

FACTORS INFLUENCING WOMEN'S INVOLVEMENT IN ENTREPRENEURSHIP IN MALAYSIA

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Abstract: Recognizing the importance of women's involvement in entrepreneurship activities, wide array of research perspectives have been conducted on the issue in Malaysia and other developing countries. Thus, women's involvement in entrepreneurship have become an important topic arouses the interest of policy makers and researchers in the economic sectors. In Malaysia, the participation of women in entrepreneurship is growing in line with the government's commitments to produce more women in the field than ever before. It has been argued that their contributions to the field have strengthened the economic sectors performance as well as their families' incomes. There are many factors influencing the involvement of women in entrepreneurship activities. Therefore, this paper aims to explore the factors behind this participation. Using a qualitative method, semi-structured interviews were conducted on 15 women respondents in Kuala Terengganu, the capital city of Terengganu, Malaysia. The interviews covered various factors influencing the participation of these women in their entrepreneurship activities. The results of the study show that there were four factors influencing active involvement of the informants in entrepreneurship activities; (1) family heritage business and exposure, (2) choices to change family fortunes, (3) opportunity to increase family income and (4) interests and appeals of entrepreneurship cultures. All of these factors are discussed in this paper.

Keywords: Entrepreneurship activities, family income, profit, Terengganu

Introduction

The paper explores the reasons underlying the involvement of women in entrepreneurship activities in Terengganu, Malaysia. It present parts of a preliminary study on women's involvement in entrepreneurship in Terengganu, Malaysia. It discusses factors influencing women's participation in entrepreneurship activities. The state of Terengganu has been selected as a study area because of the very popular traditional industries - such as *batik* and *songket*, as well as handicrafts - which has made the state among the local tourist destinations. As a neighbor state to Kelantan, Terengganu is well known for its tendency to be the foundation of the Malay culture, which is supported by strong religious identity and high commitment to the preservation of their customs, traditions and craft skills (Wan Ibrahim *et al.*, 2011).

In Malaysia, women's involvement in entrepreneurship have long attracted scholars and researchers keenor enthusiastic to conduct research on this activity. Hence, a wide range of research perspectives has been conducted to explore this issue. In rural Malaysia as well as in other rural areas of developing countries, from which the opportunity for gaining a suitable job and income is limited, women's involvement in entrepreneurship means empowering and emancipating the population. It also implies that women in Malaysia have been involved in entrepreneurship for decades though most of the enterprises of the female entrepreneurs are comparatively smaller than the male entrepreneurs in terms of scale. The intention to help their families economically and their keen on business-like activities are among the factors that motivate the women entrepreneurship

(Zarina & Zuraida, 2016). The early history of women's involvement in entrepreneurship began in the Malay States with their participation in the trading market as early as the 18th century and the 19th (Nor Aini, 2010). Since then the society has accepted women entrepreneurs as an important contributor to the country's economy. Today, the public mindset towards women's involvement in entrepreneurship has changed because they have regarded them as wonderful if they could manage equally between family lives and workplaces. In recent years, it has been common place for having business dealings with women (Syed Shah & Fauzi, 2012). This process involves penetrations into the new market environment through a new orientation, which is different from it used to be (Mohd Nor Hakim & Mohd Rafi, 2010). Furthermore, Malaysian women are comparably better off because they receive an equal right to education along with their male counterparts and it opens up women's opportunities in employment in tandem with their levels of education (Zarina & Zuraida, 2016).

Many people in rural areas in Malaysia are living under the poverty line. As the ability to find suitable jobs is limited, the rural area families tend to involve in entrepreneurship and to be self-employed. For that reason, the government has considered entrepreneurship as a means to improve the quality of life of the rural area family. In many developing countries including Malaysia, the government is actively promoting women's involvement in entrepreneurship as a means of accelerating economic growth (Raman *et al.*, 2013). In recent years, Malaysian women's entrepreneur activities have shown a sharp increase (Syed Shah & Fauzi, 2012). In addition, although Malaysian males are more than the females, the sex ratio is close to 106:100 in 2010. The great contribution of the women to national development has long been recognized. Because of their roles as being a wife, a mother and a child, they formed a key pillar of future generation (Thuaibah @ Suaibah *et al.*, 2007). Statistical data obtained from the Malaysia Economic Planning Unit (2013) also shows that there has been an increase in the rate of

women's participation in the labor market from 2008 to 2013. The rate of female participation in the labor market in 2008 was 45.7 percent. Moreover, many Malaysian women also prefer engaging in entrepreneurship activities as an opportunity to earn side income while they are in paid jobs (Zarina & Zuraida, 2016). The rise in women's participation in the labor market implies that their participation in the country's national development agenda is very significant.

Recognizing the importance of women's involvement in entrepreneurship activities, the paper aims to examine women's involvement in entrepreneurship in Terengganu, Malaysia. More specifically, the objectives of this paper are to explore descriptively the factors influencing the participation of women in entrepreneurship in Terengganu, Malaysia.

Entrepreneurship and Entrepreneur

Entrepreneurship is a capacity and willingness that has increasingly attracted women to join in; it involves a process of developing, organizing, running or managing a venture and business of enterprises (Ravi & Nor Aishah, 2016). It has been recognized for a long time that the development of country is also because the contribution of women (Shamsul Hana & Norashidah, 2017). The involvement of women in nations labor force is very important in order to transform the country from developing to developed country (Hassan & Yusof, 2015). In Malaysia, women's involvement in the business arises since there have been proactive effort from the government to encourage them to venture into entrepreneurship and to help them involve in various government's programs. Among the programs that have shown beneficial effects are the 1AZAM program (*Akhiri Zaman Miskin/ Ends Poverty Age*), a government-sponsored program that were designed to raise the social and economic status, including the income of women in entrepreneurship (Zarina & Zuraida, 2016).

Entrepreneurship or entrepreneur is a multifaced and contested concept. In Malaysia, entrepreneurs are equated with merchants

whose services or products were involved in activities associated with retail traders, hawkers, night market traders or merchants in local markets and stalls. However, the concept of entrepreneur is beyond that consideration as they are agents of change. They have the ability to identify opportunities within the gaps and to think creatively in designing businesses that can generate profits (Ab. Aziz, 2000; Zarina & Zuraida, 2016). Entrepreneur can also be defined as a person who acquires a broad knowledge in the field of business they constantly look for opportunities (Muhammad Nubli, 2012). Scholars such as Shefsky (1994) refer entrepreneur to the three basic words - *entre*, *pre*, and *neur*- those are derived from the Latin words that respectively carry the meaning *entre*, *before* and *nerve center*. In other words, he defines an entrepreneur as a person who involves in a business environment and who at the same time has the willingness to compete, to struggle and to strengthen herself for the business. Some scholars define an entrepreneur as an individual who is always aware of the business opportunities available to others. Sexton and Bowman-Upton (1991) define it as individuals who are able to identify and exploit business opportunities as well as are ready to deal with uncertainties. In a similar vein, other scholars, for instance, Dollinger (1995) also see the concept as necessarily tied to individuals taking initiatives within the profit innovation-based risky businesses. Using the definition provided by Dollinger, entrepreneurs are individual who exercises initiatives (?) that support job-creation and protect the interest of mankind amidst the formation, change and development of a country (Ab. Aziz, 2000). For Mohd Nor Hakimin & Mohd Rafi (2010), entrepreneurs are positive and unquestionably success-oriented.

Women Entrepreneurs

Women entrepreneurs, on the other hand, are female individuals who run, plan and manage small businesses on their own and based on their principles and goals (Smith-Hunter, 2006). The same concept of women entrepreneurs has

also been provided by Thuaibah @ Suaibah *et al.* (2007). According to them, women entrepreneurs are female individuals who start, own, organize, manage and control both their businesses and the risks by the entrepreneurship activities. McKay (2001) also depicts a woman entrepreneur as a female who has the motivations that drive them to develop their own businesses, particularly small and medium enterprises. The concept of entrepreneurship according to Ab. Aziz (2000) refers to a unique activity carried out by the entrepreneurs individually or collectively and is often treated as a career-development opportunity. Together with the activity, entrepreneurs require tangible and intangible qualities. The former examples are capital, physical facilities, and information technology, whereas the latter examples are networking abilities with customers, suppliers, lenders, distributors, employees, marketers, competitors and other parties connected to their businesses. According to the Organization for Economic Co-operation and Development (2004), women entrepreneurship are female individuals who have ownership advantages; they own and manage their enterprises by themselves.

In this paper, women entrepreneurs refer to female individuals that have the ability to stand on their own feet when it comes to entrepreneur activities. They also have the capacity to strive towards expanding their business activities in line with the objective of earning profits. Thus, entrepreneurship in the context of this paper means the capacity and the willingness of the women to be involved in profit-making activities individually or collectively and with the aim of gaining profits and developing their career opportunities. At the global level, there has been a recognition that women's involvement in entrepreneurship is an important source of economic development as it not only creates jobs for themselves but also creates jobs for others (Organization for Economic Co-operation and Development, 2004). Hence, it becomes an important tool for alleviating poverty for the rural poor (Borzaga *et al.*, 2008). Poverty has been the main preoccupation of the

government in rural Asia. According to United Nations (2007), Asia and the Pacific is the home to two-thirds of the world's poverty and around 70 percent of the Asia-Pacific region's poverty, which is approximately 475 million peoples are those who lives and works in the rural areas. In relation to entrepreneurship, it has long been adopted by the rural poor of the areas as the best mechanism for mobilizing themselves out of the poverty state. Moreover, the majority of the region's women have been involved in entrepreneurship, and in Malaysia itself, the women have dominated many business sectors, particularly those are related to the small scale business (Wan Ibrahim *et al.*, 2011). Thus, women's entrepreneurship activities have become a popular type of women's experiences.

Materials and Methods

To meet the objective of the paper, this study employed a combination of both research designs, the qualitative case study, and the secondary analysis. The qualitative case study used in this study is a case study of a women entrepreneur who runs a batik and songket company. However, in the context of this study, case studies need to be conducted to identify factors influencing women's involvement in entrepreneurship activities in Malaysia. Case studies are used to understand a complex issue in detail using a small sample. Secondary analysis is the analysis made on the data of previous researchers and official government documents. Secondary data collection in this study involves library research by performing secondary analysis. Among the documents referred to are books, journals, theses, monographs, economic reports and research reports without a requirement of having respondents (Zikmund *et al.*, 2013). This method is desirable as it can make use of the collection of secondary information for a purpose that was intended by the previous researchers (Sekaran & Bougie, 2013). The former was adopted by using semi-structured interviews for 15 selected informants in the area of Kuala Terengganu, the capital city of Terengganu, Malaysia known for its high culture

of commerce and family business inheritance (Nor Aini, 2010; Mohd Nor Hakim & Mohd Rafi, 2010). Data, in this design, were collected using semi-structured interviews. A prerequisite for the women to be interviewed was their background involvement in entrepreneurships. The interviews were focusing on various factors influencing the participation of these women in their entrepreneurship activities. Samples were selected using purposive sampling, based on criteria under study selection. Some of the key informant features in the selected sample are as a; has commenced business five years and above; (b) own a factory or workshop producing its own product and (c) has its own business premises. In addition, samples were also selected through snowball sampling. Through this snowball-based sampling, the informants previously introduced to the researcher new informants who had the features required by the study. The number of samples is determined in the field where one saturation point is reached. This saturation point is reached when the informant interviewed gives the same or nearly identical answer as the previous informant. In the analysis, all the interviewed data were analysed according to a thematic approach.

Results and Discussion

Malaysian women have long been active in the entrepreneurship realm (Mohd Nor Hakim & Mohd Rafi, 2010; Nor Aini, 2010). There are various factors associated with women's participation in entrepreneurship. According to Zarina & Zuraida (2016), the main reasons underlying Malaysian women's involvement in entrepreneurships are to generate income for family members and to reveal a keen interest in entrepreneurships. Family, friends and previous work experiences are precursors that can play a crucial role in determining a person's decision to participate in entrepreneurial activities. Orhan & Scott (2001) have highlighted that women's engagement in entrepreneurship is because of family-related reasons. Based on the semi-structured interviews with the interviewees, the findings regarding the family as a factor

that influence women's participation in the entrepreneurship activities are proven similar to those argued by previous researchers. It is also found that family-related reasons are the most influential factor as it is embedded in three out of four factors. Some other factors are also discussed below.

Family Heritage Business and Exposure

One of the reasons for them to participate in entrepreneurship as told by the informants is family heritage businesses. All the informants agree that women with a family business history either the maternal or paternal inheritance normally have more tendency to be involved in entrepreneurship than those without a family business history. An entrepreneurship culture that has been deep-rooted in their family is that they regard involving in the business as the main source of income. For them, business is their family heritage that needs to be preserved. As they raised in the family with the entrepreneurship environment, they continue to take part in the business. They started to be involved in entrepreneurship as a continuation of the family heritage. They become entrepreneurs because they have grown up in a family of entrepreneurs. They want to make sure the entrepreneurship value inherited from their family does not vanish. Most of the informants understood that their family had been struggled a lot to develop the business. Thus, they keep involving in entrepreneurship activities. One of the informants said:

You know, before this establishment my family had struggled with everything we had to develop our entrepreneurs. This entrepreneurship is my family heritage. So, why we are reluctant to continue their efforts? Because of that, I started developing it.

The family heritage has a great influence on the culture of entrepreneurship among the informants. There are a number of them who still run the business inherited for generations. A tendency for them to participate in business

activities is a reality due to continuous exposures of the family to the entrepreneurship and lack of opportunities in other economic activities such as employment in government sectors - which offers a secured salary on a monthly basis (Mohd Nor Hakimin & Mohd Rafi, 2010). A person born within a business family tends to choose business as her career (Sharifah Nazira, 2012). The family's commitments in the business may influence the tendency for the members to participate in the business (Fairlie & Robb, 2007). Children are likely to take their parents as a role model in choosing a career. Brothers, sisters or other close relatives can also be their role models for their involvement in entrepreneurship (Sharifah Nazira, 2012). Those who have family members such as parents, brothers and sisters, grandfathers, grandmothers or other close relatives who are involved in the business will promote the development of entrepreneurial characteristics through close interaction with the existing business environment (Bates, 1990). In some families, the father's involvement in the business is a major factor that became the impetus to the participation of individuals in business or entrepreneurship (Hout & Rosen, 2000). Hammond & Jablow (1976) explain that children who are brought to the market and sit next to their mothers will keep an eye on all the trading done. When they reach the age of 12 or 13 years old, they will help or took over the tasks of their mothers. This situation generates a perception that Malay entrepreneurs on East coast of Malaysia have a retail culture, which consciously or not they think business is one of the characteristics of their culture they inherited (Nor Aini, 1996).

Choices to Change Family Fortunes

The reason for the informants to be involved in entrepreneurship is also because of their choice to do so as they originally perceived they did not have other alternatives to support or change their family fortunes. Some of them had high school qualifications, but they did not have the opportunity to get jobs in the government sector. They agreed that a number

of successful women entrepreneurs in Malaysia used to live in hardship. Thus, they involved in entrepreneurship as a source of income. The economic conditions of their families had forced them to be involved in the entrepreneurship, as one of the informants said:

My family used to be very poor. The economic conditions of the family were very bad. Although I had a high school qualification, I did not have the opportunity to get jobs in the government sector. I had no option to change my family fortunes. So, I have no choice but involved in entrepreneurship as a way to help raise my family income.

There are other entrepreneurs involving in the entrepreneurship because they want to become successful individuals. Nor Aini (2010) studied women entrepreneurs working in the markets and found that business in the market itself has provided an opportunity for getting out of poverty. They do that because that is the only choice they have as in rural areas opportunities to get out of poverty is limited. Based on a study by Zarina & Zuraida (2016), women want to improve their family's living standards by involving in entrepreneurship activities as a way to increase their household income. Through entrepreneurship activities, women are able to be working with a wide range of flexibility particularly in terms of location and working hours Syed Shah *et al.* (2012). Mohd Nor Hakim & Mohd Rafi (2010) did a comparative study on entrepreneurship activities among women in Kota Bharu, Kelantan and Padang, Sumatera, and found that women entrepreneurs are dominating businesses in both the areas. This phenomenon occurs because of their choices; they want to change their family fortunes.

Opportunity to Increase Family Income

Many of the informants have been involved in entrepreneurship activities because of their low family income.

At the early stage of my involvement in this activity, my family income was very low. It was not enough to earn and to support the cost of living in my family. I started to be involved in this activity as I saw some of my friends could earn an extra income through this activity. This happened many years ago.

Informants also told that there are many women in their area participated in entrepreneurship. As a result, their monthly gross family incomes are higher than those of their counterparts in the control sample. In many studies, scholars argue on the important role of women in supporting family incomes. For instance Nor Aini (2010), studied Kelantanese women in business and concluded that women involve in business because of economic reasons. For the informants, because their educational qualifications were low they preferred doing business as the best opportunity available for them to help raise the family income. For them, business activities are also easier to get involved than other jobs and are easy to generate income. Nor Aini & NurAfiyas (2014) explore factors affecting female entrepreneurs participating in the downstream economic activities and found that the main factor of the involvement was to support the family income. Similarly with Zarina & Zuraida (2016) in their finding also stated that women are involved in businesses mainly because it would generate extra income and support their families. In this era, depending solely on the husband's income is not enough to support family wellbeing. For families with many children, the family's economic resources are not enough and will put pressure on women to look for an extra income, and entrepreneurship is seen a tool for them to overcome their problems. Thus, entrepreneurship provides opportunities for women to earn extra money to support the income of the husband.

The majority of the husbands of the informants are breadwinners, earning a low income and manage to achieve a low gross family income. This situation turns to an issue for their family life as a whole. This is

because, Malaysian husbands generally bear other responsibilities towards other family members (Nor Aini, 2010). For widowed or divorced women, entrepreneurship also serve as a platform to help them earning sufficient incomes for their families (Zarina & Zuraida, 2016). Hence, women help improve their family income is the main reason motivating a number of women to participate in entrepreneurship activities (Mohd Nor Hakim & Mohd Rafi, 2010).

Interests and Appeals of Entrepreneurship Culture

Interests or desire among women to be self-dependence individuals is a driven force for their engagement in entrepreneurship activities. Most of the informants agree that they have, since their childhood, had an interest in the entrepreneurship culture developed within the other entrepreneur families. They saw entrepreneurs were well off individuals, had a lot of money and lived in big houses. Their children's upbringing was also quite different from other children in the village. One of the informants said that:

When I was young, I saw the life of the people involved in entrepreneurship activities. They lived in big houses and they had a lot of money. I had the imagination to follow their steps.

The interest towards entrepreneurship as a factor motivating involvement in entrepreneurship is also discussed in several previous studies. Syed Shah, Zizah & Fauzi (2012), for example, found that female entrepreneurs perceive that they do not get equal opportunities in their previous workplace. Moreover, Thuaibah @ Suaibah *et al.* (2007) emphasize that the self-dependent factor that pushes women involved in the sector. In another study, Zarina & Zuraida (2016) found that most women in Penang that they studied have a passion for entrepreneurship together with benefits from financial independence

and self-esteem. Ilhaamie (2017) also in her study on the motivation of Muslim women entrepreneurs' suggesting that interest is the main factor that motivated women to start a business. Independent life means living by their own income. This also means that the person is free to make decisions on their own and strive towards determining their future. Independent life may also allow individuals to determine the time schedule for their work.

Conclusion

This paper has presented the results of a preliminary study on the factors influencing Muslim women's involvement in entrepreneurship in the state of Terengganu, Malaysia. Based on the results, there were four factors influencing active involvement of the informants in entrepreneurship activities; (1) family heritage business and exposure, (2) choices to change family fortunes, (3) opportunity to increase family income and (4) interests and appeals of entrepreneurship cultures. The results suggest that family-related reasons are embedded in three factors namely family heritage business and exposure, choices to change family fortunes and an opportunity to increase family income. Self-determination is implicitly implanted through one factors namely interests and appeals of entrepreneurship cultures. These indications recommend that the inclination of women to involve in entrepreneurship in Terengganu, in particular, is mainly because of family-related reasons. In Terengganu, many women are involved in family heritage companies like batik and songket. This family heritage culture is a business practice that has been passed down from generation to generation. Women who have a family history of either mother or father will show the same characteristics as them. The entrepreneurial culture that is practiced in a family is considered a major source of income. A business that has been at the heart of the family's legacy for generations has indirectly followed the next generation. Women who make their business as their work is also due to their

own personal preferences. Personal preference is a long-standing interest in women's work as a female entrepreneur in the batik or songket business. Self-determination can also come from the success of their successful friends as entrepreneurs.

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