Australian Journal of Basic and Applied Sciences, 9(17) Special 2015, Pages: 54-59



ISSN:1991-8178

Australian Journal of Basic and Applied Sciences

Journal home page: www.ajbasweb.com



Border Tourism: Factors Affecting Self-Efficacy of Entrepreneurs in Northern Malaysia and Southern Thailand

¹Mohd Najib Mansor, ²Abdul Rahim Othman, ³Kamarul Bahrain Abdul-Manaf, ⁴Mohd Sobri Don A. Wahab

ARTICLE INFO

Article history:

Received 12 March 2015 Accepted 28 April 2015 Available online 2 May 2015

Keywords:

Environmental forces; intensity of competition; entrepreneurial self-efficacy; entrepreneurial behavior

ABSTRACT

Background: Strategies to attract higher-yielding tourists will be complemented by measures to ensure that local communities benefit from increasing tourist spending. Therefore, it is important to understand factors that drive local entrepreneurs to become successful in their business. Self-efficacy is a concept used in the literature to measure one's belief in his ability to successfully venture into a business. Objective: This paper examines the relationship between entrepreneur demographic factors, environmental forces and entrepreneurial self-efficacy of smallbusiness operators at the border towns of Malaysia and Thailand. The research is a cross-sectional study and a survey method is used. Results: Our result reveals that nationality has a significant relationship with entrepreneurial self-efficacy. With regard to the environmental forces, there is also a positive relationship between intensity of competition and entrepreneurial self-efficacy. Conclusion: Our result on environmental forcesis not consistent with those studies conducted in western countries. It seems that the small business operators at border town of Malaysia and Thailand have the same belief which is different from those in western countries.

$\ensuremath{\mathbb{O}}$ 2015 AENSI Publisher All rights reserved.

To Cite This Article: Mohd Najib Mansor, Abdul Rahim Othman, Kamarul Bahrain Abdul-Manaf, Mohd Sobri Don A. Wahab, Border Tourism: Factors Affecting Self-Efficacy of Entrepreneurs in Northern Malaysia and Southern Thailand. *Aust. J. Basic & Appl. Sci.*, 9(17): 54-59, 2015

INTRODUCTION

The introduction of Northern Corridor Economic Region (NCER) in 2007 highlighted the important steps taken by the Malaysian government towards realizing the vision to achieve a world-class economic region for the northern states of Kedah, Perlis, Penang and Perak by the year 2025. It aims is to become a sustainable economic region empowered by a population living a balanced lifestyle with a holistic approach to business. In conjunction with the theme of the NCER that is to initiate commitment to growth with social equity, various programs to accelerate growth in the target economic focus areas will be done in a way that emphasizes local community involvement, led and driven by the private sectors and market imperatives (Malaysia, 2007)

According to Dato Seri ShahidanKassim, the former Chief Minister of Perlis, the Indonesia-Malaysia-Thailand Growth Triangle (IMT-GT) is an important aspect of the NCER. He believed that we can look beyond our national borders to strengthen our economic competitive advantage. To him,

Southern Thailand presents Perlis and the NCER with vast areas of hinterland that is rich with natural and human capital resources, which can be utilized to benefit both the Malaysian and Thai public. He emphasizes, "I have always believed in the principle of 'prosper thy neighbor' and that sharing is caring" (Malaysia, 2007). With the implementation of NCER, both Padang Besar and Bukit KayuHitam have been recognized for border tourism. Thus, strategies to attract higher-yielding tourists will be complemented by measures to ensure that local communities benefit from increasing tourist spending. Apart from border tourism, other programs highlighted to both areas are on the creation of halal processing centers specializing in processed meat products for export in Padang Besar. In addition to that, with the completion of Ipoh-Padang Besar double-tracking project which has started since March 2007, the project is expected to boost rail travel to the NCER. At the same time, both areas especially Bukit KayuHitam has been recognized as a bio-fertilizer cluster that will be the place for R&D center (Malaysia, 2007).

^{1,4}School of International Studies, University Utara Malaysia, 06010, Sintok, Kedah, Malaysia

²School of Business Management, University Utara Malaysia, 06010, Sintok, Kedah, Malaysia

³School of Accountancy, Universiti Utara Malaysia, 06010, Sintok, Kedah, Malaysia

In the same parallel, initiatives provided by the government will be implemented to complement the economic development programs that will help to improve income levels in the Northern Region. This will be done through assisting small-scale rural entrepreneurs by expanding their economic activities whilst improving access to microcredit and financing scheme. Academic research in small business is relatively recent (Shepherd &Wiklund, 2005) and the importance of small and micro-businesses is widely acknowledged (Reijonen, 2008). Scholars are now recognizing that small businesses are essential for entrepreneurial activity, innovation and job creation. Small-scale individual entrepreneurs (SIEs)or small business operators form the bulk of informal sector – who range from petty traders to personal service workers like small street vendors, barbers and owners of small shops, and their number keeps on increasing (Azmat&Samaratunge, Entrepreneur is a term used to describe one who develops a business and he is responsible for the success or failure of the business.

Previous studies on small business operators, in Malaysia and other countries, among others, focused mainly on the problems faced by the entrepreneurs in conducting and running their businesses such asfinancial and family problems, lack of management skill and experience (Abdullah, Hamali, Deen, &Abdurahman, Saban, 2009; Aziz, Hosseini&McElwee, 2011; Mukhari& Chu, 2010; Reijonen, 2008). Even though there are barriers and severe resistance in handling their businesses, entrepreneurship is still identified as the key business activity which is most likely to lead to the successful economic change for the small business operators. Therefore, it is of the interest of the researcher to understand how these gaps or barriers to entrepreneurial progress in the small business operators can be overcome through their behavior. It is important to identify the environmental factors as well as their behavior that make them continue to live and stay in the business despite the fact that they are facing various problems, such as financial and family problems.

In this paper, we extend the current literature to examine factors that influence entrepreneurial selfefficacyamong entrepreneurs in Northern Malaysia and Southern Thailand. Entrepreneurial self-efficacy is a concept used in the literature to measure one's belief in his ability to successfully venture into a business. According to Boyd and Vozikis (1994), entrepreneurial self-efficacy incorporates personality environmental factors that determine entrepreneurial intentions and actions. In particular, we examine the relationship between demographic factors, environmental forces and entrepreneurial self-efficacy. We include Southern Thailand in our study as business activities in Southern Thailand are connected with those in Northern Malaysia. They share the same business environment and this provides us a good set up to assess whether entrepreneurial self-efficacy differs between Thailand small operators and Malaysian small operators. Our sample consists of individual entrepreneurs located at Bukit KayuHitam, Padang Besar, and Pengkalan Hulu in Malaysia and Dannok, Padang Basar and Betong in Thailand.

The rest of the paper is organized as follow. The next section is the literature review. It is followed by research design and methodology. Then, the following section is the finding and the last section is the conclusion.

Literature review:

Entrepreneur Demographic Factors:

The term gender from previous research approved to be an influence factor to entrepreneurial behavior and entrepreneurial performance outcome. Most frequently, males are perceived as ambitious, confident and practical, while females are more preferably described as affectionate, sympathetic and considerate (Ward & Williams, 1982). A study by Zhao et al. (2005) found that men have higher intentions to become entrepreneurs than women. Nevertheless, women are now more involved in the entrepreneurship. Bartos (1989) reported that there are more women entrepreneurs today than the previous generation. A high proportion of these working women come from the traditional target group of housewives at home. The main reason for the increase in the number of women entrepreneurs is due to sheer economic necessity.

Marital status is another factor that influences entrepreneurial behavior. Khanka (2009) found that married entrepreneurs perform better than their unmarried counterparts. This is because marriage is related to maturity of the entrepreneurs, and maturity enables entrepreneurs to cope better with business problems and thus perform better. Marriage creates obligation and responsibilities to raise one's need for more income or higher performance.

Environmental Forces:

Environment is a natural feature of a place and the general situation the entrepreneurs are in. According to Dess and Beard (1984) the border town environment is indicated by dynamic environment and hostile environment. According to Stam, Gibcus, Telussa and Garnsey (2008), dynamic environment is characterized by the rate of change and innovation in the industry. Allen (1999) defined dynamic environment as the degree of certainty or uncertainty in the environment, as well as the stability or instability of the industry. According to Covin and Slevin (1989), uncertain environments have been characterized as unstable industry settings with intense competition combined with harsh business climates which lack overwhelming exploitable opportunities, but a stable and certain environment is otherwise. It seems that the kind of position faced by the Bumiputera Malay SIEs in Malaysia has more predictable environment or a more certain surroundings as compared to the uncertain environment faced by the Thai Malay SIEs at home which leads them to enter the Malaysian markets. Eventually, their future is still vague. For example, these Thai Malay SIEs in Padang Besar, will have to go back to their home country at any time if the state government of Perlis do not allow them to conduct their business here.

Hostile environment, on the other hand measures the complexity in the environment in which the business operates, such as the number of suppliers, customers, competitors and government agencies the entrepreneur depends on within the industry. Miller and Friesen (1982) defined hostile environment as threat to the firm posed by the macro environmental pressure and intensity of competition. For instance, at the border, those entrepreneurs from Thailand come to Malaysia daily to operate their business as well as supplying goods to local businesses (Sayuthi, 2000). While carting their goods, they always face intricacy on documentation with the authorities especially the Customs and Immigration Departments. Moreover, the bazaar is busier during the weekend or during school holidays, which shows the intensity of competition among the entrepreneurs to win for customers as well. This environment that Malay SIEs are facing at the border explains the kind of entrepreneurial behavior such as entrepreneurial selfefficacy, need for achievement and locus of control required among them to succeed in their business.

Therefore, the frantic environment at the border town (Fadahunsi& Rosa, 2002; Shen, 2003) characterized by dynamism and hostility, may be both a threat and opportunity (Yeoh, 1994) to the entrepreneurs. Hence, high self-efficacy entrepreneurs in this business environment, who face constant problems and frustration daily, may be more likely to increase effort and persist on the task which, in future, produces successful outcomes. Thus, they are more likely to believe that they can affect and overcome the obstacles from the environment and perform well (Bandura, 1977; Stajkovic&Luthans, 1998). A study by Lee, Johnson, Gahring and Lee (2008) on the effects of environmental hostility on independent retailers has found that there was a significant interaction between retailer's perception of the hostility of their business environment and customer patronage of local stores. Retailers who perceived their business environment was high in hostility and experienced low customer patronage emphasized a merchandized strategy. However, retailers who experienced high customer patronage of their stores perceived their business environment as low in hostility. Lee et al., (2008) has argued that it was customer patronage of local stores that influenced retailers' perception of the hostility of the business environment, and neither customer patronage nor retailer's perception of the hostility of the business environment directly influenced emphasis on a business strategy.

Entrepreneurial Self-Efficacy:

Reviews on the development of entrepreneurial characteristics such as need for achievement, internal locus of control, risk-taking and innovation (Johnson, 1990; McClelland, 1987; Ndubisi, 2007; Sirec&Mocnik, 2010) and entrepreneurial self-efficacy (Boyd &Vozikis, 1994; Chen, et al., 1998; Luthans&Ibrayeva, 2006) have been recognized as highly associated with entrepreneurial behavior. Nevertheless, as pointed out by Boyd and Vozikis (1994) it is crucial to make a distinction between entrepreneurial self-efficacy and the concept of locus of control, as well as need for achievement.

The previous study by Boyd and Vozikis (1994), has argued that locus of control is a generalized construct that covers a variety of situations, such as the perception that rewards are contingent on an individual's own behavior, while self-efficacy is task and situation specific (Gist, 1987). Thus, individuals may exhibit a strong locus of control in general, but may have low self-efficacy with regard to a specific task (Bandura, 1977). Boyd and Vozikis (1994) have also distinguished the difference between the concept of self-efficacy and the characteristics of need for achievement. They further stressed that self-efficacy is often confused with the belief that effort will lead to desired performance. Furthermore, Boyd and Vozikis (1994) consider self-efficacy to be a broader concept than the belief that effort will lead to desired performance, and thus encompasses other factors such as mood and coping abilities under stress (Gist, 1987; Gist & Mitchell, 1992).

A recent study by Boissin, Branchet, Emin and Herbert (2009) on 272 American students at United States and 340 French students at France, analyzed the differences in sensibility regarding the creation of enterprises among American and French students. The research compared their beliefs in order to identify differences and similarities. The results showed that the intention to start up a company is stronger in the United States than in France, and indicated important differences in beliefs. The perceived self-efficacy on intention showed a positive significant relationship with regard to the United States students. However, there was no significant relationship between perceived selfefficacy on intention with regard to the French students. In general, they have recognized that entrepreneurship intentions are more positive and advanced among American students than among French students. This is because, for French, many students are hesitant and more negative about starting a business and would rather be employees. They have different beliefs which are actually based on economic and cultural backgrounds (for example, reward systems and government structures) that influence these beliefs (Boissin, et al., 2009). Chen et al. (1998), who surveyed 140 university students, also found that entrepreneurial self-efficacy was positively associated with the person's intention to set up their own business.

Research design and methodology:

Our sample consists of entrepreneurs who operate their business in Bukit KayuHitam, Padang Besar, Pengkalan Hulu, Dannok, Padang Basar and Betong. Bukit KayuHitam, Padang Besar and Pengkalan Hulu are towns in Northern Malaysia while Dannok, Padang Basar and Betong are towns in Southern Thailand. We appointed a trained interviewer to assist us collecing data. This method allowed us to get the right respondents, accurate information and higher response rate. The same method was used by Gima, Li and Luca (2006). We approached 400 entrepreneurs to participate in the study and we only managed to get 355 respondents. The response rate was about 88.8% which can be considered as very good. The other respondents were reluctant to participate. The data was collected within the period of five months that is between the month of January 2013 and May 2013.

Instruments on environment factors consist of 14 items which measure the environmental forces faced by the entrepreneurs. These items are adopted from Miller and Friesen (1982), and Covin and Covin (1990) which required respondents to circle their individual agreement on each of the questions. The questionnaire consists of items presented on a five-

point Likert scale. This measurement of dynamic and hostile environment had been used in a number of studies, including that of Luthans and Ibrayeva (2006), in which the Cronbach alpha reliability coefficient for questionnaire is 0.70 for dynamic environment, while the Cronbach alpha is 0.70 for hostile environment, indicating reasonably acceptable internal consistency.

To measure entrepreneurial self-efficacy, we adopted a method used in Sirec and Mocnik(2010) and Chen et al. (1998). We developed twenty six items for respondents to rate the extent to which they perceived each construct in the scale of 1 to 5. The higher the scale (5), the stronger they agree with the statement. The Cronbach alpha reliability coefficient for questionnaire is 0.57, indicating lower rate of acceptable internal consistency.

The finding:

Table 1 depicts profile of respondents. Majority of respondents comprise entrepreneurs in Padang Besar, Malaysia and Dannok, Thailand (65% of total respondents). 87% of the entrepreneurs are involved in retail business while the remaining are wholesale traders. Women entrepreneurs outnumber male entrepreneurs. 58% of respondents are women entrepreneurs. In term of nationality, 76% of respondents are Thai and 24% are Malaysian. 45% of respondents are married and the remaining is either single or divorce.

Table 1: Profile of Respondents

Table 1: Proffle of Respondents			
Variables	Descriptions	n	%
Place	Padang Basar, Thailand	50	14.1
	Dannok, Thailand	115	32.4
	Betong, Thailand	25	7.0
	Padang Besar, Malaysia	114	32.1
	Bukit KayuHitam, Malaysia	42	11.8
	Pengkalan Hulu, Malaysia	9	2.5
Nature of Business	Wholesale trader	48	13.5
	Retail trader	307	86.5
Gender	Female	204	57.5
	Male	151	42.5
Nationality	Malaysian	85	23.9
	Thailand	270	76.1
Marital status	Married	159	44.8
	Not Married/Single/Divorce	196	55.2

Descriptive Statistics:

The mean values and standard deviation are presented in Table 2 below. The mean value for intensity of competition that is 3.65reflecting that the respondents have agreed that they have indeed faced

that kind of situation in conducting their business, and the mean value for entrepreneurial self-efficacy of 3.32 reflect that the respondents seem neutral on the entrepreneurial behavior components within themselves

Table 2: Descriptive Statistics of the Environment and Entrepreneurial Self-efficacy.

	The state of the s					
	Variables	Mean*	Std. Deviation			
Environmental forces		3.65	.86			
	Entrepreneurial self-efficacy	3.32	.81			

Note: *A 5 point Likert type scale is used (1 = Strongly Disagree 5 = Strongly Agree)

Australian Journal of Basic and Applied Sciences, 9(17) Special 2015, Pages: 54-59

Correlation Analysis:

Pearson correlation coefficient with a range from 0 to 1 is used to determine the strength of association between these variables. It is observed that

environmental forces correlated significantly to entrepreneurial self-efficacy (r=.24, p< 0.01). Table 3 shows a summary of correlations between the independent and dependent variables.

Table 3: Pearson Correlation Analysis of Main Variables.

Variables	1	2
1. Environmental forces	-	
2. Entrepreneurial self-efficacy	.24**	-

Note: N = 355, **p< .01 (2-tailed)

Relationship BetweenDemographic Factors, Environmental Forces and Entrepreneurial Self-Efficacy:

The result shows that there is a positive relationship between nationality and entrepreneurial self-efficacy. The standardized beta is 0.19 and it is statistically significant at a 1 percent level. It suggests that entrepreneurial self-efficacy is higher among Thai entrepreneurs than among Malaysian entrepreneurs.

The result also shows that there is a positive relationship between environmental forces and entrepreneurial self-efficacy. The standardized beta is 0.26 and it is statistically significant at a 1 percent level. However, the result reveals that there is no relationship between gender, marital status and entrepreneurial self-efficacy. The regression result is shown in Table 4.

Table 4: Regression Result for Entrepreneurial Self-efficacy.

Variables	Standardized Beta	
Gender (female = 1)	-0.00	
Marital status (not married $= 1$)	-0.08	
Nationality (Thailand = 1)	0.19**(p-value = .00)	
Environmental forces	0.26**(p-value = .00)	
Adj. R²	0.06	

Note: N = 354; **p<.01

Conclusion:

The researchers examine the relationship between demographic factors, environmental forces and self-efficacy for small business operators in the Northern Malaysia and Southern Thailand. The result shows that there is a positive significant relationship between nationality and entrepreneurial self-efficacy. The result is consistent with a study by Chen et al. (1998), who found that entrepreneurial self-efficacy was positively associated with the person's intention to set up their own business, as well as a recent study by Boissin, Branchet, Emin and Herbert (2009), on American students and French students whereby the perceived self-efficacy on intention showed a positive significant relationship with regard to the United States students. In this study, the positive relationship means that Thaismall business operators have stronger entrepreneurial self-efficacy than the Malaysian small business operators. The result of this study also reveals a significant relationship between environmental forces and entrepreneurial self-efficacy. However, this finding is different from the findings by Luthans and Ibrayeva (2006) who found no support for the relationship between the environmental forces with entrepreneurial selfefficacy. The findings in this study show that the intensity of competition among the small business operators within the border towns of Malaysia and Thailand has an impact on entrepreneurial selfefficacy. One possible explanation is that these entrepreneurs are able to foresee the taste and preference of their customers. They are also able to

predict the demand from their consumers which will make them increase their self-belief that they will succeed in their business. The intensity of competition through the product quality within the suppliers, customers and competitors has an effect towards their self-efficacy, even though each entrepreneur seems to sell the same products from Thailand of the same quality which probably depicts that they are not bothered to compete among themselves.

REFERENCES

Ariff, M. and S.Y. Abubakar, 2003. *Strengthening entrepreneurship in Malaysia*. Kuala Lumpur: Malaysian Institute of Economic Research.

Azmat, F. and R. Samaratunge, 2009. Responsible Entrepreneurship in Developing Countries: Understanding the Realities and Complexities. *Journal of Business Ethics*, 90: 437-452.

Bandura, A., 1977. Self-efficacy: Toward a Unifying Theory of Behavioral Change. *Psychological Review*, 84(2): 191-215.

Barbosa, S.D., M.W. Gerhardt and J.R. Kickul, 2007. The Role of Cognitive Style and Risk Preference on Entrepreneurial Self-Efficacy and Entrepreneurial Intentions. *Journal of Leadership and Organizational Studies*, *13*(4): 86-104.

Boissin, J.P., B. Branchet, S. Emin and J.I. Herbert, 2009. Students and entrepreneurship: A comparative study of France and the United States.

Journal of Small Business and Entrepreneurship, 22(2): 101-122.

Boyd, N.G. and G.S. Vozikis, 1994. The Influence of Self-Efficacy on the Development of Entrepreneurial Intentions and Actions. *Entrepreneurship Theory and Practice*, 18: 63-90.

Chen, C.C., P.G. Greene and A. Crick, 1998. Does entrepreneurial self-efficacy distinguish entrepreneurs from managers? *Journal of Business Venturing*, 13: 295-316.

Clercq, D.D., T.V. Menzies, M. Diochon and Y. Gasse, 2009. Explaining nascent entrepreneurs' goal commitment: An exploratory study. *Journal of Small Business and Entrepreneurship*, 22(2): 123-140.

Crainer, S. and D. Dearlove, 2000. *Generation Entrepreneur: Shape today's business reality, create tomorrow's wealth, do you own thing*. Edinburgh: Pearson Education Limited.

Delmar, F., P. Davidsson and W.B. Gartner, 2003. Arriving at the high-growth firm. *Journal of Business Venturing*, 18: 189-216.

Dess, G.G. and B. Richard, J. Robinson, 1984. Measuring Organizational Performance in the Absence of Objective Measures: The case of the privately-held firm and conglomerate business unit. *Strategic Management Journal*, 5: 265-273.

Edelman, L.F., C.G. Brush, T.S. Manolova and P.G. Greene, 2010. Start-up Motivations and Growth Intentions of Minority Nascent Entrepreneurs. *Journal of Small Business Management*, 48(2): 174-196

Gima, K.A., H. Li and L.M.D. Luca, 2006. The contingent value of marketing strategy innovativeness for product development performance in Chinese new technology ventures. *Industrial Marketing Management*, *35*: 359-372.

Johnson, B.R., 1990. Toward a Multidimentional Model of Entrepreneurship: The Case of Achievement Motivation and the Entrepreneur. *Entrepreneurship Theory and Practice*, 14(3): 39-54.

Khanka, S.S., 2009. Correlates of entrepreneurial performance in a less developed region: evidence from Assam. *The Journal of Business Perspective*, 13(4): 25-34.

Klein, P.G. and S.K. Klein, 2002. Do entrepreneurs make predictable mistakes? Evidence from corporate divestitures. In N.J. Foss and P.G. Klein (Eds.), *Entrepreneurship and the Firm: Austrian Perspectives on Economic Organization*. Cornwall: Edward Elgar Publishing Limited.

Kropp, F., N.J. Lindsay and A. Shoham, 2006. Entreprenuerial, market, and learning orientations and international entrepreneurial business venture performance in South Africa firms. *International Marketing Review*, 23(5): 504-523.

Kuratko, D.F. and H.P. Welsch, 1994. *Entrepreneurial Startegy: Text and Cases*. USA: The Dryden Press.

Longenecker, J.G., C.W. Moore and JW. Petty, 2000. *Small Business Management: an entrepreneurial emphasis* (Eleventh ed.). USA: South-Western College Publishing.

Luthans, F. and ES. Ibrayeva, 2006. Entrepreneurial Self-Efficacy in Central Asian Transition Economies: Quantitative and qualitative Analyses. *Journal of International Business Studies*, 37(1): 92-110.

Malaysia, 2007. *Northern Corridor Economic Region Socioeconomic Blueprint:* 2007 - 2025. Kuala Lumpur: Sime Darby Berhad.

McClelland, D.C., 1987. *Human Motivation*. USA: Cambridge University Press.

McGee, J.E., M. Peterson, S.L. Mueller and JM. Sequeira, 2009. Entrepreneurial Self-Efficacy: Refining the Measure. *Entrepreneurship Theory and Practice*, *33*(4): 965-988.

Ndubisi, N.O., 2007. Evaluating the direct and indirect impact of traits and perceptions on technology adoption by women entrepreneurs in Malaysia. *Academy of Entrepreneurship Journal*, 13(2): 1-20.

Reijonen, H., 2008. Understanding the small business owner: what they really aim at and how this relates to firm performance. A case study in North Karelia, Eastern Finland. *Management Research News*, 3(8): 616 - 629.

Rejab, I., 1983. *Roles, contributions and prospects of small business in Malaysia*. Paper presented at the Seminar on Small Business.

Sirec, K. and D. Mocnik, 2010. How entrepreneurs' personal characteristics affect SMEs' growth. *Our Economy*, 56(1/2): 3-12.

Smilor, R., 2001. Daring Visionaries: How Entrepreneurs Build Companies, Inspire Allegiance And Create Wealth. Holbrook: Adams Media Corporation.

Sulaiman, H., 2004. Meransang kemajuan perniagaan dan keusahawanan. Nada Usahawan; Buletin Kementerian Pembangunan Usahawan dan Koperasi