



## **A Model of the Process of Women's Entry into Business Ownership: A Study among Malay Businesswomen in Malaysia**

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### **ABSTRACT**

*More women from western and developed countries enter business ownership and more women in Asia, particularly in Malaysia, are also becoming self-employed despite many tangible and intangible obstacles. In the face of these barriers, they still demonstrate a strong determination to succeed. In view of this, this paper will attempt to present a theoretical model of the economic and social factors associated with Malay businesswomen in the rural environment. Insights into the influence of socio-economic factors on entrepreneurship is based on a study of 31 Malay rural businesswomen from the District of Pendang, Kedah. This study has shown that a combination of individual needs and experience are not the only reasons why women start their own business ventures. In each case, other events and external factors have catapulted the women into business ownership. Hence this paper has set out theoretical and methodological implications that contribute to our knowledge about the theory of the origins of entrepreneurship among rural businesswomen.*

**Keywords:** business ownership, rural businesswomen, entrepreneurship, business ventures

### **INTRODUCTION**

Many studies have been conducted on women entrepreneurs since the beginning of the 1980s (Aldrich, 1989; Belcourt, 1987; Bowen & Hisrich, 1986; Brush & Hisrich, 1988; Cromie & Hayes, 1988). From the overview of research on entrepreneurship it is suggested that 'research on entrepreneurship has focused on three major areas: background factors and personal characteristics, psychological attributes and traits, and situational factors, as researchers work towards developing a model which explains and predicts entrepreneurial tendency at the micro level' (Stevenson, 1990:439). Stevenson argues that by using the existing 'male-based' models several stereotypes have subsequently emerged from the literature which continues to influence the interpretation of research findings on attitudes, expectations, and motivation of entrepreneurs, and what is known about the nature of female entrepreneurs is for the most part based on male-centred notions.

Recent research has focused on a new trend of women's participation in the labour force in Great Britain, the United States, Asia or even in the Third World. A recent phenomenon in the global situation has been the rise in the numbers of women entering into the so-called male domain of work, that is, self-employment or starting up a business and becoming an entrepreneur. According to Rees (1992) the potential of self-employment and small business proprietorship is that it may be a mechanism to challenge the restrictions of existing gender relations in the labor market. For example in early 1989, three quarters of a million women of working age reported that they were self-employed in Britain (Rees, 1992:158).

Extensive literatures and debates in the 1990s focus on women and the enterprise culture. Among issues debated and discussed by feminist researchers are the conceptualizing of female entrepreneurship, the growth of self-employment of women or the ‘new entrepreneurs’, the factors which obscure and obstruct women’s enterprise, measuring women’s entrepreneurialism, women’s motivations for setting up a business, successes and failures, and the development of skills and training in entrepreneurship.

## **METHODOLOGY**

In this study in-depth interviewing and focus group work were carried out. In-depth interviewing has been the major instrument of data collection of this study. The interview sessions were characterised by open-ended questions with broad guidelines in an ‘interview guide’. More probing questions followed depending on the respondent’s responses. All too often respondents were restricted in the responses they give in questionnaire surveys by the available options listed on the questionnaire.

This study focused on the District of Pendang in the state of Kedah Darul Aman in the north of Malaysia. This district and state are categorized as developing states with the majority population being ethnic Malay, especially in rural areas. There are significant reasons for selecting this area. Firstly, there is a need to conduct a study of the rural women in this area as no previous study has been done. Secondly, it is clear that there has been an ‘emergence of a particular group of women entrepreneurs’ who have the potential to contribute to the nation’s economy and the labour market. Recent studies have been conducted on female entrepreneurship but not many have focused on a rural setting.

This study included 31 cases and they were selected based on the following criteria: (i) Women who had been in business for more than 2 years. (ii) The women selected were spread over a variety of different types of business (petty traders, owners of family farms and plantations and micro-enterprise owners), (iii) Women/participants were all able to make their loan repayments as scheduled, (iv) Participants were all accessible, and (v) Participants were all willing to participate in the study.

## **FACTORS OF WOMEN’S ENTRY INTO BUSINESS OWNERSHIP**

This study indicated there are various factors associated with the reasons why Malay businesswomen make the decision to go into business. The data indicated several categories which emerged during the analysis. The categories matched those in earlier studies such as unemployment, financial reward, poverty and the desire to improve the quality of their family life. In trying to pinpoint the factors that explain why these women went into business, we can look at both ‘push’ and ‘pull’ factors.

### **Motivations for Entry into Business Ownership**

What motivated these women to go into business? This study has sought to explore the question of why the women decided to be self-employed and in particular to go into business. The respondents quoted a number of reasons in common with earlier studies: getting extra income for the family, because the opportunity was there, encouragement from friends and families, because it was the only way to do the kind of work they wanted to do, being in business fitted in with their lives, because they already had business skills and knowledge, economic necessity and survival and the availability of start-up capital

This study revealed that economic necessity and survival among these Malay rural women were the primary reason given for becoming involved in their present business venture. Other reasons such as the availability of capital for start-up, the desire to do business and opportunity were also cited by the women.

One woman described the reasons that contributed to her decision to go into business:

*“I believe that going into business can be a way of earning extra income for the family. Besides that I want to have my own income. Maybe it feels good to be your own boss. I am jobless and I need to improve my quality of life and support my family.” (PM)*

Another respondent had similar views, and she explained her reasons:

*“...there is extra income for the family; before, the only income came from my husband. When I have my own income there is some freedom. So I want to be a bit more independent.” (SJI)*

However, she also said that by being in business, she has time for the family too:

*“I have worked for the government, but working time was so rigid and we had to follow rules and regulations, with no flexibility. I am not cut out to be a wage earner.” (SJI)*

However, the dominant factor cited for going into business was that it was a way to earn extra income to improve the quality of their family life and not live in poverty, which was summarized by several respondents:

*“I have a strong desire to improve my family’s quality of life. I know that by being an entrepreneur I am able to change the situation.” (HA)*

*“I put my first reason as earning extra income for the family, as you know that I have a large family to take care of. I feel I need to help my husband to support our family.” (FB)*

*“My husband’s income is too little to support the family and we had a difficult time. I foresee that if I don’t do anything we could end up in poverty. These thoughts have made me aware of the possibility of starting up a small business at first.” (RH)*

However, two respondents said that their main reason for deciding to become self-employed and starting a business was the death of their husbands. This reason was seen as the trigger factor that immediately influenced their decision to go into business. Here the two women explain their reasons:

*“I had to work to earn a living; I am the breadwinner, I have had to keep my family going since my husband died. As a woman, this is the only skill I have: baking bread, cookies and cakes. So this is the only type of work that provides an income for me. I had low academic qualifications, it is impossible to get well-paid work.” (RS)*

*“I felt I had a big responsibility to feed and take care of my children when my husband died. So with the few skills I have, I decided to earn a living through my own efforts and start this tailoring business, because I can do this from home.” (SH)*

The study reveals that these women had financial and personal needs they were determined to fulfil, and that business ownership was an avenue to that fulfilment. The changes in family structure and standards of living require many women to provide for their own financial needs and for the family, especially for their children’s education. Married women provide an income for the family other than their spouse’s income but for single women it is the sole source of income to support themselves and their children.

The interviews revealed that these women take their role as income provider seriously. The time they spend working hard running their businesses is as important as their role as mothers and wives, as the quotes from the two women above show. This result supported the findings of other research which concludes that women's motivations for going into business are influenced primarily by the need to contribute to the family income (Kalsom et.al,1999; Rosli, Habshah & Asiah, 2002; Norsiah et.al, 1996). According to Habshah (2004), part of the income generated by rural women business owners goes to pay for the family's education and other needs. A personal interest in business came second, and only then encouragement from the family to go into business.

Women business owners are not, however, a homogenous group and reasons and motivations for starting-up a business vary considerably. Obviously there are various factors and influences which shape the start-up process and subsequent business outcome. According to Goffee and Scase (1986) the age, education, family background and occupational experience of entrepreneurs are all important, and for women in particular marital status and domestic commitment seem to be significant factors. What are the factors accounting for this variation with particular reference to Malay rural businesswomen? The data collected during this study indicated that 'antecedent factors' and 'individual dimensions' had an influence on women's decisions to set up in business.

### **'The Antecedent Factors' Contributing to Business Start-up**

Gartner (1985) suggested that work experience, entrepreneurial parents, age and education have an influence on entrepreneurship. Robinson (1989) found that gender, marital status, education background and work experience have a significant relationship with entrepreneurship. Timmon's (1986) argued that work experience, particularly a thorough operating knowledge of the business one intends to start, is important in determining the success of the business venture. Bird (1989) too pointed out that relevant work experience can contribute to the development of skills, abilities and competencies in entrepreneurship. The question, however, arises as to what experiences contribute to the development of entrepreneurial behaviours among the Malay businesswomen studied here?

It is for this reason that in this section of the analysis I have sought to focus my analysis on the theme of 'experience' and attempted to identify the types of experience that contribute to the development of entrepreneurial behaviour among the women under study.

Having established the category of 'experience' and its sub-categories which emerged from the theme, by using the various literatures reviewed and the interview data and observations, I established 3 sub-categories: i) working experience, (ii) socialization, (iii) educational attainment.

What I hope to achieve in this section of my analysis is to proceed from the generation of identifiable categories to the foundation of certain propositions. On the basis of analysis of the interview data, I wish to establish several propositions related to the theme of experience as one of the factors influencing Malay women's entry into business ownership. The first proposition is that experience gained from working (either paid or unpaid) provides a useful and valuable training ground for the businesswomen. They gain skills and knowledge from work they have done which contribute to their ability to become businesswomen. The second proposition is that formal educational attainment has not been a direct factor influencing the women to decide to take up a business venture. The third proposition is that there are characteristics necessary for running a business operation which could have been developed during childhood and adolescence. If these propositions can be substantiated, the findings and analysis of this research will serve as a contribution to knowledge in the field of women's studies and entrepreneurship, and these propositions might serve as working hypotheses and provide a basis for further research.

## Working Experience

Experience emerged as a category which indicates what kinds of experiences lead to an entrepreneurial venture. As the respondents narrated their experiences, few spoke of childhood experiences and work experiences that preceded their decisions to start-up a business venture of their own. What are the relevant work experiences that contribute to the development of a business venture? Gibb (1987) identified that when someone works alongside a small business owner, the manager (or owner) contributes to the development of the workers' knowledge of business. But how do different types of work experience in different environments or organizations contribute to the development of enterprising and entrepreneurial behaviour among the Malay businesswomen in the study?

Almost fifty percent of the Malay businesswomen in this study indicated they were involved in some form of entrepreneurial activity before starting their own business. They gained skills, knowledge and confidence either from some form of employment or from the domestic tasks they did before they started their business. These businesswomen have shown that there is a link between previous experiences and the type of business they chose to set up. One respondent recalled her experience in a business environment:

*"I used to work as a salesgirl in Parkson for 3 years in the food and bakery section. Then I moved to the City Cake House in Kuala Lumpur for another 2 years. This is when I was young. I learned about the cake making business. This helps me to manage my own cake house." (RS)*

However, many of the respondents (10 respondents) made a strong association between previous experience and the type of business they started. They claimed that their experiences, and in particular their working experience in a business organization, were valuable and useful because they gave them the opportunity to acquire knowledge of marketing skills and understanding how a business operates. This is how they described their experience:

*"I was a paid worker in a company which deals in Malay traditional medicines for two years with Seri Rimba in Kota Sarang Semut and another eight years at Lambaian Besar in Simpang Empat. So I gained a lot of knowledge while working, like how to do marketing and a little bit of book-keeping." (AA)*

*"I got business experience from working before with my parents. I realized that by helping them then, I developed some ideas especially about marketing strategies." (AJ)*

One respondent revealed that her unpaid work helping her friend produce Malay traditional snacks, 'kerepek', was a source of organizational experience. She spoke of the marketing techniques she learned through this unpaid work. She described her work and the benefits of her previous experience:

*"I was a house-wife before I started this business. I used to help a friend of mine producing 'kerepek'. I was not paid, it was voluntary work. When I had the free time I would go to her barn just to give a hand. She would just give me some 'kerepek' to take home. Eventually I began to learn how to make this product and how she does her marketing." (PM)*

Apart from these experiences, analysis suggests that a number of respondents turned their household skills into a business, skills which can be categorized as 'informal experience'. The analysis showed that the woman's sewing skills were translated into tailoring services, while cooking was translated into mini restaurants and the sales of products such as biscuits, cakes and cookies. These respondents explained the history of their idea and the origins of their business start-up:

*“I learned from my mother how to sew and make clothes when I was very young and I took sewing classes after I finished school. I have the skills, so I thought this would be a good idea for business to open up a tailoring business.” (CKM)*

*“I had some knowledge and skills in making Malay traditional cakes and biscuits that I learned from my mum. First I started making those goodies for my family, who said they liked them, so it became my hobby. I tried making a few extra to offer to my neighbours. They said they were good, so I tried selling them from house to house in my neighbourhood. Eventually I thought this would be a good idea for a business.” (ZA)*

What these findings and analysis suggest is that these rural women moved into self-employment as part of their strategy, as women with little formal business education for getting into business ownership. Their move into business ownership was achieved by building their business ventures up from their unpaid domestic skills or even their hobbies. As the owner of a tailoring shop described her situation before start-up:

*“I was a housewife, staying at home looking after my children and the house. During my spare time I made clothes for my children. Sometimes my friends asked me to make their ‘baju kurung’ (Malay dress) and paid me for the service. I used to think of sewing as part of my domestic chores and as a hobby. But eventually...I realised it could be turned into a business venture.” (CKM)*

### **Socialization**

Social learning theory recognizes the importance of the upbringing process (socialization) and provides an explanation for entrepreneurship. Those whose parents or relatives are involved in business, it is argued, socialize in a way which nurtures their entrepreneurial tendencies. Several studies (Hisrich & Brush, 1985; Ronstadt, 1984; Blythe, 1989) suggest that family and friends serve as role models for aspiring entrepreneurs. Living alongside their parents who are in business and working alongside them may provide early experiences for those women to gain opportunities to develop the behaviours that would later be built into the process of developing their entrepreneurial skills. One respondent, talked about her relationship with her family who are also in business:

*“My parents, my husband and my brother are business people. I became interested because when I had time after school I used to watch and help them with their business activities. After I finished school I worked with my brother in the rubber sheet trade. They gave me confidence and support and they always say ... you must have confidence...” (AMN)*

Another respondent explained that she gained some skills and knowledge about her business from her husband:

*“My husband had some experience working on a duck farm ... so I had some knowledge about the nature of this business from him ... he taught me some of his skills especially the rearing of the ducks and the marketing procedure.” (NAAZ)*

It is clear that living with and helping parents or spouses who are in business stimulates and enhances the individual's characteristics which are critical to entrepreneurial behaviour such as determination and self-confidence. Several respondents mentioned this:

*“I had some experience and knowledge of managing sundry stores through my husband who works in a supermarket called Depo Pernas Edar in Alor Setar. I used to observe his*

*determination and confidence to succeed. He gave me words of encouragement too...so I learned a lot from him about running the shop and building up my self-confidence." (SH)*

*"I lived with my sisters before I got married, and they are businesswomen. So I used to help them with their daily 'business activities'. While watching, I learned and began to imitate my sister's character and behaviour. They used to encourage me and eventually I realized I really wanted to set up a business of my own and have confidence and be successful like them." (LD)*

From the sociological point of view, there is evidence in this study to suggest the importance of role models influencing the entrepreneurial behaviour of the Malay rural businesswomen. This suggests that the successful businesswomen in this study attribute their success in part to the values learned in early childhood or adolescence. The encouragement, skills and nurturing provided by their parents, siblings and close friends appear to have had an influence on their decision to set up in business on their own. Only a few of the respondents, however, believe that the socialization process did not influence their business activities, as the following two quotes show:

*"None of my family members are business people. My husband is only a farmer. I was a full time housewife. But before I got married I worked in a school canteen. I got paid for work as a cleaner. However, I became interested in business after I was married when I was in my late 30s. This is when I registered as a participant in the AIM Project." (HA)*

*"My interest in business began after I got married. My parents are not in business. I used to go to the Sunday Market in the village and saw a few women doing business. My family had no influence whatsoever. With the help of a friend I attended a women's development workshop in the village nearby and I became interested in business and started to make plans to set up my own business." (FB)*

## **Educational Attainment**

The respondents in this study had varying levels of educational background including primary school, secondary school and a religious school. None had a diploma or a degree from a university. The statistics for their levels of education is shown in the earlier qualitative analysis which shows that 8 respondents had primary education, 12 had lower secondary education, 10 had higher secondary education and one respondent had only religious education. Generally their level of formal education attainment is very low, but a few businesswomen claimed that school was a factor influencing their decision to become entrepreneurs. Two of the respondents explained that the subject of Commerce provided them with some background knowledge which was useful later for their business:

*"At school, I learned a bit about the economy and commerce but it gave me some awareness and awakened my interest in the basics about business." (MD)*

When asked how their level of education had contributed to their decision to start a business venture, some respondents said they could not see how school had contributed to their going into business. None of them said that formal business education had been the reason for starting a business, though a few that pointed out that their education had only provided them with the basic skills of reading, writing and maths.

*"I don't really have a formal education in entrepreneurship or any training but I went to school until secondary level, and I learned to count, to read and even write business letters. But most of all I learned from watching and helping my husband with his business and then*

*attended workshops to get more knowledge about book-keeping, marketing and the handling of perishable goods.” (NMI)*

*“My highest educational attainment is only at primary level. I began to be interested in this bakery business after marriage and gained some knowledge and business skills from an agency which does workshops on business which I was able to attend.” (RH)*

It can be argued here that women in this category are ‘pushed’ into entrepreneurial activity for lack of other business opportunities. Moving on from this argument, the combination of individual needs and experience was generally not enough to lead these women into starting up a business enterprise. In each case there are other events and external factors that catapulted the women into initiating a business venture. As described by Shapero (1984), there is an event that either pushed a person away from one situation into entrepreneurship or pulled a person into the entrepreneurial arena. It is obvious that there are different explanations and characters for those in the ‘push’ group and those in the ‘pull’ group, but it is important to note this finding in relation to the literature on poorly educated women, rather than to put all the women into the same category.

This study indicated that women set up a business venture for a variety of reasons. In some cases, there is little real choice and business ownership is a last resort because it is impossible to obtain paid employment in the labour market because of a lack of good academic qualifications and because they need flexible working hours to fit in with their family commitments. According to my analysis of the data from these Malay businesswomen, starting a business is often seen as a means whereby an income can be obtained in a manner compatible with other obligations.

Three of the respondents said the main reason they ventured into business was because of the opportunities it offered. The respondents explained their reasons:

*“Yes, there are things that motivated me, my ambition. I have some skills already and most important the opportunity is there, the AIM Project (for financial help) and I see that there is a demand for the products. So you see, I believe I should seize the opportunities on offer.” (AA)*

*“I started my business way back in July 1993 because I realized then that demand for my product was high...there isn’t any other producer in the vicinity. So I decided to take this situation as an opportunity to produce on a bigger scale and not to wait any longer.” (PM)*

*“What really triggered my decision to start right away was because I noticed an increase in demand and interest in fashion among the Malay women in my community so I assumed that this would be an opportunity and that it would be a good market.” (RH)*

As expected, the study revealed that unemployment is the most common factor that motivates the women to start up a business, followed by the financial reward (to earn extra income), and the flexibility to work while also fulfilling domestic responsibilities and to improve the quality of family life or get out of poverty. As can be seen, the most dominant motivating factor for going into business for these Malay rural women is the economic factor. The majority of the women were housewives prior to start-up so getting a job and earning extra income is the dominant motive for going into self-employment, although there may well also be other motivating factors.

Historically, entrepreneurship was not a traditionally popular Malay occupation of that earlier generation as most Malays then were engaged in agriculture-based occupations, while those who were slightly more educated chose to go into teaching or the civil service. The majority of the respondents clearly expressed

that flexible working hours was also why they chose to be self-employed. They expressed their concern about their domestic duties and childcare responsibilities, and self-employment meant they could choose where to set up their business premises. In a typical rural setting, young Malay women are told that their primary roles in life are to be wives to their husbands and a mother to their children.

The ‘multiple role’ played by these businesswomen in their daily lives comes to the surface through the narratives in this study, and I would suggest that their multiple identity roles impel them to seek to empower themselves in a number of different ways. I define empowerment here as the woman’s ability to improve herself physically and spiritually and to be involved in creating income for herself and for the family and to increase their social participation within their community. More importantly, these women indicate that their businesses have given them financial independence. Their involvement in running businesses is empowering because it allows them to gain control over their physical well being and achieve greater economic independence. To explain the phenomenon, I went back to some of the interview data and narratives:

*“My social life has been great. I met new friends, too. We usually had our meetings in the AIM headquarters as most of us are in this project. So we exchange ideas and discuss our problems and we feel we have a bit of freedom. Actually before I got involved in business I was always at home... Now I have some spare cash to spend, too.”* (BM)

*“...I don’t regret getting involved in the hard work of being in business ...in fact by doing this I gain some autonomy and freedom...to spend my own money, because all this while I have depended on my husband’s income.”* (AJ)

*“...my life has changed greatly. I have more friends now, I have learned to be more sociable, and I attend social activities in my community, go shopping, and buy new clothes. I feel healthier, and sometimes I go for a facial. You get lots of exercise working and this is probably good for me too.”* (FB)

Most social activities participated in by some of the women take place outside the home. For the purpose of analysis, social activities will be focused on in the businesswomen’s involvement in their local committees and their involvement in development activities in their local community, which are a form of empowerment for them. Although not many women have the chance to hold office, many are directly involved with Amanah Ikhtiar Malaysia activities. I obtained the following narratives:

*“I have been with the Amanah Ikhtiar Malaysia project for quite some time. I am the treasurer at my centre, so I feel great holding this position and getting involved with other social activities too...”* (AA)

*“... well I feel great and happy with my life now, making new friends and being involved in some of the community social activities... I believe that since I got into business the local committee comes to me for advice and I feel more respected.”* (RH)

*“... I manage to improve my family’s quality of life - everyone is happy now. I have many acquaintances now, my friends have become my customers, my social life is interesting and lively now, and I have been elected to the committee for the local community women’s group and I feel great...”* (NAA)

From the above narratives it is important to note that through their active participation, either as an ordinary member or as an office bearer, they believe that their voices can be heard and that they are of service to other women. These findings are consistent with studies of self-employed rural women from

the SEWA movement in India. It suggests that once a women takes the step of becoming involved in local social activities she 'yearns for more' to improve her living conditions, to broadening her knowledge and become more confident in taking further steps towards improving life for her family and herself and perhaps setting up in business, as exemplified by the following two women:

*"One thing I learned is that every Malay rural woman needs to get more knowledge in whatever field, whether in business or in home care, in family care, in improving their life....anything. So women, especially in rural areas like Pendang, should not just daydream, they have to go out and see the world, learn. This is what I have gained by going into business..." (RS)*

*"Well...at the beginning my aspirations and vision about going into business were about providing extra income and lessening my husband's burden. But now I realize that I can go further, but I need the family's support too. My aspiration is of course to expand and diversify the business to a wider market with bigger networks." (RH)*

The findings from this study shed some light on the businesses of the women entrepreneurs in the rural area. As discussed earlier, a strong combination of push and pull factors influenced the women entrepreneurs' involvement in business. Since most of the women who entered the business world did so from a need to contribute to the family income, and not simply out of personal interest, it was only fair that they should get support in running the business from their husbands and children.

### **Push and Pull Factors**

In addition to personal factors which were previously assumed to be the starting point, and having an idea for creating a business venture, there are factors that 'pull and push' an individual towards business ownership. The positive displacement factors which push the individual towards business ownership include the positive influence of reward (income received), the availability of financial support, opportunities of resources, demand for the product and the rural entrepreneurship development programme (Amanah Ikhtiar Project). The negative displacement factors that pull the individual towards business ownership include the spouse's income being insufficient to support the family, obligations to support parents and siblings and the need to raise the family's standard of living.

Besides these factors, it has been argued in this study that another precipitating factor is the religious factor (in this case the teachings of Islam) and the influence of other critical agents, such as the individual triggering factor influencing these women to set up a business venture. However, it is suggested that the impetus for creating a business venture is a combination of both push and pull factors together with the religious factor which forms a person's aspirations in line with culturally imparted religious values.

## **FORMULATING A MODEL OF THE PROCESS OF WOMEN'S ENTRY INTO BUSINESS OWNERSHIP**

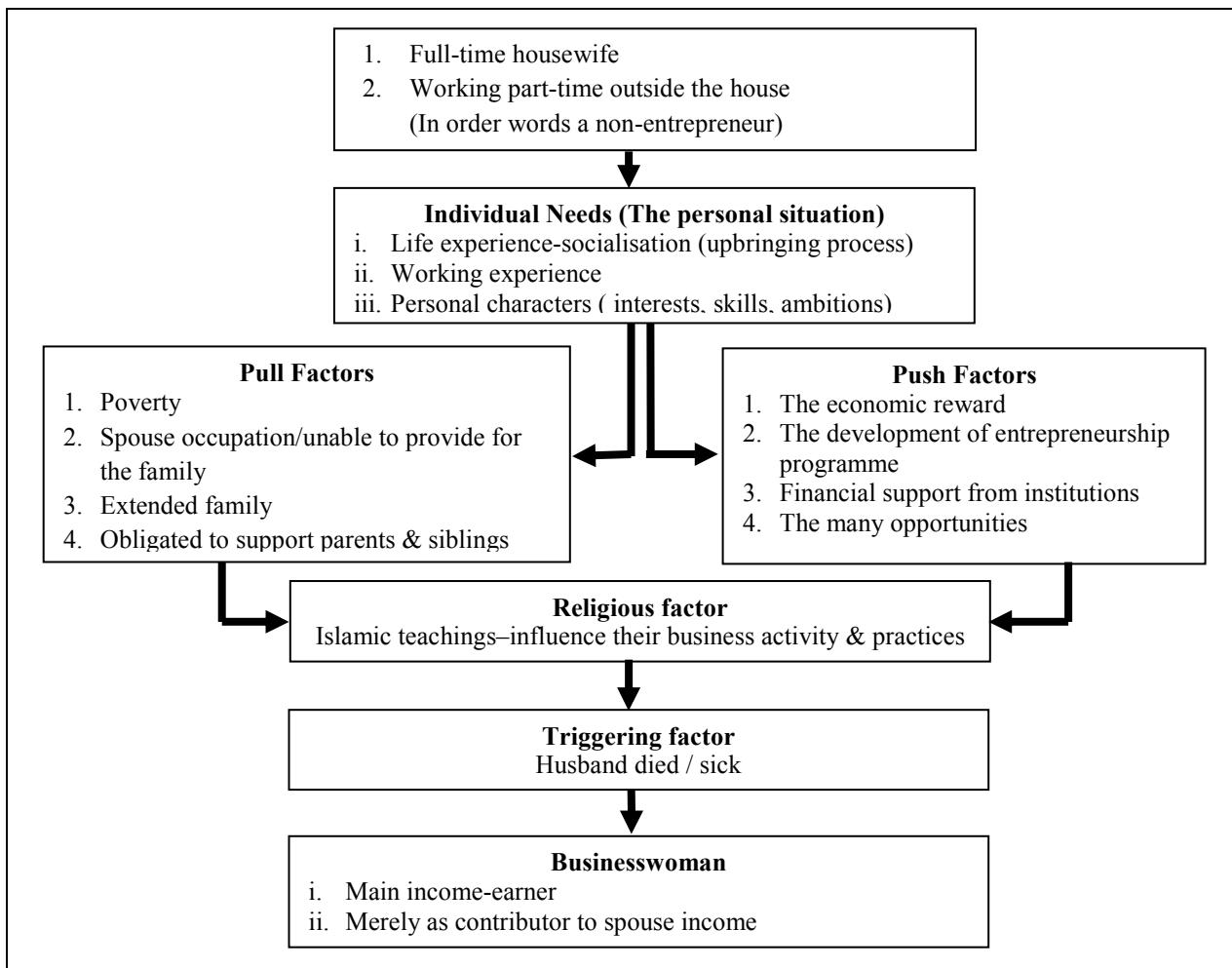
This study has shown that women's entry into business ownership is a process, in accordance to Shapiro and Sokol's (1983) argument that the process of change in an individual life path can be described in terms of vectors, directed forces that keep the individual moving in a given direction at any given time. The great majority of individuals are held on a given path by the sum of the vectors in their lives: a job, family situations, and the powerful force of inertia, the daily pushes and pulls that make up individual lives. It takes a powerful drive in a new direction or the accumulation of many detracting forces before an individual is pushed into or consciously opts for a major change of life path. This study recognizes that the process of starting a business is highly interactive, a combination of many factors which include

individual factors, antecedent factors, individual needs, cultural and environmental factors to motivate the would-be entrepreneur. Entrepreneurship development may be viewed as the process of acquiring the necessary knowledge, skills and attributes to undertake a systematic, high-risk business venture for economic viability and profitability. The findings were conceptualized into a model that illustrates the process of movement in creating a business venture. This innovative finding would fit within the broader effort of feminist scholarship to decentralise the experience of white, Western, upper-middle class, urban women by expanding the field to include the experiences and understandings of groups of women outside these conventional categories.

This study supports previous research from the Western background on women business owners, which found that socio-economic factors have a strong influence on the decision to create a business venture. The findings of the study revealed that this group of Malay rural businesswomen is 'pulled' into self-employment and that the majority were unemployed before start-up. However, unemployment was not the sole determining factor in the self-employment decisions of these women. The 'push' factors, such as economic rewards and interest, were also cited as motivations by the women. However, this study also revealed that religious factors had a particularly strong influence on why they decided to become self employed businesswomen. My analysis of the experiences of the businesswomen under study found that their faith, the teachings, values and beliefs of Islam, had directly or indirectly encouraged and persuaded them to go into business. Their religion provided practical legislation for proper business conduct, so a Muslim who decides to go into business has no reason to be apprehensive as long as they abide by the guidelines provided by the Qur'an. Muslims have faith that having a business and creating wealth through earning '*halal*' income and from their own efforts creates the promise of 'rewards' in the life of the hereafter. My analysis of Malay rural businesswomen's entry into entrepreneurship showed that religious faith and teaching played a vital role in their decision to go into business.

Fig. 1 shown below displays the various factors that interact with one another and form the significant contributing factors which led the women to start a business venture and finally to become businesswomen. The cultural factors as well as the triggering factors exert an influence that emerged during the study.

**Figure 1**  
**A Model of the Process of Women's Entry into Business Ownership**



## CONCLUSION

This study challenges the well-established assumption that 'entrepreneurs are born, not made'. It has explored a variety of influences and the findings underline the value of considering business-ownership among women as a social process open to a variety of influences. In the light of these findings, it is therefore important to elaborate the relevance of the key antecedent influences.

Firstly, I wish to establish that for the women going into business is a form of social mobility, out of employment into self-employment. Almost all the respondents had moved upwards in class before contemplating starting their own business. However, the evidence suggests that the move to self-employment was mainly because they were left with no option but to work hard and to be thrifty and flexible in order to seize every opportunity to improve themselves and become more resilient and independent.

The study confirms the importance of family influences and life experiences while educational background appeared to play only a minor part. The ideas and ambitions of the entrepreneurs and the formation of their initial motivation were the crystallization of a wide range of influences in their lives, including the socialization process, their working experiences, socio-economic status and their personal characteristics (interests, skills, aspirations, confidence, whether they were knowledge-seekers or not or religious persons). Acquisition of business ideas can be viewed as an ongoing process developed according to the knowledge of both the individual and the range of social situations she finds herself in. Additionally, I believe that social intervention (government policies, development agencies, etc) contributed to activating the individual towards creating a business venture. The entry of these Malay businesswomen into business can be summarized by the following categories: (i) through interest: a vocation turned into income-generation; (ii) through economic necessity (felt need, personal requirements); (iii) through intervention programmes such as government incentives and entrepreneurial development policies. (The Amanah Ikhtiar Malaysia); (iv) through ‘accidental’ causes (presentation of an unforeseen opportunity or misfortune); (v) through inheritance, by continuing what their parents started.

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