

MOTIVATION, PROBLEMS AND HUSBAND'S SOCIAL SUPPORT FOR RURAL WOMAN BUSINESS OWNERS FROM THE MADA SCHEME

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ABSTRACT

The purpose of the research was to determine the motives of rural women being in business, the problems they faced, their performance and the effect of husbands' social support on their business performance. The data from 82 married rural women business owners from the MADA scheme were analysed to determine the above purpose. It was found that the women in the sample entered the business world out of necessity to contribute to the family income apart from their self interest to be in business. The women received help from their husband in ten business-related tasks as well as two home-related tasks. It was found that the help from their husband in the form of consultation, management (physical work at the premise and recording the business transaction), and marketing (distributing product and seeking new market) gave to the difference in the sales made by the business. Recommendation was also given in the article to enhance the womens' businesses.

ABSTRAK

Kajian ini bertujuan untuk mengenal pasti motif penglibatan wanita luar bandar di dalam perniagaan, masalah yang mereka hadapi, prestasi mereka dan kesan sokongan sosial suami ke atas prestasi perniagaan mereka. Data daripada 82 orang wanita pemilik perniagaan dari skim MADA telah dianalisis bagi tujuan tersebut. Didapati bahawa wanita di dalam sampel ini menceburi dunia perniagaan disebabkan keperluan menyumbang kepada pendapatan keluarga selain minat mereka untuk berniaga. Mereka menerima bantuan suami mereka dalam sepuluh tugas berkaitan perniagaan dan dua tugas berkaitan keluarga. Juga didapati bahawa bantuan daripada suami mereka dalam bentuk perundingan, pengurusan (kerja fizikal di tapak niaga

dan merekod transaksi perniagaan) dan pemasaran (mengedar barangan dan mencari pasaran baru) menunjukkan perbezaan dalam jualan yang dihasilkan oleh perniagaan tersebut. Cadangan juga diberikan di dalam artikel untuk meningkatkan perniagaan wanita berkenaan.

INTRODUCTION

Women have been found to play a more important role in helping to bring in the extra income into the family through their economic activities. More and more women are joining the work force, however, not all of these women can easily get jobs especially in the rural areas. Limited job opportunities and the cultural barrier are some of the problems facing by these women. Mechanization in agriculture and the development of infrastructure in the rural areas have also minimized the need of women to participate in the agriculture sector. The demand for their labour is decreasing with the affordability to hire outside help and the use of machines in the farm. Women participation in business activities had proven to be a way out of poverty among the rural population (Seymour, 2001). It was even accepted as a family survival strategy in the Southeast Asia countries (Tinker, 2003). Educating these women and providing them with the financial and technical assistance will not only help them to be better manager and operator of the business but may also benefit their family and the community.

Studies have found that cultural barrier, family's responsibilities and immobility to access to the larger market can be a hindrance to women's entrepreneurial development (Longstreth, Stafford, & Mauldin, 1987; Stoner, Hartman & Arora, 1990; Ngrsiah, Abu Bakar, Aini Hayati, Noraini & Roseni, 1998; Kalsom, Salina & Wan Hassan, 1999; Seymour, 2001). For rural women business owners, the husbands play an important role to assist them in their business. It is not easy to juggle between domestic and business demands. In order for them to succeed in business, they need their husband's help since the income they earned, goes back to the family. Kalsom *et al.* (1999) found that the need to contribute to the family income is the most important goal for rural women entrepreneurs' involvement in business. Thus, the help from the husband will make the involvement more meaningful to them.

Owing to the marginalization of women labour in the rural area, new approaches which are made to ensure their economic viability are further utilised. Hence, entrepreneurship is one of the ways for the

women to expand their contribution to the economy and at the same time improving the socio-economy status, well being and life satisfaction of the family. The research on rural women business owners is still lacking in Malaysia. Information is needed to understand these women's involvement in business to help them excel in what they do. Helping the rural women in the business, in many cases is helping the family to escape poverty. Thus, knowing what leads them to business, the problems they face, the performance of their business and the nature of help they get from their husband, can help assist in designing programmes relevant for the women to develop their businesses. The knowledge about the processes and practices that are related to gender in developing a business among the women business owner-managers can assist those related parties to help them develop successful women business owners in the rural areas.

This research aim to determine

- i. the motives of the rural women going into business,
- ii. the problems faced by these women in the business and personal spheres,
- iii. their business performance, and
- iv. the extent of help or assistance given by the husband in developing their businesses and its relationship to the business performance.

LITERATURE REVIEW

Women's motivations of going into a business are more drawn by the need to contribute to the family income (Kalsom *et al.*, 1999; Rosli, Habshah & Asiah., 2002), to combine domestic and wage labour (Longstreth *et al.*, 1987; Marlow, 1997), to fulfill their interest (Sabitha & Mahmood Nazar, 1991; Md. Zabid & Fariza, 1992), to seek independence (Marlow, 1997), and to achieve job satisfaction (Md. Zabid & Fariza, 1992). Even though they are looking for monetary reward, the aspect of internal satisfaction and independence seems to be the pull factor.

Being in business is never free from problems. While problems of finance seem to be the common problems among male and female business owners (Marlow, 1997), the problems are mostly felt by the women business owner (Norsiah *et al.*, 1998; Sabitha & Mahmood,

1991). There are also common problems as taxes, business skills and achieving a balance between work and family faced by both parties (Barrett, 1995). However the problems within the work and family sphere are more felt by women business owners since their participation in business does not diminish the expectation of their performing the traditional domestic role (Stoner *et al.*, 1990). Norsiah *et al.* (1998) has found that the most felt problems faced by the women entrepreneurs are capital, machine, accounting, business contact, marketing, and managing employees. Having school going children too was found to be a problem.

Social support is one of the important factors that helps the women to alleviate their problems and perform well in their business. Social support is any help or encouragement given at a time when it is needed most. This support can be obtained from their spouse, family members, friends and those who have the authority to help (Burley, 1995). In marital relationship, it is a direct or indirect encouragement in their partner's career development. It can be in the form of emotional (a place to talk, to get sympathy) and instrumental (help that can be measured in solving the problem).

For working women, the social support from their spouses in the form of their husbands' involvement in the household work can lessen the conflict and improve the marriage adaptability (Burley, 1995). In the case of the business owner-managers, the help from their spouses is very important (Rosli *et al.*, 2002). The absence of spouse support can create problems for the women to perform their role at work (Stevenson, 1986; Longstreth *et al.*, 1987). Some of these business women have to sacrifice their marriage when they cannot afford to integrate their business and their personal relationship (Stevenson, 1986). Social support is a variable that is related to the work-family role conflict (Adams, King & King, 1996; Thomas & Ganster, 1995), life satisfaction (Choi, Jaccard & Ramey, 1996), well being (Chay, 1993), psychological state (Greenberger & O'Neil, 1993), work satisfaction (Roxburgh, 1999), marriage adjustment (Burley, 1995), and success (Rogers, 1998). The social support from the family is one of the important elements that help women to succeed in their career. Research by Ljunggren & Kolvereid (1996) has found that the women business owners depend on the social support more than the male business owners in their business.

Women business owners in rural areas are more bound to the cultural barriers in running their business. The husbands play important roles in helping them develop their business since the income earned by

these women is used more towards the family development. The social support from the spouse is an important asset in helping out with the business to succeed.

METHODOLOGY

The objective of the paper is to determine the motives of the women going into business, the problems they faced, the types of social support given by the husband and eventually to determine the kind of spouse's support that make a difference in the performance of the business.

The research was conducted among the women in the micro and small enterprises in the Muda Agriculture Development Authority (MADA) area. The sample was drawn from the list of women business owners under the supervision of MADA as of April 2001. Out of the total 345 women business owners in the area, about 68.1% or 235 women were in the food sector. Since the food industry was highly associated with women business owners, the understanding of this group was important to assist them since more women tend to be within this group (Maimunah, 1997; Norsiah *et al.*, 1998). As such, the sample of women business owners from this sector was selected. The number of respondents for the sample was determined using the table by Krejcie and Morgan (1970) as cited by Cavana, Delahaye and Sekaran (2000). The sample size of 148 was determined and the sample was drawn using the table of random sample to ensure the selection was not biased and everyone in the group had the equal chances of being selected. Out of this, only 92 were able to be interviewed which was 62.2% of the sample size. The women were interviewed using a structured questionnaire to capture their personal and business background. Questions on their husbands' participation in business were asked to capture ten types of husband social support in the business and two types of support at home. As for performance, it was measured by the average sales per month made by the women business owners. Only the data of the married respondents were analysed which comprised of 82 respondents.

FINDINGS AND DISCUSSION

Reasons to be in Business

What motivated these women to be involved in business? The need to contribute to the family income was the most important reason, (96.3%). This result supported the findings of Kalsom *et al.* (1999). For rural

women business owners, part of the income generated from the business went to the family to fulfill their physiological and educational needs. Interest to be in business was second (95.1%), followed by encouragement from the family (75.6%). These three reasons provided a strong combination of push and pull factors that formed the women entrepreneur's involvement in business (Sieh, Phang, Lang & Norma, 1991, Md Zabid & Fariza, 1992; Norsiah *et al.*, 1996). The demand for the product (70.7%) enabled them to be there in the business for quite sometime. (Refer to Table 1).

Table 1
Reasons for Being in Business

| | Frequency | Percentage |
|---------------------------------------|-----------|------------|
| Interest to be in business | 78 | 95.1 |
| A need to contribute to family income | 79 | 96.3 |
| Encouragement from family | 62 | 75.6 |
| A demand for the product | 58 | 70.7 |
| Wish to prove own capability | 55 | 67.1 |
| Boredom | 39 | 47.6 |
| Have many business friends | 30 | 36.6 |
| Invited to be in business | 22 | 26.8 |
| Want to be the boss | 13 | 15.9 |
| Continue with family business | 12 | 14.6 |
| Frustrated with previous job | 3 | 3.7 |
| Use inherited money | 1 | 1.2 |

Personal Background

Table 2 shows the information on the age, the educational status and the number of children living with the respondents during the study. It was found that more than 80% of these women were more than 40 years old and 41.5% received at least the primary level education. They were found to have many children living with them with 73.2% having children at the primary level (13-18 years old) and 58.5% in the secondary level. These findings were also reflected in the research done by Maimunah (1997) and Norsiah *et al.* (1998). These figures represented a challenging task in providing the human development needs since the children were still in school. Apart from that, the children too can be an asset to help them run their business or to help them with the household demands .

Table 2
Background Information

| Characteristics | Frequency | Percentage |
|--------------------------------|-----------|------------|
| Age | | |
| Less than 30 years | 1 | 1.2 |
| 30-39 years | 11 | 13.4 |
| 40-49 years | 45 | 54.9 |
| More than 50 years | 25 | 30.5 |
| Educational status | | |
| No formal education | 4 | 4.9 |
| Primary level education | 34 | 41.5 |
| Secondary level education | 44 | 53.7 |
| Having children at home | | |
| Less than 1 year old | 6 | 7.3 |
| Between 1-6 years old | 22 | 26.8 |
| Between 7-12 years old | 48 | 58.5 |
| Between 13-18 years old | 60 | 73.2 |
| More than 18 years old | 49 | 59.8 |

Table 3
Business Background

| Characteristics | Frequency | Percentage |
|--|-----------|------------|
| Type of business | | |
| Snack food | 43 | 52.4 |
| Cake/cookies | 3 | 3.7 |
| Daily food | 10 | 12.2 |
| Chilie sauce/soya sauce & food related product | 24 | 29.3 |
| Others | 2 | 2.4 |
| Years in business | | |
| 5 years and less | 32 | 39 |
| 6-10 years | 32 | 39 |
| 11-15 years | 13 | 15.9 |
| 16-20 years | 3 | 3.7 |
| More than 20 years | 2 | 2.4 |
| Hours worked per week | | |
| Less than 10 hours | 9 | 10.1 |
| 11-20 hours | 18 | 20.2 |
| 21-30 hours | 34 | 38.2 |
| 31-40 hours | 10 | 11.2 |
| 41- 50 hours | 7 | 7.9 |
| More than 50 hours | 11 | 12.4 |

(continued)

Average sales per month

| | | |
|------------------|----|------|
| RM500 and below | 43 | 53.1 |
| RM501-RM1000 | 16 | 19.8 |
| RM1001-RM1500 | 9 | 11.1 |
| RM1501-RM2000 | 1 | 1.2 |
| RM2001-RM2500 | 1 | 1.2 |
| More than RM2500 | 11 | 13.6 |

Business Background

Table 3 shows the business background as of the kind of business, number of years in business, how many hours they worked per week and the average sales per month.

As for the kind of business, 52.4% of the women were involved in the making of snack food while 29.3% were in the processed food (chilie sauce, soya ketchup, fish balls, etc). These were the kinds of business where the activities were continuous (processed food) and seasonal (snack food). Even though the snack food was considered as seasonal (they are more profitable and highly demanded during the festive season), the demand was still considered as continuous.

On the average, the business had been in existence for 7.46 years where more than 70% of the business were less than 10 years old. Research by Norsiah *et al.* (1998) also found that nearly 82% of the respondents had been in business for less than 10 years. The women worked on the average of 29.95 hours per week. Majority of the women, (38.2%) operated their business between 21-30 hours per week. If 40 hours per week was considered as the average working time for women in employment, 20.3% of the women in this sample worked more than 41 hours per week. Other researchs had found that on the average, other women business owners worked around 31 hours per week (Longstreth *et al.*, 1987) and 46 hours per week (Stoner *et al.*, 1990).

As for sale, on the average the women in this study made the sales of RM1103.95 per month. However, when going into detail, the return was not that high for the majority, 53.1% who managed to make the sale of less than RM500 per month. Taken as a whole, only 27.1% were able to make the sale of more than RM1001.00 per month.

The Problems Faced by the Women Business Owners

The performance of the business was also the reflection of the problems faced by the women. Table 4 lists the problems faced in the area of marketing, management, finance, relations with government agencies, technology and personal. The data shows that 51.2% of these women admitted facing the problems of marketing their product and 34.1% realised that they lacked the business contact. Another area where the problem was quite pressing was in the financial aspect where 48.8% admitted having problem with the capital. As for the use of technology, 31.7% felt that they did not have or lacked the technical expertise, while 26.8% did not have or lacked appropriate machines and equipments to perform better. This result showed that there was not much change in the problems faced by the women doing business as in the previous studies (Norsiah *et al.*, 1998; Maimunah, 1997; Marlow, 1997).

In the area of personal problems, it was interesting to discover that having schooling children still posed as a major problem to these women (32.9%). Research by Norsiah *et al.* (1998) detected this problem too (15.4%). The needs of children at this stage was quite demanding in the form of getting them ready for school, the financial needs of these children as well as the need to see them do their school work. This posed a major problem to the women since quite a number of their children were among the schooling age. Having children between 6-16 years old was found to be associated with lower level of family support and higher level of role conflict (Rogers, 1998). The demands from their business and home life had an effect in the health situation where 20.7% admitted having health problems. This could be attributed to the fact that the majority of the women were more than 40 years old, had long been committed in business, working long hours and having a big family to attend to.

Table 4
Business and Personal Problems

| Types of Problems | Frequency | Percentage |
|--------------------------|-----------|------------|
| Marketing | | |
| Marketing product | 42 | 51.2 |
| Lacking business contact | 28 | 34.1 |
| No supplier | 14 | 17.1 |
| Getting raw material | 9 | 11 |

(continued)

Management

| | | |
|--------------------|----|------|
| General management | 16 | 19.5 |
| Human resource | 7 | 8.5 |

Financial

| | | |
|--------------------------------------|----|------|
| Capital | 40 | 48.8 |
| Relation with financial institutions | 14 | 17.1 |
| Record keeping | 13 | 15.9 |

Government agencies

| | | |
|-------------------------|----|------|
| Building relation | 17 | 20.7 |
| Bureaucratic/ procedure | 8 | 9.8 |

Technology

| | | |
|---------------------------------------|----|------|
| None/ less technical expertise | 26 | 31.7 |
| None/lacking good machine & equipment | 22 | 26.8 |

Personal

| | | |
|--|----|------|
| Children still at school | 27 | 32.9 |
| Have to plan & do things alone | 23 | 28.4 |
| No place to consult about problems | 11 | 13.4 |
| Health problems | 17 | 20.7 |
| Poor time management | 10 | 12.2 |
| Mixing business and family problems | 7 | 8.5 |
| Inability to balance between home & work | 5 | 6.1 |
| No confidence from male businessman | 4 | 4.9 |
| Not much help from family | 4 | 4.9 |
| No/lacking support from spouse/kids | 2 | 2.4 |
| Hard to get a maid | 2 | 2.4 |

Social Support and Performance.

In order to understand the types of social support rendered by their husband, a list of ten tasks related to the business and two tasks related to their homelife were asked. All of these tasks, excluding the morale support, represented the instrumental social support. The women who received these supports can in a way, lessen the burden of work and family (refer Table 5) chores.

It was found that majority of the women (84.4%) received their husband's morale support in their businesses. In the crucial aspect of capital assistance, 73.4% admitted receiving some financial assistance from the husband. As for marketing, 68.4% of the husbands helped

distribute the product and 53.2% sought new market for the product. In managing the business, 64.6% acted as the liaison to the outside client, 43% were involved with the physical work at the premise, 26.6% helped record the business transactions, and 46.8% helped as the source of business information. Not many husbands provided the technical expertise assistance to their wives (24.1%). As for the home related tasks, 62.2% husbands helped at home with the domestic chores while 58.5% shared child care task with their wives.

Table 5
The Kind of Help Given by the Husband

| Husband's support | Yes | No |
|--------------------------------|------------|------------|
| Capital | 58 (73.4%) | 21 (26.6%) |
| Morale support | 67 (84.8%) | 12 (15.2%) |
| Consultation | 47 (59.5%) | 32 (40.5%) |
| Technical expertise assistance | 19 (24.1%) | 60 (75.9%) |
| Source of business information | 37 (46.8%) | 42 (53.2%) |
| Liaison with other people | 51 (64.6%) | 28 (35.4%) |
| Physical work at premise | 34 (43%) | 45 (57%) |
| Record business transaction | 21 (26.6%) | 58 (73.4%) |
| Distribute product | 54 (68.4%) | 25 (31.6%) |
| Marketing | 42 (53.2%) | 37 (46.8%) |
| Domestic chores | 51 (62.2%) | 31 (37.8%) |
| Child care | 48 (58.5%) | 34 (41.5%) |

In order to determine the types of social supports that were more crucial for the performance of the women business owners, a t-test was carried out. The types of social supports were tested against the amount of sales per month (refer Table 6).

From the t-test, it was found that consultation ($p=0.039$, $t=2.101$), physical work at the premise ($p=0.047$, $t=2.051$), recording the business transactions ($p=.035$, $t=2.237$), distributing the product ($p=0.003$, $t=3.022$), and seeking for new market ($p=0.002$, $t=3.21$) showed significant differences. In these areas, the average sale made by those who received the help from the husband were significantly different from those who did not receive such help. The women who received consultation in business from their husbands did better in business compared to those who did not receive the consultation. In addition, the direct help in managing the business at the business premise and record keeping allowed the women to concentrate on the production aspect. It was

noted that the performance of the business in sales were better among those women whose husbands helped in distributing the product and seeking for new market. It can be inferred that direct help in the areas of marketing and management of the business was crucial for the women to ensure the development of the business apart from the ability of their husbands in giving consultation on business to their wives.

Table 6

The t-Test Result of the Kinds of Support and the Sales Per Month

| Types of assistance | | n | mean (RM) | t | Sig (2-tailed) |
|---------------------------------|-----|----|-----------|--------|----------------|
| Capital | Yes | 58 | 1068.45 | -0.01 | 0.992 |
| | No | 20 | 1072.5 | | |
| Morale support | Yes | 66 | 1147.58 | 1.073 | 0.286 |
| | No | 12 | 640 | | |
| Consultation | Yes | 46 | 1330 | 2.101* | 0.039 |
| | No | 32 | 695 | | |
| Technical expertise | Yes | 19 | 1510.53 | 1.477 | 0.144 |
| | No | 59 | 927.46 | | |
| Source of Business info | Yes | 37 | 1405.68 | 1.902 | 0.061 |
| | No | 41 | 766.1 | | |
| Liason with people from outside | Yes | 51 | 1054.31 | -0.121 | 0.904 |
| | No | 27 | 1098.15 | | |
| Physical work at premise | Yes | 34 | 1496.76 | 2.051* | 0.047 |
| | No | 44 | 739.32 | | |
| Record business transaction | Yes | 21 | 1911.9 | 2.237* | 0.035 |
| | No | 57 | 759.12 | | |
| Distribute product | Yes | 54 | 1312.78 | 3.022* | 0.003 |
| | No | 24 | 522.08 | | |
| Marketing | Yes | 42 | 1521.43 | 3.21* | 0.002 |
| | No | 36 | 542.22 | | |
| Domestic chores | Yes | 51 | 1115.49 | 0.09 | 0.929 |
| | No | 30 | 1084.33 | | |
| Child care | Yes | 48 | 1283.75 | 1.474 | 0.145 |
| | No | 33 | 842.42 | | |

CONCLUSION

The findings from this research shed some lights on the businesses of the women business owners in the rural area. Since most of the women who entered into the business world ventured as a need to contribute to the family income apart from their interest, it was only fair for them to get the help they needed from their husbands and children in running the business. The general characteristics of most of the women business owners were those who were more than 40 years old, with reasonable educational exposure and having big family. These women had been in business for sometimes and spent a reasonable time of working hours in their business since most of them took care of the family at the same time. The sales they made were not very encouraging since more than half of the respondents were able to make the sale of less than RM500.00. There is plenty of room for improvement to help these women.

This situation might be attributed to the problems of marketing, capital, business contact and the level of technological knowledge they had. The finding referring to 20.7% who faced health problem should be viewed seriously since this problem would not only affect the running of the business but also the caring for the family as well. It was encouraging to discover that the husbands played active roles in helping the women to develop their businesses. It was found that the help from their husbands in the form of consultation, management (physical work at the premise and recording the business transaction), and marketing (distributing product and seeking for new market) gave to the difference in the sales made by the business.

The findings also showed that more work is needed to help these women business owners. The process of training these rural woman business owners for a profession or activity should not center around the knowledge of how to run the business but it should encompass personal aspects related to the family. The increasing health problems called for some exposure on the health aspects that must be included in the training module. The problems of capital and marketing were still the central themes which must be addressed by the related government agencies operating in the area.

The success of the women entrepreneurs in the rural setting should not be viewed in monetary perspective alone, and their exit from the poverty group was one level of success. The incorporation of the family members in the development of family business, paved the way

for their children whose academic achievements were at minimal level, to create job opportunities and secure their livelihood through family business enterprises. Furthermore, by developing family business, it could slow down the rural-urban migration and thus making rural living a more pleasant experience. Husbands should continuously play their roles in helping the rural women to build family business.

As women were more confined to the household demands and less mobile, programmes geared towards the husbands should also be part of the strategy in developing the rural women business. Since the husbands were found to be instrumental in the women's success, they too must be equipped with managerial and marketing competencies, business skills with information to give better consultation to their wives. In the rural setting, it might be better for the women to be more trained in the production line, improving technical knowledge and upgrading the quality of their product. Malaysia is in the process of positioning herself to be the *halal* food hub in this region. Special attention should be given to provide training for these women to produce quality products under their own label for exportation. This could help reduce the problems of marketing faced by these women.

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