

RESTRICTING FACTORS AND INVOLVEMENT OF MARRIED WOMEN IN ENTREPRENEURSHIP

A thesis submitted to the Graduate School in partial
fulfillment of the requirements for the degree
Master of Science(Management)
Universiti Utara Malaysia

by
Shamsul Huda Binti Abdul Rani

© Shamsul Huda Binti Abdul Rani,2003. All rights reserved



Sekolah Siswazah
(Graduate School)
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PROJEK
(Certification of Project Paper)

Saya, yang bertandatangan, memperakukan bahawa
(I, the undersigned, certify that)

SHAMSUL HUDA BT. ABD. RANI

calon untuk Ijazah Sarjana Sains (Pengurusan)
(candidate for *the* degree of)

telah mengemukakan kertas projek yang bertajuk
(has presented his/her project paper of the following title)

RISTRICTING FACTORS AND INVOLVEMENT OF MARRIED

WOMEN IN ENTREPRENEURSHIP

seperti yang tercatat di muka surat tajuk dan kulit kertas projek
(as it appears on *the title* page and front cover of *project* paper)

bahawa kertas projek tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the project paper acceptable in form and content and that a satisfactory knowledge of the field is covered by the project paper).

Nama Penyelia : Prof. Madya Dr. Zolkafli Hussin
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh
(Date)

25 June 2003

GRADUATE SCHOOL
UNIVERSITI UTARA MALAYSIA

PERMISSION TO USE

In presenting this master project in partial fulfillment of the requirements for a post graduate degree from Universiti Utara Malaysia, I agree that the university library may make it freely available for inspection. I further agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor or, in their absence, the by Dean of Graduate School.

It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or to make other use of material in this thesis, in whole or in part, should be addressed to:

Dean Of Graduate School
Universiti Utara Malaysia
060 10 UUM Sintok
Kedah Darul Aman

ABSTRAK

Kajian ini melihat samada terdapat perbezaan di antara peniaga wanita yang terlibat secara sepenuh masa dan separuh masa. Perbezaan dikaji dari segi tanggungjawab kepada keluarga, bebanan kerja dan masalah kewangan. Selain itu, kajian ini juga mengkaji samada terdapat diskriminasi oleh pihak institusi kewangan dalam menguruskan pinjaman kepada peniaga-peniaga wanita. Ciri-ciri demografi juga turut disentuh di dalam kajian ini. Di antaranya ialah umur, tempoh perkahwinan, status penglibatan, pemilikan perniagaan, modal, sumber modal, tahap perniagaan dan tempoh menjalankan perniagaan. Sebanyak 70 borang soal selidik telah diedarkan kepada peniaga wanita. 62 daripadanya yang lengkap diisi telah dikembalikan dengan kadar 88.5%. Statistik diskriptif dan ujian t telah digunakan untuk menganalisa data. Hasil analisa menunjukkan bahawa terdapat perbezaan di antara peniaga wanita separuh masa dengan sepenuh masa dari segi tanggungjawab kepada keluarga dan bebanan kerja. Manakala dari segi masalah kewangan pula, kajian menunjukkan bahawa tidak terdapat perbezaan di antara kedua-dua kumpulan tersebut. Dari segi diskriminasi pula, kajian ini membuktikan bahawa tidak terdapat sebarang diskriminasi yang dilakukan oleh institusi kewangan dalam menguruskan pinjaman kepada peniaga wanita. Kajian ini memberikan lebih kefahaman tentang peniaga wanita dan dapat membantu mereka merancang kerjaya masing-masing di samping mengatur masa dan tenaga dalam kehidupan dwi-peranan. Ianya juga amat berguna kepada organisasi yang berkaitan dengan peniaga wanita dalam mengenalpasti masalah usahawan wanita dan merancang program pembangunan organisasi dengan mengambil kira keperluan mereka. Ini amat ketara pada masa ini kerana jumlah peniaga wanita sentiasa meningkat dari setahun ke setahun.

ABSTRACT

This research examine whether there is difference between part time businesswomen and full time businesswomen. The differences examined are in terms of responsibility to the family, work stressor and financial problem. Other than that, this research also examine whether there is discrimination by financial institution in giving loan to women entrepreneurs. Demographic characteristics also have been studied in this research. 'There are age of respondent, marital duration, number of children, educational background, husband's occupation, status of involvement, ownership, initial capital, sources o-f capital, level of business and years in business. There are 70 questionnaires that have been distributed to businesswomen. 62 of the questionnaires that fully completed have been collected with the response rate of 88.5%. Descriptive statistic and independent sample t test have been used to analyze the data. Analysis shows that there are differences between part time and full time businesswomen in terms of responsibility to family and work stressor. However, in terms of financial problem, study shows that there is no difference between part titne and full time businesswomen. From the discrimination issue, this study had probed that there is no discrimination towards businesswomen done by financial institution in managing loan that were requested by businesswomen. This study gives more understanding about businesswomen and can help them plan their own career besides managing their time and contribution wisely in the dual role life. It is also very important to organization that related to women entrepreneur in identifying problems faced by women entrepreneur to plan organization development programmed by considering women needs. This is because the number of businesswomen is increasing every year.

ACKNOWLEDGEMENTS

My gratitude and appreciation to Associate Proffesor Dr Juhary b. Ali, Dean of Graduate school, Universiti Utara Malaysia, who first initiated my interests on this topic. I would like to thank a thousand to Prof Dr Zolkafli b. Hussin, my understanding supervisor for his stimulating suggestions, comments, careful guidance and advice in supervising my thesis.

My sincere thanks to all my friends that are in the same batch in Master of Science (Management) Program, especially those in my group; Mohamad Safizal Abdullah, Zamri, Suzaida Burn, Norasemas, Rosmawati, Siti Fatimah and Shamsinar Abdullah for their encouragement, help and mutual cooperation throughout the thesis accomplishment period.

I'm very grateful for the moral and physical support given by my beloved parents, Tuan Hj Abd Rani and Pn Raja Rosna Sharif. A thousand thanks also to my beloved brother, Shamsul Bahar and Shamsul Qamar who give me inspirations to pursue this program; my beloved sister, Shamsul Hana who always contributing ideas for my thesis.

Finally I am immensely grateful to my beloved fiancée, Mohamad Hilmi b. Osman for such remarkable patience and understanding in seeing my dreams come true. This thesis would not have been possible without his interest, encouragement, support and most importantly his love.

TABLE OF CONTENT

Content	Page
PERMISSION TO USE	ii
ABSTRAK	iii
ABSTRACT	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENT	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF APPENDICES	x
CHAPTER 1: INTRODUCTION	
1.1 Background of the research	1
1.2 Research Problem	3
1.3 Research objective	7
1.4 Justification of research	8
1.5 Outline of the report	9
1.6 Delimitation of the scope	12
1.7 Conclusion	
CHAPTER 2: LITERATURE REVIEW	
2.1 Introduction	13
2.2 Independent variable	16
2.3 Dependent Variable	24
2.4 Hypotheses	47
2.5 Theoretical framework	50
2.6 Operational definition	51
2.7 Conclusion	52

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1	Introduction	54
3.2	Data Collection Techniques	54
3.3	Research Instrument	57
3.4	Conclusion	65

CHAPTER 4: FINDINGS AND DISCUSSION

4.1	Introduction	66
4.2	Description of sample: Profile of respondent	66
4.3	Description of sample : Profile of business	71
4.4	Reliability analysis	76
4.5	Hypotheses testing	77
4.6	Other Analysis	82
4.7	Conclusion	83

CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.1	Introduction	85
5.2	Summary of Research	85
5.3	Findings	87
5.4	Discussion	90
5.5	Conclusion	94
5.6	Recommendation	95

Bibliography	96
--------------	----

Appendices

LIST OF TABLES

Table	Title	Page
Table 2.1	Women involvement in entrepreneurship	17
Table 3.1	Pilot Study	62
Table 3.2	Questionnaires distributed and fully completed	63
Table 4.1	Age	67
Table 4.2	Marital duration	68
Table 4.3	Number of children	69
Table 4.4	Age of youngest children	69
Table 4.5	Educational background	70
Table 4.6	Husband's occupation	71
Table 4.7	Status	71
Table 4.8	Ownership	72
Table 4.9	Initial capital	73
Table 4.10	Sources of capital	74
Table 4.11	Business stages	75
Table 4.12	Years in business	75
Table 4.13	Full scale study: Reliability	76
Table 4.14	T-test : Responsibility	77
Table 4.15	T-test: Work stressor	79
Table 4.16	T-test : Financial Problem	81
Table 4.17	Other Analysis: Discrimination	82

LIST OF FIGURES

<u>Figure</u>	<u>Title</u>	<u>Page</u>
Figure 2.1	Sources Of Work Stressor	38
Figure 2.2	Theoretical Framework	50
Figure 4.1	Summary of hypotheses testing	83

LIST OF APPENDICES

Appendix	Title
Appendix 1	Letter of permission to do research
Appendix 2	Questionnaires
Appendix 3	Borang Soalselidik
Appendix 4	Pilot study :Reliability analysis
Appendix 5	Full Scale study : Reliability analysis
Appendix 6	Descriptive statistic
Appendix 7	Independent sample t-test

CHAPTER 1

INTRODUCTION

1.1 Background of the research

The traditional scenario whereby the man is expected to be the only breadwinner while the women look after the children and attend to household chores is considered outdated as today's women juggle several roles, including that of financial provider. Despite many progresses, women are expected to build a career, and still physically carry out household duties at the same time.

Women have been about half of the total population of Malaysia. Their emergent roles as wives, mothers and employees in the development of the nation are highlighted in the government policies. They evidently play important role in determining the next generation as well as important sources of economy (government policy: women, 1999). The workplace is no longer exclusively the men's or husbands or fathers, domain, similarly the home sphere is no longer the responsibility of the women or wife or mothers. Currently, woman represent two third of the nation total workforce.

According to the Prime Minister Department report, the women workforce participation had been increasing from year to year.

The contents of
the thesis is for
internal user
only

BIBLIOGRAPHY

- Ampikapaikan, T.D., (6.11.95), Setting the Rules For Working Women, Etiquette Column, *The New Sunday Times*, Malaysia, p 16:1.
- Bellizzi, J.A., Milner, L., 1991, Gender Positioning Of A Traditionally Female-Dominated, *Journal Of Advertising Report*, Vol 14, p 72-78.
- Birley, S., 1998, Female Entrepreneurs-Are They Really Any Different?, *Journal Of Small Business Management*, Vol 9, p 11-19.
- Burke, R.J., (1997), Are Families Damaging To Careers?, *Women In Management Review*, Vol. 12, Iss.8.
- Buttner, E.H., Rosen, B., 1997, Funding New Business Ventures: Are Decision Makers Biased Against Women Entrepreneurs?, *Journal of Business Venturing*, Vol 4, p 249-261.
- Buttner, E.H., Rosen, B., 1998, Bank Loan Officer's Perceptions Of The Characteristics Of Men, Women, And Successful Entrepreneurs, *Journal of Business Venturing*, Vol 3, p 58-65.
- Buttner, E.H., Rosen, B., 1999, Rejection In the Loan Application Process: Male And Female Entrepreneurs' Perception And Subsequent Intentions, *Journal of Business Venturing*, Vol 5, p 249-258.
- Carland, J.A., Carland, J.W., 1991, An Empirical Investigation Into The Distinction Between Male And Female Entrepreneurs And Managers", *International Small Business Journal*, Vol 9, p 69-70.
- Carlson, D.S., Kacmar, K.M., & Stepina, L.P., (1995), An examination of Two Aspects Of Work-Family Conflict: Time And Identity, *Women In Management Review*, Vol. 10, Iss.2.
- Carroll, J.J., 1995, Organizational And Institutional Environments In Ecological Perspectives, *American Journal of Sociology*, Vol 91, p 838-873.

- Catley, S., 1998, Hamilton, R.T., 1994, Small Business Development And Gender Of Owner, *Journal of Management Development*, Vol 17, p 75-82.
- Cooper, A.C., Dunkelberg, W.C., 1987, Entrepreneurial Research: Old Questions, New Answers And Methodological Issue, *American Journal of Small Business*, vol 11, p 11-23.
- Dawn, B., 1995, Women and financial services, *Journal of Bank Marketing*, Vol 13, p 21-28.
- Demeis, D.K., & Perkins, H.W, (1996), "Supermoms" Of The Nineties, *Journal Of Family Issues*, Vol. 17, Iss, 6, p.776.
- Dewi Rosnah R. Suhadi, (1997), Mobility Of Women Administrators in Kedah, *Master Of Science (Management) Thesis*, Universiti Utara Malaysia.
- Field, S., & Bramwell, R., (1998), An Investigation Into Relationship Between Caring Responsibilities And The Level Of Perceived Pressure Reported by Female Entrepreneur, *Journal Of Entrepreneurship*, Vol.71, Iss.2, p 105.
- Gill, S., 2001, Problems and pressures facing lone mother in management and professional occupation, *Journal of Management Development*, Vol 9, p 11-19.
- Hanna, S.L., (1995), *Person To Person: Positive Relationship Don't Just Happen*, 2 nd Edition, Prentice Hall, New Jersey, USA.
- Hurley, A.E, 1999, Incorporating Feminist Theories Into Sociological Theories Of Entrepreneurship, *Journal of Management Development*, Vol 14, p 54-62.
- Jacqueline, W., (2002), *Balancing Work And Family*, 1st Edition, Pearson Education Company, University Of Maryland, Boston.
- Jones, M, Kenna, J.M, 2002, Women and work -home conflict, *Journal of Management Development*, Vol 16, p 204-221.

- Justin, G.L., (2000), *Small Business Management : An Entrepreneurial Emphasis*, 11th Edition, South Western College, United States Of America.
- Kay,R.M., 2001, Women Entrepreneurs Moving Beyond Family And Flexibility, *Journal of Management Development*, Vol 7, p 148-165.
- Kim,J.S, 2001, Work-Family Conflict Of Women Entrepreneurs In Singapore, *Journal Of Entrepreneurship*, vol 5, p 145-156.
- Newell. S., (1996), The Superwomen Syndrome : A Comparison Of The “ Heroin” In Denmark And the UK Women, *Management Review*, Vol. 11 Iss.5.
- Orhan, M.B, Scott, D.,2001, Why women enter into entrepreneurship, *Journal of Management Development*, Vol 16, p 232-247.
- Rout, U.R., Cooper, C.L & Kerslake, H., (1997), Working And Non-Working Mothers: A Comparative Study, *Women Entrepreneurship Review*, Vol.12, Iss. 7.
- Salma Ishak, (1996), Work Life And Family Life Connection Among Nurses And Police personnel, *Prosiding Seminar Penyelidikan Universiti Utara Malaysia*, 1996, Pusat Penyelidikan & Perundangan, Universiti Utara Malaysia, p241.
- Sekarani, U. (2001), *Research Methods For Business: A skill Building Approach*, John Wiley & Sons, New York, USA.
- Sixth Malaysia Plan 1991-1995, Government Of Malaysia, Kuala Lumpur, National Printing Department, Malaysia.
- Smith,C.R ,1997, Career transitions of dual career couple, *Journal of Management Development*, Vol 2, p 229-237.
- Swanson, V., Power, K.G., Simpsons R.J., (1998), Occupational Stress And Family Life: A comparison Of Male And Female. *Journal Of Occupational*. Vol 71, Iss. Part 3, p 237-260.

Tan, L.P., (1986), Women In The Labor Force In Peninsular Malaysia, *Occasional Paper Of The Faculty Of Economics*, Universiti Kebangsaan Malaysia, Malaysia.

Tiedje, L. B & Wortman, C.B., (1990), Women With Multiple Roles: Role-Compatibility Perceptions, Satisfaction And Mental Health, *Journal Of Marriage & The Family*, Vol. 52, Iss 1, p63.

Tingey, H., & Kiger, G. (1996), Juggling Multiple Roles: Perceptions Of Working Mothers, *Social Science Journal*, Vol. 33, Iss. 3, p183.

White, B., & Cox, C., (1997), A Portrait Of Successful Women, *Women In Management Review*, Vol. 12, Iss. 1.