

The Impacts of Socio-economic Activities towards Improving the Quality of Life Among Rural Women

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ABSTRACT

Malaysian government has implemented various economic and social programmes in rural Malaysia to promote development and to alleviate poverty. Studies prove that the impacts of development and poverty alleviation programmes can improve significantly among women if programmes are designed for both gender due to the different nature in roles and responsibilities between rural man and woman. This study is to determine the impacts of development programmes towards the quality of life of rural women and their households. Both quantitative (surveys) and qualitative (in-depth interviews and focus group interviews) data collection methods are used for this research. Almost all respondents in this study agree that the economic programmes have contributed to increase respondents' income and provide financial support to increase their business capital. The respondents also agree that the programmes have improved their quality of life and most importantly the study discovers that the respondents' personal qualities have improved such as their skills and knowledge, their confident level and attitude.

Keywords: *economic development programmes, quality of life, Malay women, rural communities*

INTRODUCTION

Malaysian government has implemented various economic and social in rural Malaysia to promote economic development and to alleviate poverty. The development strategies promoted by various development agencies are among the common approaches to enhance economic status of selected rural households. The programmes are introduced to rural communities in various forms and approaches by various development agencies. The composition of the agencies varies from one area/state/region to another (Che Din, 2004). For example in Kedah, among the agencies promoting entrepreneurship development programmes for rural communities are Kedah Development Authority (KEDA), Kedah State Development Corporation (PKNK) and Amanah Ikhtiar Malaysia (AIM).

However, even though the efforts have formally begun in the early 1990s, there are still constraints that limit progress of women in economic development activities. Poverty amongst women headed households is still high and a large number of women with low education work in informal sector as labourers. Three main factors: ethnicity, labour market conditions in local economy and family conditions have been identified as influencing factors on women's economic participation in Malaysia (Yeoh, 1982). According to Yeoh (1982), while these three factors were recognized as the main influencing factors, there are other factors that may have influenced participation of women in economic development activities.

This study is intended to discuss impacts of the economic achievement on the quality of lives of the women and their household members. The study focuses on social and economic impacts of rural women in selected rural areas who are involved in development programmes organized by Kedah Development Authority (KEDA), Kedah State Development Corporation (PKNK) and Amanah Ikhtiar Malaysia (AIM).

LITERATURE REVIEW

Women and Entrepreneurship

The participation of women in entrepreneurship is highly important. Their participation as women entrepreneurs vary significantly from

country to country, and therefore, in spite of national variations, cultural and environmental differences, women participation rates across countries are known to be measured at about two-thirds that of men in such situation (Minniti & Arenius, 2003).

Despite an increasing trend in the number of females who are willing and able to start businesses in Western countries, the proportion of female entrepreneurs in comparison with the male entrepreneurs is still relatively low. Furthermore, previous researchers have proved that females tend to start businesses with less potential for profitability as well as growth compared to men. Tests were done to recognize the differences between Norwegian entrepreneurs. The results were such that; during the times of business gestation process, female entrepreneurs are seen to stress more on personal expectancies while male entrepreneurs are seen to stress merely on economic expectancies; and during the business gestation process it is realized that women perceive social support more strongly than men give them credit for, and therefore women are seen to place more emphasis on such support than men do. With regards to these results, females were found to emphasize independence as a reason for start-up in a business, and as a result they are found to perceive a high degree of social support during this business gestation process (Ljunggren & Kolvereid, 1996).

Researchers such as Orhan and Scott (2001) claimed that, apart from a 'glass ceiling' barrier as a mechanism to instigate women to leave large businesses to start new businesses operations, the same situation is also faced by some men. This means that both men and women leave their jobs to open new businesses because of the inability to obtain proper recognition by their employers (Orhan & Scott, 2001).

According to the Malaysian Statistic Department (2009), the number of entrepreneurs in Malaysia shows a minor increase from the year 1982 to 2008. The increase of entrepreneurs in Malaysia is due to the increase in number of employments. However, the percentage of entrepreneurs is still low if compared to the overall employment. One of the most required procedure of entrepreneurs is the fact that they take calculated risks and therefore they are preferably well in evaluation of risks.

In Malaysia, men still monopolize the business field and other relative activities. As a result of this, many schemes were introduced

by the government to increase the compatibility of women in the labour markets. Some of these schemes include the Special Aid Scheme for women entrepreneurs which is run by the Small and Medium Industrial Development Corporation (SMIDEC). It is a scheme that gives access to a larger funding to the women entrepreneurs hoping that it would increase the participation rate of women in entrepreneurship.

Women and Economic Development

Since the 1995 Fourth World Conference on Women in Beijing, some progress has been achieved in promoting the adoption of sex-disaggregated approaches in measuring the most basic socio-economic indicators, for instance in the case of demographic situations along with labour, poverty, educational attainment, health and, recently, access to and usage of ICT (Information and Communication Technologies). In addition, the attempts to capture changes in the economic situation of women resulted in the development of a number of composite gender-related indicators, including some of associations, in particular the United Nations Development Programme (UNDP) Gender Development Index (GDI) and Gender Empowerment Measure (GEM), (Kapitsa, 2008).

The above-mentioned condition can also be seen in the developing world where women are seen to be important economic players. Over 800 million women are economically active worldwide, undertaking critical roles in industry and in other areas such as in agriculture, manufacturing, service industries, as well as producers, traders, owners and operators of micro and small-enterprises (Women's Economic Growth, 2009). However, what prevents women from successfully participation in the economic growth is due to the limited access to physical and financial resources along with lacking market knowledge and skills as well as deficiency of labour-saving technologies.

On the other hand, if we look at women in Nigeria, the findings clearly state that the expectation of a business career, combined with the traditional responsibility of women for looking after home and/or family is extremely difficult for most business women. The traditional female roles are still highly regarded in cases where career women often face a conflict because of the qualities that make them

acceptable in traditional terms can undermine their self confidence and their ability to assert themselves, to assume responsibility and to success in a business career. Business women who wish to succeed in their business related activities must expect to a certain degree to lose honour and respect, because at times they will be perceived as practicing a behaviour that is neglecting family and being too business minded (Woldie & Adersua, 2004).

For this reason, in the past, the significant contribution of women in sustaining socio-economic wellbeing of their families has been neglected and taken for granted by the society as a whole. This has resulted not only in gross underestimation of women's socio-economic contribution to the economy, but also in the under-utilisation of women's tremendous socio-economic potentials especially in Nigerian business environment. The research results have indicated that the greatest challenge for Nigerian women in business is being taken seriously by their male counterparts, as well as in society as a whole. The greatest reward of business ownership for women is in gaining control over their own working lives (Woldie & Adersua, 2004).

Previously in Malaysia, a large number of rural women were involved in agricultural activities. However, since much of their work was unpaid, it was not considered as economic activities (Jamilah, 1992). Although it is stated that the introduction of agricultural mechanization has reduced poverty, the machines have replaced women's jobs in agriculture sector due to their lacked of technical skills. This has marginalized a large number of women from the agricultural sector. The latest trend indicates a large number of rural women are actively involved in various economic development programmes in rural areas. For example, many of them are involved in entrepreneurship development programmes such as cottage industrial activities to produce local delicacies, handy craft and local products for local and international markets (Padmavathi, 2011).

Their achievements depend on various factors such as their attitudes and perceptions, their experience and knowledge /skills and their cultural and religious values (Hulme and Turner, 1990; Preston, 1990; Ellis, 2000). Another factor is having school age children and children below schooling age and also elderly or handicapped household members that require women to stay at home to look after them or to work from home (Kalthum, 2009).

Impact on Quality of Life

With reference to the Burchfield et al.'s study of political participation and awareness of legal rights in Bolivia and Nepal (2002), suggests that, as women obtain literacy skills, their ability to negotiate in the private sphere of the household to their advantage has also improved.

Egbo (2000), on the other hand, has preferred to use a comparative analysis between non-literate women and literate women in Nigeria. Therefore the study of Egbo, focusing on 36 rural women through individual and group interviews, found that non-literate women felt their illiteracy had a negative impact on their self-esteem and that it prevented them from full participation in community meetings because others assumed that they were not very knowledgeable. In contrast, literate women reported being confident enough to participate in community meetings, considering the fact that they were aware of their rights more than the non-literate women were, and hence literate women felt more confident to make autonomous decisions.

Self-esteem, or one's assessment of one's worth, can be considered a personal condition that leads to social and political activities. An individual's heightened sense of confidence can lead to developing forms of economic participation; it functions as invisible armour that prepares people to undertake behaviours that may introduce risks but also intended results. Having a higher confidence level appears to react to personal attributes that permit the individual to develop feelings that one can have influence on one's environment—this implies a combination of sense of personal efficiency and self-esteem in the psychological sense.

Besides that, women who are known to be more focused on findings a better work and getting a pay raise tend to get married late compared to others and therefore this directly leads to a decrease in the number of child birth rate. Venturing into a business world changes the daily routines of women. Many of these women spend more time away from their children. This has loosened the close relationship between women and their children and thus affected the quality of life of the household members (Seguino, 1995).

There also other cases in which married women who are working mostly appoint a maid to look after their children, hence due to the lack of parental care, these children tend to have a vulnerable characteristics by which they may easily adapt to the behaviours of

their peers and the possibilities of them being negatively influenced towards life is very high. Consequently, this would be more likely to lead to more serious society-related problems.

Women and Quality of Life

The possibility of women participating and succeeding in economic activities depends on their ability to manage multiple roles (Jamilah, 1992). Once committed in income generating activities, a large number of women have to reorganize their daily schedule to enable them to work and to carry out their housework. The increased in daily activities usually limits level of participation of women at the community level (Thompson, 2003).

Participation of women in economic activities has significantly impacted the economic and social status of their households. These include the incomes of the households, the households' facilities and equipment and their quality of life such as time spent with children and for community's level activities (Seguino, 1995). In addition, the increased in income can contribute to increased in the households' purchasing power. There is a belief that women have a tendency to spend the extra incomes to furnish their houses which also improve the quality of life of the household members. These patterns of changes are expected to influence the overall quality of life of the rural women and the household members.

Even though women's participation in the economic development is increasing, the relationship between women and their household wellbeing is expected to remain strongly related. This means that the roles of women as domestic managers remained even though they have become managers of their own companies.

Based on a common understanding that economic development should lead towards achieving a better quality of life, this study is conducted to discover the impacts of economic development on the quality of life of selected women entrepreneurs in rural in Kedah. (ENVIS Centre on Human Settlement- Department of Environmental Planning, SPA, 2009).

Researchers on gender and development have discovered that many of the development programmes organized by various development agencies including, international bodies, local and federal government agencies and NGOs are not properly planned

for rural women. In contrast, some studies prove that the impacts of development and poverty alleviation programmes can improve significantly among women if the programmes are designed for both gender due the different nature in roles and responsibilities between rural men and women. As the result to the incomplete/ partial plan and implementation of the development programmes, rural women have to reorganize their roles and responsibilities to be able to participate in the development programmes (Padmavathi, 2011).

Amongst the reasons for women to become involved in development programmes are to increase the households' incomes and to improve the households' standard of living. There are various factors contributing and inhibiting women participation in economic development programmes and it is envisaged that the economic development programmes that have many women participations are the programmes that provide suitable working environment for women or vice versa.

METHODOLOGY

This study applies quantitative and qualitative methods. Data were collected through distribution of questionnaires to the selected respondents. According to Neuman (2000), data collected through interviews were more detailed and could give a true and clear description on what you want compared to other methods. The research design was chosen in view of the advantages of this method in terms of cost savings and the need to collect a lot of data in the specified time period. In addition, the studies on the impacts of development policies on local communities are mostly done both quantitatively and qualitatively. For example, the studies by Krishna (2004), Orr and Mwale (2001) and Lawson, McKay and Okidi (2003) start with qualitative methods, and formulate indicators for quantitative data collection from the qualitative analysis and findings.

This study focuses on selected development programmes organized by KEDA, PKNK and AIM in selected rural areas in The main method for data collection is interview which is carried-out in two approaches: in-depth interviews and focus group interviews. Quantitative data were analyzed using SPSS software. A simple descriptive analysis is used for this purpose. All data are presented in figures.

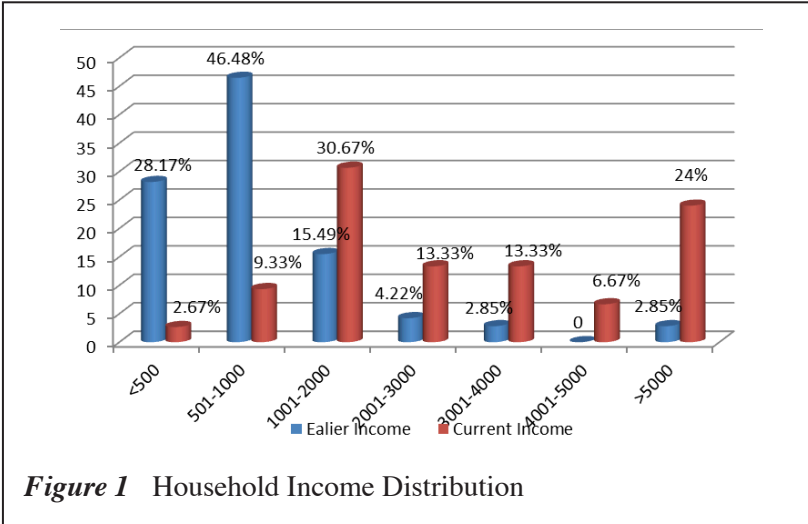
The data based of the potential respondents are determined from each above mentioned agency. From the lists provided, respondents are selected among those who were the fulltime housewives and have become business entrepreneurs. After several visits to the study areas to identify the respondents, the number of samples by district is as follows: Kubang Pasu (63 respondents), Kota Setar (53 respondents), Baling (6 respondents), Sungai Petani (24 respondents), Gurun (3 respondents) and Sik (1 respondent). A total of 150 questionnaires were collected and 60 interviews were conducted with the break down according to each agency as follows; PKNK (50 questionnaires, 15 interviews), AIM (50 questionnaires, 30 interviews) and KEDA (50 questionnaires, 15 interviews).

The questionnaires used for quantitative data are divided into 9 sections. Section A: Demographic background, Section B: Household information, Section C: History of economics activities of the respondents and their Households' members, Section D: Current of economics activities of the respondents and their Households' members, Section E: Income changes, Section F: Property ownership before joining economic development programmes, Section G: Property ownership after joining economic development programmes, Section H: Relationships with family/community before and after joining economic development programmes and Section I: Changes in the quality of life of the respondents and their household members.

RESEARCH FINDINGS

Household Income Distribution

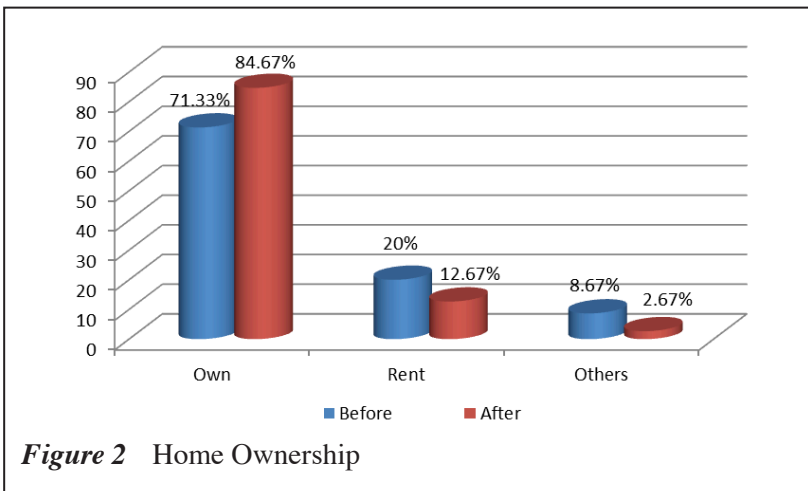
Figure 1 shows the previous and current incomes of the respondents. Generally, most of the respondents' incomes have increased. Previously, about 77 percent of the respondents received incomes of between less than RM500 – RM1,000 compared to only 12 percent currently.



Property Ownership

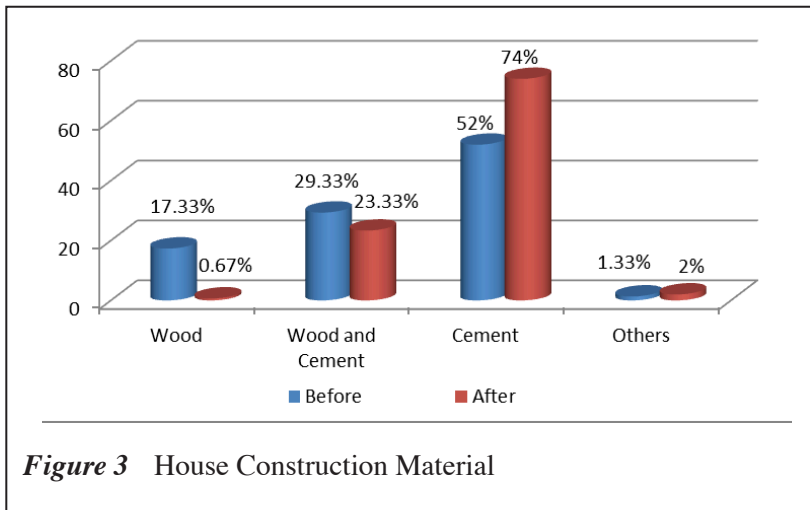
a) Home Ownership

From the analysis, there have been an increased in the percentage of respondents who own their homes after their participation in economic development activities by 13.34%. The percentages of respondents live in rented and others houses have decreased (See Figure 2).



b) House Construction Material

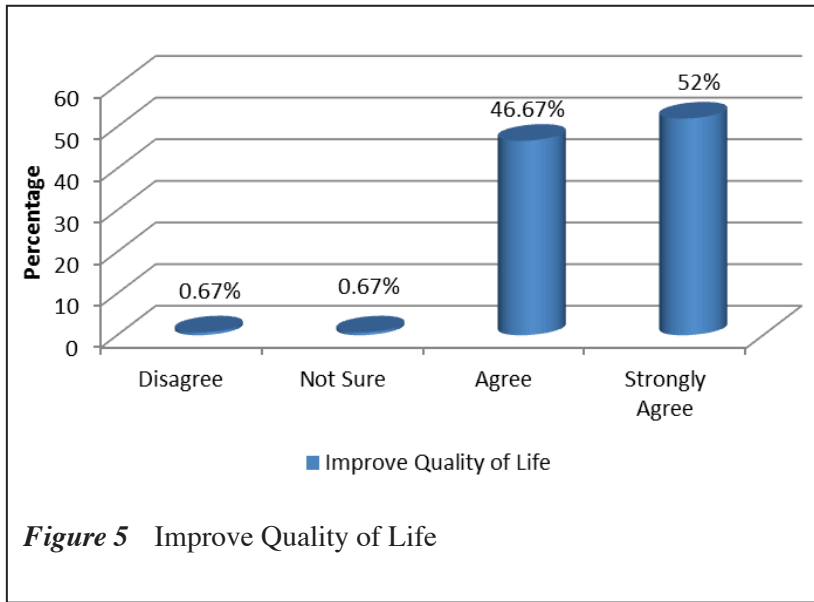
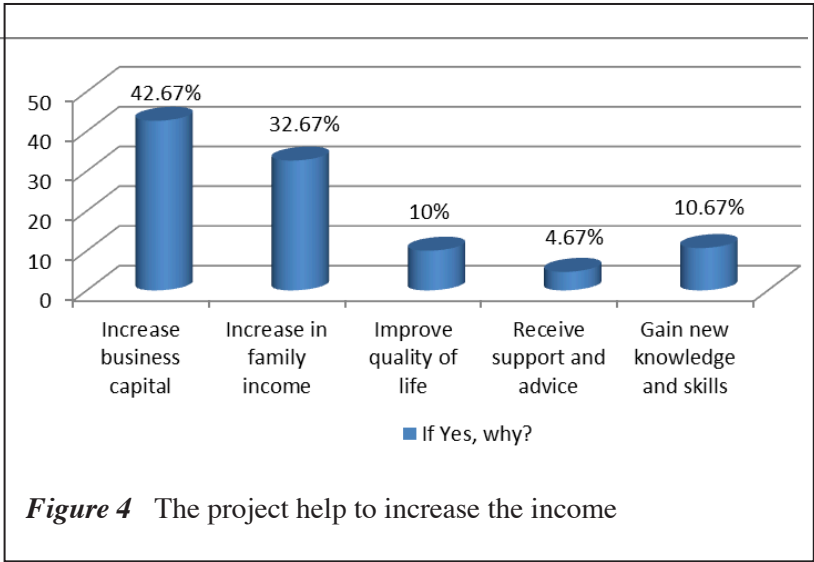
Figure 3 displays that the percentage of houses constructed by cement has increased after the respondents’ participation in economic development activities. For rural houses, generally the houses built by cement are normally in better condition than houses that are constructed by wood. This means that in general the housing condition has improved.



Impacts of Participation on the Overall Quality of Life

Findings discover that almost all respondents agree that the economic programmes have contributed to increase in respondents’ income and their overall living conditions of the household members. The findings are shown in Figure 4. From those who agree, 42.67% of them indicate that the programmes provide financial support to increase their business capital.

The results also show that 52 % of respondents indicated strongly agree that the impact of their involvement on the programmes of economic development has increased the quality of their lives in terms of their housing condition, the household facilities, vehicle and property ownerships, increased in skills and educational levels amongst the household members and self-confidence. See Figure 5.



The findings also show that, 98% of them indicates that they experience increased in incomes. See Figure 6.

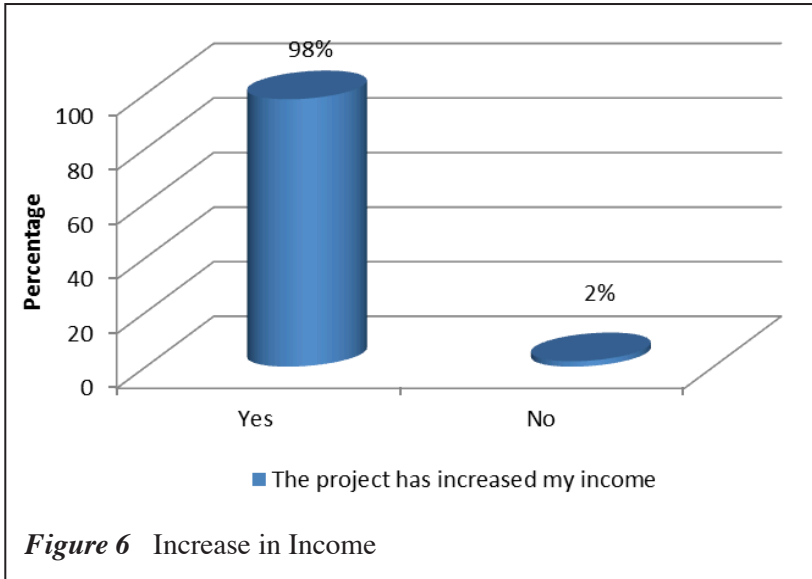
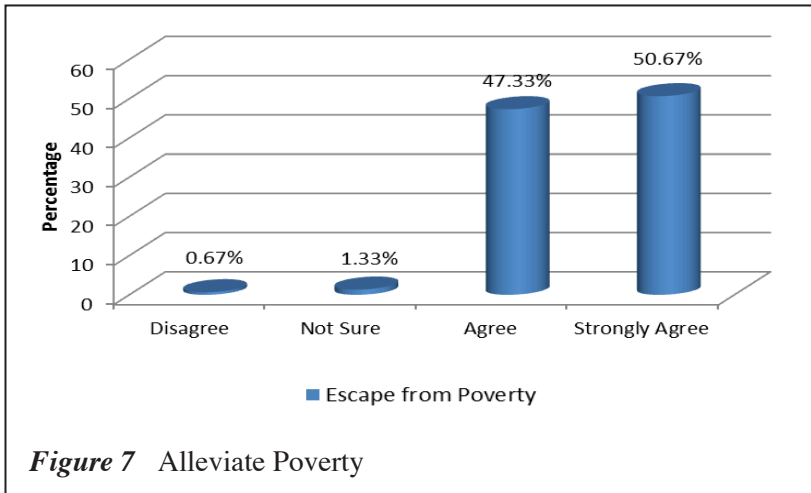
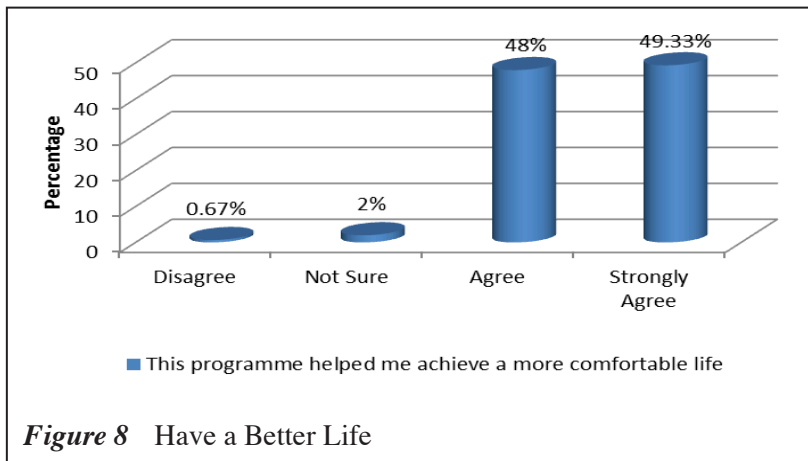


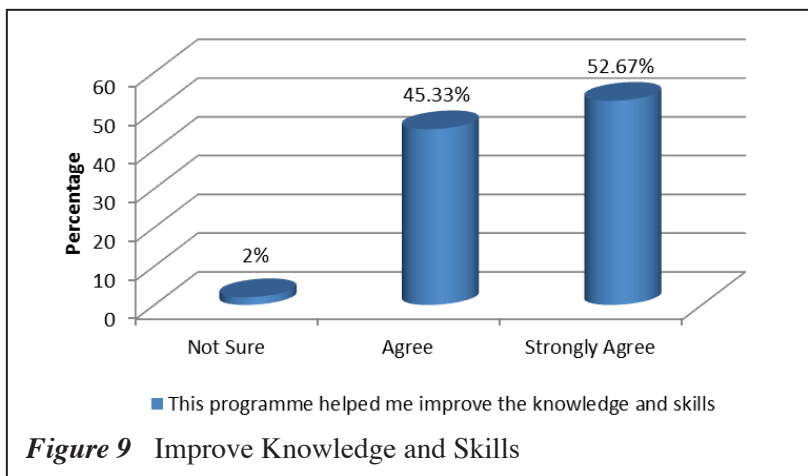
Figure 7 shows that majority of the respondents or 50.67% indicated that the programmes is successful in reducing poverty and contributed to a better living for the family.



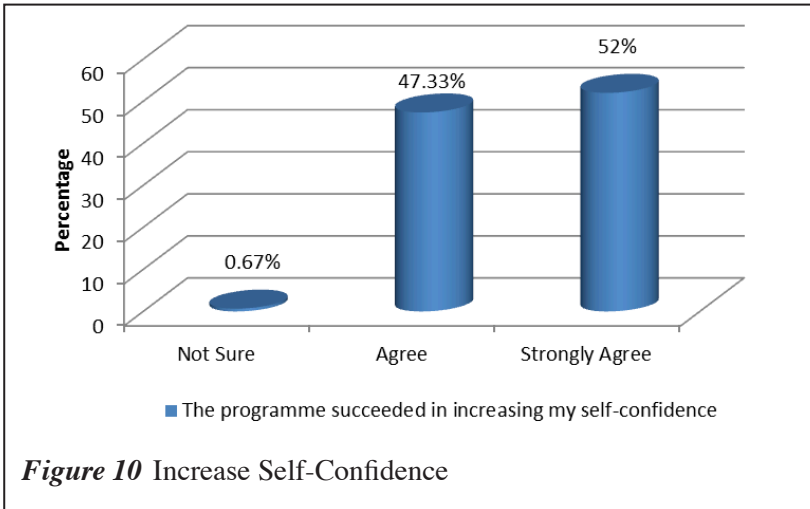
Similarly, the findings of Figure 8 show that 49.33% of respondents indicated strongly agree that the programmes has given a better life to them.



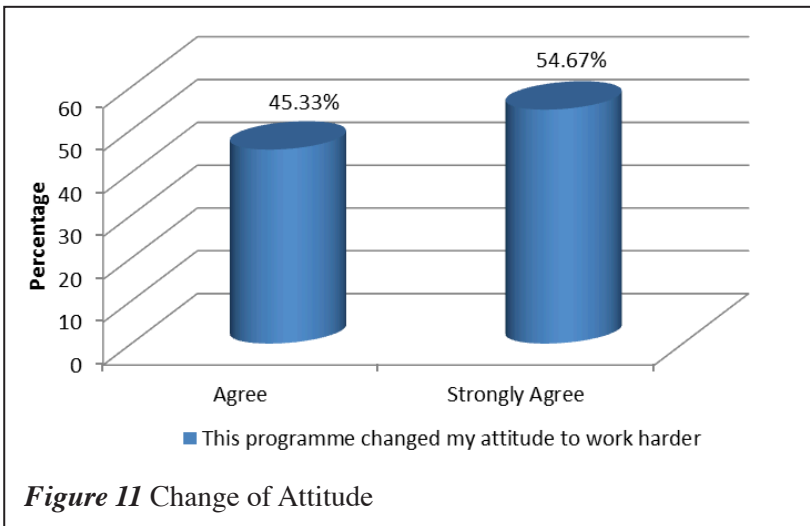
In term of personal quality, most of the respondents agree that their personal qualities have improved such as their skills and knowledge, their confident level and attitude (See Figure 1.9 to Figure 1.11). Figure 9, shows 52.67% of the respondents strongly agree that their involvement in economic development programmes have increased their knowledge and skills.



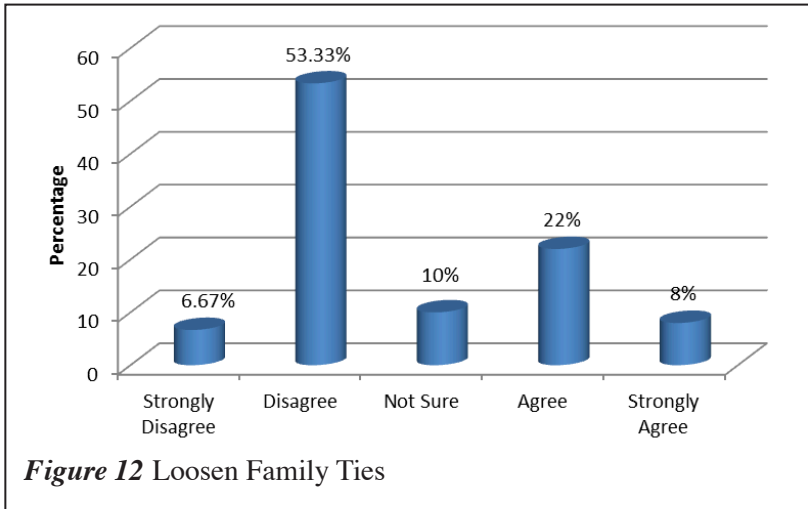
In addition, about 52 % of the respondents strongly agree that their involvement in the economic development programmes has increased their self-confidence (See Figure 10).



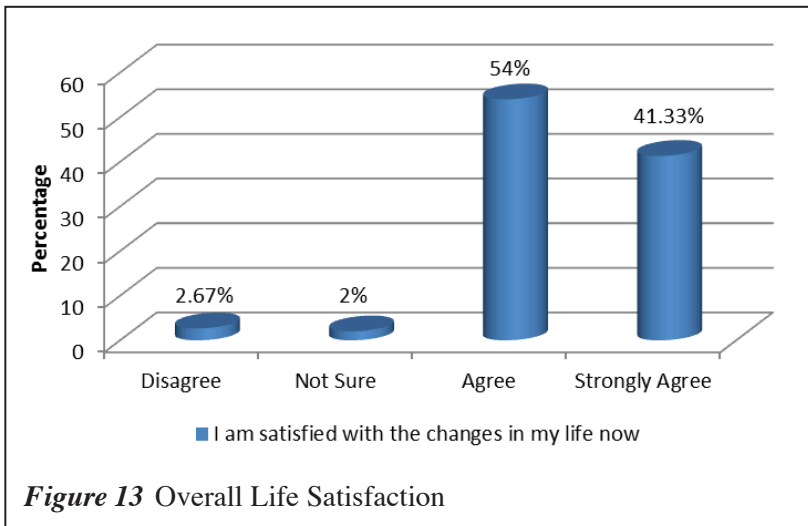
This study also shows that 54.67% of respondents stated this programmes has changed their attitude in carrying out a task effectively (See Figure 11).



Most of respondents (60%) do not agree that their participation in economic development activities has loosened their family ties (See Figure 12).



Overall, more than half of the respondents (54%) agree that their participation in economic development activities has increased their life satisfaction. Refer to Figure 13.



Level of social participation in community and political activities

The limited time at home to do household work and to spend with other household members cause limited social activities in the villages. Most of the respondents agree that due to their present daily routines, there is less interaction between the villagers during day time. Most of the morning and afternoon are spent at the workplace. Most of the village community activities are done during weekends. For example a respondent works from morning until 6 to 7.00pm in the evening. Therefore, during weekdays she does not have time for any community activities.

However most respondents agree that the community ties remain the same even though the amount of communal work has decreased; the villagers still do not hesitate to help each other as before. They still visit the sick and offer help in whatever way they can.

Despite their busy schedule, many of the respondents participate in political activities. Some hold position as committee members. They tried to attend activities and meetings organized by their supported political party. However, they are a few of them who do not want to get involved in political party's activities. They prefer to involve in community activities.

Perception, Lifestyle, Cultural and Religious Values

a) Perception

Involvement in economic development has certainly changed the respondents' views on two things; their future and their children's future. Many of them have aspirations to improve their living condition economically and socially. Many of them work hard to get more income for the household expenditures and at the same time to have savings for their children's education.

The respondents did not see the importance of having a good education in the past because there were no changes in the employment pattern among the villagers. At present most respondents with school-aged children express their concern about their children's education. Many are willing to spend the necessary money if their children need to further their studies at higher institution of education.

Due to present living conditions and lifestyles and improved in economic status, all girls are sent to school at least until at the age of seventeen (17) and they are expected to achieve good results in their examinations. The respondents want their children, regardless of genders, to become successful in their education and their future. This trend also confirms argument made by Kitahara (2004) that in most part of South East Asia, good education has been emphasized as amongst the most important element for the children to achieve.

There are people who are born with natural talents to do something and they wisely use the talents for their households' economic development. The most obvious one is a respondent who really has a passion with her work that everywhere she goes; she promotes people to buy her business products and at the same time encourages them to be involved in business.

Another benefiting factor is the willingness to take risk in a wise manner. Some of them continue with their previous jobs and at the same time venture into new economic activities phase by phase and have planned for the expansion. Some of them fully commit to the current economic activities only after they are confident that they are safe to do so. It requires hard work, commitment and determination for them to be able to accomplish the task.

Besides having all the above factors, all respondents agree that it is very important for those who are successful to have positive attitude. Most of them agree that there are opportunities for economic improvements at the villages and nearby towns. For them the important thing is to recognize the opportunities, willing to take risk and work hard. In this case, most of the respondents have positive attitude and they see changes as opportunities.

b) Lifestyle

Normally with increase in income, people have more money and are able to spend it on luxurious things. This trend is also taking place within the respondents' households. There are a few entertainment places at the nearby towns such as video games centres bowling alleys, and few karaoke centres and also shopping centres. These centres attract the respondents' teenagers who are able to spend money on entertainment. This phenomenon is quite alarming for most of the respondents who do not approve the new trend.

The cost of living has increased due to the new lifestyle practiced by most of the respondents' households. The availability of credit facilities by most furniture and electrical appliances stores has encouraged respondents to spend a certain amount of their monthly incomes for the instalment payments of purchasing furniture and electrical goods. The facilities were not available to the villagers before because not many people had fixed monthly incomes. This leaves most respondents with less money for other household expenditure and savings. Several respondents claim that the cost of living has increased because they have to spend more on the utility bills and other new expenditures related to their new lifestyles. There is a comment by one respondent that in the past, even though they do not have much money, their lifestyles were simple and they could sleep well at night.

c) Cultural and Religious Values

On the other hand, religious value remains strong among the villagers. Most of the respondents want to perform Hajj in Mecca. In addition most of the respondents send their children to Quran reading classes until the children completed reading the whole Quran. Most of the respondents give remittances to their parents because most of them have more incomes. Now the close family ties make them feel that they are obliged to provide a certain amount of money that they can afford to sustain the basic needs of their parents. The respondents believe that their children should be thought to work hard and be honest in daily work and behaviour. The lesson and practices should benefit them in the hereafter.

DISCUSSION AND RECOMMENDATIONS

Even though as a whole the findings have shown a large number of the households are positively impacted economically, various social factors need to be addressed to overcome social problems in the future. In addition, it is vital to ensure the long term positive economic and social impacts for the rural households.

To ensure long term economic and social development, rural households have to have good incomes and more time to spend for

households and economic activities. Even though this ideal situation seems almost impossible at the present, various development programmes focusing economic and social aspect of development can make the suggestion possible. The following issues and factors need to be taken into consideration by the policy makers.

Increase in income

Income is the main factor for long term economic development among the rural households. This means that the amount of incomes received by the rural households should be sufficient to cover the basic needs of the household and to ensure they are able to purchase essential properties such as land and houses. Increased in level of education amongst the heads of households and the second generation is essential in the long run. For a short term alternative, is to encourage heads of households and the second earners to improve their income generating related skills, and to encourage them to venture into business activities which provide a much better income. As mentioned earlier, supporting facilities such as elderly care and childcare services and financial support are essential to give opportunity to second earner to venture or to expand their economic activities to increase income and their quality of life.

Increase time for household and other social activities

Despite the above suggestions to increase incomes, there is a need to enhance the future social condition. To reduce social problem among juveniles is to have second earners to spend more time at home with their children and to organize the housework. This provides more time for social activities among the household members and the community members. There are two ways to enable this to happen: to make sure that the heads of households have enough income for comfortable household expenditures so that the second earners can stay at home to look after the households' social needs or to provide a conducive environment and facilities for the second earners to work from home or to be able to spend more time at home.

To encourage participation of Malay rural women entrepreneurship, due attention should be given by financial

institutions in terms of providing women friendly financial assistance package. There should also be opportunity for women to learn basic book keeping and management technique. This will increase the rural Malay women's level of confidence to become entrepreneurs. This study also suggests that technological innovation and effort from family support must be planned for the development of small business among Malay rural women. Further to that, the relevant development agencies should plan initiatives to provide assistance for women to create new viable production business entities based on available resources since the women claimed that domestic responsibilities sometimes posed an obstacle to expansion. Lastly, the involvement of other family members - especially the husband is vital.

Although Malaysia's policies geared to the formation and growth of small businesses by Malay rural women have increased over recent years, the findings of this study indicate that the specific needs of Malay rural businesswomen have been largely neglected. We suggest that policies should be developed which recognize the specific problems faced by Malay women when starting a business. Firstly, financial institutions should exercise fairness in their allocation of financial assistance to women, without gender bias, and they should be more willing to offer financial help by waiving the usual requirement for financial security or collateral. An appropriate programme should also be formulated to teach basic book-keeping and management techniques. In the meantime, women have been self-taught and have learned mainly by word of mouth. Rural Malay businesswomen generally have few academic qualifications and suffer from a lack of skills, and the majority of my respondents went into business because of personal economic pressure.

This study has shown that technological innovation and facilities should be provided by the agencies concerned to achieve better and more economical production. This study has shown that the women started their businesses with the traditional skills they already have such as cooking and sewing. They are willing to learn and determined to succeed, so a consolidated effort in various aspects such as marketing, the supply of innovative technology and financial support, together with their own effort and family support, must be planned for the development of small businesses among Malay rural women, which can in due course be extended to include all Malay women of Northern Malaysia.

In light of this research we wish to underline here the importance of a supportive base and to suggest that rural Malay women need to establish wider networks of entrepreneurs and not confine themselves only to the rural sphere. They need to establish other business connections, and to that end the issues of the low level of accessibility of support programmes should be addressed either by the government or other relevant agencies, because support programmes have been confined mainly to urban areas.

CONCLUSION

The study discovers that social and economic developments do not go hand-in-hand. It means that changes in daily routine and lifestyle amongst rural households due to economic development refrain the society from the maintenance of some of good social values among the rural households. A large number of second earners (women) have to spend less time at home with the children, for leisure activities and for community activities. These can be termed as time-poverty and social-poverty.

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 paves 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 woman to build family business.

As women are 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 trained in the production line, to improve technical knowledge and upgrade the quality of their product.

In order for rural households to experience positive impacts socially and economically, they need to have jobs with good incomes, so that each household can have decent standard of living, be able to own at least a house and at the same time be able to spend more time with other household members, which can reduce social problems among the teenagers.

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