

EMPOWERING YOUNG WOMEN THROUGH MICRO- ENTERPRISE SCALING- UP: A CASE OF MALAYSIAN RURAL WOMEN

(A CONCEPT PAPER)

**Wamuyu Gikonyo¹, Zumilah Zainalaludin²
and Jariah Masud³**

ABOUT THE AUTHORS

Wamuyu Gikonyo (Msc. Student)
Graduate Research Assistant
Faculty of Human Ecology
Universiti Putra Malaysia
43400 UPM Serdang
Selangor Darul Ehsan,
Malaysia
E-mail:
wamgix@yahoo.com

Zumilah Zainalaludin
Lecturer Entrepreneurship Development
Department of Resource Management and Consumer Studies,
Faculty of Human Ecology
Universiti Putra Malaysia
Serdang Selangor
Malaysia
E-mail:
zumilah@putra.upm.edu.my

Jariah Masud Ph.D
Associate Professor
Department of Resource Management and Consumer Studies,
Faculty of Human Ecology,
Universiti Putra Malaysia
Serdang Selangor
Malaysia
E-mail:
jariah@putra.upm.edu.my

INTRODUCTION AND BACKGROUND

Malaysia attained independence (from Britain) in August 1957. In its 46 years as a sovereign nation, great economic and social progress has been achieved. The population of Malaysia is multi-racial, comprised of Malays and other indigenous groups (63%), Chinese (24%) Indians (7%) and 1% “Others”, as well as over 5% of non-Malaysian citizens who mainly comprise immigrant labor (Rabieyah and Hajar, 2003). The country is moving fast from agricultural based to industrialization. Its economy is increasingly concentrated on the manufacturing and service sectors. The share of the agricultural sector has been decreasing over time. The agricultural sector which contributed 29percent in 1984 and 18.7 percent in 1990, and was expected to further decline to 13.4 percent by the year 2000 (Malaysia,1991a in Aminah,1999).

It cannot be denied that women have been involved in economic activities before the economists realized it. Women have been working in the informal sectors as well as in the formal sectors. Rural women comprise about one quarter of total Malaysian population and one third of agricultural labor force in the rural areas (Department of Statistics, 2003). As such, women play a very important role in poverty eradication and improving the level of living in Malaysia (Jariah and Laily, 1995). Their labor force participation increased from 37.2 percent in 1970 to 46 percent in 1990 and 47.7 percent in 2003 (Department of Statistics, 2003). Young women especially among poor households have been actively involved in agricultural activities as unpaid family workers or farm help. This paper will seek to first discuss the various approaches that are used to explain entrepreneurship development among rural women (young women).

Since the overall level of education attainment among rural women is low, their contribution is often limited to unskilled and manual work. An alternative measure is to encourage them to be involved in small business/ market production activities using existing skills that require small capital and basic skills (Jariah and Laily, 1995). Existing development programs which have been more of mass development have not addressed the special need of these women. To improve their level of living, special programs and approaches have to be designed to address their needs effectively. Lack of gender segregated data has been one of

the constraints for planners to understand (the problems faced by rural young women) and design appropriate programs for this group of people. In an effort to eradicate poverty especially among the rural population, the government has and continues to carry out various development programs with special emphasis on women and entrepreneurship. This paper will also seek to share the Malaysian experience of empowering women to be economically independent.

Women just like men have been involved in economic activities since early years. Their involvement has been in addition to their participation in the domestic sector. However, their economic activities have focused primarily on meeting basic needs, yet lack of resources and control of resources has been common. Their contribution in micro- entrepreneurship has been equally unpaid, unrecognized and undervalued. By Scaling up, women's role in the economy will be enhanced. As a result of empowering women, there will be a development in the human capital whereby a continuity of the enterprises can be ensured since the young generation will be empowered.

There is evidence that women's projects have the potential to grow. Studies conducted in Malaysia indicated that about one third of projects have the potential to grow. Women also have the ability, and with proper guidance they can be successful. Micro Entrepreneurship makes significant contribution to the family, community and local economy. Micro enterprise scaling up involves developing micro-enterprises into viable enterprises by making them formal. This involves: Moving the enterprise unit from informal to formal by registration of the business entity, having an Enterprise/ business plan that is sustainable and viable, Taking into consideration several factors- Quality control, health issues, legal requirements, Managerial aspects and record keeping, Human resource development and management.

As a back bone to the empowerment of women through micro-entrepreneurship scaling-up, issues of human capital development, succession of enterprise and continuity of the enterprise are crucial. Human capital development comes with increased managerial responsibilities, as the women can be able to take on more roles in the running of the

enterprise. Continuity of the enterprise is also ensured as the second generation is**. There is also the training of young women, this helps to ensure that succession takes place smoothly and successfully. The main aim of this paper is to address two objectives:

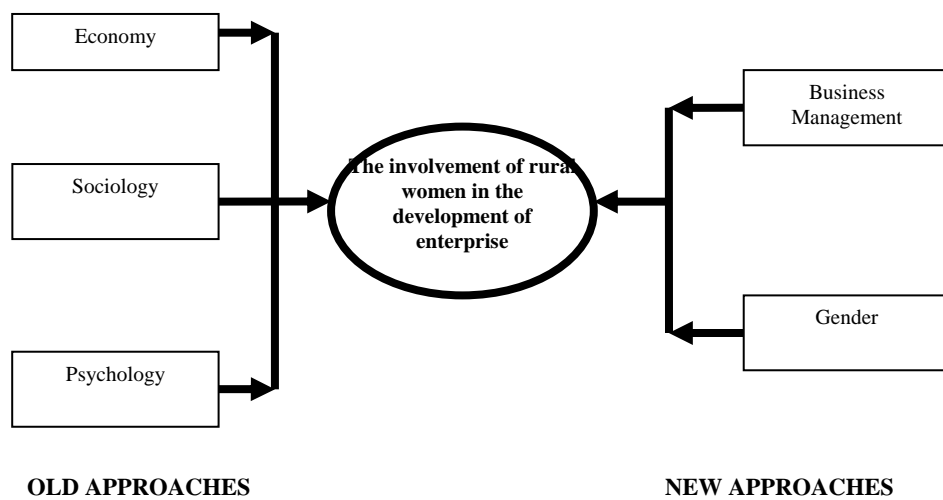
- i) To discuss the approaches used to explain micro enterprise scaling- up among rural women as well as young women.
- ii) To share the Malaysian experience of empowering women to be economically independent through micro-enterprise scaling up.

Approaches Used To Discuss Entrepreneurship

Three approaches were popularly used in the past to discuss entrepreneurship, women entrepreneurs and their involvement in enterprise development. There are two new approaches that have been the focus of researchers recently especially in discussing women entrepreneurs. Macro perspectives are tailored to impact rural enterprises on the national economy development or rural economic development as well as mitigate poverty. Micro perspectives are more towards the quality of life of rural women, family, and increment in household income as well as rural enterprise development issues.

Both micro and macro perspectives have several related theories to explain the scenario of the enterprise as well as the entrepreneur's development from a micro perspective. The first three approaches as shown in Figure 1 are (1) sociology; (2) economy; and (3) psychology (Ab. Aziz et al., 2005; Bruni et al., 2004; Nearchou-Ellinous & S.Kountouris, 2004; Beaver, 2002; Burns, 2001; Zimmerer & Scarborough, 1998); and the other two approaches are; (1) business management and; (2) gender (Ab. Aziz, 2005 and Bruni, 2004).

Figure 1
Old and New Theories in the issue of Rural Women Involvement in Enterprise Development



Economy

Most of the approaches explaining entrepreneurship and enterprise development start from an economist point of view (Bruni et al., 2004) because entrepreneurs bring changes to economic development (Ab. Aziz et al, 2005, p.9). The discipline of economy explains the entrepreneurship as a capacity of innovation (Ogbor, 2000; Collin & More, 1964; Cole, 1959; Schumpeter, 1939; and Knight, 1921). Economists are different from capitalist who supply capital and manipulate other parties involved (Cantillon in Hisrich & Peter, 1998). For this reason, entrepreneurship refers to the rural women who are running the enterprise using their own ideas and developing their products. In order for the enterprise to succeed, the entrepreneurs should be continuously innovative. An example of related theories in economic approach are Knight's Theory of Risk (Knight, 1921), Schumpeterian Theories (Schumpeter, 1939) and Cole's Theory of Enterprise Creation as cited in Bruni (2004). These are termed as the as the major foundations in entrepreneurship development.

For scaling up rural women's enterprises, Supply and Demand Theory in the economic approach have underlined the high potential for the rural enterprise production. This can promote the enterprise to scale up. However after one level this micro enterprise fails to grow even though there is high demand for the production. This phenomenon may be explained by the Theory of Labor in economy, where the entrepreneur is the inventor herself and the enterprise starts with her own ideas and innovations. In order for the enterprise to develop, the entrepreneur has to play a vital role in being innovative. If they die, the enterprise will also die and be closed down (Dollinger, 1995). Most of the economic approaches mainly focus on macro issues of rural enterprise development; for example the role of micro businesses in rural economic development as well as the national economic growth. Little has been addressed and its important to empower the entrepreneurs (rural women) in order to sustain the growth as well as scaling up the enterprise.

Sociology

The three theoretical paradigms in sociology are structural-functional or functionalism, social-conflict and social-interaction (Lindsey, 1990). Entrepreneurship is more towards the

interaction of members of society and their day-to-day fulfillment of needs in their life (Bruni et al, 2004). Economic and gender approaches are actually part of social approach. Some literature addresses the importance of religious belief, which is part of socio-culture in explaining the development of entrepreneurship (Ab. Aziz et al., 2005, p.11). For example, Weber (1930) observed that the religious spirit of the Protestant followers has influenced their success in economic ventures.

There is also an entrepreneurship model called the social development model introduced by Gibbs (1972). This explained the process each person would go through to bring changes through business activities. However, the difference in group success (between women and men) is a result of group differences in culture, norm and value (Light, 1979, as cited in Smith-Hunter & L. Boyd, 2004) In addition, culture is one of the barriers for women to succeed in their economic activities (Cassell, 1997). As Weber (1930) found in his Theory of Labour, those who are excluded from the main stream economy (mostly women) will often turn to self-employment and involvement in entrepreneurship activities.

As for Malaysian rural women, their enterprises are mostly started as a social group activity, which is founded under a government program. They work together with each other and pool ideas in venturing into a business. However, this approach is not sustained and can not be developed further to become a business due to so many conflicts during the process of running and managing the enterprise (Maimunah, 2001; Jariah et al., 2003; and Jariah & Laily, 1995). Therefore, they have to run the business individually, with family or less number of partner as a proper business set-up in order to develop and scale up. The skill of interaction with partners, family members, workers, members of society and other related parties are still essential for the success of the business.

Psychology

The Psychological discipline stresses the importance of individual characteristics of entrepreneurs such as risk taker, natural tendency to be competitive, ability to work constantly and geographical mobility (Fournier & Grey, 1999). Rural women entrepreneurs, must have relevant characteristic as entrepreneurs in order to succeed in running the

enterprise. Nevertheless, for the enterprise to develop, these women should also possess some additional characteristic underlined by Business Theory. As Weber's Theory of Labor (1930) concedes, entrepreneurs are those who have special characteristics to work independently and be their own boss.

Besides the personal traits, psychological approach also underlines a lot of motivation theories to explain the phenomenon of successful entrepreneurs such as Maslow Theory of Needs, Theory X and Y by Mc Gregor, Theory Z by Ouchi and Theory of Two Factors by Herzberg as cited in Zumilah (1998); Boone & Kurtz (1996); and Skinner & Ivancevich (1992). Internal motivation is one of the powerful intrinsic values for the entrepreneurs to succeed in developing their enterprise.

Some rural women venture into the enterprise by following other people without having their own need and desire to be an entrepreneur. They just want to socialize with other members in the society or as a hobby in their free time (Maimunah, 2001; and Jariah & Laily, 1995). Women with potential to develop their enterprise are those who possess high level of motivation and entrepreneurial traits of a businessman (Still & Timms, 1999, 2000; and Cliff, 1998). Furthermore women value family more than wealth (Demartino & Barbato, n.d).

Business Management

Business Management has eight major fields: management, production, marketing, financial management, risk management, human resource management, corporate communication and industrial relation (Zumilah, 1998; Boone, L.E. & Kurtz, D.L., 1996; and Sinner & Ivancevich, 1992). Some of the factors such as industrial relations and corporate communication (but not social networking) do not directly influence micro enterprise development. However, skill in management, production, marketing, financial management and social networking are crucial (Bradley & Sauders, 1987). Each of these fields can be a single approach used in explaining the development of rural women's enterprises from a micro level perspective.

Business Theory by Drucker (2003) underlined a theory of business which has three parts: (1) there are assumptions about the environment of the organization; (2) assumptions about specific missions of the organization; and (3) assumptions about the core competencies needed to accomplish the organization's mission.

For rural women, enterprises exclude the assumed environment; the characteristic of the organization is actually the characteristic of the entrepreneurs. Thus, the second and third elements are additional characteristics of the entrepreneurs.

Therefore, women who run the enterprise should have a good vision because personal goals appear to have more dominant influence than business goals (Still & Timms, 2000, 1999; and Cliff, 1998) and relevant competencies, especially in management, production, marketing, social networking and financial management for their enterprise development. However, rural women are mostly less educated and do not have prior work experience as part of important characteristic to develop competencies, and these could be an obstacle to to scale up the enterprise (Nearchou-Ellinas & Kountouris, 2004; and Bowen & Hisrich, 1986). Bowen & Hisrich findings were in-line with the above findings or even worse for the case of Malaysian rural women in micro enterprise. This is because most of them have poor formal education background and no prior working experience at all in running their micro enterprise (Askiah, 2002, Maimunah, 2001; and Jariah & Laily, 2005).

Gender

Gender is actually a sociological component; a social construction of what is masculinity and femininity (Lindsey, 1990) and entrepreneurship according to Bruni et al. (2000) as cited in Bruni (2004) is known as masculine activity (the entrepreneur as a conquer of unexplored territories, the lonely hero, the patriarch). There are two main groups of gender theories: non-feminist and feminist, as listed in Table 1 below. Recently, gender is one of an important approach to understand issues and problems related to women, as well as women's entrepreneurship issues.

Table 1

Non-feminist and Feminist Theories of Gender

Non-feminist	Feminist
<ol style="list-style-type: none"> 1. Theories of God and Nature: <ol style="list-style-type: none"> a) Religious Theories b) Biological Nature Theories 2. “Sex War” theories <ol style="list-style-type: none"> a) Theories by Sigmund Freud (Penis Envy and Womb Envy) b) Dominance rooted in sexual antagonism. c) Maintaining dominance through violence d) Theory of selfish gene 	<ol style="list-style-type: none"> 1. Liberal Feminism <ol style="list-style-type: none"> a) Patriarchy Theory by Filmer b) Feminist Liberalism by Wollstonecraft (1972) and Locke () against Filmer 2. Feminist Socialism <ol style="list-style-type: none"> a) Marx Theory b) Engels Theory 3. Radical Feminist <ul style="list-style-type: none"> - critique of heterosexuality is a centre of theory - concern with patriarchy - reject all ‘male’ values

Source: 1. Lindsey, L. (1990). *Gender Roles: A Sociological Perspective*. New Jersey: Prentice Hall, p.10-12;
 2. Bruni, A., Gherardi, S., & Poggio, B. (2004). Doing Gender, Doing Entrepreneurship: An Ethnographic Account of Intertwined Practices. *Gender, Work and Organization*, 11(4), 406-429
 3. Gender and Gender Roles (n.d). Retrieved July 26th, 2004 from <http://faculty.washington.edu/ktupper/w200w3.html>.

As found by Barret (1995), Meredith & Barret, (1994) and Peacock (1994) as cited in M.J. Stanger (2004), there are no significant difference in the source of assistance used by men and women but yet women enterprises face a higher failure rate than men’s. According to Barret as cited in M.J. Stanger (2004), men are significantly more likely to have access to several outside resources of business learning and women’s roles and responsibilities become imbued with the ideal of the domestic, leisure and private sphere (Barker & Chalus, 1997; Still & Timms, 2000). Consequently, they do not want to develop their business further (Nearchou-Ellinas & Kountouris, 2004).

Therefore, the use of gender theories to understand the issues and problems in rural women’s enterprise scaling up become essential to figure out what actually causes the poor development as well as the development of women enterprise (Still & Timms, 2000). Using gender theories tackles both macro level (especially policy development for women

enterprise development) and micro level; for example: gender awareness among family members or at society level and the women themselves.

The Malaysian Experience of Empowering Women through Micro- Enterprise Scaling-Up

This section will seek to highlight rural women's contribution in the entrepreneurship domains. Women's involvement in enterprise development is a global issue. This is because it is important for economic growth and is a growing phenomenon all over the globe (Nearchou-Ellinous & S.Kountouris, 2004; and Asian Development Bank, 1997). Rural women's involvement in the economic development of the family and society at large is also a crucial issue that needs to be addressed properly in view of the fact that the contribution is significant especially in poverty eradication (ILO, 2003; Jariah et al., 2003; Maimunah, 2001; Jariah & Laily, 1995; and Laily & Jariah, 1996). Their enterprise is always micro in size (Maimunah, 2001; and Jariah & Laily, 1995) with workers less than 5 (Maimunah, 2001; Still & Timms, 2000) and operating in a rural area- an area with population less than 10,000 and outside the governance of local authority (Malaysian Department of Statistic, 1996).

Malaysian Second Rural Development Transformation was initiated to modernize rural areas and make them comfortable for living in 1995 (Seventh Malaysian Plan, 1996). This policy emphasized on the empowerment of communities to bring about changes in rural areas. One of the methods was through income generating activities by empowering the people especially women. Even though there is poverty in urban areas, poverty in rural areas is more significant in terms of percentages. Households headed by the elderly (those aged 65 and above) experience the highest incidence of poverty at 22.7%, followed by female-headed households (16.9%). By economic division of labor, agriculture workers have the highest incidence of poverty at 16.4% (Eight Malaysian Plan, 2001). In Malaysia poverty eradication through income generating activities is almost 50 years old since independence. However, the scaling up of micro enterprises remains a crucial issue.

The history of micro enterprise development in Malaysia can be traced from the early stages of economic development. The home economics program was introduced among women

especially rural women to help them manage and run the family effectively and efficiently. Training Courses were conducted to increase women's skills in managing their households. As the country developed, the need to increase income motivated some women to venture into income generating activities.

Worldwide, micro enterprise coupled with micro credit is considered as one of the most effective measures to overcome poverty and improve the living standards of the rural and agricultural population (Jariah, Zumilah, Laily, Sharifah and Mohamed, 2003). Amanah Ikhtiar Malaysia through its micro credit program has enabled more than 60,000 poor women to venture into income generating activities. Since the beginning of the program, more and more women have been able to scale up their income generating projects to micro-enterprises and small- scale enterprises.

A recent study, Jariah et al. (2001) revealed that micro enterprise projects initiated under the Rural Women's Extension Group (KPW) are run by both husband and wife. These enterprises are also the main source of income for the majority of families under these projects. Though the earnings from micro enterprises cannot be compared to earnings of large scale industries, micro enterprises make significant contributions to development, especially of rural communities. In addition to increased household income, micro enterprises also contribute to creating employment opportunities to the rural population particularly young rural women. A study conducted in 2000 among 105 women micro entrepreneurs through out peninsular Malaysia showed that these entrepreneurs hired on average seven persons and the bulk of workers hired were women (Jariah et al., 2001). Scaling up of micro enterprises can be used as a means to accelerate economic development of rural women. Since women have been traditionally involved in micro enterprises, it is logical to focus micro enterprise development on young women to ensure sustainability.

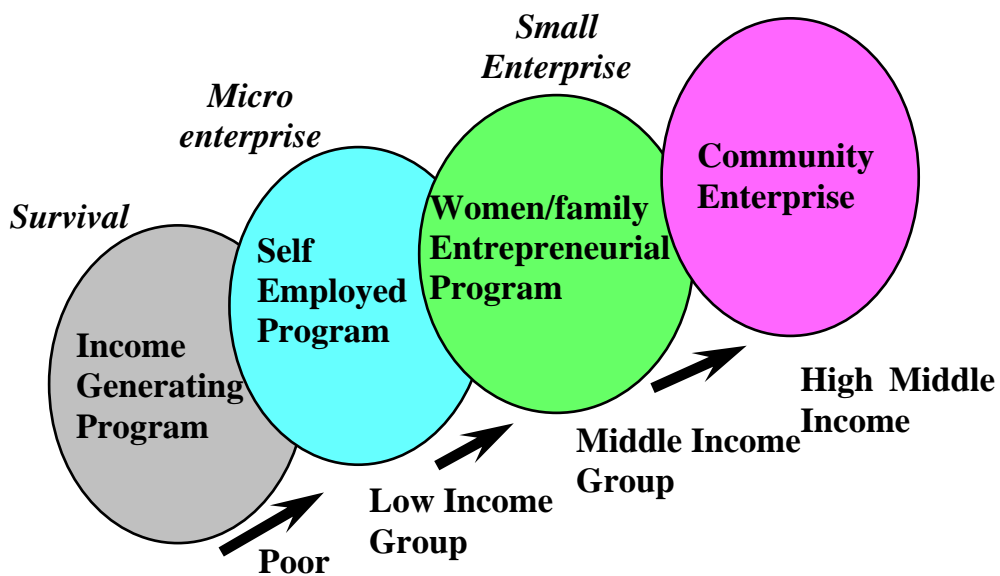
The Scaling-up Model

Micro Enterprises can be classified as: New enterprises in the start up phase (high turnover), Existing enterprises that have not grown, Existing enterprises that have shown small growth,

enterprises that have graduated with ten or more workers, Generally they can be classified as: *Livelihood enterprises and Growth oriented enterprises*

The model explains the Development of survival enterprises into viable entities through scaling-up efforts. Development takes place within each of the four stages (whereby change is the fundamental nature of development) while scaling-up involves change in size and formalizing of the enterprise. Development and growth of enterprises moves towards the involvement of family members. This then results in a Gradual shift of enterprise orientation to family business/enterprise. Efforts to develop family businesses into community enterprise can then be realized.

Women Entrepreneurial Development



The Scaling-up Components

These include: Financial services: Credit facilities critical in capital intensive activities, Non financial services, a Sub-sector approach. Micro Credit Programs target the poor groups. They are also operated in different forms: NGO's, credit cooperatives, credit unions or banks. Grameen Banks or Grameen type lending, BRAC (Bangladesh), Lembaga Dana Kredit Perdesaans (LKDP) Indonesia, Vietnam Bank for the Poor, The Rural Self-Reliance

Fund (Nepal), Amanah Ikhtiar (Malaysia). Non financial Input includes: Design, Product Development, Market information, Marketing information, appropriate technology, Skills training in business and entrepreneur development

CONCLUSION

Rural women are active participants contributing in economic well-being of the family as well as the nation. In the future, these women can be expected to play more active roles in micro entrepreneurship scaling-up. Empowering a young woman through scaling up her enterprise entails a clear understanding of the dynamics of women's enterprises. To design a right framework to promote the empowerment of women in policy development; a change of attitude as well as culture among rural dwellers must be put into perspective. There is no single theory to understand the dynamics of rural women entrepreneurs. Therefore, several theories have to be put into a framework. This is a great and heavy duty to come up with a model of scaling up of rural women's enterprises. However, ignoring this issue would be a huge waste to women's micro enterprise potentials, besides the importance of empowering rural women to become economically independent.

Young women have the potential to contribute significantly to improving quality of life of rural families'. Nevertheless, Gender sensitive policies and programs are a prerequisite to the scaling up efforts while political will and commitment from all parties is equally of importance. Scaling-up aims to increase productivity and efficiency. At the same time, the role of young rural women in the economy is enhanced as well as human capital development. Human capital development comes with increased managerial responsibilities, as the women can be able to take on more roles in the running of the enterprise.

By empowering young entrepreneurs, succession (progression) of the enterprise is ensured. This involves women entrepreneurs acting as mentors who pass on the skills to the young persons that will help them to sustain the enterprise through the generations. Encouraging the second generation of young women to be involved in micro-enterprise scaling up results in continuity of women's enterprises as well. Micro- enterprise scaling- up results in Women's empowerment as the women gain control and ownership of the enterprise. Empowerment programs result in various things for women. These include: Physical mobility, Economic security/control over resources/ independence, Ability to make various decisions on her own, Freedom from domination, Political and legal awareness, Involvement in community activities, and Access to information as well as training.

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