

# Factors that Influence the Perception of Women Entrepreneurs in Felda towards Downstream Activities

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## ABSTRACT

*This paper examines the factors influencing the perception of women entrepreneurs in Felda on downstream activities. The perception of women entrepreneurs at ten Felda land schemes was evaluated using a questionnaire. The data were then analysed by a structural equation model (SEM). To date, women's involvement in entrepreneurship is still low, and the government seeks to produce more women entrepreneurs by implementing various programmes to ensure success. To do this, the perception of women towards downstream activities needs to be determined prior to starting a business. This perception must be reinforced as it affects the entrepreneur's desire to start a business. The paper concludes that youth development is the main factor that influences women entrepreneurs' perception towards downstream activities, and subsequently influences the decision to start a business. Based on the results, several proposals need to be implemented, namely, encouragement and guidance to young entrepreneurs, creation of more job opportunities, employment of new technology in business operations, and provision of courses or training for potential entrepreneurs, in order to gain good perception from the women.*

**Keywords:** perception, downstream activities, women entrepreneurs, Felda, Structural Equation Modelling (SEM).

## INTRODUCTION

Downstream activities consist of innovation or transformation of raw materials as an input of production to produce new products for end-users. Downstream activities exist when there is an opportunity to increase the value-added to a

certain output to meet the varying needs of the consumer (Galbraith and Kazanjian, 1986). In other words, the said product can become an input to a product of higher value; for example, the outputs of agriculture, fishing and livestock rearing that are processed to become other products. Downstream

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activities involve processing and innovative activities, utilised in the manufacturing and services sectors.

Currently, downstream activities play an important role, as well as a catalyst to economic development and change. These activities do not only increase production and income per capita, but they also cause structural changes in businesses and societies. These changes will impact development and improvement in production. Development theory has explained innovation as an activity or a process which transforms new ideas into a new producing function, new product and/or service (Schumpeter, 1934). It is an important factor that spurs economic development through the production of new products and services. These products of innovation will attract more investors, and thus will further improve economic development through the substantial amount of investment. The achieved economic development will indirectly create more job opportunities and reduce the unemployment rate because, as observed by Ariff and Abubakar (2003) since 1970s, entrepreneurs who start-small businesses are among the creators of jobs in Malaysia. Downstream activities do not only give personal rewards such as wealth, but they also bring about socioeconomic development by generating changes in the market and industry, and provide the latest technological advancement, job opportunities as well as improvement in productivity.

Encouragement by the government for the people to be involved in downstream activities has led to marginal growth in the number of entrepreneurs in Malaysia. The number of entrepreneurs has shown only a modest increase in terms of value from RM1.3 million in 1982 to RM2.6 million in

2012 (Department of Statistics Malaysia, 2014). Malaysians are not interested in a profession in entrepreneurship, but to choose work for others in the public and private sectors instead. A career as an entrepreneur is highly risky as entrepreneurs have to face various difficulties and challenges in developing their business.

Even though the percentage of entrepreneurs is still low, *i.e.* only around five percent of the population (Furinto, 2015), the government has managed to attract more and more people to be involved in downstream activities, based on the annual increase in the number of entrepreneurs, regardless of gender. According to Rozy (2009) women are 50% of the Malaysia population, but only 15% of them are entrepreneurs (Syed *et al.*, 2012). Thus, this field is monopolised by men, because traditionally, downstream activities were spearheaded by them.

Nowadays, more women are involved in these activities, albeit at a lower participation rate. The participation of *bumiputera* women in entrepreneurship is more apparent over the past few years. With the establishment of several trader or women entrepreneurs' associations, the number of women participating in entrepreneurship has been very encouraging. Indeed, the number of *bumiputera* entrepreneurs who have attained great achievements is apparent. According to feminism theory, there is no glaring difference between men and women in terms of traits and motivation in becoming successful in entrepreneurship.

Assuch, to produce more women entrepreneurs, factors affecting the perception of women towards downstream activities, prior to starting a business, need to be identified. This perception must be reinforced as it affects the women's desire to start a business. There are various elements which influence

perception on downstream activities, such as personality, characteristics, attitude, culture, social background, knowledge, resources, skills and creativity. Thus, this study was conducted to identify the factors that influence perception towards downstream activities, which in turn influences the decision to start a business.

## LITERATURE REVIEW

Studies on the perception of entrepreneurs before embarking on a business have been conducted by past researchers. Various theories were utilised, and a multitude of factors that influence the perception of entrepreneurs were discussed. A study conducted by McClelland (1961) gave emphasis to personal factors that influence perception on how to become a successful entrepreneur. Individuals with the need for high achievement will become successful entrepreneurs because they have the attitude and behaviour that influence the success of a business.

However, women entrepreneurs tend to set up smaller businesses than their male counterparts as the women are more concerned with the risks that need to be faced in growing their business (Morris *et al.*, 2006). Perception is also linked to demographic factors such as age, gender, origin, religion and level of education. Sexton and Bowman-Upton (1990) said women entrepreneurs are usually subjected to gender discrimination, especially by financial institutions. This view is supported by Reynolds *et al.* (1994) in that there is a significant relationship between demographic factors and entrepreneurship behaviour.

Shapero and Sokol (1982) through their entrepreneurial event theory dictated that interaction among the contextual factors will influence the perception of an individual, and further influence

the decision to start a business. This consideration is put forth based on their perception of the alternatives. According to this theory, there are two perceptions that influence one's judgment in starting a business, namely, Perceived desirability and Perceived feasibility. Both perceptions refer to the extent by which they are attracted to becoming and are able to become an entrepreneur. These perceptions are also determined by the cultural and social factors.

Besides that, Ajzen (1991) also produced a psychological model by which he advocates that planned behaviour creates a positive relationship between behaviour and successful performance. The model consists of three elements, namely, 'perceived behavioural control', 'attitude towards the behaviour' and 'perceived social norms'. Nonetheless, based on 16 empirical studies that were conducted, it was found that social norms have less of an effect on the planned behaviour of an entrepreneur.

Most studies employed various variables, such as attitude and behaviour, as the main elements influencing an individual's perception, which in turn affects their decision to start a business. Nowadays, there are various studies that utilise independent variables to study their effects on the perception of entrepreneurs. Kor *et al.* (2007) gave focus to factors such as knowledge, owned resource, skills, process of discovery and creativity as the essence of entrepreneurship.

Linan (2008) stated that entrepreneurial skills have significant effect on the entrepreneurs' perception before they start their business. Entrepreneurial skills positively affect the three motivational factors used, namely, personal attraction, subjective norm and perceived behavioural control. Besides

skills, two other factors influence entrepreneurial behaviour as well as the decision to start a business; they are the closer valuation factor, consisting of family members and friends; and the social valuation factor, such as socio-cultural background. However, the closer valuation and social valuation factors do not affect perception and the decision to start a business.

Linan *et al.* (2011) also extended his study by observing the educational factor in influencing the perception of entrepreneurs. This study found that education influences perception, but the initiative in entrepreneurial education must be improved through enhancement of the content module, *i.e.* how to increase the awareness, development and establishment of the firm, identify opportunities, develop creativity, as well as gain knowledge in the business environment. Meanwhile, Guerrero *et al.* (2008) evaluated whether desirability and feasibility influenced the perception of students and, subsequently, their decision to start a business. This study was conducted on university students in different fields of study. The results show that desirability had a positive relationship with perception, but the opposite was true for feasibility. However, credibility (desirability and feasibility) had a positive relationship, and it was found that the engineering students had a higher probability of starting their own business.

Wang *et al.* (2011) also evaluated the desirability and feasibility factors. The difference is that their study was conducted on students of different nationalities, namely, on Chinese and Americans. They found that there is a positive impact between desirability and feasibility, with perception. Additionally, they found that working experience and family background influence perception. Students in China

emphasise more on working experience prior to starting their business, as their parents only act as role models, and no guidance is given. Meanwhile, in the United States, parents guide their children in starting a business.

## METHODOLOGY

### Location and Sampling of Study

The study was conducted at the Felda land schemes. The population of the study was limited to women entrepreneurs in the Felda schemes. A total of 292 respondents from 10 Felda land schemes, namely, Felda Raja Alias, Felda Jengka, Felda Terengganu, Felda Jelai, Felda Chini, Felda Palong, Felda Pasak, Felda Air Tawar, Felda Tenang and Felda Palong Timur, were involved.

### Study Instrument

The study utilised a questionnaire as the study instrument to identify the factors the influence the perception of the women entrepreneurs towards downstream activities, which subsequently affects their decision to start a business at the respective Felda land scheme. The major downstream activities involved by them were included small businesses, tailors or embroidery, processed foods or traditional cakes, handicrafts, livestock, agriculture, beauty centre and hairdressing (Nor Aini and Nur Afiyas 2014). The 5-point Likert scale was used to measure each factor influencing perception towards downstream activities.

### Data Analysis Methods

The data were then analysed by the Statistical Package for Social Sciences (SPSS) programme, ver. 21.0, to obtain frequencies and percentages. The relationship

model between the factors influencing the women's perception on downstream activities was analysed by (EFA) and (CFA). Then SPSS ver. 21.0 also was used to measure the reliability of each factor, as well as the Cronbach alpha for each construct that was developed. The Cronbach alpha was tested on each construct to choose constructs of high reliability. A Cronbach alpha of a value near to 1.00 is more reliable. If the value of the Cronbach alpha is less than 0.60, then it can be assumed that factors investigated in this study had low reliability. According to Sekaran (1992), an acceptable value of reliability is when the Cronbach alpha exceeds 0.70. Thus, as recommended by Nunnally (1978), constructs with a Cronbach alpha of a value of less than 0.70 were dropped from the next analysis. Additionally, SPSS AMOS version 5 was also utilised in this study.

The Structural Equation Modeling (SEM) model was adopted to determine the relationship between the items and towards downstream activities. Prior to using this model, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were conducted. For SEM to be the best model, several indicators were utilised as permissible limits in checking for fitness of the said measurement model. The analyses depended on the fitness indices.

## RESULTS AND DISCUSSION

Table 1 shows demographic information on the women entrepreneurs, consisting of information related to age, marital status, number of household members, education level and generation. The results show that most of the respondents were between 22 and 60 years old. This is because those within

this age range have a higher level of productivity in undertaking downstream activities than women out of the range. The study also showed that 88.7% of the respondents were married, while 45.9% of the respondents had more than six household members. A high number of household members seemed to encourage the women entrepreneurs to engage in downstream activities. Allen *et al.* (2008) and Lawal *et al.* (2009) also found that women with larger families, *i.e.* more than five family members, are more interested to be entrepreneurs.

In addition, 26.4% of the respondents had education up to primary school, while 46.9% held SPM or its equivalent. Respondents with certificates/diplomas/degrees and higher qualifications only made up 9.9%. This shows that the majority of the women entrepreneurs did not have a high level of education. A study conducted by Dolinsky *et al.*

(1993) supports this result: that the level of education determines the involvement of women in entrepreneurship and that they remain in this profession. On the other hand, women with less education might face financial or capital problems that will limit the growth of their business.

Table 2 shows the results of factor loading and the reliability tests. To obtain the value of factor loading for each of the items in the construct, factor analysis was conducted. Factor loading depicts the relationship between the latent variables and the perception items. If the factor loading value was less than 0.50, it was not used in this study. Based on the evaluation of factor loading and values of the Cronbach alpha, five constructs were developed: i) policy continuity, ii) youth development, iii) technology and innovation, iv) ability to co-operate, and v) skills. The factor loading for all the 17 perception items is high,

TABLE 1. RESPONDENTS' DEMOGRAPHICS

Demographic	Frequency	Percentage
Marital status		
Single/ Not married	9	3.1
Widowed/ Divorced	24	8.2
Married	259	88.7
Age (years)		
18 - 21	2	0.7
22 - 30	46	15.8
31 - 40	73	25.0
41 - 50	62	21.2
51 - 60	83	28.4
more than 60	26	8.9
No. of household members		
1 - 2 persons	18	6.2
2 - 4 persons	78	26.7
4 - 5 persons	62	21.2
> 6 persons	134	45.9
Education level		
None	9	3.1
Primary school	77	26.4
SRP/ PMR or equivalent	25	8.6
SPM or equivalent	137	46.9
STPM or equivalent	15	5.1
Certificate/ Diploma/ Degree or equivalent	29	9.9

as shown in Table 2. The lowest factor loading is 0.591, which is for item F09, *i.e.* willing to bear the risks and uncertainties in business. Meanwhile, the highest factor loading is 0.869 for item E02, *i.e.* increase the socioeconomic status of the settlers. According to Comrey and Lee (1992) and Di Stefano and Hess (2005), a factor loading of value 0.60 and above can be considered as very good, while 0.70 and above is excellent as the latent construct is higher than the error variance.

Results of EFA show that the value of KMO (*Kaiser-Meyer-Olkin*) is 0.832 with a chi-square (*Bartlett's Test of Sphericity*) value of 2963.151. The KMO value obtained from this analysis exceeds 0.50 as recommended by Hair *et al.* (1998). Further, CFA was conducted by utilising the statistical analysis technique of SEM as referred in Figure 1. The SEM model was adopted to determine the strength of the relationships between the entrepreneurs' perception items and the downstream activities. In order for SEM to be the best model, several indicators were employed as permissible limits. According to Shairil and Hasnah (2013), to check the fitness of the measurement model, the analyses depend on fit indices such as CMIN/df, CFI, TLI, IFI, RFI, NFI and RMSEA, and these were conducted.

Table 3 shows the values of Squared Multiple Correlation (SMC), which provide a detailed evaluation of the reliability of the 17 perception items in measuring the five constructs of factors influencing the women entrepreneurs' perception towards downstream activities. The results show that the SMC values are between 0.351 and 0.845. Five items had high SMC values, namely E14 at 0.845 (ability to co-operate), E05 at 0.809 (youth development), E02 at 0.753 (policy continuity),

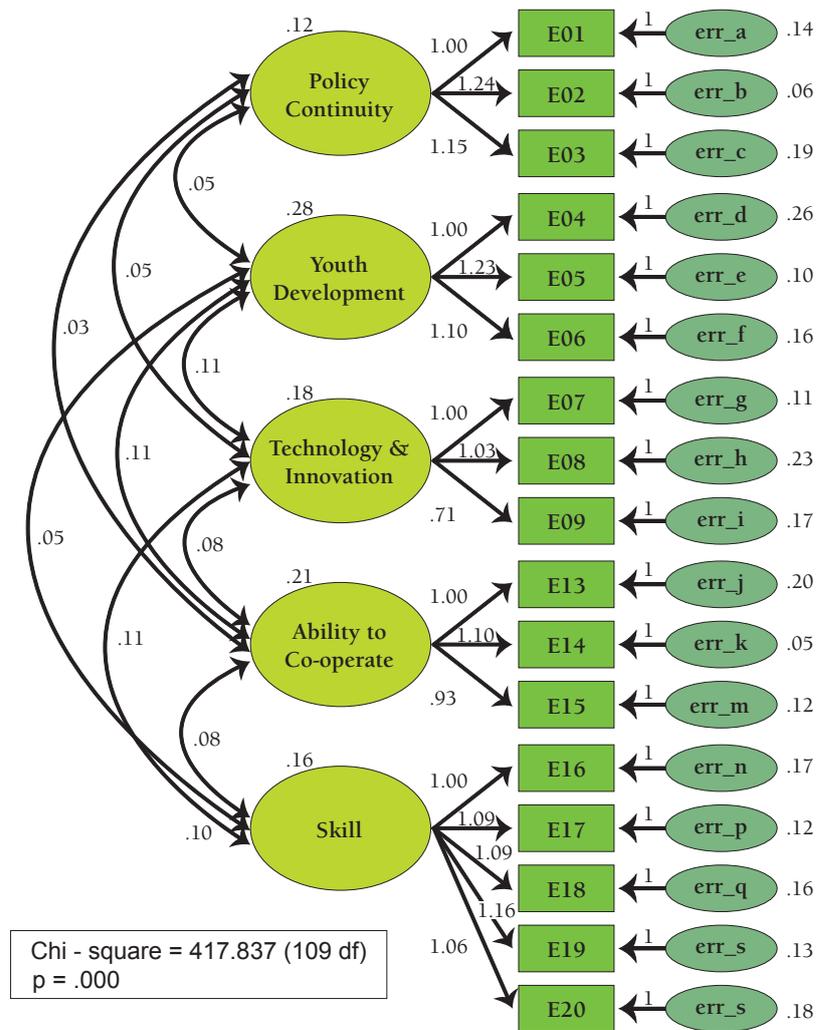


Figure 1. Results of structural model for factors that influence entrepreneurs' perception towards downstream activities.

E06 at 0.684 (youth development) and E07 at 0.634 (technology and innovation). This indicates that the variance extracted by item E14 is 84.5 percent towards the perception construct of "ability to co-operate". According to Arbuckle (1997), SMC with a value of 0.30 is an acceptable indication of an item or indicator being able to measure the related construct. In this model, all the items were acceptable for measuring the constructs as every one of the SMC values exceeded 0.30.

The study found that the perception items in the construct for youth development had higher SMC values in measuring their related construct. The construct itself consists of the following

items: i) pass down the business to interested children, ii) encourage the interested children to develop the business, and iii) create more job opportunities. The study also found that youth development is the main factor that influenced the women entrepreneurs' perception towards downstream activities, which in turn influenced their decision to start a business. The youth development factor influenced the women's perception as it ensured that the business can be passed down to the next generation. Thus, the entrepreneurs will encourage their children who are interested to promote the business.

The majority of the women were the first entrepreneurs in their family, and had no business

**TABLE 2. RESULTS ON FACTOR ANALYSES AND RELIABILITY TESTS**

Factor		Perception item	Factor loading	Reliability
Policy continuity	E01	Increase household income	0.782	0.769
	E02	Increase settler's socioeconomic level	0.869	
	E03	Encourage FELDA second generation to stay	0.750	
Youth development	E04	Pass down business to children	0.807	0.850
	E05	Encourage interested children to develop the business	0.865	
	E06	Create more job opportunities	0.737	
Technology and innovation	E07	Conceive new ideas to generate better profit and job opportunities	0.782	0.726
	E08	Apply technology and innovation in the product	0.847	
	E09	Willing to bear risks and uncertainties in business	0.591	
Ability to co-operate	E13	Easy to co-operate with other people and choose to work in groups	0.772	0.837
	E14	Always conduct discussion to solve problems at hand	0.862	
	E15	Respond to suggestions and critiques in order to develop the business	0.786	
Skills	E16	Have high awareness and motivation	0.709	0.854
	E17	Always evaluate business performance	0.826	
	E18	Fully understand the demand of the market and customers	0.701	
	E19	Skillful in effective business decision-making	0.736	
	E20	Plan and set goals in bringing the business to the next level	0.627	

Note: Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalisation.  
 Rotation converged in 7 iterations.

background. A related study conducted in the United States by Bennett & Dann (2000) also discovered a similar trend. Thus, these entrepreneurs will act as role models, as according to Hisrich and Peter (1996), the behaviour and attitude exhibited by the parents are an inspiration to the children. The youth development factor also influenced the perception by creating more job opportunities, especially for the youth. Thus, the youth would not have to migrate; instead more job opportunities would subsequently encourage the younger generation to continue staying on at the FELDA land scheme.

The technology and innovation construct shows items with low SMC. The construct's items are:

- i. conceive new ideas to generate more profit and job opportunities,
- ii. apply technology and innovation in the product, and
- iii. willing to bear the risks and uncertainties in business. The technology and innovation factor did not seem to have much influence on the entrepreneurs' perception towards downstream activities. Moreover, for the decision to start a business, the entrepreneurs' perception did not focus on generating new ideas to compete with their competitors, causing profits and job opportunities to be less than expected. This is because, according to McClelland (1961), an entrepreneur needs

to conduct research to identify the opportunities to generate new ideas and develop the business.

Additionally, the women entrepreneurs' perception towards the technology and innovation factor in downstream activities was still low. Application of technology in downstream activities does not only improve the production processes, but it also has important roles in management, marketing, promotion and sales. Thus, investing in new technology is important to run the business. Technological transfer is important in developing an economy as it creates various high-value products, encourages innovations

in product development, and improves competitiveness on a global scale. It was also discovered that the women entrepreneurs were unwilling to bear the risks and uncertainties in business. According to McClelland (1961), an individual with the need for high achievement is capable of bearing risks as starting a business is a high-risk situation, whether it is a sole-proprietorship or partnership. However, entrepreneurship does not refer only to the willingness to bear risks, but also involves

the search for new methods so as to avoid unnecessary risks while the firm's growth is still positive, and profitable ventures are still available (Penrose, 1959; Cyert and March, 1963; Rubin, 1973; Kor *et al.*, 2007).

The correlations among the proposed indicators are shown in *Table 4*. Every factor had been analysed to show the correlations between factors through AMOS. The results in the table show values between 0.246 and 0.568. The correlation between the "ability to

co-operate" factor that influenced perception and the "skills" factor is 56.8%. Meanwhile, the correlation between "youth development" and "skills" is 52.0%. Thus, for the respondents in the study, these two indicators "ability to co-operate" and "youth development" will respond to "skills". The results also indicate the existence of weak relationships between the two factors, "ability to co-operate" and "youth development with policy continuity", having correlations of 0.214 and 0.246, respectively.

Besides that, the AMOS analysis was used to test for goodness of fit. This analysis is explained by the Model of Fit. According to Arbuckle (2007), the method for the model of fit is CMIN/DF, known as relative *chi-square*. Even though there is a specific value, Kline (1998) stated that the ratio should be less than 3. However, determination made by the ratio value should be less than 5. Chi-square is employed to measure the difference between the developed model and the utilised data. The smaller the value of the chi-square, the smaller will be the difference between the model and the data. In this study, a CMIN/DF value of 3.833 was obtained, which is less than 5 (*Table 5*).

NFI or Normed Fit Index depicts the quality of the model as compared to the estimated model. The value obtained for NFI is 0.834% or 83.4%, which implies that the model is increased by 83.4% from the earlier model, or that it can only be expanded by 16.6% from the current model. Note that Garson (2008) recommended that the NFI value should be between 0.90 and 0.95.

RFI refers to the Relative Fit Index, and is not guaranteed to vary from 0 to 1; however, RFI approaching 1 indicates that the model is good, and in this case RFI is 0.793. IFI is the Incremental Fit Index which is also not guaranteed

**TABLE 3. STANDARDISED LOADINGS AND SQUARED MULTIPLE CORRELATIONS**

Construct	Perception item	SMC
Policy continuity	E01	0.462
	E02	0.753
	E03	0.454
Youth development	E04	0.517
	E05	0.809
	E06	0.684
Technology and innovation	E07	0.634
	E08	0.461
	E09	0.351
Ability to co-operate	E13	0.522
	E14	0.845
	E15	0.612
Skills	E16	0.474
	E17	0.600
	E18	0.534
	E19	0.624
	E20	0.492

**TABLE 4. CORRELATIONS AMONG FACTORS THAT INFLUENCE PERCEPTION**

		Estimate
Policy continuity	<--> Youth development	0.246
Technology and innovation	<--> Ability to co-operate	0.392
Ability to co-operation	<--> Skills	0.568
Youth development	<--> Technology and innovation	0.505
Technology and innovation	<--> Skills	0.489
Youth development	<--> Skills	0.520
Policy continuity	<--> Skills	0.383
Youth development	<--> Ability to co-operate	0.447
Policy continuity	<--> Ability to co-operate	0.214
Policy continuity	<--> Technology and innovation	0.304

TABLE 5. MODEL OF FIT FOR STRUCTURAL EQUATION MODELING

Model	CMIN/DF	NFI	RFI	IFI	TLI	CFI	RMSEA
Error model	3.833	0.834	0.793	0.872	0.838	0.870	0.99
Saturated model		1.000		1.000		1.000	
Unrestricted model	18.519	0.000	0.000	0.000	0.000	0.000	0.245

to vary from 0 to 1; however, IFI that approaches 1 indicates a good model. In this study, IFI is 0.872. A TLI or Tucker Lewis Index which approaches 1 indicates good fit, and the index obtained in this study is 0.838. Meanwhile Comparative Fit Index (CFI) approaching 1 indicates good fit, and in this case the index is 0.870. The Root Mean Square Error of Approximation (RMSEA) value obtained for this study is 0.99. Thus, it can be concluded that the developed model is compatible with the chosen variables.

## CONCLUSION

In conclusion, youth development is the main factor that influenced the women entrepreneurs' perception towards downstream activities, which in turn influenced the decision to start a business. Youth development influenced the women's perception because the business can be inherited; thus, the entrepreneurs desired to continue their business by passing it to the next generation. Thus, these women will pass down the business to those of their children who are interested, and will provide support and guidance to further expand their business in the future. This factor also influenced the women's perception from the aspect of creating more job opportunities for the youth. As such, the youth would not need to migrate, as the available jobs would encourage them to stay on in the Felda scheme.

In economic transformation, the role of technology is an important factor in contributing

to the high growth phenomenon (Anwar and Nor Aini, 1996). The study found that the technology and innovation factor had less effect on the women entrepreneurs' perception towards downstream activities, and on their decision to start a business. Their perception did not give emphasis to the generation of new ideas in order to compete with their business rivals. This caused profitability and creation of job opportunities to be weak. The perception of the women towards technology and innovation in downstream activities was also low. Utilisation of technology in downstream activities will not only increase the efficiency of production processes, but it will also have important roles in management, marketing, promotion and sales. Technology transfer is also important in developing the economy, as it creates a multitude of high-value activities, encourages innovation in product development, and enhances competition at a global level. The perception of the women entrepreneurs towards downstream activities also indicates that they were not willing to bear the risks and uncertainties in their business operation.

Based on the study results, several proposals are put forth on how to better influence the perception of women entrepreneurs towards downstream activities and in their decision to start a business:

- i. To develop the Felda youth, encouragement and guidance must be reinforced through various entrepreneurship development programmes

for the younger generation. Felda has launched the Entrepreneurial Graduate Development programme, also known as *Tunas Mekar*, and the Attachment Training programme (*Program Latihan Sangkutan*). These programmes are aimed at creating more entrepreneurial graduates, and at increasing networking between the graduates and companies, whether inside or outside Felda. Thus, the women entrepreneurs need to encourage those of their children who are interested in downstream activities to participate in these programmes organised by Felda. Additionally, Felda must also take the initiative to attract more youth to participate in the said programmes as to ensure that the objectives of these entrepreneurship development programmes are achieved.

- ii. Job opportunities are more available when the entrepreneurs are quick to grab opportunities and generate ideas that can increase their competitiveness and grow their business. Trading in fact is one of the popular non-agricultural activities chosen by the women, using credit given by the government (Nor Aini, 1998). Creation of job opportunities depends on the size of the business, *i.e.* whether it is involved in the small and medium enterprises, or in the cottage industry. When the business is established and up and running, more job opportunities will be

created. Thus, the women entrepreneurs must always expand their business through higher production capacity for their products and services, and this will subsequently bring in more business opportunities.

- iii. Entrepreneurs must employ new technology in their business and (where necessary) abandon the traditional production methods. As such, research and development (R&D) is imperative for introducing new technology as well as for encouraging innovation and the creation of new products. This needs to be done even though a substantial budget will be required as R&D involves high cost.
- iv. The women entrepreneurs need to improve their knowledge and participate in entrepreneurship training. Extensive knowledge is important to improve their ability in managing their business, and thus in reducing risks. The women entrepreneurs need to strive for improvement in their business knowledge and skills. They should be exposed to aspects related to entrepreneurship and business by participating in formal courses offered by both the government and private training institutes.

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