Version 23.0 of the SPSS software was used to generate descriptive information. The inferential statistic was explored using SMART-PLS version 3.0 to gather measurement and structural model results. The overall study has been able to demonstrate statistically that there is a significant relationship between RISDA farmers' attitudes, opportunities, self-efficacy, and support for success or failure factors in small business. The moderating effect of age and education levels (demographic) also showed significant results for the dependent variable. In general, this chapter evaluated the hypotheses about the relationships between dependent variables and independent variables with the moderator variables in one structural model. The goodness-of-fit of the association of the demographical factors affecting internal and external small business success or failure among RISDA farmers in Malaysia. Key factors affecting Malaysian small business performance include support services received, opportunities, the attitude of the entrepreneurs and self-efficacy. The results indicate key factors that have a positive relationship with small business success or failure factors. The demographical factors (age and education level) positively influenced RISDA farmers' performance in small business. The next chapter of this thesis, Chapter Six, looks into the implications of these findings for the RISDA entrepreneurship development programme policy. Chapter Six also provides some policy recommendations to improve the success rate and business performance of RISDA farmers in Malaysia.

CHAPTER 6: DISCUSSION, CONCLUSION AND RECOMMENDATION

6.1 Introduction

The farmers under this study essentially live in typical rural areas by cultivating agricultural activities that directly contribute to the agricultural economic growth of the country. These farmers owned less than 100 acres of land, cultivated the main agricultural streams such as paddy, cocoa, tobacco, coconut, oil palms or rubber trees. Besides, some have planted cash crop fruits and vegetables to support their sustenance. Most of the farmers in rural areas are in poverty and often receive attention from government intervention programmes. Due to unstable agricultural commodity prices, the second generation of farmers tends to migrate to the urban areas in search of better paid jobs (Qing et al., 2020). With a minimal use of technology, a low self-efficiency, an ageing factor, no additional external sources of income, the sole dependence on commodity prices and the weather uncertainty factor are the main challenges facing the development of the agricultural sectors. According to the EPU (2016), the poverty rate among Malaysian farmers was 0.12 percent. On the contrary, Wee and Singaravelloo. (2018) found that the crude poverty rate among RISDA farmers in four Malaysian states was 87.0 percent.

With the fall in commodity prices, the government intervention aimed at shortening the marketing chain to deliver raw products directly to producers has shown an effort to reduce poverty among these farmers. The main agencies responsible for these initiatives include RISDA, FAMA, MARDI, FELCRA, FELDA and Sime Darby. RISDA, as a government agency, plays an important role in focusing on rubber and oil palm farmers. In order to help this community, RISDA implements a replanting and entrepreneurship development programme objectively to increase their income. The EPU has identified

205,000 farmers as poor and their welfare needs to be improved. Following the fall in commodity prices, especially for rubber and oil palms, RISDA launched the Entrepreneurship Development Programme in 2009 with the aim of increasing farmers' incomes through a one off grant of RM20,000 per household in a multiplicity of entrepreneurship activities such as agriculture, services, manufacturing, food and beverage. From 2009 to 2018, 12,550 recipients received the grant in the hope of making them successful in small businesses. However, only 824 (6.6%) of the 12,550 RISDA recipients were successful. This successful proportion raises the question whether the Entrepreneurship Development Programme was actually an effective mechanism for addressing poverty among these farmers. This study is therefore conducted to examine the success or failure factors in small business among RISDA farmers in Malaysia, with the following specific objectives:

i) To identify the types of opportunities and support services offered to RISDA farmers
ii) To determine the factors that influence the success or failure of small businesses among RISDA farmers
iii) To examine whether demographic variables moderate the relationship between factors and the success or failure of small businesses among RISDA farmers

Following the objectives set out above, the study finds in the literature that the factors affecting performance (success or failure) in small businesses include self-efficacy, attitudes, opportunities, support services and demographic attributes of education levels and age. The study applied a quantitative approach using a systematic sampling method. A survey questionnaire was developed to gather the required data from the target RISDA farmers. SPSS version 23.0 and SEM-PLS version 3.0 were tools used in this study to analyses descriptive and inferential statistics.

Support service, attitude, opportunity and self-efficacy have a direct impact on the success or failure of a small business. Demographic effects such as age and education level used as moderators in this study also have an impact on the success or failure of small businesses among RISDA farmers. TPB explains that external and internal factors greatly influence the intention to act next in performing entrepreneurial behaviour. From the point of view of Human Capital Theory, knowledge in the field of business is very important to succeeding in a task. The self-efficacy model confirms that a person's self-efficacy improves skills to produce an innovative product.

The main contribution to this study, which can be clearly seen is the admissibility and ability of RISDA farmers to carry out small business activities, as well as the main factor leading to a major failure in education levels. Education is therefore the main thing that needs attention in mobilising efforts to increase the income of RISDA farmers through small businesses. In addition, RISDA also needs to focus on the age factor when selecting participants to enrol in the entrepreneurship programme. Both of these factors, where RISDA gives priority to the recruitment of small business candidates, increase the percentage of success among RISDA farmers. These two factors are also closely linked to the high level of self-efficiency, the entrepreneurial attitude, the maximum use of support services and the recognition of opportunities for RISDA and other agencies to improve the quality of life.

The unique findings of this study are that RISDA farmers are not motivated to succeed in small businesses with a financial grant of RM20,000, but instead hope that RISDA can provide continuous guidance to ensure that all participants increase their incomes successfully. In counterpart, the findings of the study have shown that there is no monitoring or control system for the business owner’s activities.

6.2 Findings

This section presents the findings concerning the objectives of the study.

6.2.1 Types of Entrepreneurial Opportunities and Support Services Received by Farmers

The establishment of small business farmers has attracted attention in the last 10 years, and the expansion of business commercialisation opportunities has been given priority by the Government in Malaysia (MEA, 2019). A number of internal and external factors limit farmers' capacity, despite their ability to ensure that they can continue to contribute to the economy. Many of these factors are well recognised, such as lack of service support, limited opportunity recognition, inadequate ICT literacy and business skills (Alam et al., 2010, Al-Mamun & Ekpe, 2016). Based on the findings of this study, respondents received a financial grant of RM20,000 to start-up their business and booths offered to participate in exhibitions at the district, state or even national level. The grant offered by RISDA is intended to help RISDA farmers start a small business to increase their income and improve their quality of life (RISDA, 2009).

Other than that, RISDA provided product development opportunities for all respondents to increase their income and well-being. RISDA also provided support services to respondents, such as providing training courses on entrepreneurship and ICT literacy skills. In addition, the services of such free expert consultation were also provided to share initial business thoughts with the recipients of the RISDA grant. All the respondents agreed to receive sufficient knowledge and training from RISDA to develop their business skills. At the same time, agencies are helping to promote their products at official events organised by RISDA or the ministry concerned. The primary objectives of the Malaysian Government's entrepreneurship programme are to enable small businesses to increase their income and improve their well-being (MoE, 2018). Services such as business consultation, marketing, manufacturing services, product design, and business

opportunities through the provision of kiosks at national events specific to poverty alleviation and the creation of small business interests among RISDA farmers (RISDA, 2013).

The findings of this study have shown that demographic factors, such as education levels and age, can be used to screen before grants can be offered. Demography has been shown to determine the level of entrepreneurial self-efficacy and entrepreneurial behaviour rather than focus on external factors in the context of Malaysian farmers. However, the findings of this study could be useful in other similar areas of concept due to the commonality of small businesses and the different perceptions of the concept of success. Success, as argued by Chittithaworn et al. (2011), has different meanings for different people, due to the lack of an appropriate theory to explain the actual factors that contribute to the success of small businesses (Hyder & Lussier, 2016).

Nonetheless, there is no financial support received by respondents from family members or financial institutions in terms of business loans, fewer family members helping to carry out entrepreneurial activities and a lack of community support to purchase local products. Failure farmers have received little support from family members, and some have relocated to cities in search of better pay and job security.

Family support plays a vital role in the success of small business, as motivation and unity lead to family well-being (Shirani et al., 2019). Lee et al. (2019) found that poor support for resource utilisation through family members' interaction has resulted in high rates of failure in small businesses. According to de-Massis and Kotlar (2014), other successful family support measures are classified as business growth, business survival and economic performance. According to Lucky and Olusegun (2012), some entrepreneurs rely primarily on a community relationship to gain and seek ideas for business growth. There are several similar studies that address the assistance from the surrounding

community that is very much needed for the success of small businesses (Gill et al., 2018; Greve & Salaff, 2003; Premaratne, 2001).

TPB consists of three constructs, namely attitude, perceived behavioural control, and subjective norms. These three constructs express entrepreneurial intention and lead toward entrepreneurial behaviour, whether positive or negative performance. From the research framework, the study confirms that support service, attitude, and opportunities are the main factors in determining whether a small business is successful or fails among RISDA farmers. When viewed from the self-efficacy model, it shows when a high level of self-efficacy allows entrepreneurs to implement innovations to increase competition. HCT, on the other hand, emphasises the need for a high level of knowledge in doing business. Skills in business management determine the objectives and targets of the business achieved. If viewed in the context of RISDA farmers, although all respondents acknowledged the support services and opportunities provided, low self-efficacy and lack of business attitude led to a high percentage of failures in small businesses.

6.2.2 Factor Influencing Success or Failure of Small Business among RISDA Farmers

i) Demography

a) Age

Findings of the quantitative phase revealed a significant association between the age of the respondents and the success or failure of small businesses. Descriptive statistics indicate that the majority of successful respondents were between 31 and 50 years of age. Findings suggest that entrepreneurs in the middle ages were more likely to be successful in businesses. Not surprisingly, the findings reflect the age structure of the Moroccan and rural American population, characterised by a predominance of the middle age range between 30 and 50 years of age (Bau et al., 2017). The findings of the present study appear to be similar to those of Bau et al. (2017), who found that the age of business

owners (> 50 years) is among the failure factors of farmers in Morocco and rural America. One possible explanation for the findings of this study is that while some of the elderly respondents are actually making serious mistakes and failing, those who are unable to survive and manage changes in business environments are those who are actually making serious mistakes. These findings are also consistent with Baron and Markman (2000), Aldrich and Cliff (2003), Carr and Sequeira (2007), Kurek and Rachwał (2011), Mahmood et al. (2016), Pittz and Liguori (2020).

b) Education Qualification

The quantitative data analysis revealed that the education level of the respondents appears to be of paramount importance in ensuring the success of RISDA farmers in Malaysia. Descriptive statistics have shown that the proportion of respondents who have completed secondary education is higher in success compared to their counterparts of failed respondents in small businesses. Findings from descriptive statistics suggest that successful respondents are characterised by a relatively higher level of education than their counterparts among failed respondents in Malaysia. This suggests that there is a strong link between the education levels of the respondents and the success or failure of the small businesses. The findings show similarities to previous studies conducted by Mashenene and Rumanyika (2014). Specifically, the finding supports the studies of Schenkel et al. (2019) and Markowska and Wiklund (2020), who found that the education level of the owner-manager was helpful for the success of their business. It also appears to be consistent with the studies by Cooper et al. (1997), Linan (2004), Vaghely and Julien (2010), Unger et al. (2011), Saji and Nair (2018), which showed that the poor level of education of business owners was a factor in business failure.

ii) Support Service

The family support factors unveiled important findings in this study. Data analysis indicated that family support tends to influence the success of small businesses in Malaysia. Descriptive statistics showed that respondents of successful businesses have relatively more support from their children and family members compared to respondents who failed. This result seems to corroborate the study by Gray (2006) about the motivation to be an entrepreneur. Specifically, Gray (2006) found that half of the interviewed Asian successful entrepreneurs came from family members' encouragement and support via helping on business matters. In addition, the studies by Benabderrazik et al. (2021) further support the results of descriptive statistics by illustrating significant differences between the success or failure of respondents in small business influence by relations to family size, family financial assistance, and family motivation.

At a global level, small business support services are influenced by cultural, environmental, policies, programs, training, financial assistance, community engagement, and ICT. Strategic guidance often leads to the growth of smaller businesses. In this study, the impact of training development, prior knowledge, and experience on small business success was clearly demonstrated to have had a positive effect. Most businesses depend heavily on training, which brings additional knowledge and experience to the business. Another potential issue contributing to small business failure is their inability to utilise information technology.

In addition, business owners who make contributions to their community and whose community supports them are more likely to consider their business to be successful in this study. The study also found that the interaction effect of an owner manager by networking (community support) created a positive environment and conducive to business. This finding supports that Hyder and Lussier (2016) identified social

networking, interpersonal ties, and the ability to create new connections as essential characteristics of the sustainability of a small business. Furthermore, Pittz and Liguori (2020) noted that networking is critical to knowledge exchange, and an increase in small business owners' knowledge led to a higher sustainability rate in their business operations. From this study, 87.4 percent of successful respondents noted that their business products came from ideas generated by networking contacts.

TPB explained that the intention of starting a business is successful if there is internal and external assistance, such as help from family, friends, and financial assistance. However, in the context of RISDA farmers, financial assistance of RM20,000 to start a business has been provided but only a few have succeeded. Support services in terms of family and community assistance are still lacking in supporting businesses. Therefore, support service is seen as a factor that leads to the success or failure of small businesses.

iii) Attitude

From the quantitative phase, the variable continues to work hard until it has been found that success in the business has had a positive impact on the success of small business in Malaysia. Descriptive statistics identified hard work in business as a common feature of the small business success of the respondents in Malaysia. This result is consistent with the findings of Gray (2006), who found that hard work was identified as a common feature of an entrepreneur.

The owner of the small business in this study has no experience with the business or business knowledge. All the respondents did not have any business experience before. In addition, other factors such as poor educational background and lack of knowledge about running a business caused them to fail in this program. Those successful respondents also do not have any business experience but adequate training and consistent attitude in the business has ensured business grow up. Business experience entails providing ideas and

opportunities on changing trends and demands in their respective industries. This business knowledge directly transforms into developing efficient products that resonate with the target customers.

TPB emphasises the construct of an attitude that trigger the intention to continue the business. In this study, only a small number of RISDA farmers showed interest in participating in business and ICT training organised by RISDA. HCT also emphasises that the training aspect enhance skills and expertise. Having a high level of knowledge in the field of business increases the level of self-efficacy of the entrepreneur directly.

iv) Opportunities

This study discovered some intriguing findings regarding risk-taking proclivity. Although descriptive statistics have shown that respondents to success or failure tend to agree on the importance of taking risks to ensure the success of their small businesses. The finding suggests that respondents to successful small businesses have a higher risk propensity than respondents to failure. This finding shows similarity to several studies in different contexts (Delmar, 1994; Morris & Zahra, 2000). However, it is not consistent with the study by Siegel et al. (1993), which stated that some lower-risk businesses could also have an impact on the high return on profits for business owners.

Business success is also highly correlated to the efficient management of available resources for business continuity and sustainability. Efficient resource utilisation ensures business stability and remains competitive in the market. In this study, business resources provided by RISDA, such as financial grants, booths, and kiosks, are not used optimally. Thus, the results are a high failure rate due to inefficient use of resources and allocation of resources to the business. Among the main factors that contribute to the inefficient processing of business resources from the findings in this study is the poor educational foundation in rural areas.

TPB emphasised the need for business opportunities to be provided to help entrepreneurs, especially from government agencies and the community (external). Many business opportunities are provided by RISDA, but inefficiency in business management hinders the government's efforts to help these RISDA farmers out of the PLI. For personal development, business and ICT training is offered but the response to the training provided is too low. The opportunities provided to RISDA farmers fail to be seized for the success of their businesses.

v) Self-efficacy

Quantitative data analysis shows that business knowledge and ICT skills are crucial to the success or failure of small business in Malaysia. The results of the descriptive analysis revealed that business knowledge and ICT skills were considered to be of great importance to the success or failure of small businesses. The findings of the study corroborate with Benabderrazik et al. (2021) that, based on a sample of 56 bankrupt small businesses, 70.0 percent of the failures were due to poor leadership, business knowledge, and mismanagement.

In addition, the findings are consistent with other studies in different contexts and supported by Yusuf and Nurihsan (2011), which have shown that good business knowledge is one of the most critical factors for the small business success of South Pacific islanders. However, although business knowledge was considered to be very important, it was evident that ICT skills could also have a significant impact on the performance of small businesses as opportunities and appropriate strategies to make these opportunities a reality. As Greiner (1989) argues, the levels of managerial competence, entrepreneurial knowledge, and ICT skills may be related to the size of the small business. As businesses grow, entrepreneurs must develop their leadership, business knowledge, management skills, and other capabilities in response to the sustainability of internal and

external crises. In SEM, self-efficacy can be enhanced with training, experience, and high personality traits. In the context of the study, respondents have no experience in running a business and lack confidence in business. Self-efficacy is an important factor in the success of a small business.

6.2.3 Moderation of Demography between the Key Factors and Success or Failure of Small Business among Farmers

In order to address the above mentioned moderation relationship, this study used SEM-PLS version 3.0 to test whether demography, such as age and educational levels, have had an impact on the success or failure of small business among farmers. Results have shown that age and educational levels significantly moderate the relationship between support services, attitudes, opportunities, self-efficiency and success or failure of small businesses among RISDA farmers in Malaysia. In particular, the average age of the programme recipients is 50 years. Respondents between the ages of 31 and 50 are more likely to be successful, while those between the ages of 51 and above are more likely to be unsuccessful. More than 35.0 percent of the failed respondents had low levels of education, mostly only completed primary schooling, and almost 40.0 percent had no formal education.

Demographic factors such as age and education have an impact on self-efficacy, attitudes and the ability to identify opportunities. This is transformed into behavioural change, whether to accept or reject entrepreneurial activity. This is supported by inferential statistical results of direct and moderator effects in the research framework. The education levels were highly complemented by tasks related to self-efficacy, attitude, opportunities, and training adoption, such as business knowledge and ICT literacy skills, which were important for their success. This finding is consistent with Cooper et al. (1997), Linan (2004), Vaghely and Julien (2010), Unger et al. (2011), Mashenene and Rumanyika (2014), Saji and Nair (2018), Schenkel et al. (2019), Markowska and Wiklund (2020).

The respondents' ageing factor, which included an inability to perform the entrepreneurial task from the perspective of a business owner based on personality traits, skills, and personal and social networking, was critical to their success. This finding is in syncronise with Baron and Markman (2000), Aldrich and Cliff (2003), Carr and Sequeira (2007), Kurek and Rachwał (2011), Mahmood et al. (2016), Pittz and Liguori (2020). In the context of RISDA farmers in Malaysia, self-efficacy was a factor of success or failure in small business. Inability to recognise opportunities is very closely linked to poor business management and ICT skills. Shane et al. (2003), McGee et al. (2009), Drnovsek et al. (2010), Cardon and Kirk (2015), He and Freeman (2019), Markowska and Wiklund (2020) all provided support. The attitude variable, which included personality traits and business experience as an attribute to engaging with social networks and the surrounding environment, was important for business success, consistent with Baron and Markman (2000), Aldrich and Cliff (2003), Carr and Sequeira (2007), and Page and Gemmell (2020).

The recognition of opportunities, which included resource allocation, business prioritisation and risk-taking, is a potential measure that can be taken to benefit businesses, including the expansion of facilities on a surviving basis, was important for success. Vaghely and Julien (2010) and Hamdan et al (2020) support these findings.The support service variable obtained from family in terms of assisting, financial support, family member's contribution in psychology, community support, and related training provided, particularly in entrepreneurship courses and ICT aspects to ensure business success.This finding supports the studies by d'Abbs (1982), Aldrich and Cliff (2003), Basu (2004), Carr and Sequeira (2007), Abbott et al. (2006), Kessy and Temu (2010), Padachi and Bhiwajee (2016), and Dana et al. (2020).

Demographic background does indeed correlate with success or failure in business. Factors that lead to business success or failure, such as support service, attitude, opportunities, and self-efficacy, are greatly influenced by the age and educational background of the entrepreneur. TPB, if matched with an entrepreneurial background, shows the effectiveness of the intention to run a business. If the level of education is too low, neither external nor internal support ensure the business's success. Competition in business requires innovative thinking in providing products to the market. As stated by HCT, age is not an issue for entrepreneurs if the desire to learn determines positive behavior toward business.

6.3 Discussion

This section presents the discussion on key findings concerning the success or failure in small business involving RISDA farmers.

6.3.1 Demography

i) Age of Small Business Farmer

The descriptive analysis showed that respondents aged 31-50 accounted for 67.8 percent of those who were successful in business, while 63.8 percent of those who failed were aged 51 years and older (Table 5.7). This clearly shows that the middle-aged RISDA farmers are more successful entrepreneurs than the older ones. The results of the study are consistent with those of Meager (1992) and Lopez et al. (2020), who reported that those starting businesses at middle age are more likely to succeed than those starting businesses at 50 years of age and above. This is in significance with Yokoyama and Birchley's (2020) study, which found that individuals aged 25–45 years were the most entrepreneurially active and successful in Japan.

Findings from another study in the United Kingdom by Parkinson et al. (2020) revealed that the successful entrepreneur was relatively younger at less than 50 years of age. Dana

et al. (2020) study in Pakistan identified two sets of characteristics that influenced a successful entrepreneur to be younger than 45 years of age and good personal characteristics (personal traits). RISDA farmers' age has also had a significant impact on self-efficiency, recognition of opportunities, service support and entrepreneurial behavioural control over the performance of small businesses. Pittz and Liguori (2020) focused on building successful early stage business, stating that younger ages, self-efficiency, prioritisation of allocations, recognition of opportunities and network support are among the most important things to ensure entrepreneurial behaviour and business sustainability. This current study therefore confirms and is consistent with the findings that investing grants to middle aged RISDA farmers in the development of entrepreneurship would be more successful than to farmers over 50 years of age.

ii) Educational Qualification

According to descriptive data, the majority of farmers operating in small businesses have a low level of education, with 44.3 percent in secondary school, 36.6 in primary school, while 19.1 percent (Table 5.5) have no education. The findings also appear to indicate that those with secondary education may have more success in small businesses. This finding demonstrates a good reflection on the importance of educational qualifications in raising the success rate in small businesses. It is worth recalling that the educational levels of the RISDA farmers demonstrate a significant outcome in terms of entrepreneurial development and high rates of success. This may also be due to the extent of business experience which RISDA farmers have gained to better operate their businesses. In reality, the finding shows substantial evidence of RISDA farmers' education levels impacting the entrepreneurial behaviour and performance in entrepreneurship fields.

Looking at the structural model, the relationship between success or failure of small businesses and educational levels has a significant impact on self-efficacy, attitudes,

recognition of opportunities and support for services at once. As a result, it was considered appropriate to assess educational levels as factors leading to the performance of small businesses in terms of success or failure measurement. Mustapha and Abdullah (2004) reported that lack of management skills, training and formal basic education (literacy) were recognised as barriers to the success of small businesses in Malaysia. In particular, respondents across four sectors (manufacturing, services, agriculture, food and beverage) rated lack of education (Table 6.1) as key factors in the success or failure of their businesses. Overall, 86.3 percent of respondents strongly agreed that the educational level of an entrepreneur could influence the outcome of their performance in their business, whether they succeeded or failed. Results from the inferential analysis using a one tailed relationship in latent variables of SMART-PLS version 3.0 showed that there is a positive relationship between educational levels and their performance in small business. In reality, RISDA farmers perceived lack of management skills, training, low levels of education and lack of basic formal education as causing difficulties in operating their businesses and thus impacting negatively on their small businesses.

Koramoah and Abban's (2020) study in Ghana found that lack of information, particularly in the basic parts of doing business, poses a challenge to the growth of successful entrepreneurs that emerge from low education levels. Findings from this current study further validate the findings of Indarti and Langenberg (2004) and Lopez et al. (2020), which found that the levels of education and the necessary management skills are required for starting and operating a small business. In particular, poor management and lack of training lead to an error in the planning and implementation of entrepreneurship. Similarity in Lekovic and Petrovic (2020) to farmers' entrepreneurs in Southeast Europe concluded that inadequate levels of education have a significant impact on economic growth. In addition, respondents recognised that having management skills and continuing training would improve the way they do business and increase the chances of

success. In addition, according to Strobel and Kraztner (2017), the authority should focus more on increasing awareness of the development of business skills in order to meet the objectives of the target group.

The lack of knowledge management is due to a low level of education and the potential for innovation in the business sector may struggle. However, according to Lopez et al. (2020), the level of education and the lack of formal training in agricultural entrepreneurship are seen as barriers to income for farmers. However, this overlaps with the findings of Robson et al. (2008) and Saji and Nair (2018) that educational qualifications have no effect on doing better, but rather on obtaining information and experience that improve small business success rates.

6.3.2 Support Service

The elements of TPB, such as attitudes, perceived behavioural control, and subjective norms, each contribute toward the formation of desire in the success or failure of a small business. Thus, in this study, the elements of behaviour guided by constructed social norms are the predictors that most contribute to the formation of business success or failure in the context of RISDA farmers. The behaviour of being diligent in business is also a motivation that exists from the support services received in entrepreneurship. Thus, the formation of behaviours against desire in business success or failure has a positive relationship with external influences in addition to individual attitude. As such, it can be stated that support services play an important role in shaping the behavior and desire for business success or failure among RISDA farmers. The important support service attributes that contribute to the success or failure of a small business tested in the research framework are as followed:

i) Family Support

Family support is key to the success of those involved in small or informal businesses. Findings from descriptive analyses showed positive results between success or failure respondents who received (87.7%) family business support and those who did not (80.6%) failed in the business. Family support is reported here as providing assistance through a business that shows levels of interest and support to improve the well-being of the family. The finding of the study supports Baron and Markman's (2000) and Dana et al. (2020), which stated that family members and the personal network contribute to the success of the entrepreneur in terms of morality and motivation. Moreover, finding out that the younger business owner had the support of their families, particularly their father, who had been the owner of the business or the manager more successful. Furthermore, the high growth of business owners indicates that family and community support were important factors in their success, as confirmed by Baron and Markman (2000), Aldrich and Cliff (2003), Carr and Sequeira (2007), and Koramoah and Abban (2020).

Baron and Markman (2000) argued that a high level of family network built on a favourable reputation, relevant prior experience and direct personal contact, often helps business owners to gain access to new ideas and potential products on the market. Aldrich and Cliff (2003), as well as Carr and Sequeira (2007), explain that families influence business owners in terms of opportunity recognition, start-up decisions, and prioritisation of resource allocation, tending to be more successful. Koramoah and Abban (2020) point out that having a family that is self-employed gives strong inspiration to the level of success of the business owner. Baron and Markman (2000) point out that business owners obtain a wide range of benefits from their family network, including psychological support, advice, encouragement, acquisition of tangible financial resources, cooperation, and trust from others, all of which enhance access to business success. Family size does indeed play a positive role in developing small business growth. However, the impact on

family relationships and members of the household can be both positive and negative depending on their contribution to the business. It is interesting to note in this study that respondents with less than three members in the household are most helpful among successful (63.4%). Moreover, entrepreneurs with strong family support address difficulties and preserve their businesses (Basu, 2004).

Although business owners focused on the encouragement and assistance they receive from family members, they also expressed negative consequences such as worries, stress, disappointment, and interference that they share with their household members. In particular, business start-up can be motivated by family size and family harmony (Koramoah & Abban, 2020). In addition, the emphasis on family size also relates to the allocation of resources to start-ups in small businesses (Carlsson, 2013). In other words, in contrast to Dana et al. (2020), the more family members, the more successful the business is. In this sense, both instrumental assistance (advice, extension of free assistance) and emotional support (dependency, trustworthiness) are mainly provided by family members. Support for family members therefore bring about a behavioural change in the business owner. According to Dana et al. (2020), business owners initiate the strategy of seeking support from family members, family size, and involvement in a voluntary sacrifice of family benefits in support of the business.

ii) Family's Financial Support

The failure of the entrepreneurial respondents is closely linked to the lack of financial support for the family members (Ming & Siong, 2007). These concerns were appropriate to measure the importance of family financial support in creating business success on the basis of the responses of the respondents. This finding has shown a good reflection on the lack of financial support from the family as an obstacle to the success of their business. This finding is consistent with Ming and Siong (2007), who identified family financial

support factors as the most important factors affecting the performance of small business owners in Malaysia.

The identification of family financial support as contributing to the success or failure of small business activities reveals the same findings between this current study and other previous research. Kessy and Temu (2010), Barkhatov et al. (2016) and Dana et al. (2020) agreed that insufficient family financial support would reduce business performance. In addition, findings show that weak family financial support among failed RISDA farmers has led to demotivation in the business. Deater et al. (1996) and Obadeyi et al. (2019) argued that the lack of capital is due to a small business' failure to predict resource needs due to poor financial management. In addition, this current study supports the findings of Mashenene and Rumanyika (2014) that the lack of capital from family members contributes to the development of shortfalls for small businesses due to the limited resources available. The results of the inferential analysis showed a significant positive relationship between family financial support, such as support services, and the success or failure of small businesses among RISDA farmers in Malaysia. This shows that the majority of respondents recognised the impact of the identified support service on the success of their small business. These results are further consistent with Mambula (2002), Beck and Demirguc-Kunt (2006), Dana et al. (2020) studies on the lack of family financing for small businesses, and difficulties in accessing finance in both government bodies and commercial banks, which lead to business failure.

Findings from Ali et al. (2019) revealed that lack of family support in terms of business funding is a major obstacle to small business success, supporting the results of the University of Cambridge's Small Business Research Center that clearly showed family support as the most commonly reported constraint for business success. This finding is further confirmed by the study of Oldewage et al. (2016) in the South African Vaal

Triangle region, where respondents to this study complained about the long process of obtaining sufficient loans from commercial banks and having no option but to request assistance from family members. Furthermore, Mashenene and Rumanyika (2014) state that borrowing from family members for the development of small businesses is a very complicated task. The issue also arises in this study of an alternative source of funding, which respondents said was difficult, in particular obtaining a loan from the government and other financial institutions. Oldewage et al. (2016) also add that the majority of applications for credit are refused on the grounds that the business is not registered. Similarly, the findings of this study further support studies by Donga et al. (2016) which found that policies to finance farmers' businesses are discriminatory and do not provide adequate support for the agriculture sector. Nor et al. (2017) research on innovation in agricultural practises and risks for food processing small businesses in Malaysia reported that small businesses were struggling from a lack of financial support from government or commercial banks due to their complicated processes, which included family members.

iii) Community Support

There is boundless recognition of the importance of community support for the success of small businesses (Aldrich & Waldinger, 1990; Akingunola, 2011; Ko & An, 2019). The entrepreneurial potential to succeed is determined by whether the community gives full support to the owner of the business. This is a new way for business owners to start encouraging high growth with the support of their communities. In addition, the owner of the business has proved to be a success with good and positive social support from the community. Commitment to community service exposes entrepreneurship as a way of serving the community through the provision of quality products and services required. The activities further contribute to the development of a community relationship with the owner of the business and to the social recognition of the process. According to the findings of this current study, more than 50.0 percent of the failure respondents did not

receive community support. Similarly, the results of Akingunola (2011) on community support for the products of the business owner help to boost entrepreneurial activity and economic growth. Interestingly, this study reveals that the entrepreneurial activities by RISDA farmers are for the same product and the boundaries for marketing the product are limited. Only 37.6 percent of RISDA farmers who were successful were able to market their products in other districts.

iv) Training

The most prominent agency supporting farmers is RISDA, with the aim of raising their household income. The findings reveal that all the respondents received business support services such as ICT training and entrepreneurship courses that cover basic business concepts, marketing plans, product development plans, and financial management. According to Abbott et al. (2006) and Yusubova et al. (2019), entrepreneurial support is the systematic process of creating successful small business by providing those comprehensive and integrated services such as training and coaching in the developmental stage. Successful RISDA farmers have participated in both courses more than four times (85.4%), while the proportion of failed RISDA farmers is less than 30.0 percent.

Kampa-Kokesch and Anderson (2001), Kangogo et al. (2020) pointed out that training creates measurable behavioural change in individual entrepreneurial intent and entrepreneurial interest. The training consultant facilitates positive change, delivers direct entrepreneurial behaviour and creates opportunities for change. The result of the training is an increase in performance in specific tasks, mostly entrepreneurial activities. According to Taruru et al. (2015), the role of training is to focus on using their existing strengths to capitalise on what energises and move them forward towards the goal and ultimately towards the goal.

Consequently, the findings of this study on the adequacy of training by the agency are undeniably important in terms of creating knowledge for RISDA farmers and meeting the objectives of increasing income through entrepreneurial activities. Similar findings have been highlighted by Wang (2008), Nasution et al. (2011), Palmer et al. (2019) on the training provided by the strategically oriented authority that can change the entrepreneurial goal of achieving success. He and Freeman (2019) supported the importance of general acceptance of basic training as a necessary condition for individual success in small businesses.

With regard to the training of farmers, RISDA plays a role in the promotion and development of farmers in Malaysia. This programme aims to provide a comprehensive course in computer enhanced skills (Internet of Things-IoT) and entrepreneurship that includes basic business account preparation, promotion, e-marketing, e-commerce, basic design concept, business consulting, small business technopreneurship, social entrepreneurship and ethical collaboration with the Ministry of Entrepreneurship of Malaysia (MED), Ministry of Rural Development (MRD) and Ministry of Economic Affair of Malaysia (MEA).

Based on these initiatives, this study reveals that 71.7 percent of RISDA farmers did not attend business management courses, seminars or workshops. This can be attributed to the lack of knowledge of the respondents, and the tendency to fail is high. Findings from this research are consistent with research by Al-Mamun and Ekpe (2016), who found that training in rural areas mainly based on agriculture improves management skills and thus leads them to a greater understanding of their markets and product advantages.

6.3.3 Attitude

The TPB construct is about the importance of attitude and interest in forming intentions and performing behaviour in business. Past experience as well as good personality traits

increase the level of success in business. Positive or negative attitudes are derived directly as a result of past experience. It worked from direct personal experience, or due to observation. Social norms also have a strong influence on attitudes to performing entrepreneurial behaviour. Social roles are related to community involvement in helping attitudes trigger intentions to perform particular behaviors. From the view of psychology, attitudes can be formed by external influences as well as by internal ones, with confidence or belief in individual ability. The following are the important attributes in this study on attitudes constructs as tested in the research framework.

i) Personality

The three concerns that contribute to the successful creation of small businesses have been identified in the systematic literature review of negotiating skills, discipline and attitudes. The findings show that 79.6 percent of successful respondents see their self-discipline as a contributing factor to the success of small businesses. According to d-Amboise and Muldowney (1988), Peters et al. (2009), a highly self-disciplined business owner, led to the success of small businesses.

Accordingly, the majority (87.2%) of the failure of RISDA farmers in Malaysia lack the negotiating skills, discipline and attitude to become an entrepreneur and contribute to the high rate of failure of small business success among RISDA farmers. These findings support the view of Arifin and Prastyaningtyas (2019) that business managers with higher discipline may intentionally have good ideas and skills for a positive chance of survival in the markets. The results of this study further show that the attitudes of the respondents have been highlighted as contributing factors that restrict the success of their business efforts. This means that RISDA farmers lose marketing skills, which are directly related to the elements of business negotiation, as a threat to the success of their businesses. This finding was agreed with Nyoni and Bonga (2018) who found that a lack of negotiation prior to the actual decision making and silo mentality was a challenge to the success of

small businesses. In addition, this result is similar to the Margaretha et al. (2018) studies, which argue that lack of market analysis negotiation reduces opportunities for micro business. In support of this, Lestari (2019) argued that having a good management strategy, time management professionalism and a positive attitude are key strategies for the success of small businesses.

ii) Business Experience

Knowledge is the information, understanding, or skills that high-growth entrepreneurs acquire from education and experience prior to realizing opportunities and creating new ventures (Audretsch, 1995; Shane & Venkataraman, 2000; Haynie et al., 2009; Vaghely & Julien, 2010; Page & Gemmell, 2020). Business experience is an important factor that leads toward business sustainability and business growth. Deeper understanding of the specific types of business knowledge is necessary to recognise business opportunities. According to Page and Gemmell (2020), knowledge about how to innovate in existing products comes from previous business experience that seeks to meet local social and economic realities. Social capital is the set of actual and potential resources that high-growth entrepreneurs obtain from knowing each other, being part of a social network, or merely from being known to others and coming from good business experience (Audretsch, 1995; Shane & Venkataraman, 2000; Haynie et al., 2009; Vaghely & Julien, 2010; Page & Gemmell, 2020).

An indication from the descriptive results reveals that none of the respondents had any business experience, either in business or working in similar areas. According to Vaghely and Julien (2010), those entrepreneurs operating in the service sectors need more years of experience than those in the agricultural and manufacturing sectors to become successful. A possible explanation is that successful farmers (69.3%) are those operating under these three sectors (service, manufacturing, food and beverage) except in

agriculture have mostly gained some experience before setting up their own business, undergoing training or apprenticeship at least for three months at their own cost. New start-up entrepreneurs with no prior experience were more likely to fail in small businesses (Aksoy, 2020).

The above statements also corroborate the findings of Carlsson et al. (2013), which state that lack of managerial training and experience is a leading cause of small business failure, because owners tend to start the business themselves as a means of reducing operating costs, which may lead to a downturn or failure of the business. In addition, they claimed that the owner of a business with prior experience with either another company or other field work appears to have a stronger business structure. According to Barkhatov et al. (2016) and Obadeyi et al. (2019), successful entrepreneurs mostly have strong family backgrounds with entrepreneurial experience, others with management experience and academic education. They had previous professional experiences and most also had management, entrepreneurial and non-professional experiences (Ali et al., 2019). Through their professional experience, they acquired knowledge about markets, customers, and ways to grow their businesses (Mashenene & Rumanyika, 2014).

6.3.4 Opportunities

HCT explains that knowledge increases the competencies and ability to explore the opportunities that exist in business. SEM also emphasises that self-efficacy increases business opportunities by identifying available resources accordingly. The allocation of business resources in determining the priorities that need to be given attention in business sustainability is highly dependent on the knowledge and skills of the business owner. While risk in business as a means of competing with market demand is necessary, proper analysis is always needed. Therefore, the opportunities available to those who do not have talent in resource management result in failure in business. In opportunities constructed,

risk, prioritisation, and resource allocation are seen as contributors to success or failure in business in the context of RISDA farmers. The research framework developed confirms a significant relationship between opportunities and business success or failure. The following are the important attributes in this study on opportunity variables.

i) Risk, Prioritisation and Resources Allocation

Shane and Venkataraman (2000) pointed out that the focus on entrepreneurship opportunities should be derived from the question "Where does entrepreneurial opportunity come from? In addition, they identify two factors of high-growth entrepreneurial opportunities underlying concepts for small business owners, which are:

i. Sustainable economic growth is derived from the recognition, discovery, or creation of opportunities in small businesses

ii. Based on the exploration of market pre-conditions and segmentation of existing products

The owner of the business appears to be active when he is willing to take risks and to continue to overcome difficulties in the business. The business owner, who has a strong desire to be successful, also made investments at other times and did not hesitate to borrow money from either family members, financial institutions or government agencies to expand in the markets. The problem arises when there is no proper plan and action on the part of the owner of the business while it is managed under unknown and uncertain conditions, such as the products no longer needed in the markets or the total absolute. In order to escape the hopeless situation, in particular the overwhelming uncertainty needed to explore new business opportunities, McClelland's (1972) argued that the willingness to take risks to explore a new business venture remains sustainable and prone to a new global market demand. New business creation involves taking risks in the financial and decision-making aspects. The findings in this study show that none of the respondents

were willing to take risks in the business, fear of failure as obstacles, and unwilling to expand the business.

Prioritisation of the allocation of resources to small businesses is key to the achievement of the business objective. However, it is highly correlated with the level of self-efficiency and the level of education. In other words, knowing a business knowledge area improves the ability to predict an area that is also considered important. From the descriptive analysis, it appears that all respondents in this study were funded by RISDA to start their business by providing a RM20,000 per household grant. It is clear that the funds allocated to the entrepreneurial development of small business among farmers are supported by RISDA. In addition, it can be concluded that respondents are receiving equal assistants from RISDA to increase their income through entrepreneurship development activities. This reinforces the findings of Obadeyi et al. (2019), which found that government funds are intended for small business and entrepreneurial development for economic growth purposes.

The new interesting finding in this study is that all the respondents agreed they were not thinking about expanding their business in the future. This contrasts with the findings of Raijman (2001), Hausmann and Nedelkoska (2018) that migrants do not necessarily set up their own business in comparison with local entrepreneurs. When referring to the context of prioritising the allocation of resources, the local business owner is capable of taking advantage of the knowledge they have from the culture of both markets and thereby building successful business strategies and expanding their transnational entrepreneurial potential. Generally, entrepreneurs in developing countries have unlimited access to efficient allocation of resources, and as a result, a lack of priority products leads to more frequent market failures (Lee & Eesley, 2018; Griffith, 2020).

In this view, the allocation of resources and the priorities of the respondents to this study have not become a priority list. Finding support for Page and Gemmell (2020) on non-proper allocation of resources such as financial planning and new business ideas, as well as capital financed as useless. According to Page and Gemmell (2020), an entrepreneur has the strength to stand up and fight when faced with a problem in the form of financial, labour or material resources.

6.3.5 Self-efficacy

Self-efficacy refers to SEM that is influenced by internal and external factors. Looked at from the business context, one's self-efficacy in business management determines the success of the business. Knowledge of business as well as skills in using the latest technology make businesses sustainable in the market. In this study, the self-efficacy construct based on two main attributes, namely business knowledge and ICT skills, showed a positive relationship with the determination of the success or failure of the business. High self-efficacy increases the ability to produce quality products with innovative features. The following are the important attributes in this study on self-efficacy variables.

i) ICT Skills

Based on Schenkel et al. (2019), self-efficiency is needed to achieve high growth ambitions and manage the risks of their business. The finding shows that the low growth of self-efficacy RISDA farmers is also influenced by their entrepreneurial behaviour at the very poor level of ICT used. The findings also show that RISDA farmers' self-efficiency in terms of ICT adoptability, personality traits (including the need to achieve business objectives, high growth ambition, risk management capability), business knowledge (entrepreneurship tasks mostly in management aspects and entrepreneurial experience), social support (including the surrounding network) are highly correlated

with their background (poor education levels). Finding support from Al-Mamun and Ekpe (2016) as a failure of entrepreneurship in rural areas is common in Malaysia, mainly due to low self-efficacy and poor education.

In the meantime, findings show that no effort has been made by the failure of respondents to overcome obstacles in the lack of ICT skills. This lack of sense by respondents can be explained by their low self-efficacy, which in turn is influenced by their low level of education. What is more interesting about the findings is that only 9.8 percent of respondents agreed that ICT skills are very important to acquire to meet business goals. The findings that the high self-efficacy (ICT skills), attitude (business knowledge) and even support service possessed by the low growth small business entrepreneurs in rural areas are common in Malaysia lead to two findings by deductive reasoning:

i) Low growth small business entrepreneurs in rural areas who have no future direction due to low education levels
ii) Most early-stage small business entrepreneurs in rural areas are not well trained in ICT in business due to low self-efficiency and lack of business knowledge, which have a direct influence on their entrepreneurial behaviour

This statement supports the importance of ICT skills with high education levels to their business success (Bandura, 1977; McGee et al., 2009; Markowska & Wiklund, 2020). Self-efficacy is needed in the search for opportunities (Shane & Venkataraman, 2000) and is important for the understanding of entrepreneurial success. Shane et al. (2003) explained that an individual with a high level of self-efficacy, motivation, and ICT skills would make more effort over a longer period of time to carry out the tasks, pursue setbacks, set and accept higher targets, and develop a better plan and strategies for the tasks. The explanation given in this study confirms the direct relationship between self-efficacy (ICT adoptability) and demographic factors (age and education) in terms of

success or failure in the field of entrepreneurship. Because of the relationships between self-efficacy and the other factors such as attitude and opportunities highlighted by the high growth entrepreneurs and the importance of self-efficacy in determining entrepreneurial success (Shane et al., 2003; Drnovsek et al., 2010; Cardon & Kirk, 2015), self-efficacy can be considered as the factors for the success of the high growth entrepreneurs in the study of Markowska and Wiklund (2020).

Another evidence of important ICT skills for high-growth entrepreneurs is the younger and better educated Brazilian farmers, who earn almost twice as much in the manufacturing sectors compared with their manager's monthly salary (Kahl et al., 2018). Self-efficacy in ICT adoptability was directly responsible for their success in discovering or recognising entrepreneurial opportunities and successfully developing their high-growth small businesses. Overall, respondents in this study agreed that ICT skills are important for supporting the success of small businesses. Finally, ICT skills are an important determinant of the success of RISDA farmers from the analysis and related hypothesis supported.

ii) Business Knowledge

The finding reveals that the respondents' business knowledge and skills are too low, and one of the reasons contributing to their performance supports the findings of Marullo et al. (2018). Adomako et al. (2016) found that the business management skills of business owners with specific industry knowledge contributed to both the survival and growth of their businesses. Schenkel et al. (2019) found that entrepreneurial knowledge was the key to the success of small business start-ups that were directly linked to entrepreneurial tasks. The knowledge acquired for the growth of small businesses is limited in rural areas for two interrelated reasons. First, the rationale for human capital influenced by the rural education system was not concentrated in the early 1960s and middle 1970s. According

to Guedes (2008), who studied agricultural entrepreneurship in Ghana, only 0.4 percent had secondary education and only 0.7 percent graduated from higher education institutions, out of an average of 10,000 rural residents. Second, there is a relationship between the human task of knowledge responsible for the success of high growth enterprises that are not significant in rural areas due to low prices and costs at the end of the 1990s. The importance of knowledge acquired through skills and experience for the success of high-impact entrepreneurs is also confirmed by the fact that they have recognised or discovered entrepreneurial opportunities, mainly in global markets, as a result of their experience.

6.3.6 Factors Influencing Small Business Success among RISDA Farmers in Malaysia

As highlighted in the literature, numerous findings presented different perspectives on the success of small businesses, which are inherently different across the nation due to certain environmental changes, technological developments, consumer preferences and challenges in international markets. As a result, the relationship between factors (self-efficacy, age, level of education, opportunities, attitudes and support services) has shown a positive direction towards small business success or failure. However, Lussier and Pfeifer (2001) argued that significance does not always mean that it is relevant because the statistical result can be a data artefact that includes variables which can be collinear. Therefore, it should be noted that the result of this study does not mean that the factors studied cannot be used to demonstrate a significant negative relationship. The following section discuss the findings of this study based on the analyses carried out. The findings are based on the research framework and the hypotheses tested.

After all, their cultural structure also has an important influence on self-efficacy and entrepreneurial intent towards entrepreneurial behavioural change. According to Bakar (2011) and Marwan et al. (2012) in Malaysia, mostly rural areas have noticed that the

government has not given due importance to the educational aspect. The level of education is also highly correlated with the opportunities fully utilised in developing ideas and giving priority to the allocation of resources. This finding of support for the poor education system has not been successful in creating small businesses and has acquired additional knowledge management tasks throughout extensive training (Santos et al., 2019), while business experience has been able to recognise opportunities for economic development (Indarti & Langenberg, 2004; Nkonoki, 2010; Mashenene & Rumanyika, 2014; Barkhatov et al., 2016. Knowledge-based and experience-based tasks, for the most part, develop ideas and can lead to innovation to fill needs and market gaps. However, poor levels of education and aging are unlikely to create innovation that can significantly shift the economic curve of the rural area, according to business owners. In addition, the high self-efficiency needed by the owner of the business to strive for innovation creatures have an impact on income growth.

6.3.7 Rank of Factors that Influence of Small Business Success among RISDA Farmers in Malaysia

From a systematic review of literature, which is a thorough process that minimises bias in the search for literature (Gliem & Gliem, 2003), Chapter Three has highlighted several issues that contribute to the factors that influence the success or failure of small businesses among RISDA farmers in developing the research framework for this study. The framework was used to establish the hypothesis tested in Sections 5.4, 5.5 and Table 5.18. Therefore, in order to provide a better understanding of the outcome of this study and to focus on the most relevant factors to be discussed, the average mean score in the quantitative method is used to rank the factors as defined by the respondents. This ranking shows that RISDA farmers consider such factors to have a positive effect on the performance of their businesses. In addition, the ranking would focus on RISDA farmers and other stakeholders (government and policy makers) to recognise the key reason for

small business success or failure to take further action. This ranking would also ensure that RISDA farmers make good use of resources and eventually contribute to more vibrant success in Malaysia's small business markets. Table 6.1 presents the ranking of the factors affecting the growth of small businesses among RISDA farmers in Malaysia.

Six factors have been identified that have influenced the success or failure of farmers in small businesses. These include education levels (ranked 1st), age (ranked 2nd), self-efficacy (ranked 3rd), attitude (ranked 4th), opportunities (ranked 5th) and support services (ranked 6th). The study simplifies that although new ideas can produce high quality products on the market, due to low levels of education and low self-efficiency, they lead to negative entrepreneurial behaviour on the part of the RISDA farmer. The majority of respondents lack knowledge of business management and ICT literacy skills. In addition, RISDA farmers have received less family support in guiding or providing support in business matters. Perhaps the success or failure of RISDA farmers to receive little support from society for buying and promoting products to others seems to be a major driver of low entrepreneurial behaviour among these RISDA farmer's entrepreneurship. Fear of taking risks and lack of new products have explained the inability of these RISDA farmers. The element to explore current markets is commonly linked to self-efficiency. In other words, the confidence level and entrepreneurial personality of RISDA farmers are too weak, and the agency's (RISDA) assistants need to be more deeply focused on these farmers' admissibility.

Table 6.1: Ranking of factors to the success of small businesses among farmers in Malaysia

Factor	Mean score	Ranking
Education levels	3.95	1
Age	3.93	2
Self-efficacy	3.75	3
Attitude	3.69	4
Opportunities	3.64	5
Support service	3.51	6

6.4 Filling the Gap in Study

This thesis fills the research gap by answering the research question on the factors that influence success or failure of RISDA farmers in Malaysia. It has been highlighted that the importance of demography (gender and age) as well as support services could contribute to the outcome of the poverty alleviating via entrepreneurial programme. These form the main contributions to the expansion of knowledge in this study. TPB and SEM have been used to assess an individual's ability to integrate resources and remain competitive in small businesses. The findings reveal that although small businesses are considered informal, they contribute to the well-being of the farmers.

The results of R^2 of SMART-PLS contributed by the demographic variables in Chapter Five indicate that the potential of farmers' success in small business will increase if attention is given to the age and education level in entrepreneurship development. Section 3.6.3.1 provided new evidence on family support in terms of helping and family financial support as part of the support service that can raise the success rate. Furthermore, this study's inclusion of representation of training as a part of support service shows a significant filling of the gap in the literature. Taken together, these findings show that support services in terms of training should be considered carefully when designing policy tools for small businesses. Government interventions, such as provision of financial grants and opportunities, should target the potential participants (age and education level) to increase the success rate of small businesses.

The opportunities construct consists of risk-taking in small business development and resource allocation prioritisation attributes specifically to assess RISDA farmers' capability to fully optimise resources provided by RISDA. Besides, it fills the gaps with the significant results that a high level of education as well as age factors play an important role in opportunities in business more efficiently as a contribution to the body

of knowledge. This will contribute to small business agricultural transformation improvements in terms of farm product and better practices in business management.

However, when exploring the entrepreneurial self-efficacy and attitude of RISDA farmers involved in small businesses, the role of individual ability does not augur well to compete due to education and age barriers. This appears to be one of the main reasons for their low level of productivity and failure of small businesses in agricultural setting. This means the study has conclusively established the reasons behind the seemingly inefficient allocation of resources, and small business policy could be strengthened.

Precisely, lack of business knowledge and ICT skills have also been constraints to conduct a successful business for these farmers. The evidence in Chapter Five on inferential statistical results and guided by review of the literature in Chapter Three shows that knowledge in business and ICT skills are highly influenced by demographic factors (age and level of education) toward business success addressing the gap in the entrepreneurship field, thus making this study significant in the context of RISDA farmers and can be generalised in similar settings elsewhere. Overall, the evident presented in this section suggests that the factors identified could help farmers to be more successful in small businesses or to expand their businesses.

6.5 Contributions of Study

This study enriches the small business literature by identifying the structural impact of success or failure factors in small businesses among RISDA farmers in a Malaysian context. Previous research on small business factors aimed at examining barriers by analysing only variables such as infrastructure, climate change and social capital. Tharee significance of this study is therefore the only study that systematically identified and examined the factors influencing the success or failure of small businesses from the point of RISDA farmers in Malaysia. This study contributes to the field by integrating and

extending in-depth studies of these factors into small businesses. Specifically, the main contribution of this study is that it offers a new research framework model based on the perception of RISDA farmers in Malaysia that demonstrates the systematic influence of factors on the success or failure of small businesses. In other areas, the research system model can be modified to demonstrate the impact of variables on the performance of small businesses. This is possible because the concern identified by the systematic review of the literature used in this study can be generalised in different contexts.

This contribution is useful for RISDA to assess whether RISDA farmers are eligible to start small business within their admissibility. The findings of this study are undoubtedly beneficial for the improvement of the RISDA farmers' entrepreneurial development programme and serve as an evaluation of the effectiveness of public policy, in particular of support services and opportunities offered to RISDA farmers. The main contribution in this study is the admissibility and ability of RISDA farmers to carry out small business activities. This is caused by the poor educational background and aging factors that contribute to the high rate of failure in the programme. Education is therefore the main thing that needs prior attention in efforts to increase the income of RISDA farmers through small businesses. Furthermore, when selecting participants to enageingin the entrepreneurship program, RISDA also needs to concentrate on the age factor. Both of these factors increase the percentage of success among RISDA farmers. These two factors are also closely linked to the high level of self-efficiency, the entrepreneurship attitude, the ability to use optimum support services, and the recognition of opportunities for better success in small business.

The remarkable findings in this study are that RISDA farmers are not motivated to succeed with a financial grant of RM20,000 in small businesses, but rather hope that RISDA can provide continuous guidance to ensure that all participants successfully

expand their incomes. The results of this study have shown, in contrast, that there is no monitoring or control system for the activities of the business owner.

6.5.1 Theoretical Contribution

This section presents the contribution to the theories in this study.

i) Theory of Planned Behaviour

TPB proposes three conceptually independent determinates of intention. The first is from the individual itself, known as attitude. It refers to the degree to which a person has a favourable or unfavorable evaluation of completing a behavior such as personality traits, risk-taking, knowledge, technology adoption, prioritisation, and resource allocation ability. The seconunfavourable is a social factor termed the "subjective norm." It refers to the perceived behavior control of performing or not performing the behaviour, such as family help, community support, and authorities' assistance. The third antecedent, perceived behavior control, refers to the ease or difficulty of performing a behavior based on previous experience, barriers, obstacles, resource availability, and environmental and cultural factors.TPB provides a useful framework for understanding how attitudes, subjective norms, and perceived behavioural control influence and realize planned behaviour. This study used the TPB to develop a unifying framework for understanding the factors that influence success or failure in small businesses. Referring to this study context, the aim is to perform small business activity in four sectors such as agriculture, manufacturing, servicing, food and beverage. In addition, this theory reinforces the fact that all measured factors are used significantly in the measurement of success or failure in a small business. The results indicate that the data fits the TPB theories. Perceived behaviour control, attitude, and subjective norms all significantly influence the success or failure of business intentions.

a) Demography Influences Attitude

The main concerns used to measure attitude include personality traits, business experience, risk-taking, knowledge, technology adoption, prioritisation, and resource allocation ability in the TPB. The new extending construct in this study was a demography factor. In this study, education qualification and age served as antecedents of the demographic toward success or failure in the small business, significantly influencing their attitude toward business performance. The result showed education qualification and age influence attitude to perform behaviour as ranked 1st and 2nd in the study while attitude falls into the 4th ranked concern to reduce the chances of success in small business. It can be concluded, however, that low education qualifications and ageing factors cause negative changes in entrepreneurial behaviour that ultimately lead to the failure of small businesses.

b) Opportunities Influence Perceived Behavioural Control

Perceived behavior control, commonly defined as the ease or difficulty of performing the behaviour, mostly reflects past experience by predicting barriers and obstacles before they occur. Perceived behaviour control is that people have the necessary resources, abilities, and opportunities to perform such behaviour. People's behaviour is strongly influenced by their confidence in their ability, neither being within an individual's control based on factors that are either internally or externally oriented. In the opportunities construct, even the main resources provided by RISDA, family financial support is also important in terms of developing a strong relationship among family members and creating family responsibilities in the business. This study suggests family financial support as a new attribute in the perceived behavioural control of TPB.

Limited financial opportunities are often argued as the main cause of the failure of small businesses. However, out of the six factors identified in this study, the financial constraint identified by RISDA farmers is not a key concern that causes the success or failure of

their small businesses. However, the respondents agreed that family financial support is needed in creating success in business. Therefore, this study contributes by appending a new variable to the theory and literature by stressing that family financial support leads to greater success of small businesses.

c) Support Service Influences Subjective Norms

The subjective norm refers to the perceived social pressure to perform or not to perform the behaviour. Any person could exert a key influence on an individual's beliefs, attitudes, and choices to perform specific tasks to guide behaviours. As a result, they discovered that respondents with more than four family members are more likely to succeed than respondents with fewer than three family members who failed. These new attributes of family support, in terms of family member size, help to identify important business factors that affect support service constructs that influence small business success or failure in the context of RISDA farmers in Malaysia.

ii) Human Capital Theory

The HCT was originally developed to study the value of education (Becker, 1964; Schultz, 1961) and indicates an individual has a set of skills, knowledge, or abilities that can be improved through training that contribute to economic value. The more highly educated and skilled individuals almost always tend to earn more than others. Human capital also enables individuals to explore better opportunities, accumulate new knowledge, and enhance their own performance (Dimov, 2010; Bradley et al., 2012). In general, human capital investigates fundamental constructs of the theory, emphasising only knowledge and skills (Schultz, 1961). At the same time, the most common HCT constructs such as education, work experience, age, and family background are used in order to measure the increases in human capability, productivity, and efficiency.

The HCT used in this study focused on the extent of government funded impact on human capital development and opportunities in terms of business training that included developing ICT skills. The farmer's education background in the rural areas is known as poor, hence their admissibility, competencies, acceptance of knowledge and skills are limited towards small businesses. Hence, this study contributes three suggestions toward extension of the theories as follows:

a) Although training is given in terms of business knowledge and ICT skills (competencies development and learning management), it should be designed based on the level of acceptance ability of the individual. Small business ICT future training should be considered based on individual background and exploration ability

b) The study also found that older individuals face an impact on the knowledge transfer provided by the authorities. As a result, an investment in the training translates to a negative outcome. Therefore, even with a huge budget allocation for training, if individual admissibility is not met, the business is bound to fail

c) The knowledge should be provided within the scope and an individual's level of readiness based on age and educational background

Human capital, in a nutshell, plays an important role in individual development, improving life and income, increasing knowledge, skills, and capacities, economic growth, and poverty reduction. Therefore, investment in human capital on competency development and learning management should be given priority in line with current global developments. Perhaps this can be conducted through an apprenticeship or a mentorship programme, but it needs to be alligned within the individual's admissibility and capacity.

iii) Self-efficacy Model

Mostly, people who are unflavoured undertake tasks when their self-efficacy is low, but they perform well when their self-efficacy is beyond capacity and their confidence level is high. In general, when self-efficacy is lower than desired ability, training and skills development are required for better outcomes. Drnovsek et al. (2010), and Pretorius (2004) found that the most important thing about self-efficacy is the ability to handle difficult tasks, thus gaining valuable experience. Motivation, past experience, knowledge of specific tasks, social environment, and educational qualifications are the factors that contribute to a positive impact on self-efficacy (George & Park, 2016). In general, self-efficacy is defined as an individual's belief in his or her capacity to perform specific behaviors on a specific task (Bandura, 1997). Similarly, unhappy childhoods, poor academic backgrounds, and ongoing stressful life events such as relationship breakdowns and financial problems can all contribute to low self-efficacy. Hence, this study offers three suggestions to expand the theories as follows:

a) The social influence construct in the self-efficacy model could be expanded by adding family financial support and family size attributes (support services) that result in an increase in self-efficacy and can be transformed as motivation to perform the task
b) Tasks requiring ICT skills necessitate specific learning strategies, and technical assistance typically improves perceived self-efficacy. The continuous efforts to deliver technological changes for the elderly by authorities seem to be difficult due to their admissibility, but training is needed for future business sustainability
c) A counterpoint, even if training is given with a large allocation of resources, self-efficacy depends on the background of the individuals, such as age, education qualification, gender, experience, environment, culture, and locality. Therefore, this study significantly found that the enhancement of training in terms of

increasing self-efficacy is dependent on the admissibility and capacity of the person, which are influenced by internal and external factors

In short, self-efficacy plays an important role in executing behaviours necessary for a specific performance task, which reflects confidence in the ability to manage one's own motivation, behavior, and social environment. It is commonly referred to as "confidence," and it refers to one's skills and abilities.

6.5.2 Policy Contribution

Other research has shown that small businesses are important to the economy (Danuri et al., 2019; Khadijah et al., 2017; Hyder & Lussier, 2016; Dahalan et al., 2015; Noorazah & Juhana, 2012). But in order to have successful small businesses, good policies need to be put in place to ensure their success. Many entrepreneurial initiatives have failed due to lack of policy enforcement (Ayoade & Agwu, 2016). Consequently, the findings of this study, if viewed positively, could improve success by reducing the rate of failure of small businesses. The following are some of the policy recommendations resulting from this study:

i) Regulatory Framework

It was clear from Braithwaite (2008) that the legal and regulatory structure would ensure the proper structure for business success. This means that the lack of a law on the enforcement of small businesses is a major concern for the success or failure of small businesses, as some of the legislation could be aimed at those who receive financial aid but are not focused on their businesses. Compliance by authority therefore extends not only to small and medium sized enterprises (SME's) but also to informal business.

a) Lack of Enforcement

In order to address this lack of enforcement, it is proposed that the federal and state governments should adopt a regulatory and legal system for regulation specifically targeted at small businesses. In particular, the legal and regulatory structure of the small business sector should be adapted to the different entrepreneurial activities in order to avoid ambiguity, as the different entrepreneurial sectors have different skills in terms of the way they run companies. In addition, both the government and business had to synchronise implementation and policy compliance in order to avoid any disputes later. Therefore, the government could strengthen its relationship and ensure that RISDA field officers at the state or district level are able to monitor RISDA farmers' compliance with the law that guides their small businesses.

b) Selection Process

The selection process for grant recipients can also be enhanced by prioritizing minimum at least secondary school's levels of education and age below 50 years by considering self-efficacy and searching for their ability to explore opportunities at global levels. If they do not meet these criteria, some other programmes may be created to help them get out of poverty. This alternative means to ensure that the allocation of the RISDA budget to the entrepreneurship programme is wisely benefited by those who have the capacity and ensuring that the RISDA objectives are met.

c) Business Partnership

Some rules need to be aligned by allowing their children (RISDA 2nd generation farmers) or other parties to officially join as a business partnership. This regulation enhances the business's strength, as well as the younger generation's ability to produce quality products for the markets. In other words, it may be an attraction to secure the commitment of this farmer community in the future. In addition, the majority of financial institutions refuse to offer loans because of the age of the farmers. The success of small businesses also

influenced by the segmentation of local markets by involving family members or supporting external parties (partnerships). Furthermore, the New Blue Ocean Strategy (NBOS) policy launched in 2009 on the National Transformation Programme (NTP) focused on business partnership with a view to boosting the entrepreneurial activities of the target group. Small businesses can be linked together to set up SME's as a down line partner for growth and sustenance.

d) Business Registration

The policy for the business register must be compulsory for recipients of RISDA grants to apply for business loans from financial institutions. The Government (RISDA) should sign a Memorandum of Understanding (MoU) with financial institutions such as Agro Bank to apply the business (SME's) loan to that community. It more beneficial for RISDA farmers to have additional financial resources from these institutions to expand their business. In other words, this establish the community to makes an effort to re-pay the loan by looking at greater opportunities to raise their income.

ii) Policy for Small Businesses

a) Collective Decision

Before any policy and legislation for small businesses is established, it is proposed that RISDA farmers should be consulted to make their suggestions through their associations, such as the smallholder cooperative or the National Rubber Smallholders' Cooperative (NARSCO). The finding highlighted that government policies increase the chances of success for small businesses, but some of the criteria have not yet been met, such as the training needed. This could be that some of the legislation and policies are beyond the eligibility of the RISDA farmer for small business and would therefore be difficult to comply with. In order to overcome this issue, RISDA farmers must first be consulted through a proper discussion before any policy is proposed to be implemented. Farmers' associations should be invited and important suggestions should be considered prior to

policy making. In addition, consultation with RISDA farmers could address the issue of policy compliance because they would have a better understanding of the importance and benefits of such policies. It is also suggested that the federal and state governments should act as a yardstick to support farmers who comply with the policies set out. For example, offering free training on business development abroad, professional skills acquisition workshops and additional funding for these potentials to expand business to small medium enterprises (SME's).

iii) Compulsory Training

The findings of this study show that the lack of training in entrepreneurship and business management courses, including ICT skills, has hindered the success of small businesses. It is therefore suggested that RISDA should consider upgrading the existing skills acquisition centre and farmers' technical institution (IKPK) with standard facilities through NARSCO to provide the necessary entrepreneurial skills and management techniques to assist small business owners.

In addition, the government should also consider offering award certificates for RISDA farmers entering small medium enterprises (SME's) at the next level. As a motivator and healthy competition among RISDA farmers, this would encourage them. Another implication of learning institutions is that tertiary institutions could use the findings of this study to improve the age and ability to adopt the syllabus considerations of the curriculum on entrepreneurship and small business development. Furthermore, the finding that training in entrepreneurship courses and business management includes ICT skills is essential to the success or failure of small businesses. Therefore, RISDA farmers must be bound to attend entrepreneurship courses and ICT training workshops in order to keep up with the new business development needed. In addition, training institutions should develop a training module for small businesses based on sectors, activities, or the type of business.

iv) Non-Governmental Organisation (NGO's)

The NGO's could use the findings of this study to channel their support programme in collaboration with small business associations such as Yayasan Era Suria (YES), Women Entrepreneur Network Association Malaysia (WENA), Persatuan Usahawan Malaysia (PUM) and Kelab Usahawan Tani Malaysia (KUAT) to select a specific area for small business support. For example, under the barrier to self-efficacy and attitudes, RISDA farmers have highlighted the lack of technical skills as a problem that hinders the performance of small businesses and increases the rate of failure. It is therefore proposed that for RISDA farmers to be identified through their respective associations, NGO's should be able to provide training on technical skills to improve their knowledge and competencies in the small businesses.

v) Practical Implication

This study has consequences for the success of small business RISDA farmers and other farmers in Malaysia. This finding provide respondents with a better understanding of the reasons for their business success or failure, as well as the way in which business owners could overcome it. In addition, RISDA farmers can identify and focus on the factors that are crucial to their small businesses. From rankings on the most influential factors for improving the success or failure of small businesses, RISDA farmers should recognise their weaknesses and be able to identify where they have failed. For example, the result highlights the value of the training needed to improve their skills and expertise in the current business. RISDA farmers who want to succeed and remain competitive need to recognise the importance of acquiring the right skills and training to do so in business management. It strengthens their self-efficacy and positive entrepreneurial attitude towards attaining business objectives. This would further improve the development of the product and service. This also increase the ways of doing business, the sale of goods and services, and the chances of enriching the scope of the job. Another area of risk

involvement, taking entrepreneurial opportunities and giving priority to the allocation of resources, which is highly regarded as the success or failure of small businesses, suggests that RISDA farmers in Malaysia should be aware of the types of opportunities the agency provides, such as short term preparations, kiosk allocations and exhibitions (events).

6.5.3 Opportunities for Further Research

From the discussion of the most influential factors for the success of small businesses, the study proposed the following areas for consideration in future research:

i) The meaning of small business varies across regions and, based on different contexts, some of these factors are conceptually similar in a different context, as mentioned earlier. Adaptation to the environment in different countries with a comparative study may therefore consider the reasons for the success or failure of small business. Comparative studies between Asian and Western societies, for example, and equality of concept or business nature as a result of cultural and traditional differences

ii) Due to the dynamic nature of the business environment and globalisation, a longitudinal study of the success factors of small businesses in Malaysia could be conducted in order to keep the research framework model up to date, relevant and modified according to future circumstances. It illustrates future changes in factors affecting the performance and failure of small businesses, whether positive or negative. Additionally, new factors could also be identified

iii) More research needs to be carried out in order to confirm and explain the differences among the populations at the educational level that have an impact on their self-efficacy and entrepreneurial attitude on the differences in social cultures or ethnic groups

iv) The different mediator variables used to identify success or failure factors can be tested in a new theoretical framework for better coherent results and the use of a qualitative approach

v) Research on good infrastructure, regulatory environments, and facilities received by respondents, such as loans, financial aid granted by financial institutions, industrial networks to assist small businesses, or even in terms of product quality, can be carried out with a more coherent understanding of the nature of the community

vi) The highest success rate in EDP achieved by these RISDA farmers was less than 7.0 percent. It is possible that the problem is with the programme structure and not the participants. Therefore, a study can be conducted focusing on agency policies and programme design as well

vii) Conduct research on farmer cooperatives (NARSCO) on how these cooperatives help institutions (RISDA) and farmers in shaping the entrepreneurship program aims to increase income and their well-being

6.6 Recommendations

This section presents the recommendations concerning the success or failure in small business involving RISDA farmers.

6.6.1 Demography

a) Education Qualification

The results of this study show that most RISDA farmers are characterised by a low level of educational achievement. This finding indicates that it is necessary for RISDA to choose more qualified participants to participate in the programme. The effect of the digital revolution on the economy means that RISDA must give priority to selecting more adaptable grant recipients for the skills needed to do business. It is therefore necessary to

provide some form of specific education and training prior to the funding being granted to selected farmers. Education as a key factor contributes to the performance of RISDA small business in Malaysia ranked 1st among respondents in the recent structural ranking (Table 6.1). In addition, findings suggest that those with better educational qualifications (at least secondary school) are much easier to provide business management training and ICT skills. In fact, this study reveals that the more educated farmers are, the more successful and structured the business -. For example, a qualified business owner would be able to apply technical and managerial knowledge to enhance the business, especially if he or she participated in entrepreneurship courses, compared to a low-education business owner.

In addition, the respondents stated that having a better standard of education would reduce some overhead by operating independently rather than outsourcing some part of the operation to others. This finding supports the findings of Batool and Ullah (2017) and Schenkel et al. (2019) that highly qualified small business owners outperform unqualified owners. This means that RISDA farmers see basic formal education as a major issue in their performance in small businesses. It should be noted, however, that education has a major impact because RISDA farmers have to cope and remain well informed about the changing technical and economic climate of the business environment. However, the respondents also accepted that the marketing technique could be improved if RISDA farmers had more than basic knowledge of ICT in particular, which would help them to understand the importance of using modern forms and methods of operating and managing small businesses.

b) Age

The age of starting a new business appears to be an important variable of influence to determine the success of the business. According to Gielnik et al. (2012), with some

reason or motivation behind starting a business, some new younger entrepreneurs are more likely to be successful. This study argues that ageing has contributed greatly to the high rate of small business failure among RISDA farmers. Inability with respect to self-efficacy and knowledge enhancement are highly correlated with the aging factor. According to Weber and Schaper (2004) and Chand and Tung (2014), older individuals may have less incentive to take advantage of opportunities and resistance to behavioural change to achieve an entrepreneurial goal. In this sense, the government agency should revise the rules and regulations by ageinging the age of recipients before the fund can be offered. The ideal age for starting a small business was between 30 and 40 years old (Bennett & Dann, 2000). Similarly, this study also supports the age recommendation for the start-up of a business only between 30 and 50 years of age. As evidence based on the results of the study, successful respondents were 30 to 50 years of age. In addition, grants should not be offered to those over 50 years of age as they result in a high rate of failure. The study also recommends the involvement of second generation RISDA farmers' children in business activities. Indirectly, this attract them to remain in the rural areas, helping their parents and boosting the agriculture sector.

6.6.2 Self-efficacy

The agencies (RISDA) are encouraged to organise a strategic training campaign that is mandatory for potential recipients of grants to be identified. New technologies and products need to be introduced for RISDA farmers to remain more competitive in local markets. RISDA farmers' perceptions of risks and low self-efficacy need to be developed on the basis of an effective and comprehensive training module. This insight can be used to motivate RISDA farmers to develop entrepreneurial attitudes and entrepreneurial intentions. This study shows that RISDA farmers had a low level of self-efficiency to perform their entrepreneurial tasks. Thus the agencies would first have to recognise the ability and capability of the farmer before offering the grant. A frequent monitoring plan

must be established either monthly or quarterly to guide RISDA farmers to meet the organisation's objectives to increase their income through an entrepreneurial multiplicity activity. Two-way communication between RISDA field officers and farmers must be active if anything goes wrong. It is therefore suggested that RISDA farmers who have received a grant under the entrepreneurship development programme, but who have not attended compulsory courses, should take legal action against them. Training should be emphasised as mandatory in order to increase the self-efficacy of the recipient of the grant.

6.6.3 Attitude

The results of this study showed that the entrepreneurial attitude was ranked 4th among the respondents as one of the factors for success or failure of small businesses among RISDA farmers in Malaysia. That response was indeed a surprise, as it was never expected that RISDA farmers would be frank in assessing how their personality traits shape the way they do business. The majority of respondents see their personality traits influenced by the socio-economic background leading to a business failure. This finding is in conflict with the study by Pyysiainen et al. (2006) which argued that small business farmers blame the failure of their businesses for so many things, but never for their own actions. Another concern used to test an entrepreneur's attitude is knowledge of the business. It highlights the importance of RISDA farmers who see business knowledge as an advantage in regular training that they have a high chance of success in small businesses.

Small businesses often fail to understand the competition. RISDA farmers must therefore take a proactive step to equip themselves with basic business knowledge to have a positive impact on the growth of the business. It is therefore important for RISDA farmers to pay attention to their business knowledge in order to ensure the success of their

business. Despite this, the attitude of RISDA farmers may not be syncronised with their level of education and age, therefore affect their self-efficacy and the ability to perform well in small businesses. Their attitude may have an impact on their success or failure in a small business. The aging factor, low education, low self-efficacy, and low support services reflect the entrepreneurial behaviour resulting from opportunities not fully exploited by the agency (RISDA).

6.6.4 Opportunities

The importance of these opportunities has been ranked as the 5th determinant of the success of small businesses. Opportunities are crucial for the development phase and are an important component of facilitating entrepreneurship, exit, survival, growth and success (Aksoy et al., 2020). However, the respondent received extensive opportunities from RISDA in this study, such as financial support, free consultation, booths or booths, and exhibition facilities for participation at the district, state and even national level.

This is supported by a study by Taruru et al. (2015) in which farmers closed their businesses not because of finance as the main reason. Malaysian farmers view finance as a low factor in the success or failure of their businesses. This means that financing opportunities for family members or the government in general is not a major concern that hinders the success of their business in Malaysia. It should be noted that having sufficient funding or resources to run a business would not necessarily guarantee success, but there are other internal and external issues that include poor infrastructure and environmental impacts. For example, poor electricity supply in rural areas, which farmers see as having a greater impact on the outcome of their business rather than family or government financial assistance. It can be seen from the results that training would be the best solution to better manage the allocation of resources and to give priority to taking advantage of the opportunities provided by RISDA.

However, it is agreed that low levels of education and ageing make it impossible for these RISDA farmers to seize golden opportunities in business, which is the reason for a low rate of success for small businesses. In addition, government policies to encourage farmers to overcome uncertainties and create a partnership to boost small business between farmers should be viewed positively. It can therefore be inferred that farmers may have adequate resources to run their businesses, but are overwhelmed by fears of taking risks in small businesses. In addition, the lack of capacity in the allocation of resources and the prioritisation of the business reduces the chances of success in the business.

It should be noted, however, that the role of the government is to provide a friendly business environment, not just capital. It can therefore be concluded in this study that the government policy document on business support is accommodating in terms of opportunities for small businesses. However, the availability of an opportunity does not necessarily ensure the success of small businesses. What could be missing is the desire and dedication of farmers themselves to succeed by using a business platform to generate extra income. The idea is to ensure that business is competitive in the first place, otherwise the issues that have been categorised in the PLI remain unresolved forever.

Small businesses are generally known to lack discipline. Therefore, on the basis of the responses obtained, a conclusion can be drawn on the success of their business or their failure to prioritise the allocation of resources on the basis of a need assessment. As a result, the reason for the high failure rate in small businesses, as most of the respondents pointed out, is that they do not generate enough income to sustain the business due to poor business performance. Overall, RISDA recognised incentives and financial allocations to improve their efficiency and increase farmers' incomes, but the latter lacks

self-efficacy, resources and good thinking, which resulted in a high rate of failure in this community growth.

6.6.5 Support Service

As a result, most of the respondents are involved in informal networking with individuals from their own communities. Failure of respondents to receive minimal family support to help them run a business. None of the respondent's family members are financially supportive of small businesses, perhaps because they are in the poverty category themselves. Family size also appears to contribute to the success or failure of small business among RISDA farmers. According to Lucky and Olusegun (2012), when researching sources and types of support, particularly informal enterprises, it was recommended that internal and external relations be used for social support. This finding suggests that the family institution must provide the support system and encourage the owner of the business to increase household income. As regards the chances of success or failure of small businesses affecting the family, it is suggested that family members play an active role in helping the growth of the business and the well-being of the household. This result is consistent with Griffith (2020) findings, which showed little support for the business owner to contribute to business errors and ultimately lead to losses.

In addition, the findings also support that of Lestari (2019), which stated that the lack of standards for the management of business knowledge between family and business owners is leading to a decline in the innovative potential of businesses. Another important finding related to the low level of support provided by family members according to Ezenwakwelu and Ikon (2014) showed that small business performance was inconsistent with the intrinsic and extrinsic motivation because farmers needed support to run the business.

6.7 Conclusion

Overall, this study discussed the main objectives of identifying factors that have an impact on the success or failure of small businesses among RISDA farmers in Malaysia. The findings show the influence of moderators (demography-educational levels and age) and independent variables (self-efficiency, attitudes, opportunities and support services) that influence the success or failure of small businesses among RISDA farmers in Malaysia (dependent variables). The findings suggest rapid changes in policy implementation to meet the expectations of the success of small businesses in the field of entrepreneurship. In addition, the success factors for these RISDA farmers have been identified and ranked accordingly, which means the degree of influence on the success factors of small businesses in Malaysia. To be precise, the factors present a holistic view of how they affect each other in order to conceptualise success or to reduce the risk of failure for small businesses.

The study found that the level of education (ranked 1st) had the greatest impact on the performance of small business. Specifically, respondents stressed that education has a high impact on self-efficacy, attitudes, opportunities and support for the success or failure of small businesses. In addition, age (ranked 2nd) also has a significant impact on self-efficiency, attitudes, opportunities and support for small business success or failure. Referring to the TPB values and standards of the business owner, they influence internal and external factors such as support services and opportunities for respondents. Furthermore, the self-efficacy model clearly shows that low self-efficacy (ranked third) has a negative influence on entrepreneurship intention, and a change in entrepreneurial behavior leads to business failure. In particular, the attitude (ranked 4th) change significantly if business management skills and business training are an expert in this area as a result of the success of small businesses. Much more needs to be done from the point of human capital to enhance the skills and knowledge of RISDA farmers. The

opportunities in terms of financial support (ranked 5th), which many studies have discussed in the literature as a key factor in the success of business, have not been identified as a key factor in this study because farmers have received a grant of RM20,000 from RISDA to support business, which is not a key part of the successful factor to start-up or maintain a business.

Interestingly, this study found that there were no monitoring and enforcement methods for those who breached the RISDA business contract to ensure that all grant recipients carried out business as planned. This shows the weakness of government rules or policies to ensure this community's prosperity and well-being. Monitoring or enforcement of rules and regulations ensure the business owner's strategy meets the objectives set (Sutter et al., 2017). In addition, the National Blue Ocean Strategy (NBOS) policies for partnership engagement or cooperation with SME's should be implemented. Nevertheless, the suggestions made in this study for RISDA farmers to be grouped into businesses should be considered by the agencies in order to provide this community with a conclusive impact for the benefit of entrepreneurship activities.

As far as training provided but not expected to have an impact was concerned, it was due to the minimum capacity of these RISDA farmers to adopt, which is highly related to demographic reasons, such as levels of education and ageing factors. Notably, too many government opportunities do not mean that they can be a successful, as there are other internal and external factors (Sofian, 2019). Overall, respondents' comments still depend on the price of commodities (rubber and oil palms) and require more government intervention, funds or loans from financial institutions. Finally, it can be concluded that demography (educational and age levels) have a significant impact on self-efficacy, attitudes, opportunities and support service for the success or failure of small businesses

among RISDA farmers in Malaysia and are generally similar to farmers such as Sub-Saharan Africa, Eastern Europe, South Asia, Latin America and the Caribbean.

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