

The Push and Pull Factors in Business: A Study on Independent Oil Palm Smallholders in Selected States in Malaysia

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ABSTRACT

The oil palm industry faces market volatility and economic oppression. This has seriously affected the income of oil palm smallholders. One way to increase their income is to get them involved in business. However, the involvement of oil palm smallholders in business is not influenced by economic factors alone, but also by push and pull factors. Therefore, a study was conducted on 178 independent smallholders who are currently doing business in Johor, Selangor, Perak and Sarawak, Malaysia. Analyses of the data were done by using the Method Structural Equation Model (SEM) with the SmartPLS software. The study found that overall the respondents engaged in the business because of several push and pull factors. The respondents expressed that 'risk/challenges management' was the most important push factor in business. This was followed by 'leadership skills', 'business opportunity', 'family encouragement', 'knowledge and skills' and 'income level'. An important pull factor for the respondents was the 'opportunity to attend training', followed by 'infrastructure facilities' and 'finance'.

Keywords: independent oil palm smallholders, business involvement, push and pull factors in business, entrepreneurship.

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INTRODUCTION

Smallholder participation in business is a proactive step towards improving revenue and countering the cost of living. Business activity is an important element that helps to develop the economy of local communities by counteracting the rising cost of living.

In 2012, the demand for palm oil fell, causing crude palm oil (CPO) prices to drop to RM 2764/t. Prices continued to fall in 2013 and 2014 to RM 2383.50 and RM 2119.50, respectively. Smallholders also faced economic pressure because the majority of them occupy only 3.9 ha of land per family (MPOB, 2014). This resulted in decreases

in income from the oil palm industry in Malaysia. In fact, this was a direct hit on the revenue of the independent smallholders. For these reasons, the smallholders were encouraged to engage in business. However, studies on the involvement of individuals in business have shown that they are not only driven by economic factors, but were also influenced by other factors such as business opportunities, skills, management of challenges and risks – which are regarded as push factors – as well as the provision of training, facilities and finance, considered to be pull factors.

Hence, this study was done to identify the push and pull factors which encourage smallholders to get involved in business. The findings will highlight the factors of entrepreneurship that are required for people who want to engage in business.

LITERATURE REVIEW

Motivation is an important factor in generating and linking reaction, response or action to the activities of a particular stimulus because motivation in every way reflects the psychological needs and desires of human beings. Those in the business community are influenced by several reasons, causes and environmental influences. According to the theory of reasoned action (TRA) by Fishbein and Ajzen (1975), the reason or motivation to push comes from certain factors. This means, the process of formation of motivation involves an interaction between an individual's belief systems with consideration or evaluation-related matter where the reaction will establish the reason or reasons that drive a behaviour.

Motivation of individuals involved in business is divided into

two main components, namely, pull motivation and push motivation. Pull motivation emphasises on the needs and emotions of individuals. This motivation answers the question why people want to get involved in business. Studies conducted by Kuzilwa (2005) show that individuals engage in business because they want to add to the family income. This factor is the main one enticing an individual's involvement in business because business is considered to be a contributor to revenue for survival (Salleh *et al.*, 2016).

Push motivation is also driven by the business opportunities that are available in an area (Alvarez and Busenitz, 2001). Individuals who wish to engage in business will look at the economic conditions and the demand for goods by the users. After a few observations and the process of identification, the individuals will then try to set up the demand for goods among the users (Rose *et al.*, 2006). Consequently, the individuals will take the opportunity of going into business (Indarti and Langenberg, 2004). Rose *et al.* (2006) also concluded that the economic environment and understanding of the market needs and consumer goods become the deciding factors for the individuals to get involved in business. These individuals should also identify areas or business sites which are suitable as business premises because the selection of appropriate spaces will encourage business activities (Page *et al.*, 1999). Thus, understanding the business and having an appropriate facility are important for strategising the complex market.

Family encouragement is another of the motivational pushes for individuals to engage in business. Studies conducted by Rose *et al.* (2006) show that those involved in business do so because of a business

inherited from their parents, and/or they see that a business can be developed and expanded. In addition, the availability of the family business site for operations during transactions also affects an individual's involvement in business. Knowledge and skills are the support tools for business development (Yew and Aspinwall, 2004). Individuals need to know the management techniques in the business, such as the financial position and capital management (Vinten, 2000). According to Emin (2000), knowledge and skills influence innovation, and growth and business expansion.

The characteristics of a person also contribute to the push motivation of an individual's engagement in business. These elements cause the individual to act, and affect strongly individuals involved in business (Gadar and Yunus, 2009; Smit and Watkins, 2012). A person's characteristics refer to his ability in operating the business (Santröck, 2007) and in expanding it if the business is handled properly (Zapalska *et al.*, 2015). According to Mazdan and Khiri (2014), an individual's actions in business are dependent on such characteristics as maturity, and the knowledge and ability to solve problems and to make decisions. Personal features also include aspects of self-confidence which enable an individual to manage any risk or liability connected to the business. Self-confidence is important in controlling and managing personal and business affairs (Malinen and Stenholm, 2003).

External factors encompass the contribution of external supports to an individual's involvement in business. External supports consist of three main elements, which are training, infrastructure and finance. Elements of training in business are important to start a

business. Business people need to know marketing methods, financial management, technical and business management (business strategy) in order to maintain the continuity and growth of their business (Corso *et al.*, 2003). Proper training will make a business more efficient and will create maximum profit (Fuller, 1994). At the same time, infrastructure facilities such as sale sites, machinery, utilities like water, electricity and the internet are also a key factor to start a business (Jutla *et al.*, 2002).

A crucial element for starting a business is finance (Indarti and Langenberg, 2004). Financial resources are sourced from personal savings and loans. Financial resources also come in the form of assistance by the government and from financial institutions. According to studies conducted by Kolawole and Torimiro (2005), the government plays an important role in assisting individuals to get involved in business. A study by Walker and Brown (2004) shows that individuals become involved in business as a result of the convenience of getting loans. However, a study conducted by Azhar *et al.* (2015) shows that business activity in rural areas does not require loans and financial assistance because it is small in size and type. Therefore, the financial resource requirements depend on the factors of location and nature of the business activities.

METHODOLOGY

Primary data were obtained through questionnaires distributed to independent oil palm smallholders in some selected locations in Malaysia. Data collection was carried out in the districts of Batu Pahat (Johor), Sepang (Selangor), Slim River (Perak) and Miri (Sarawak) in Malaysia, which

had been identified as having many independent smallholders who receive guidance from the Malaysian Palm Oil Board (MPOB). A total of 178 smallholders out of 385 responded to the survey. Sample selection to represent the population studied was performed by stratified random sampling. This number was determined based on the justification that the number was deemed sufficient to represent the population of independent oil palm smallholders in each district. Thus, the distribution of the respondents was more comprehensive to make a more reliable assessment of the influencing factors in business.

This research used questionnaire surveys which comprised three sections. The first section is on the demographic details of the oil palm smallholders. The second part relates to the business profiles of the independent smallholders, while the third section focuses on questions relating to push factors and the involvement of the respondents in business. The push factors are divided into six key elements which include business opportunities, family encouragement, income level, knowledge and skills, risk management/challenges, and leadership skills. Meanwhile, the pull factors are divided into three elements, namely, training, infrastructure facilities and finance. All these factors are based on past research and modified to suit the location and objectives of the study. Each of the questions used a five-point Likert scale ranging from 1 which is 'very unimportant' to 5 which is 'very important'.

Analyses of the data were done using the Structural Equation Model (SEM) with the SmartPLS software. SEM aims to analyse the relationships between variables with linear equations representing the relationship of cause and

effect between the variables. SEM covers four main analyses which are: descriptive statistics (mean), Exploratory Factor Analysis (EFA), evaluation of the measurement model, and test path coefficient. The descriptive statistics test covers frequency and mean, while EFA is used to evaluate whether an item's outer loading is strong. The assessment of the measurement model, using the Cronbach Alpha (CA) test, composite reliability (CR) and the average variance extracted (AVE), is used to assess the validity of the data. Finally, the path coefficient test checks the status of the relationship and the interests between the variables.

RESULTS AND DISCUSSION

Demographics of Respondents

The study received feedback from 178 independent oil palm smallholders who were also involved in small businesses. From *Table 1*, it may be seen that 85.4% of the respondents are men. From the aspect of the race, 62.9% are Malays and 22.5% Ibans. The Chinese and Bugis respondents made up 12.4% and 2.2%, respectively. In terms of marital status, only 16 people were single. The majority of the respondents (50.6%) had between four and six children. Most of the respondents (71.4%) had secondary school education. In terms of employment, the majority of the smallholders (85.4%) were self-employed. A total of 47.6% of them had a monthly income between RM 100 and RM 1000.

Business Profiles of Independent Oil Palm Smallholders

Six types of businesses were conducted by the independent smallholders, with 'food and beverages' being the most popular.

TABLE 1. DEMOGRAPHICS OF OIL PALM SMALLHOLDERS

(n= 178)		
Description	Frequency	Percentage
Gender		
Male	152	85.4
Female	26	14.6
Race		
Malay	112	62.9
Chinese	22	12.4
Iban	40	22.5
Bugis	4	2.2
Marital status		
Single	42	23.6
Married	136	76.4
Number of children		
None	16	9.0
1-3	68	38.2
4-6	90	50.6
7-9	4	2.2
Educational level		
None	4	2.2
Formal education	38	21.3
Primary school	126	70.8
High school	4	2.2
Diploma	6	3.4
Occupation		
Self-employed	152	85.4
Private sector	16	9.0
Public sector	10	5.6

Second was retailing, as reported by 40 people engaged in this type of business. The majority of the smallholders had been involved in their respective businesses from 1986 to 2000. Out of the total, only 74 respondents had registered their businesses.

Most of sample surveyed acquired capital to start their business through their own savings (144 people). Another 16 people borrowed from the bank. Some had borrowed from Majlis Amanah Rakyat (MARA) and family members. According to Jasra *et al.* (2011), financial resource is very important for starting a business operation. About 82 people required as

much as RM 400 to RM 2000 for their business start-up. Fifty-six of them had an estimated net income of RM 2001 – RM 3000 per month while four earned as much as RM 9001 – RM 11 000 per month (*Table 2*).

Factors Influencing in Business Involvement

Five major factors influenced the independent smallholders' involvement in business activities. The majority of these smallholders were involved in business because of the volatility of palm oil prices. Secondly, the respondents stated that their previous career had led to their interest in doing business.

Thirdly, they had not been satisfied with their previous job. This was because the salary they received was not commensurate with the task given (*Table 3*).

Push and Pull Factors Analysis

Descriptive analyses of the push and pull factors indicate that all of the items had mean values above 2.5. The results of these tests indicate that all the items specified

TABLE 2. BUSINESS PROFILES OF INDEPENDENT OIL PALM SMALLHOLDERS

Description	Total
Business type	
Food and beverages	52
Retail business	40
Poultry	10
Agriculture	38
Apparel	2
Oil palm-related	34
Years involved in business	
1986 – 2000	64
2001 – 2005	32
2006 – 2010	44
2011 – 2015	38
Type of registration	
None	104
Registered	74
Source of start-up capital	
Personal savings	144
Banks	16
MARA	4
Family members	14
Amount of of start-up capital (RM)	
400 – 2 000	82
2 001 – 4 000	46
4 001 – 6 000	24
6 001 – 8 000	16
8 001 – 10 000	10
Average net income from business (RM)	
250 – 1 000	25
2 001 – 3 000	56
3 001 – 7 000	52
7 001 – 9 000	20
9 001 – 11 000	4

Note: MARA - Majlis Amanah Rakyat.

TABLE 3. FACTORS INFLUENCING BUSINESS INVOLVEMENT

Description	Rank
Volatility of oil palm pricing	1
Interest in doing business	2
Family tradition	3
Dissatisfied with previous job	4
Lost the previous job	5

by respondents were important. For the outer loading test, a number of items were deleted for not meeting the requirements of statistics, namely, that each item should equal or exceed 0.4 in value (Hulland, 1999).

For the push factor relating to family encouragement, the deleted items were:

- business site provided by family;
- encouragement from family to do business; and
- continuing the family business.

For income level, the deleted items included:

- to expect high profits;
- to earn extra/side income, and
- to save for pilgrimage.

Two items were deleted from the knowledge and skills factor, namely,

- having knowledge and skills in business; and
- having specific skills in certain field.

For the leadership skills push factor, the deleted item was high determinants (Table 4).

Meanwhile, for the pull factors, three items were deleted from infrastructure facilities (Table 5), namely, machinery, water and internet.

Evaluation of the Model Measurement

The model is evaluated by determining how well the test criteria on CA, CR, average variance extracted (AVE) and Discriminant Validity Analyses are met. For the

TABLE 4. PUSH FACTORS IN BUSINESS

Factor/item	Mean	Outer loading
Business opportunity (BO)		
Taking advantage of good economic conditions	4.546	0.938
Free from office hour schedule	4.335	0.764
Having opportunities in business	4.552	0.884
Having the site/business premises	4.532	0.856
Collecting experience	4.565	0.906
Having dreams of having their own business	4.611	0.930
Family encouragement (FE)		
Support from friends	3.855	0.631
Business site provided by family	3.559	X
Encouragement from family to do business	3.440	X
Continuing family business	3.184	X
Having desire to bequeath the business to children	4.657	0.942
Income level (IL)		
To generate family income	4.828	0.948
To expect high profits	4.348	X
To earn extra/side income	4.381	X
To cover children's education cost	4.756	0.929
To save for future/old days	4.519	0.807
To save for pilgrimage	3.960	X
Knowledge and skills (KS)		
Acknowledging financial and capital position	4.539	0.693
Having knowledge and skills in business	4.000	X
Applying lessons learnt from entrepreneurship course	3.585	0.735
Having had business experience	3.197	0.717
Having specific skills in certain field	2.835	X
Risk/challenges management (RCM)		
Foreseeing risks as a business opportunity	4.078	0.963
Willing to take huge challenge in business	4.072	0.900
Ability to analyse business situation	4.019	0.947
Understanding the potential of business	4.414	0.659
Using strength of business opportunities in the market	4.407	0.763
Learning to take responsibility on their own	4.473	0.677
Leadership skills (LS)		
Has high teamwork spirit	4.447	0.856
Does not need help from another person	4.157	0.709
Able to communicate well with workers	4.335	0.801
Able to ensure that workers can follow instructions	4.335	0.728
Has leadership values that help in business	4.250	0.846
Has self-confidence	4.671	0.662
Has high determinant	4.651	X
Measures self-capabilities	4.585	0.883

TABLE 5. PULL FACTORS IN BUSINESS (external support)

Factor/item	Mean	Outer loading
Training (T)		
Marketing	4.052	0.698
Finance	4.039	0.712
Management	3.697	0.942
Technical	3.756	0.916
Infrastructure facilities (IF)		
Sales premises/site	3.776	0.999
Machinery	3.953	X
Water	3.763	X
Electricity	3.960	0.531
Internet	3.467	X
Finance (F)		
Loan	4.059	0.759
Financial assistance	4.098	0.960
Profit sharing	3.894	0.928

CA test, values between 0.602 and 0.951 were obtained. These values indicate that all the factor items were very strongly correlated to one another (Hair *et al.*, 2007) because the CA values are considered to be excellent when they are equal to or exceed 0.9. The values are considered 'very good' when they fall between 0.8 and 0.90, and 'good' between 0.7 and 0.8, while the values are 'admissible' when they are between 0.6 and 0.7.

CR tests were used to ensure the reliability of internal consistency. It was found that all of the factors showed consistent values. According to Chin (1998), the AVE value must be at least 0.50; the results of the study show AVE values between 0.512 and 0.787. Discriminant validity is usually examined by comparing the square root of AVE with the correlations between the focal construct and all other constructs. The loading of each indicator is higher for its respective construct than for any other construct (Chin, 1998). Discriminant validity between constructs is acceptably high when the square root of AVE

for each construct exceeds the correlations between that and all other constructs (Table 6). In this study, the reliability analysis and validation used show good discriminant and convergent validities.

Assessment of Structural Model

After analysing the reliability and validity of the measurement model, further analyses were used to assess the structural model. From Table 7, it may be seen that

all variance inflation factor (VIF) values are less than 10 indicating multicollinearity, which suggests that there is no indication of collinearity between the variables (Hair *et al.*, 2007). This shows that the data were not redundant. The R2 values between 0.825 and 0.130 show that the dependent variable variance can be explained by the independent variables. These values indicate that the data were in very good condition (Henseler *et al.*, 2009).

Figure 1 shows the path coefficients of the push and pull factors. The results of the test on push factors indicate that all the elements had positive relationships. First, income level had a positive relationship ($\beta = 0.177$) in the respondents' engagement in business, and that the respondents' business involvement was due to income level ($t = 2.251^*$). Second, family encouragement played an important role in an individual's decision to be involved in business. This is shown by the results of the test that found family had a positive relationship ($\beta = 0.449$) and influence ($t = 3.513^*$) on the participation of the respondent in business. Thus, family, with a positive element on the respondent to continue the family business and to pass on the business to their

TABLE 6. RESULTS OF CRONBACH'S ALPHA, COMPOSITE RELIABILITY AND AVERAGE VARIANCE EXTRACTED

Factor	Cronbach's alpha	Composite reliability	Average variance extracted
Business opportunity	0.951	0.960	0.773
Family encouragement	0.602	0.776	0.643
Income level	0.732	0.873	0.775
Knowledge and skills	0.640	0.758	0.512
Risk/challenges management	0.904	0.927	0.685
Leadership skill	0.900	0.919	0.620
Training	0.946	0.940	0.727
Infrastructure facility	0.664	0.765	0.640
Finance	0.888	0.916	0.787

TABLE 7. RESULTS OF CONVERGENT AND DISCRIMINANT VALIDITY ANALYSES									
Factor	BO	FE	IL	KS	RCM	LS	T	IF	F
BO	0.88	-	-	-	-	-	-	-	-
FE	0.82	0.80	-	-	-	-	-	-	-
IL	0.83	0.79	0.88	-	-	-	-	-	-
KS	0.47	0.37	0.42	0.72	-	-	-	-	-
RCM	0.75	0.57	0.73	0.70	0.83	-	-	-	-
LS	0.73	0.62	0.56	0.22	0.66	0.79	-	-	-
T	0.26	0.21	0.22	0.07	0.29	0.36	0.85	-	-
IF	0.10	0.144	0.09	0.01	0.04	0.16	0.57	0.80	-
F	0.22	0.20	0.16	0.07	0.26	0.33	0.81	0.57	0.89

Note: BO - business opportunity. IL - income level. FE - family encouragement. RCM - risk/challenges management. LS - leadership skill. T - training. IF - infrastructure family. F - frame.

children, has a decisive influence on the respondent's engagement in business.

Assessment of business opportunity is important to ensure continuity of the business. The respondent's assessment on opportunity is an important element in determining business engagement, and this was proven by the test results which show a significant t-test value of 3.993 ($p = 0.01$). The knowledge and skills factor showed a value of ($\beta = 0.221$

and the t-test was significant. This implies that knowledge and skills in business is a powerful push factor for engaging in business. The results for leadership skills ($\beta = 0.352$; t-test = 4.364, significant at $p = 0.01$) denote that this factor was positive and important in helping the respondents involved in business. Path coefficient and t-test show that the element of risk/challenges management was negatively related ($\beta = 0.186$; $t = 1.829$, $p = 0.01$). This was

because for the respondents 'risk and challenges' were seen as business opportunities.

The t-test results for the push factors taken together indicate that all these factors were important, and also show the formation of a motivational push towards business ($\beta = 0.306$, t-test = 4.263*). However, the respondents still needed external support factors of attraction (i.e. the pull factors) to start a business. Test path coefficients and t-tests on the three of attraction factors show that these are essential elements to start a business. Factors of infrastructure facilities and training in the field of business were important and relevant as shown in Figure 1. However, the financial element was less important because most of the respondents started their business by using their own money. The results of this test support the findings from a study by Morrison (1996) which indicate that small businesses did not need financial support because the transactions only involved a small environment which did not require a market share of production or large-scale employees.

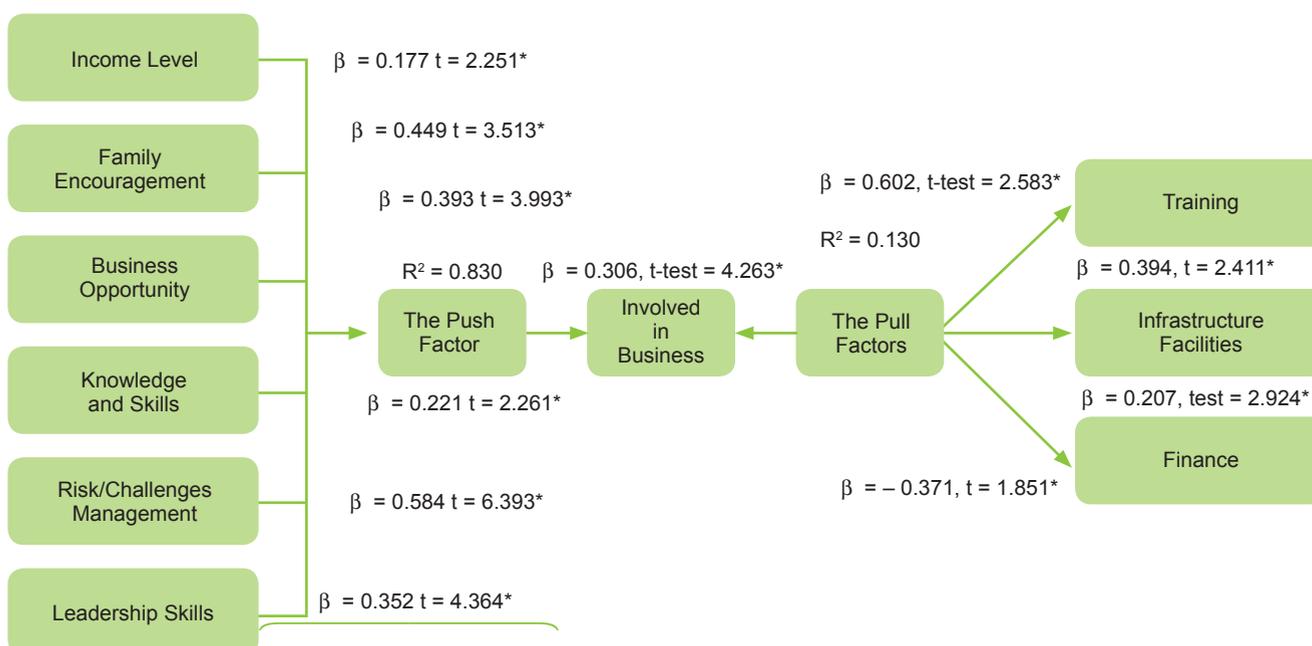


Figure 1. Push and pull factors in business involvement.

CONCLUSION

Recommendations from the findings can be used as a guide for individuals who want to get involved in business. These recommendations are related to the push and pull factors of business. Overall, the respondents in the study got involved in business based on the push and pull factors. They stated that risk/challenges management was the most important factor, followed by leadership skills, business opportunity, family encouragement, knowledge and skills, and income level. Those who were in business, knowing the risks involved, must have the vision to view business as challenges and risks that can be dealt with. They were also able and capable of analysing their business position in order to compete healthily. In terms of leadership skills, individuals needed to have a high degree of teamwork at both lower and upper levels. This can help in the creation of new business innovations.

At the same time, individuals involved in business must take advantage of available business opportunities. If they were able to identify the opportunities, they would undoubtedly work hard. They must identify a good economic climate so that the business will not be seriously affected regardless of the economic situation. The factor of family encouragement is an emotional motivation influencing the engagement in business. Those who were involved in business usually wanted to hand over their business to their children and form a business legacy. In addition, individuals wishing to engage in business must equip themselves with knowledge and skills, such as experience of dealing and negotiating. These skills will facilitate management of their business. They also can attain knowledge by attending courses such as those on entrepreneurship and financial management. For the income level factor, an entrepreneur needed to have the right spirit to contribute more towards the family

because business is an important source of additional income. It was also apparent from the study that individuals were doing business with the intention of covering the costs of living and of their children's education because the cost of education has increased over the past years.

Of the pull factors, the respondents stated that training was the most important factor, followed by infrastructure facilities and finance. Therefore, individuals who wish to do business must be trained to adopt the ways of business management so that their business will be run more systematically. The respondents also agreed that another important element was the sales premises or site. Thus, the authorities should play a role in providing appropriate business sites, especially to small and medium entrepreneurs. Financial support was the least important factor because most of the respondents were engaged in small-scale businesses. However, business financial aid will be essential to them for future expansion of the company.

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