

CHAPTER 4 RESEARCH RESULTS AND FINDINGS

4.0 Introduction

This chapter will present findings and research results of the interviews conducted on the selected respondents. The research results are presented based on the research questions which were stated in Chapter 1. It comprised of many components, namely the summary of the demographic profile of respondents, issues and challenges faced by women entrepreneurs, types of innovation involved in the business, innovation management which has been implemented by woman entrepreneurs whether they are sole proprietors or copreneurs. Later, it was followed by the summary of the research results.

4.1 Summary of the Demographic Profile of Respondents

The demographic profile of the respondents as shown in Table 4.1 presents the age, educational background, ethnic group, marital status, tenure in business and industry involved by the respondents. The in-depth interviews were conducted in Klang Valley for data collection convenience. There were fifteen (15) prospective respondents targeted, coming from various industry background. However, emphasis was given to the service and retail industry because of easy accessibility. Three (3) of the prospective respondents had declined the invitation for personal interview due to confidentiality. They did not want to reveal relevant business information to the researcher. Therefore, there remained a total of twelve (12) respondents involved in the in-depth interview. However, a

respondent for the interviews had to be removed because she had been a sleeping partner in the copreneurship. There remained therefore only eleven (11) respondents participating in the in-depth interview for this study.

The respondents were interviewed face to face either in their business premises or at restaurants. Their ages range from late twenties to early sixties. All of the respondents had been employed before they started their own business. Additionally, the age range of the respondents indicated they might have some financial means to start a business on their own. Moreover, the age criteria also implied that the respondents were mature and independent in dealing with challenges in their business. Most of the respondents were aged between 30 to 33 years old. This formed the largest group of the respondents (41.8%). However, four out of the eleven respondents were aged between 50 to 60 years old. This comprised 32.7 % of the respondents. But, there was only one respondent at the retirement age of 60 years old. We noticed that the youngest group of respondents were from the ages of 20 to 30 years old and it formed the smaller group of the respondents (25.5%).

Apart from that, when we looked into the educational background of the eleven (11) respondents, we found that the number of degree holders and secondary school leavers were equivalent. Both of them represented five out of eleven respondents respectively (41.8%). In addition, there was only one primary level respondent (respondent G). Therefore, it could be concluded that women entrepreneurs were more educated now compared to the previous research whereby they were only involved in home-based industry.

The majority of the respondents were Chinese women entrepreneurs who made up 63.7 % of the respondents. This was followed by three (3) Malay women entrepreneurs (27.2%) and one Indian woman entrepreneur (9.1%) who participated in the personal interviews.

In terms of marital status, four out of eleven respondents were single (32.7%) while the other seven (7) were married and this represents 67.3%. However, there was only a couple who was married without children. They were involved in service industry.

For the tenure in business, there were 5 out of 11 respondents (41.8%) who were involved in their businesses for less than 5 years. Besides, there was one couple who were in their business for the past ten months only. There were four (4) women entrepreneurs who had been in business for more than 5 years ranging from 7 years to 20 years.

The respondents were involved in retail and service industry. The ratio of the industry involved by women entrepreneurs in retail and service industry were almost equivalent. 5 out of 11 respondents were involved in service industry (41.8%) whereas 6 out of 11 respondents were involved in retail industry (58.2%) respectively. The retail industry consists mainly of accessories, car accessories, food and beverage, bakery and fruits. As for the service industry, these respondents were involved in services such as dental, hair salon, traveling, dancing and clinic.

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Table 4.1

Demographic Profile of Interviewees

Case	Age/ Sex	Education background	Marital Status	Business Nature/activity	Duration of business	Number of employees	Location	Category	Date
A	29/ F	Secondary	Married with 2 daughters	Accessories (copreneurs)	4 years	6	Kuala Lumpur	Retail	27-1-2009
B	22/ F	Degree	Single	Travel agent (sole proprietor)	2 years	N/A	Klang Valley	Service	1-2-2009
C	33/F 33/M	Degree	Married with a son	Clinic (copreneurs)	10 months	2	Petaling Jaya	Service	11-2-2009
D	30/M, 31/F	Degree	Married (no children)	Dental Clinic (copreneurs)	2 years	2	Cheras	Service	10-2-2009

Case	Age/ Sex	Education background	Marital Status	Business Nature/activity	Duration of business	Number of employees	Location	Category	Date
E	32/F	Secondary	Single	Hair Saloon (sole proprietor)	4 years	1	Cheras	Service	6-2-2009
F	50/F	Degree	Single	Dance Academy (sole proprietor)	7 years	3	Cheras	Service	9-2-2009
G	60/F	Primary	Married with 2 children	Food stall (sole proprietor)	12 years	None	Kepong	Retail	20-6-2009
H	32/F	Degree	Single	Bakery (sole proprietor)	2 years	2	Pantai Hill Park	Retail	8-3-2009
I	Early 30's	Secondary	Married with 4 children	Coffee shop (copreneurs)	1.5 years	None	Kepong	Retail	20-6-2009
J	53/F	Secondary	Married with 5 children	Fruit seller (shop) (sole proprietor)	20 years	None	Cheras	Retail	10-7-2009
K	53/F	Secondary	Married with a daughter	Spare Part Shop (copreneurs)	20 years	8	Ampang	Retail	22-7-2009

4.2 Discussion of Research Results and Findings

4.2.0 Introduction

From the main themes which derived from the transcription based on the interview data, we may categorize the following elements in this study :- entrepreneurial intention, type of innovation, reasons for carrying out innovation, issues and challenges faced by women entrepreneurs and solutions which women entrepreneurs carried out to solve innovation management problems.

4.2.1 Entrepreneurial Intention

From the interviews conducted on the eleven respondents, it was identified that women entrepreneurs have various intentions to become involved in entrepreneurship. By comparing women entrepreneurs who involved in sole proprietorship and copreneurship, the intentions varied. However, generating income/finances was still the major factor for women to be involved in entrepreneurship. There were 9 out of the 11 respondents who considered this factor as the major reason because they provide financial support to the family. Therefore, they involved themselves in entrepreneurship. The respondents mentioned their entrepreneurial intention as follows :-

Respondent A : *“To get more income basically.”*

Respondent B : *“I want something I am satisfied. I am aiming RM10k per month. I can earn more than I was working for people”.*

Respondent C : *“To have better income and can contribute knowledge we have learned. I can look after my son who is 1 year plus only. I also can take care of my family.”*

Respondent E : *“Better time management and more free time. Do not need to report to superior and also can earn more income.”*

Respondent G : *“To earn income for my family. It’s more flexible working hours. More freedom.”*

Respondent H : *“I want to make decision and I want to earn money.”*

Respondent I : *“To earn a living. Before this, my husband was a driver. The salary was not enough to cover the expenses for the family. I was a house wife and we have four children. That’s why my husband decided to start the business.”*

Respondent J : *“To earn income and as a source of financial support to my family. I started because my application for shop(government) was successful. At that time, I already have two children and I was working as a clerk. So, I thought it’s time for me to start my own business and at the same time, I can look after my children. Moreover, my husband failed in his*

partnership business.”

Respondent K : *“To be independent and earn money.”*

On the other hand, respondent D explained : *“Because we are in the same field and we can work together.”* Respondent F stated, *“Initially, it was my retirement plan. I would like to do something which is not so stressful and I love dancing.”*

In view of the above, we may conclude that the entrepreneurial intention of women entrepreneurs was different from each other and it was influenced by some demographic factors. For example, if the women entrepreneurs were degree holders, they tend to have similar careers and expertise as their spouses. Therefore, most of them would tend to be involved in decision making such as cases C and D who were degree holders.

Besides, it was noticeable that decision makers would be the one who started or initiated the copreneurship. For example, respondents in case D, wife was the one who initiated the business, therefore she would make decision and her husband would follow. Further, it could be identified that more discussion would involve for decision making in copreneurship such as respondents in case A, C, D, I and K. On the other hand, women sole proprietors would make decision based on their individual judgment.

If women entrepreneurs have moderate education level and they were married, majority of them would be the follower in decision making when dealing with entrepreneurial intention. They were playing a support role for their spouse. So, they tend to be agreeable to their business partner or spouse. For instance, woman entrepreneur in

case A stated that and she would normally agree with what has been decided by her husband.

From the entrepreneurial intention which the women entrepreneurs mentioned during the in-depth interviews, we may highlight that it revealed personal characteristics/personality among women entrepreneurs involved in sole proprietorship and copreneurship. For sole proprietors, it was noticed that most of the respondents were very individualistic. They have their own thinking and were independent and firm decision makers. It was also revealed that women entrepreneurs are creative because they want to try something new and they want to be decision makers. Moreover, from their conversation, it revealed that they were risk takers. According to Respondent B : *“It’s for me to work for myself. I am so confident that I don’t need someone to work together with me. I have just resigned from my current job.”* Respondent J also mentioned : *“ I’ll settle problems on my own.”* *“I do not need to report to any Superior,”* as stated by respondent E. Besides, respondent F and G also revealed that by venturing into entrepreneurship, it provides working opportunity after their retirement age.

For respondents in case A, C, D, I and K, team spirit was identified among the copreneurs. They coordinate, discuss and make decision together in their businesses. The intention in entrepreneurship among copreneurs would exhibit Asian women culture that they tend to be agreeable to their spouses.

4.2.2 Types of Innovations Involved

Based on the interviews of respondents, it was discovered that most of the respondents were mainly involved in product innovation compared to other types of innovation. From the 11 respondents who were interviewed, there was only one case involved in market innovation (case A) who started new branches for their business in copreneurship. They felt more confident when they worked together with their spouses. Even if they have other branches, they felt comfortable if they were assisted by their spouses and they could share the responsibilities.

Respondent A : *“To venture into new market. For example, to start a new branch in Mid Valley. We also participated in Genting Highland’s sale carnival. Lack staff. Need to stay in Genting Highlands for a few days.”*

On the other hand, product and/or service innovation was more popular among the respondents involved in either sole proprietorship or copreneurship. There were 10 of 11 respondents who applied product/service innovation in their business.

Respondent B : *“ I plan to expand network besides Klang valley like Terengganu and Johor Bahru. I will make trips to Indonesia as well. My mother who used to travel to Indonesia, may be I can ask her to work for the hotels. I will also get information from exhibition. I will build network first. In addition, I would like to develop website for other company.”*

Respondent C : *“Offer comprehensive package medical checkup package for the patients. We will tailor the package according to customers’ request.”*

Respondent D : *Providing music by giving earphone to them when they are having dental treatment. So, patient will be more relaxed.”*

Respondent E : *“To have some promotion package during festive season. Design hair styles according to customers’ taste.”*

Respondent F : *“To conduct more exam-oriented dancing lessons for children. Two UK examination in a year.”*

Respondent G : *“To cook a different way to provide good quality of food. To buy better equipment to cook. To save time. Provide more variety of food because all my customers are regular customers.”*

Respondent H : *“The price is cheaper and the size of the buns are bigger. Then, the ingredient of the buns are also different from others. For example, I put vegetables on the mini pizzas.”*

Respondent I : *“To prepare variety of food for customers’ choice. My wife cooks different menu everyday.”*

Respondent J : *“To sell more products besides fruits. For example, provide coconut milk and selling sweet potatoes. I also fried banana crackers for selling.”*

Respondent K : *“Our salesmen will implement sales or promotion for the regular customers.”*

From the type of innovation implemented among women entrepreneurs as stated above, it was noticeable that the decision maker of copreneurship normally would be the one who started the business . For example, in case I, the husband who started the business would decide the innovation idea on how to improve the business by preparing more variety of food for customer’s choice. Respondent A also mentioned that : *“We discussed. But my husband will be the major person who makes decision .”* On the other

hand, respondent in case D, she is a dentist which is similar profession with her male partner in copreneurship, she would suggest and make decision even if her husband started the business.

On top of that, some of the women entrepreneurs were also involved in administrative innovation of which most of them were not aware. Based on the in-depth interviews conducted, it was found that respondents in case D, E and I, respectively also implemented administrative innovation in their enterprises. The following responses were indicated by the respondents :-

Respondent E : *“ Since there are only two workers in my salon. My business is based on appointment. This will ease the crowd waiting for their turn in my salon. I do not dare to take off in the beginning of the business. After 1 year plus, business became stable, I decided to be off on Thursdays.”*

Respondent D : *“We did not have off day in the beginning of the business for a year. Now, we take a day off on every Wednesday.”*

Respondent I : *“ I sell fruits in bulk. So, my fruits can be sold out faster.”*

Finally, it is concluded that innovation management has been implemented by women entrepreneurs in order to carry out their enterprises smoothly. However, from the interviews conducted, the respondents revealed that they were not aware they have applied innovation in their enterprises. Therefore, it is suggested that awareness has to be created for better knowledge regarding innovation management for their success.

Besides, majority of the respondents indicated that the resources determine whether they are able to implement the type of innovation in their businesses. Respondent E mentioned : *“Sometimes it is from the demonstration and introduction from the salesmen and at the same, there is a lack of resource for my business. So, I need to change to other brand.”*

From the various innovation management that have been implemented by women entrepreneurs as indicated above, it is concluded that the type of innovation management applied depends on various factors such as business nature and demographic profiles among women entrepreneurs.

4.2.3 Reasons for carrying out innovation

From the compilation of interviews, it was identified that there were differences of innovation implemented by comparing the type of innovation implemented by the women entrepreneurs among sole proprietors and copreneurs, Women entrepreneurs have different reasons of why they would like to implement innovation management in their businesses.

Based on the feedback of the respondents, it was identified that most of the women entrepreneurs interviewed implemented different types of innovation in their businesses based on customers’ feedback and preferences. For instance, the responses from the following cases showed the stated scenario:-

Respondent C : *“We will base on patient’s requirement.”*

Respondent E : *“I will provide additional services requested by the customers. For example, eyebrow reshaping.”*

Respondent G : *“To satisfy my customers. And to generate more income.”*

Respondent I : *“ It depends on the situation and customers’ feedback.”*

On the other hand, respondent H emphasized that the quality of products has been the main element for her to implement new recipes to satisfy customers which she informed : *“ The taste of my products. I believe quality is very important in food industry. I would rather emphasize on the quality of the new products I created.”*

Respondent F mentioned that she implemented process innovation because of the limited resources she could afford and she wanted to ensure her business sustainability in the industry which she emphasized that, *“ Survival. To survive, we must change.”*

Aligning the organization’s resources and needs also has been recognized as one of the reason that affected women entrepreneurs implementing different types of innovation in their businesses. Respondent F also commented that she recruited her students as trainers for her dancing classes to solve the shortage of staff as what she mentioned, *“Train the students become instructors as well.”*

However, respondents in case A insisted that generating more sales revenue as the major aspect in implementing innovation in their business. The copreneurs in case A implemented market innovation because they wanted to increase sales revenue by venturing into different market location. They explained that, *“Whether can generate more income or not is the major factor to consider to start a new thing in my business.”*

In addition, respondents J and C were also agreeable to respondents in case A. Respondent J mentioned that : “ *To earn more income,*” whereas Respondent B that added : “*I want to expand business in Terengganu to get more customers to visit Singapore.*”

Scale of business also affects the type of innovation implemented by women entrepreneurs. As for small scale business, in case H, product innovation which incurs low cost had been implemented. As mentioned by respondent H : “*I will use trial and error until I am satisfied with the taste, then only I improvise my current feedback and get response from customers and the most popular selling item is mini pizza.*”

However, Respondents in case K provided flexibility to their salesmen to implement the service/product innovation : “ *We informed our salesmen that as long as the cost margin is acceptable, we would allow any new ideas to generate more sales such as promotion package.*”

From some of the feedback of the respondents, it was found that copreneurs implemented the type of innovation they preferred based on their expertise as revealed by respondents in case D : “*To try and start something on our own and it’s our expertise.*” This showed that copreneurs were confident to implement the type of innovation they preferred after discussion.

Based on the feedback from the respondents, we may conclude that the reason of the implementation of innovation among women entrepreneurs also depends on the business nature which they involved. This is because business nature would determine the cost of the resources. It also includes the level of skills required in their enterprises.

For instance, respondents from case A implemented market innovation because they were involved in retailing of accessories. Accessories retailing would not incur much product process fees because accessories are sold as end products. Therefore, cost of opening new branch for the products does not encounter high set up expenses. On the other hand, market innovation for case D which is in dentistry field is very limited because it incurs high cost and expenses when they want to venture into a new market. Moreover, high professional skills also affects the reason they implement innovation management in their businesses. Therefore, ten out of eleven respondents implemented product/service innovation in this study. They implemented product innovation frequently in their businesses in order to attract more customers and thus customer satisfaction is also a major factor that motivates innovation implementation among women entrepreneurs.

4.2.4 Issues and challenges faced by Women Entrepreneurs

Based on the content analysis from the personal interviews, it was obvious that women entrepreneurs faced issues and challenges in their enterprises which were quite similar to the previous researches mentioned such as financial, balance between work and family, gender issues, delegation of responsibilities among copreneurs and cultural issues. Most of the women entrepreneurs in sole proprietorship faced staff problems because they need to depend on staff for assistance. However, they always faced difficulty in recruiting suitable workers in their enterprises. For instance, the following are responses from the in-depth interview from sole proprietors:-

Respondent E shared her problem, “ *First, will be staff recruitment problem. Because applicants will tend to prefer work in shopping complexes. The location here is housing area. So, a lot of applicants refuse to work here. The applicants also ask for salary and benefits through telephone interviews. Some of them even tried the first time working but went missing on the next day.* ”

Respondent G mentioned, “*If the business is not good, still have to pay staff’s salary. So, I decide not to hire staff.*”

Respondent F stated that, “ *Instructor problems. Very difficult to get fulltime instructors. I will have to relief the class once the instructor is absent.* ”

Respondent H replied, “*Problems from staff from the beginning because I have to handle everything, baking and delivery when my staff are new and not competent in baking.*”

Besides, women entrepreneurs from copreneurship also faced staff problem in their enterprise which affects innovation management processes implemented in the business, for example, in case I, the main staff who handled cooking and menu left because of failure in salary negotiation. Ultimately, respondent I had to become a cook and took charge of the menu for the coffee shop. She mentioned, “ *Staff problems. It’s difficult to get loyal and committed staff. That is why I join my husband in this business. The staff requested higher pay and refused to continue when we could not raise his pay.* ” Therefore, it was noticed that even if copreneurs faced staff problems in their businesses, they could still depend on their spouses to solve the crucial problem immediately.

In addition, respondent K also mentioned that, “*We were disappointed that the staff who worked very long for us, end up in cheating the company. Even if he is relative who worked for us. They also betrayed us.*”

From the feedback we gather from the respondents, it was found that more than 50% , six out of eleven respondents faced challenges dealing with staff. There was only one exceptional case because respondent C’s husband informed that, “*The staff report to my wife directly. Of course, they will listen to my instruction too when dealing with official tasks. I served staff as friend and family. I gave them a treat when my wife and I invited them for Hari Raya Buka Puasa dinner in hotel. I believe if we treat the employees well, they will be motivated and dedicated in their work.*”

On top of that, respondents also faced challenges other than staff problems.

There were two out of eleven respondents facing financial problems in the businesses. Respondent J faced financial problems in her starting phase of the business. She shared

her experience , *“I faced financial problem at the beginning. However, my father gave me a helping hand. Then, my business can cover the cost and become profitable.”*

Additionally, the following are the responses from the interviewees who face financial problems :-

Respondent H mentioned that : *“I need to expand my business. So, I need more capital. The major issue is looking for strategic location for my bakery which I need to consider time and petrol consumption for delivery purpose. I have applied for capital from PNB. Still waiting for approval.”*

Moreover, women entrepreneurs involved in copreneurship also considered finance as an important factor to think about before they venture into copreneurship. This was because they were required to ensure the daily expenses could be covered in their businesses. From the interviews, we may notice that some of the couples did not participate in the business at the same time in their planning. Normally, either, husband or wife will venture and start the business. When the business is stable and generate incomes and profits then only both of them involve into the enterprise totally. We may notice the following responses from the women entrepreneurs in case A, C, D and K.

Respondent A : *“To ensure income covers expenses.”*

Respondent C : *“ Our business is still new. My husband is still working in a private hospital. I am the one who is fully in-charged of the clinic.”*

Respondent D : *“ To start business gradually. First, by my husband. He resigned from his job. Then only I join in. We need to consider the expenses and our income situation.”*

Respondent K : “ *We have to make sure that all cost is sufficient to cover whatever expenses incurred.*”

From the finance perspective among women entrepreneurs in handling their businesses, the finance issues for sole proprietors were mainly come from the continuity and sustainability of businesses in long term. By comparing to copreneurship, finance problems would be their challenges in the starting of their businesses for sole proprietors.

On the other hand, women entrepreneurs also face gender issues in their enterprises. From the interviews conducted among the respondents, it is concluded that women involved in sole proprietorship would face gender issues very often. Below are feedback from the respondents in case B and E :

Respondent B : “ *I face with people who said I am young. Not trust me that I am able to do the task.*”

Respondent E : “*I will also face some difficult customers whereby they like to talk nonsense but I just ignore and do the service requested by them such as doing hair-cut, hair wash etc.*

Besides, women entrepreneurs were also facing collection problems in sole proprietorship. The following respondents shared their experiences based on the interviews :-

Respondent H : “*One more thing is chasing payment from the buyer. Normally, there will be verbal consent between us to collect payment after two months. There is no agreement to be set because we are still small business.* “

Respondent J : *“It may happen, difficult collection from the new buyers. Just talk to them, if they couldn’t pay, I could not do much as well.”*

In some certain circumstances, women entrepreneurs also faced different group of customers. Case E could be related to a cultural issue. For instance, respondent E shared her experience when she needs to deal with different ethnic groups of customers. *“ As for Malay lady customers, due to the culture, they will only cut their hair when all male customers are not around.”*

As for respondent F, she mentioned that : *“People copy or imitate what I am doing.”* In addition, she also highlighted that as a sole proprietor, she is highly committed and dedicated to the company. However, she faced difficulty when she needs to attend conference or seminar in overseas to upgrade herself in dancing. She added : *“ Facing problem to find relief for my classes once I need to attend congress or conference in overseas.”*

Respondent G faced varied problem. She mentioned : *“The price for ingredients of the food keep on increasing. However, I can’t simply raise the food price. Customers are not willing to pay. So, I have little profit margin.”*

From the feedback from Respondent E, gender issues is also an area of concern where awareness creation is needed. She stated : *“I will also face some difficult customers whereby they like to talk nonsense but I just ignore and do the service requested by them such as doing hair-cut, hair wash etc.”* The customer is a male customer. Therefore, this is affected by the business nature because her business is a unisex salon.

On the other hand, for copreneurs in case C, they did not face much problems at the moment because they have just started their business less than a year. Respondent C : *“We are glad we don’t face much problems for the time being because we directly bought over the clinic. Everything is ready.”* Therefore, tenure also affects challenges that women entrepreneurs faced. But respondent C confided that to cure a patient is the biggest challenge to her at the moment. She stated : *“Basically, the biggest challenge is to cure patients and win their hearts.”*

However, it is noticed that respondents in case A who were involved in copreneurship revealed that different work styles and opinions would also cause conflicts between couples and would indirectly affect their marital relationship. She mentioned : *“If it is not for profit, couple working together is not a good idea because most of the time argument will be created because of different opinions. It will affect our emotion and family relationship.”*

Allocation of duty and responsibilities among women entrepreneurs in sole proprietorship and copreneurship also indicates different aspects. As for copreneurs in case D, respondent D’s husband highlighted that he felt burdened when most of the responsibilities cross boundaries and he needs to do for his wife as he mentioned, : *“Sometimes, I feel very tired because if too many customers, my wife will pass her customers to me, so that the customers do not need to wait .”* Therefore, there should be a work balance in allocating the responsibilities among copreneurs if they involved in similar businesses.

As a result, women entrepreneurs faced various challenges and issues in sole proprietorship and copreneurship respectively. It was noted there were different issues faced by them in their enterprise depend on various business nature. However, women entrepreneurs managed to handle all issues by using innovation management creatively in their enterprise based on experience.

4.2.5 Solutions Implemented by Women Entrepreneurs in innovation Management

Based on the responses from the interviewed women entrepreneurs, it was noticed that women entrepreneurs faced different problems and issues in their business depending on diverse business nature. However, they have implemented their own solutions to solve problems that they faced. For instance, when the sole proprietor in case E faced staff problems in the salon industry, she would have to find other alternative to recruit staff and she revealed : *“For recruitment, I have to recruit other races such as Sabahan in order to get help in my business. By recruiting other races of staff, It can solve communication problem for multi-racial customers.”* However, respondent G decided not to recruit staff to avoid additional expenses to her business because she explained : *“If the business is not good, still have to pay the staff’s salary.”* She needs to be multitasking in her business.

Respondent F found another way to solve instructor’s issues in her dancing studio as she mentioned : *“ Recruiting students according to the number of instructors. Train the students become instructor as well.”* Besides, respondent H solved the staff problems

in bakery by training the staff to be competent in bakery and she concentrate in marketing as she raised : *“I will be in-charge of marketing and delivery. I have trained my two staff to do bakery,”*

However, for respondents in case I and K, the copreneurs experienced staff problems when they had to depend on the major staff in their businesses. It revealed that copreneurs would ask their couple take over the responsibilities. Respondent I decided to assist her husband in their coffee shop : *“That’s why I join my husband in this business.”* Respondent K mentioned that : *“ My wife will in-charge all clients’ accounts and company’s financial matters and the staff will handle marketing only.”* As for respondents K who faced dishonest staff, they solved the problem by delegating the important and major responsibilities to their spouses.

On the other hand, for women entrepreneurs who faced financial problems in their business such as respondent J, she obtained financial aid from her father : *“ My father gave me a helping hand.”* It is noticed that there is only one respondent in case H was aware of seeking financial aid from the government such as PNB.

From four out of eleven respondents, it is found that copreneurs would participate in copreneurship gradually to ensure financial stability in the family. For instance, respondent D revealed : *“ First, my husband. He resigned from his job. Then only I join in. We need to consider the expenses and our income situation.”*

From the feedback of respondents who faced gender issues especially women entrepreneurs among sole proprietors are required to face the challenge positively. Respondent B mentioned ; *“ Sometimes, it’s good to have problems. At least I can learn*

to solve the problems. I faced with people who said I am young. Not trust me that I am able to do the task. After a while, I will show them I can do it.” Therefore, respondent B would show results to prove her ability in the business.

In addition, respondent E choose to tolerate when she faced difficult customers by not replying the irrelevant questions stated by the customers. However, respondent H and J who faced problems in payment collection have tried very hard to build a good relationship by informing the buyers in order to collect the payment on time. But respondent J sometimes choose to ignore and she mentioned : *“If they couldn’t pay, I could not do much as well.”* On the other hand, copreneurs were not facing the stated issues compared to sole proprietors. Sole proprietor in case F responded that she has difficulty to attend international conferences because of high commitment to the business. Therefore, she reduced her classes : *“I can only recruit less students and less class will be cancelled once I am in overseas.”* Even if respondent F commented that : *“People copy or imitate what I am doing,”* she still keep up and ahead with the change of trend in order for her business to sustain.

For cultural issues faced by respondent E, she revealed that : *“As for Malays customers, they will only cut their hair when all male customers are not around.”* She will accommodate the customers’ needs when she deal with customers form different culture background. Besides, respondent G mentioned that she had little profit margin in her business because the increase of ingredients’ price. However, she needs to keep the customers by not raising the price of the food she sold : *“I can’t simply raise the food price. Customers are not willing to pay.”*

As for copreneurs in case A, the wife commented that : *“Have to give and take. After all, we have the same objectives : to earn a living and support the family,”* even though they have arguments in their business. Copreneurs would solve their conflicts by mutual understanding because they have the same mission and vision in the enterprise. To solve the allocation of duties and responsibilities issues among copreneurs, husband in case D tried to balance the task allocation with his wife. Respondent D added : *“ I will be in-charged of hardware matters. Whereas my wife will handle software matters.”*

Last but not least, based on the interviews, it is also revealed that the advantages that experienced by the copreneurs which was not enjoyed by women sole proprietors as stated by the following copreneurs :-

Respondent A : *“ We trust each other. To work with my wife, I feel more reliable.”*

Respondent C : *“Better income. I enjoyed myself. I can take care of my family.”*

Respondent D : *“We were more understanding because we know about our work schedule each other. We will discuss and solve the problems together. Most importantly, the mental support that we have in couple business. Financially, we are stronger.”*

4.3 Summary of Findings

Based on the feedback from the respondents, women entrepreneurs creatively innovate in order to solve problems they faced in their businesses. Finally, the above findings would be displayed by the following Table 4 :-

Table 4:

Summary of Findings

FINDINGS	SOLE PROPRIETORS	COPRENEURS
Entrepreneurial Intention	<ul style="list-style-type: none"> • To make own decision • Flexible • No need to share profit with others • To earn a living 	<ul style="list-style-type: none"> • To work together in similar profession • To earn more income • Similar profession between couples
Type of Innovation	<ul style="list-style-type: none"> • Product innovation • Process innovation • Administrative innovation 	<ul style="list-style-type: none"> • Market innovation • Product innovation • Process innovation • Administrative innovation
Reasons for carrying out innovation	<ul style="list-style-type: none"> • To improve service • To satisfy customers • To be sustainable in the business • To align resources • To provide additional services to customers • To improve quality of products 	<ul style="list-style-type: none"> • To generate more revenue • To attract more customers • Depends on the business nature • To align resources • Based on cost and expenses

Table 4 Continued

Summary of Findings

FINDINGS	SOLE PROPRIETORS	COPRENEURS
Issues/Challenges	<ul style="list-style-type: none"> • Gender issues • Too young • - collection problems • Cultural issues • Difficult customers • Imitation by competitors • Heavy responsibility, inflexible • Increased cost of resources 	<ul style="list-style-type: none"> • To have customers' confidence • Conflicts due to different opinions • Worsen marital relationship • Delegation of duties
Solutions	<ul style="list-style-type: none"> • To prove ability by showing results and good services • To build good relationships with customers • Choose to ignore if tried very hard but failed • Accommodate customers • To tolerate the customers • Keep on changing on new ideas in business for sustainability 	<ul style="list-style-type: none"> • To provide the best service to customers • Evaluate performance based on customers' feedback • Mutual consent through understanding and discussion • To implement work life balance in copreneurship

Table 4 Continued

Summary of Findings

FINDINGS	SOLE PROPRIETORS	COPRENEURS
Solutions	<ul style="list-style-type: none"> • To resize according to resources by reducing the business structure • No raise of price because customers are not willing to pay • Low profit margin 	
Decision Making	<ul style="list-style-type: none"> • Independent • Fast decision could be made 	<ul style="list-style-type: none"> • Team spirit • Discussion • Normally male partners would be the decision maker, wife would be the followers
Advantages	<ul style="list-style-type: none"> • Earn more income • More flexible working hours • More freedom 	<ul style="list-style-type: none"> • Trust element • Mental support between couples • Can look after family as well • Earn more income