

Article

Competences of Rural Women Entrepreneurs and Their Quality of Life

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Abstract: Background: Women entrepreneurs, especially those from the rural areas, often struggle to develop balance between business decisions and their well-being. Objective: To examine the relationship between rural women entrepreneurs' competence and their quality of life. Methods: A questionnaire survey measuring life competencies and the quality of life was carried out on a group of 152 women entrepreneurs from rural Perak using the purposive sampling technique. The main research method was quantitative using survey design. The collected data were subjected to statistical analysis using frequency, mean, standard deviation and correlation coefficient were used to assess the relationship between entrepreneurial competence and quality of life. Results: Findings showed that rural women entrepreneurs have a higher level of life competencies and achieved a good quality of life. There is a strong relationship between their life competencies and quality of life and similarly, between rural women entrepreneurs' entrepreneurial skills and spiritual skills and their quality of life. Implication: The applicability of Maslow's hierarchy of needs and Spencer and Spencer's theory is highly proven by the evidence of a relationship between life competencies and rural women entrepreneur's quality of life. These findings have implications for enhancing the efficiency of rural women entrepreneurs through the implementation of competency development programs.

Keywords: life competencies; entrepreneurial skills; spiritual skills; quality of life; rural women entrepreneurs



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1. Introduction

The development of key human capital in any country should focus on the key attributes possessed by women. As of 2017, women accounted for 49.6% of the total world population of 7.8 billion. Worldometer [1] suggested that the composition of women in the world population is nearly equal to that of men. A similar case can be seen in Malaysia, which has a total population of 32.4 million, where nearly half, at 15.9 million, are women [1]. Malaysia considers this number as a sizable population of women to be a potential source of human capital, playing an important role in the economic development [2]. The United Nations Educational, Scientific and Cultural Organization (UNESCO) emphasises a similar need for all countries to give equal rights to women [3,4]. In the face of uncertainty, especially from the effects of COVID-19 pandemic, it is paramount to enhance and strengthen women's human capital through knowledge transfer and skill development programmes.

Women as human resource capital must be seriously considered in any domestic or global markets. The World Bank Report [5] reports that women's employment trends vary across the Association of Southeast Asian Nations' (ASEAN) members. For example, Malaysian women's participation in the workforce is lower than that of women from the neighbouring (e.g., Singapore) and developing (e.g., Laos, Cambodia, Vietnam, and Myanmar) countries. Women's involvement as a crucial source of human capital differs significantly between urban and rural areas. This variance points toward the non-optimal

utilisation of the existing workforce, that can be detrimental to the country. Hence, there should be continuous initiatives to empower women to adapt with technological changes and global demands. This is consistent with the objectives of the Shared Prosperity Vision 2030 policy which aims to provide a decent living standard to all Malaysians by committing to develop the country in a sustainable manner, achieving fair and equitable economic distribution, regardless of the income groups, genders, ethnicities, races, and regions [6]. Given the vision, it would be vital for Malaysia to empower women, especially in rural areas, to confront socioeconomic uncertainties which would impact their lifestyles.

Considering the Malaysian government's concerns, efforts to obtain current information on rural women as entrepreneurs, including profiles, business efficiency, and the extent of their success, are crucial to identifying the relationship between life competencies and life quality amongst them. Any findings may benefit Ministries responsible for developing women's and rural affairs in designing effective and relevant informal training and skills programmes.

1.1. Issues and Problems

It is found that the female population has a higher working age in the overall Malaysian population [7]. From this total population, 700,000 women work in various sectors, but their contribution to the gross domestic product is reported to be only 0.3%, which is very low. Similarly in 2012, women were reported 'absent' by society [8]. Here, 'absent' refers to the lack of participation in the workforce and the subsequent failure to contribute to the national economy. The most absent are from the rural areas that do not work due to various challenges and problems. In this group, most women have low academic achievements and skills [9] and play a stereotypical role in their societies. In the ASEAN countries, many women are confined to housekeeping and, educating and raising children [10,11]. Globally, there are several perceptions of women's stereotypical roles, and only a few perceptions recognise women's abilities. This scenario indirectly limits the opportunities for women to work [12,13]. However, with the rising living standards, the responsibility of earning money should not be limited to men and women should therefore be allowed to work to contribute to household income. Therefore, entrepreneurship can be considered a suitable career option for women who intend to create their own wealth to improve their standard of living.

Despite the benefits of entrepreneurship, women entrepreneurs have a lower participation rate than male entrepreneurs [14,15]. In Malaysia, there is a gap of 0.9% between men's and women's entrepreneurial activities and entrepreneurial intention [16]. The report indicates that men (23%) are more involved in entrepreneurial activities than women (20.1%) and men's entrepreneurial intention (18.7%) is higher than women's (16.5%). The Ministry of Women, Family, and Community Development Malaysia reported that women entrepreneurs' participation rate, especially in small and medium industries, is only 20.6% [17]. This directly suggests that women contribute less to the workforce, and thereby, less to the national economy. Similar statistics were observed in the previous year's [18], which showed a gap between women and men entrepreneurs under selected domains in economic opportunities and participation, educational attainment, health, life, and political dominance. These findings inquire the reason behind the veritable gap specifically in rural areas that leads to the following Research Question 1: What is the Rural Women Entrepreneurs' Levels of Life Competencies?

It is vital for individuals to possess competencies in problem solving and information and communication technology (ICT) skills in the digital age. These skills help individuals face uncertainty and changes in the current situation [19]. For example, Internet usage skills comprise important ICT skills that have become evidently useful and necessary during the on-going COVID-19 pandemic where businesses are conducted online [20]. However, the problem-solving level and ICT skills vary between male and female entrepreneurs [3,19,21]. Dissimilar from the male entrepreneurs, women entrepreneurs are reported to be lacking in digital skills, thus making them dependent on other parties or groups including family

members for assistance [3,22]. Moreover, entrepreneurial skills among female entrepreneurs have often been disputed [22–24], especially those related to human resource management, financial management, and ICT management skills. Owing to the lack of these skills, women depend on male counterparts to make decisions [25–27]. This will become an issue for women entrepreneurs, especially in the rural areas, in handling their life, possibly even affecting their life competencies and quality of life [28]. Therefore, to obtain evidence on the quality of life of rural women entrepreneurs in Malaysia, the Research Question 2 is: What is the Rural Women Entrepreneurs' Quality of Life?

Hence, this study's findings will contribute to the existing initiatives for relevant stakeholders, such as government agencies, to help in establishing solutions for better quality of life amongst rural women entrepreneurs.

1.2. Theoretical Background

Maslow's hierarchy of needs [29] is used to explain and examine rural women entrepreneurs' quality of life. In relation to life competencies, [30] the study used the iceberg model as a supportive theory to measure the extent of life competencies and its relationship with rural women entrepreneurs' quality of life. We apply Maslow's hierarchy of needs [29] to rural women entrepreneurs' life quality, extending the competency model by Spencer and Spencer [30] to form an assumption through research question. Each theory is discussed in the context of rural women entrepreneurs.

In Maslow's hierarchy of needs [29], each individual has five needs that are divided into two categories: lower-level (physiological and safety) and higher-level (social, self-esteem, and self-achievement) needs. When the basic needs are met, the higher needs can also be obtained. In detail, the level of physiological needs explains the lower-level and basic needs of an individual, such as food, drink, and shelter. The second stage involves security, which includes personal safety and financial and health security, as well as safety from power abuse. We also measured these basic necessities (e.g., housing, vehicles, home furnishings, health, and public safety), to determine the extent to which these needs are successfully met amongst rural women entrepreneurs. The high-level needs are related to their social needs, which begins at the third level where a human seeks love and a sense of belonging and ends at the fifth level. At the former level, all employees, particularly rural women entrepreneurs, experience a sense of belonging do play a certain role in the organisation. If this need is met, it would be easier to reduce or avoid stress among rural women entrepreneurs. Hence, within the context of this research, these items were measured based on the role of the leader among family and employees. The fourth level needs refer to self-esteem which addresses the need for rural women entrepreneurs to be respected and to respect others. These needs were measured based on the recognition or acknowledgement of rural women entrepreneurs received from government agencies and communities. The fifth level deals with the needs of self-desires or aspirations and to achieve ambitions by applying existing potential and ability. These items were measured based on the ownership of assets or property, the ability to look after personal well-being, and the commitment to care for the environment and produce eco-friendly products.

The Spencer and Spencer [30] iceberg model explains that rural women entrepreneurs' life competencies are accepted as processes to build fundamental characteristics of self-concept, behaviour, motives, values, motivation, and personal characteristics. This model explains that skills and knowledge lie at the tip of the iceberg and are above the water level. These two dimensions can be strengthened with formal and informal training courses or experiences. The fundamentals of personal characteristics-self-image, traits, motives, values, motivation, and personal characteristics are located below the water level, which is difficult to determine as it is influenced by individual environmental factors. The same model also reflects the behavioural element determined by personal (hidden) characteristics, which is an important factor that distinguishes high-performing from medium-performing women entrepreneurs. Furthermore, knowledge and skills become components of competencies that are easily seen and identified. Although personal characteristics are difficult

to observe and identify, they play an important role in creating excellent individuals who have knowledge and skills. In this research context, the knowledge element predicts rural women entrepreneurs' behaviour based on their performance in successfully building their reputation and enterprise success.

By identifying life competencies' needs, we can determine individual competencies and their relationship with life quality. By proving the relationship between life competencies and rural women entrepreneur's life quality, these findings can increase the theory validity as a direct predictor (Figure 1). Therefore, this argument leads to answer Research Question 3, is there any positive relationship between rural women's life competencies and quality of life?



Figure 1. Theoretical framework.

Thus, the explanation of quality of life fills the research gap in the literature on the competence of women entrepreneurs to improve their quality of life. There is still no precise empirical evidence examining the relationship of rural entrepreneurial competencies with quality of life. Section 2 discusses the literature information, while Section 3 discusses the research study methodology. Section 4 involves the findings of the study and discussion. Finally, Section 5 discusses the implications and conclusions.

2. Literature Review

2.1. Life Competencies and Quality of Life

Competence is often defined as efficiency. According to Spencer and Spencer [30], competence is the basic criterion of a person's character that explains the cause and effect on the person's behaviour, which, consequently, translates into the person's effectiveness during a job or situation. Man et al. [23] stressed that individual competence is very important; however, competence alone cannot make a person effective in a job. In entrepreneurship, competencies are defined as an entrepreneur's ability to perform a job role successfully. Mitchelmore and Rowley [31] added that competence can improve business performance, growth, and economic development.

In the given context, life competencies are basic skills that enable a person to play an effective role in an environment [32]. According to the World Health Organization, life competencies help individuals adapt and acquire positive behaviour that enable them to deal with life challenges and maintain a good life. Adaptation refers to a person's ability to use various methods and approaches to adapt to various situations and behave positively. It refers to their ability to look ahead, face difficulties, and find opportunities for problem solving. Vihar [33] defines life competencies as the effectiveness required to face reality. It enables individuals to achieve prosperity and a perfect life. Life competencies can empower individuals, subsequently changing their environments. As life competencies can change someone's life, life competency education is necessary for the rural or marginalized, especially for the rural women entrepreneurs in the context of this study [3,34].

The poverty rate in Malaysia as reported by the Department of Statistics Malaysia showed that the poverty line income (updated in 2020) has changed from RM980 per month to RM2208 per month [7]. Given this scenario, rural women entrepreneurs must commit to various initiatives and hone new or existing skills to face uncertainties and challenges to improve their daily life competencies. According to Suradi [3], life competencies do not only refer to skills that accommodate daily life needs but they are more holistic in nature, focusing on self-empowerment, success in life, and economic development.

The quality of life refers to a person's standard of living and their socioeconomic status [35]. Suradi [3] defines the quality of life based on two aspects. The first aspect is measured in relation to individuals' total income, the type of houses in which they reside,

the number and quality of vehicles owned, fixed assets (e.g., houses, premium certificates, gold owned, and maids employed), availability of recreational time, and affiliation to educational and religious programmes. The second aspect involves entrepreneurial achievement in the form of recognition from their environment, which includes family [36], relatives, and even the community. Furthermore, Woodside et al. [37] stated that a high quality of life can be achieved when entrepreneurs engage in innovative entrepreneurial activities in line with ethical principles. In most countries including Malaysia, the quality of life refers to experiencing well-being, leading a healthy lifestyle, having access and freedom to acquire knowledge and a decent standard of living, and possessing the psychological traits required to achieve social well-being comparable to national aspirations [38,39]. Therefore, an individual's quality of life depends on the extent of their life competency.

2.2. Life Competency, Quality of Life, and Rural Women

Rural areas have a population of less than 10,000 people. These areas are characterised by agricultural fields, natural resources, and linear, nucleated, or dispersed settlement patterns [40]. In Malaysia, rural areas comprise suburban villages and special development areas, which include the planned housing areas such as the Federal Land Development Authority (FELDA) and Federal Land Consolidation and Rehabilitation Authority (FELCRA) [41].

Developing rural settlements is one of the priorities for the Malaysian government. The government aims to achieve rural communities' economic development and enhance their quality of life, so they can keep pace with urban communities. Rural development is the process of improving rural communities' living standards in all aspects, including income, well-being, and personal health, basic needs, and safety [42]. However, according to Suradi [3], Dass [43] and MWFCDM [44], there are several challenges that hinder rural development, including people's mind set, community values, and leadership. Other related but equally important issues include a lack of attractive job opportunities, entrepreneurial activities, skills, low productivity and educational level, and wastage of resources.

All of these challenges are indirectly related to the level of life competency which is still low in rural communities. Given that rural communities are provided with opportunities to increase income and quality of life, these challenges can be resolved by involving rural communities, especially women [45]. Hence, life competencies will influence Malaysian rural women entrepreneurs' quality of life and, consequently, enable them to develop their identity.

3. Methodology

This research uses a quantitative survey design. This method is sufficient to attain adequate research findings, as recommended by Oppenheim [46]. Meanwhile, a total of 250 FELCRA women entrepreneurs from a rural settlement in Perak, Malaysia were selected. The selection was based on the high number of registered women entrepreneurs with FELCRA compared to other states. Based on the Reaves Determination Schedule [47], the appropriate sample size is 150. However, this study surveyed 152 women entrepreneurs.

The characteristics of rural women entrepreneurs include those who have been registered with FELCRA, aged between 30–40 years, have a minimum academic background of Malaysian Certificate of Education level, and have a period of running a business between 3 to 10 years.

The research instrument is a questionnaire item adapted from Suradi [3], which uses a five-point Likert scale (from 1 = strongly disagree to 5 = strongly agree). It is designed to measure Malaysian rural women entrepreneurs' life competency and quality of life and was validated by five experts (three entrepreneurship professors and two practitioners) for assessing content validity. The questionnaire is divided into two parts. Part A focuses on the entrepreneurial competency (15 items) comprising three sub-constructs: fundamental adult skills (16 items), entrepreneurial skills (29 items), and spiritual skills (10 items). Part B has nine items focusing on quality of life.

After obtaining approval from FELCRA's headquarters, a pilot study was conducted in Pahang which had the same characteristics as the research location. Thirty women entrepreneurs were involved, and the data analysis' results showed that each item's validity value for each construct was high (0.578–0.986), which is over 0.300 [48]. The reliability value using Cronbach's alpha test is also high (0.829–0.989). This means that the instrument is good and is acceptable for this research (Refer to Table 1).

Table 1. Validity and reliability.

Constructs	No. of Items	Corrected Item Correlation Value	Cronbach Alpha Value
Entrepreneurial competency			
– Fundamental adult skills	16	0.777–0.977	0.986
– Entrepreneurial skills	29	0.578–0.971	0.989
– Spiritual skills	10	0.764–0.955	0.968
Quality of life	9	0.364–0.706	0.829

A total of 152 people were involved in the study. However, 17 data points were discarded due to data outliers. Therefore, only 135 data points were used in the analysis. Prior to the study, each variable's normality value was implemented. This value confirmed that the instrument is normal and can be used to answer the research question related to rural women entrepreneurs' level of life competency and quality of life (Table 2). The same table is also used to answer research hypotheses on the relationship between rural women entrepreneurs' life competency and quality of life.

Table 2. Each variable's normality value.

Variable	Entrepreneurial Competency	Quality of Life
Skewness	0.188	0.049
Std. error of skewness	0.209	0.209
Ratio of skewness	0.899	0.234
Kurtosis	0.382	1.093
Std. error of kurtosis	0.414	0.414
Ratio of kurtosis	0.923	2.64

4. Findings and Discussion

4.1. Research Question 1: What Is the Rural Women Entrepreneurs' Level of Life Competency?

This study's findings answered the first research question to conclude that rural women entrepreneurs' level of life competency is high, with a mean score value = 4.467 and a standard deviation (SD) = 0.45. This indicates that women entrepreneurs have the ability, mental preparedness, and passion (emotional) to achieve the performance that has been set. This finding is evident from the study's results for each construct of entrepreneurial competency, including fundamental adult, entrepreneurial, and spiritual skills (to measure emotions) constructs. These constructs have a high mean value of 4.467 (SD 0.45), 4.450 (SD 0.346), and 4.464 (SD 0.492), respectively.

Fundamental adult skills are basic skills that should be acquired by women entrepreneurs so they can function effectively in their environment [3,49]. The fundamental skills that they must possess are ICT and problem-solving skills. ICT skills include the skills of finding, obtaining, and being able to evaluate each obtainable piece of information's function. ICT gained prominence during the COVID-19 pandemic, when it was used extensively to market business products [50,51]. Table 3 shows that women entrepreneurs are aware of ICT skills' importance, given that they reported high agreement to ICT's roles in increasing sales (item 1), expanding business (item 3) and networks (item 4), boosting marketing performance (item 8), and obtaining information, which is more than 80%

(see Table 3 for details). These findings are consistent with the statements of [49,50] but contradict with statements by Mishra and Kiran [22], Hashiem et al. [52] and UCTAD [53].

Table 3. Item detailed related to adult fundamental skills.

No.	ICT Skills	1	2	3	4	5
1	Utilise technology to improve practical tasks (e.g., printer/cutting machine)	0	1 (0.7%)	4 (3.0%)	62 (45.9%)	68 (50.4%)
2	Utilise technology to find information from various sources and engage socially	0	2 (1.5%)	3 (2.2%)	62 (45.9%)	68 (50.4%)
3	Utilise technology to grow the business (e.g., promotions and websites)	0	1 (0.7%)	5 (3.7%)	55 (40.7%)	74 (54.8%)
4	Utilise technology to build business networks.	0	1 (0.7%)	5 (3.7%)	56 (41.5%)	73 (54.1%)
5	Obtain written information from various sources to gain knowledge and skills.	0	2 (1.5%)	5 (3.7%)	55 (40.7%)	73 (54.1%)
6	Obtain written information from various sources to achieve personal goals. (e.g., business planning/business reports)	1 (0.7%)	1 (0.7%)	9 (5.7%)	57 (42.2%)	67 (49.6%)
7	Subscribe to newspapers/magazines/internet to obtain the latest business-related information.	1 (0.7%)	7 (5.2%)	10 (7.4%)	49 (36.3%)	68 (50.4%)
8	Possess marketing skills in selling business products using technology (e.g., promotion/packaging/price/logistics)	0	2 (1.5%)	6 (4.4%)	56 (41.5%)	71 (52.6%)
Problem-Solving Skills						
1	Identify the problems	0	0	4 (3.0%)	55 (40.7%)	76 (56.3%)
2	Identify the problems' causes	0	2 (1.5%)	1 (0.7%)	59 (43.7%)	73 (54.1%)
3	Plan problem-solving actions	0	0	5 (3.7%)	58 (43.0%)	72 (53.3%)
4	Evaluate actions in problem solving	0	0	4 (3.0%)	55 (40.7%)	76 (56.3%)
5	Identify sources of information to solve problems	0	0	6 (4.4%)	49 (36.3%)	80 (59.3%)
6	Evaluate the available options for a solution	0	0	5 (3.7%)	59 (43.7%)	71 (52.6%)
7	Consider the risks that are expected to arise	0	0	7 (5.2%)	47 (34.8%)	81 (60.0%)
8	Make the best decision	0	0	3 (2.2%)	45 (33.3%)	87 (1.5%)
	Mean			4.467		
	Standard Deviation			0.45		

In addition, problem-solving skills are understood as women's ability to identify problems, the root causes of problems and strategic plans to solve those problems [54,55]. In addition, problem-solving skills are understood as women's ability to identify problems, the root causes of problems and strategic plans to solve those problems [54,55]. The data shows that women entrepreneurs' ability to solve problems is high as the percentage of agreement value for each item is above 80%, as shown in Table 3.

These positive findings indicate that rural women entrepreneurs in Malaysia can identify problems and plan problem-solving actions. They can also identify the sources of information to solve problems and evaluate available solution options. This supports the argument that rural women entrepreneurs make the best decisions to resolve risks arising in their businesses [49,50]. However, the results of this study refute the findings of [22,52,53] which report that rural women entrepreneurs have low fundamental skills (i.e., ICT skills).

As Table 4 indicates, entrepreneurial skills, including sub-constructs regarding human resource management skills, interpersonal skills, and innovation skills, show a mean

score value of 4.450 (SD 0.346). This means that FELCRA women entrepreneurs also possess high entrepreneurial skills based on each item in the entrepreneurship skills' sub-construct showing a high percentage of agreement value of 80%, except item 1 in the human management skills sub-construct (79.3%). These findings are consistent with the findings of Setini et al. [56] where women entrepreneurs have been recognized to have entrepreneurial skills, including innovation skills [57].

Table 4. Item detailed related to entrepreneurial skills.

No.	Human Resource Management Skills	1	2	3	4	5
1	Organise activities according to the importance of the role (as a wife/husband, mother/father, employer, community member)	0	0	28 (20.7%)	61 (45.2%)	46 (34.1%)
2	Prepare task schedule	0	0	4 (3.0%)	71 (52.6%)	60 (44.4%)
3	Plan expenses to make a profit	0	0	2 (1.5%)	60 (44.4%)	73 (54.1%)
4	Manage bookkeeping accounts (e.g., incoming and outgoing money records)	0	1 (0.7%)	1 (0.7%)	49 (36.3%)	84 (62.2%)
5	Manage the payment of employee salaries on time	0	1 (0.7%)	3 (2.2%)	56 (41.5%)	75 (55.6%)
6	Maintain daily sales properly	0	0	10 (7.4%)	54 (40.0%)	71 (52.6%)
7	Maintain sufficient savings to manage finances well when faced with problems	0	0	4 (3.0%)	52 (38.5%)	79 (58.5%)
8	Use the basic materials of the business efficiently without wastage	0	1 (0.7%)	14 (10.4%)	42 (31.1%)	78 (57.8%)
9	Obtain quality basic business materials	0	1 (0.7%)	11 (8.1%)	43 (31.9%)	80 (59.3%)
10	Obtain basic business materials at low prices.	0	0	9 (6.7%)	51 (37.8%)	75 (55.6%)
11	Provide salaries/wages commensurate with the work.	0	0	6 (4.4%)	50 (37.0%)	79 (58.5%)
12	Obtain qualified employees in accordance with the task.	0	2 (1.5%)	11 (8.1%)	52 (38.5%)	70 (51.9%)
14	Have an effective strategy to retain employees for a long time (e.g., overtime/bonus/leave allowance)	0	2 (1.5%)	4 (3.0%)	45 (33.3%)	84 (62.2%)
Interpersonal Skills						
1	Build a network of business relationships with other businesses	0	0	6 (4.4%)	46 (34.1%)	83 (61.5%)
2	Obtain support from spouse/family to run a business	0	22 (16.3%)	4 (3.0%)	56 (41.5%)	53 (39.3%)
3	Be confident when making important decisions	0	21 (15.6%)	3 (2.2%)	55 (40.7%)	56 (41.5%)
4	Form a business strategy based on the strengths of the group members	0	0	12 (8.9%)	49 (36.3%)	74 (54.8%)
5	Monitor business performance so that they are in line with desired goals	0	0	3 (2.2%)	55 (40.7%)	77 (57.0%)
6	Be the mainstay of business success	0	1 (0.7%)	6 (4.4%)	58 (43.0%)	70 (51.9%)
7	Resolve different opinions without compromising relationships	0	0	29 (21.5%)	57 (42.2%)	49 (36.3%)
8	Control emotions in a variety of situations to maintain good relationships	0	0	7 (5.2%)	48 (35.6%)	80 (59.3%)
Innovation Skills						
1	Provide new practical ideas to improve business performance	0	0	3 (2.2%)	53 (39.3%)	79 (58.5%)
2	Combine ideas from new information to grow a business	0	0	4 (3.0%)	53 (39.3%)	78 (57.8%)

Table 4. Cont.

No.	Human Resource Management Skills	1	2	3	4	5
3	Suggest new ways to do tasks more efficiently	0	0	6 (4.4%)	61 (45.2%)	68 (50.4%)
4	Be creative when solving business problems	0	1 (0.7%)	7 (5.2%)	58 (43.0%)	69 (51.1%)
5	Be creative when creating new products/services.	0	0	7 (5.2%)	47 (34.8%)	81 (60.0%)
6	Be the main contributor of creative business ideas	0	0	5 (3.7%)	42 (31.1%)	88 (65.2%)
7	Be proactive in capturing available business opportunities in the environment.	0	1 (0.7%)	5 (3.7%)	47 (34.8%)	82 (60.7%)
8	Make creative actions to gain business opportunities.	0	1 (0.7%)	8 (5.9%)	48 (35.6%)	78 (57.8%)
	Mean			4.450		
	Standard Deviation			0.346		

Spiritual skills also showed a high mean value of 4.464 with SD 0.492. This means that FELCRA women entrepreneurs possess the ability to unite the values, beliefs, and religious practices for achieving greatness and thus become successful entrepreneurs. The focus element in spiritual skills is their relationship with the creator (God); in other words, they practice faith and believe in the Creator's power leading them to success. Additionally, their relationship with the community represented their belief or awareness that all business activities are carried out not only for personal success but also for providing services or assistance to the community [3,22,57,58] Brammer et al. [59] and Dana [60] found that religious individuals tend to hold broader conceptions concerning the social responsibility of business compared to non-religious individuals. Regardless of whether a person is religious, it can be argued that individuals are influenced by cultural values propagated by religions. As suggested by Anderson et al. [61] and Davis [62], it seems reasonable to assume that religion has an impact on business activities or operations.

According to the data in Table 5, FELCRA women entrepreneurs' spiritual skills were also at a high level, with a mean score and SD of 4.464 and 0.492, respectively. This is evident from Table 5, which displays a high percentage of agreement value, more than 70%.

Table 5. Item detailed related spiritual skills.

No.	Item	1	2	3	4	5
1	Performing responsibilities as a religious practitioner (e.g., performing Islamic practices such as praying/fasting/zakat/hajj or other religious practices: offer prayers in the temple/church and give donations)	0	0	23 (17.0%)	39 (28.9%)	73 (54.1%)
2	Running a business consistent with Allah's/religious demands.	0	0	2 (1.5%)	66 (48.9%)	67 (49.6%)
3	Carrying out legal transactions according to religious demands (not cheating).	0	0	1 (0.7%)	37 (27.4%)	97 (71.9%)
4	Practicing certain acts of worship for prospering the business (e.g., [Muslim] dua prayer/prayers/hajat prayer or other religious practices ask blessings from ancestors)	0	0	26 (19.3%)	34 (25.2%)	75 (55.6%)
5	Refer to religious experts to find solutions to problems, which cannot be resolved using the normal way	22 (16.3%)	4 (3.0%)	8 (5.9%)	33 (24.4%)	68 (50.4%)
6	Encourage employees to perform religious worship activities at work (e.g., [Muslims] congregational prayers and breaking fast together)	0	0	2 (1.5%)	57 (42.2%)	76 (56.3%)
7	Believing that alms/zakat/donations will bring double returns in business.	0	0	1 (0.7%)	34 (25.2%)	100 (74.1%)

Table 5. Cont.

No.	Item	1	2	3	4	5
8	Believing that success in life (sustenance/property) has a relationship with the Creator's power.	0	0	2 (1.5%)	55 (40.7%)	78 (57.8%)
9	Contribute economic resources to the local community (e.g., employment opportunities/supply of raw materials)	0	0	4 (3.0%)	37 (27.4%)	94 (69.6%)
10	Contribute ideas to develop the economy and local community (e.g., give courses/training)	0	0	27 (20.0%)	40 (29.6%)	68 (50.4%)
	Mean			4.464		
	Standard Deviation			0.492		

4.2. Research Question 2: What Is the Rural Women Entrepreneurs' Level of Quality of Life?

The analysis shows the rural women entrepreneurs' quality of life measured by total income, recognition from the country and society, family and employees, and types, amount, and quality of assets. According to the data displayed in Table 6, FELCRA women entrepreneurs have a good level quality of life (mean = 4.337 and SD = 0.514). It means that they obtain recognition from government agencies, employees and family members, have time to travel, and own assets. These findings are further strengthened through the study by Puciato, Rozpara, Bugdol, Borys, and Słaby [35] who stated that family involvement is able to strengthen women's entrepreneurial performance. However, Yusof et al., [63] reported that quality of life, which includes income, level of education, and involvement in the economy of rural communities, especially FELDA, is still low.

Table 6. Quality of life.

No	Item	1	2	3	4	5
1	Acknowledged by the government or community agencies (e.g., certificates/awards)	1 (0.7%)	27 (20.0%)	6 (4.4%)	42 (31.1%)	59 (43.7%)
2	Recognised as a leader by family members and colleagues	0	23 (17.0%)	6 (4.4%)	51 (37.8%)	55 (40.7%)
3	Spends quality time (e.g., holiday/travel/family days)	0	0	31 (23.0%)	52 (38.5%)	52 (38.5%)
4	Owens assets/property (e.g., gold/fixed deposit/premium certificates/land)	0	1 (0.7%)	8 (5.9%)	47 (34.8%)	79 (58.5%)
5	Able to pay for children's education without assistance	3 (2.2%)	1 (0.7%)	11 (8.1%)	45 (33.3%)	75 (55.6%)
6	Able to provide quality basic needs for the family's comfort (e.g., home/vehicle/home furnishings)	0	0	11 (8.1%)	44 (32.6%)	80 (59.3%)
7	Able to meet good personal health care needs (e.g., possess medicine/supplements/personal doctor)	3 (2.2%)	2 (1.5%)	15 (11.1%)	37 (27.4%)	78 (57.8%)
8	Protect the environment by producing environmentally friendly products	0	0	4 (3.0%)	52 (38.5%)	79 (58.5%)
9	Ensure public safety is maintained during business processes	0	0	5 (3.7%)	50 (37.0%)	80 (59.3%)
	Mean			4.337		
	Standard Deviation			0.514		

4.3. Research Question 3: Is There Any Positive Relationship between Life Competencies and Quality of Life among Rural Women Entrepreneurs?

There is a significant positive relationship between rural women entrepreneurs' life competencies and quality of life (Table 7). This means that their level of entrepreneurial competency positively correlates with their quality of life, showing a strong relationship rate ($r = 0.690$, $p < 0.05$). However, if each construct is referred to in detail, it is found that entrepreneurial competency's relationship, based on adult fundamental skills' constructs ($r = 0.236$, $p < 0.05$), is weaker than that of entrepreneurial and spiritual skills. It means that fundamental adult skills do not support quality of life. These data show that ICT

and problem-solving skills are less correlated with rural women entrepreneurs' quality of life. This implies that fundamental adult skills, including ICT and problem-solving skills, need to be improved to enable rural women entrepreneurs to survive, compete, and become champions among the local population. These findings are consistent with those of previous studies showing that rural women entrepreneurs' ICT and problem-solving skills are still very low [22,52,53]. It is often reported that women entrepreneurs still depend on the opinion of third parties when making difficult decisions [26,27,64]. Furthermore, many studies show that the main factor that leads to better quality of life is their entrepreneurial skills. According to Man et al. [23], individuals can experience greater well-being by wisely managing human capital, possessing good communication skills, and thinking creatively and innovatively (positive quality of life). These findings indicate that life competencies and quality of life are interdependent.

Table 7. Relationship between entrepreneurial competency and quality of life.

Variables	n	r	Quality of Life	
			Relationship Strength	p
Entrepreneurial competency		0.690	High	0.000
– Fundamental adult skills	135	0.236	Low	0.006
– Entrepreneurial skills		0.682	High	0.000
– Spiritual skills		0.645	High	0.000

$p < 0.05$.

5. Implications and Conclusions

The results of this analysis provide theoretical implications for the applicability of Maslow's hierarchy of needs [29,30] where these theories' validity has proven to reflect a strong relationship between rural women entrepreneurs' entrepreneurial competence and quality of life. However, the strength of the competency relationship for fundamental adult skills is lower than the quality of life ($r = 0.236$, $p < 0.05$), compared to the women's entrepreneurial and spiritual skills. Hence, the government agencies should aim to further enhance the efficiency of rural women entrepreneurs, especially in sharpening their ICT and problem-solving skills. Current economic uncertainty was also found to contribute to their business failure which would require high resilience to remain competitive in business.

There are several suggestions that can be posed to attain a good quality of life for rural women entrepreneurs. Competency development programmes should be intensified to ensure that the women entrepreneurs are abreast with changing trends in the business environment. The programmes and training should be relevant and impactful focusing on broadening knowledge and skills, network expansion, and market opportunities. Furthermore, revision of relevant policies to improve the quality of life and the socio-economic condition of Malaysian rural women entrepreneurs should also be addressed.

Limitations and Future Research Directions

This study has several limitations including the cross-sectional nature of the data. Therefore, longitudinal data are recommended to researchers for future studies. Moreover, this study can be explored further using qualitative research to obtain an in-depth understanding of competence and quality of life based on the profile of rural women entrepreneurs. This study is also limited to discussing the role of competence and quality of life of rural women entrepreneurs. However, the role of demographic variables was not measured in this study and can be suggested to future researchers to make further studies while enriching the current data related to the population characteristics of rural women entrepreneurs.

As a direction for future research, these findings will be useful in other areas of research, especially in exploring the efficiency and quality of life of marginalised groups. In addition, in-depth exploration can be proposed to measure control variables such as

demographic age, educational background, duration of business, geographic areas and business sector involvement.

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