



## MUSLIM WOMEN ENTREPRENEURS' MOTIVATION IN SMES: A QUANTITATIVE STUDY IN ASIA PACIFIC COUNTRIES



Ilhaamie Abdul Ghani Azmi<sup>1</sup>

<sup>1</sup>Associate Professor Dr, Department of Syariah and Management, Academy of Islamic Studies, University of Malaya

### ABSTRACT

*Women occupy nearly half of the working population. However, there are too many challenges for them to get engaged into a job as they have to sacrifice their time with their family. It is a norm and tradition for Asian Pacific countries that men is the head of the family and women have to be their subservient. Thus, being their own boss is an answer to time flexibility with their family. Consequently, their motivation in involving into a business is quite high. This study uses a quantitative approach in collecting research data whereby the survey data is analyzed descriptively using SPSS. Motivation of Muslim women entrepreneurs in Asian Pacific SMEs can be classified into personal, family, market, society and legal factors whereby personal motivation tops among the factors.*

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**Keywords:** Women, Muslim, Asia pacific, Motivation, Challenges, Entrepreneurship.

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### Contribution/ Originality

This paper primary contribution in finding the motivation of Muslim women entrepreneurs in Asian Pacific SMEs and proposes some solutions in elevating their position as businesswomen.

## 1. INTRODUCTION

Women occupy nearly half of the working population. However, there are too many challenges for them to get engaged into a job as they have to sacrifice their time with their family. It is a norm and tradition for Asian Pacific countries that men is the head of the family and women have to be their subservient. Being their own boss is an answer to time flexibility with their family. Consequently, their motivation in involving into a business is quite high.

## 2. LITERATURE REVIEW

### 2.1. Entrepreneurs

The word entrepreneur is derived from the French verb *entreprenre* that means to undertake". Entrepreneurship is usually linked with innovation in business. Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year (Anwar and Rashid, n.d). However, entrepreneurship and business have been used interchangeably; especially in SMEs when there is no

or limitation of innovation. The words of female and women are also used interchangeably in entrepreneurship literature (Ilhaamie *et al.*, 2015).

### 2.1.1. Muslim Women Entrepreneurs

Islam does not restrict the involvement of women in business. Muslim women's participation in business can be traced back during the Prophet's (PBUH) time where his wife Sayidatina Khadijah was a good example of successful businesswoman. In pursuant to this, there is no expressed prohibition that prevents women neither from being a social worker nor economic worker as long as it does not exceed the Islamic principles (Mat and Mansor, 2010).

*"Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to"* (Surah al-Nahl: 97)

The Prophet (PBUH) told his wife Sawdah, *"Allah has permitted you to go out for your needs"* (reported by Bukhari)

Islam encourages Muslim including women to involve in business activities which provides a lot of income. As the Prophet (PBUH) says: *"Sustenance consists of ten parts: nine in trade and one in other belonging"* (Al-Ghazali, n.d).

Furthermore, doing business is considered as good deeds or *ibadah*. Thus, it does not limit only to men. In Islam, being religious while doing business will ascertain the businesswomen to obtain *al-falah* that is success in this world and the Hereafter.

As the Prophet (PBUH) says: *"Righteous businessmen will be the first to enter paradise"*, and *"A truthful merchant will be raised on the Day of Judgment together with the truthful and the martyrs."*

Moreover, doing business is a right thing to do in order to secure economic justice and the welfare of the poor (Alina and Wingrove-Haugland, 2013). And this is an obligation for all Muslims in the community to observe this or known as *fard kifayah*. Surah an-Nisa' verse 29 is an example of *fard kifayah* in trading and business.

Apparently, Islam had laid down certain rules to be observed by woman in doing business. Free mixing between different genders is prohibited as it will trigger backbiting, close proximity and adultery (Yusof, 2011). The primary purpose of this rule is to protect the woman's pride so that she will be respectfully secured. Thus, based on this sole reason, woman is commanded to dress modestly.

*"O Prophet, tell your wives and your daughters and the women of the believers to bring down over themselves (part) of their outer garments. That is more suitable that they will be known and not be abused. And ever is Allah Forgiving and Merciful"* (Surah al-Ahzab: 59)

The Prophet said: *"Whenever a man is alone with a woman the Devil makes a third."* (Sahih Bukhari, Book 25, Number 5403, Narrated Abdullah ibn Amr ibn al-'As)

It was narrated that Ma'qil ibn Yassar said: the Messenger of Allah (peace and blessings of Allah be upon him) said:

*"For one of you to be stabbed in the head with an iron needle is better for him than that he should touch a woman who is not permissible for him."*

Moreover, Islam added two additional conditions for married woman prior to their involvement in any business activities. Firstly, husband's approval and secondly, the job should not be the cause of breakdown of the family (Yusof, 2011).

*"The believer, men and women, are protectors of one another: they enjoin what is just and forbid what is evil: they observe regular prayers, practice regular charity and obey Allah and His messenger. On them will Allah pour His mercy; for Allah is Exalted in power, Wise."* (Surah at-Taubah: 71)

*“O wives of the Prophet, you are not like anyone among women. If you fear Allah, then do not soft in speech [to men], lest he in whose heart is disease should covet, but speak in appropriate speech.”* (Surah al-Ahzab: 32)

In order to obtain Allah’s blessing, it must be noted that in Islam, people must avoid any harmful activities in their business dealing (Mat and Mansor, 2010). This is in compliance with the strict prohibition highlighted by the Holy Quran:

*“Oh ye who believe! Eat not up your property among yourself in vanities: But let there be amongst you traffic and trade by mutual good-will”* (Surah an-Nisa’:29).

One of the dimensions that is always a concern among the Muslims in any business transactions is, the issue of morality (Mat and Mansor, 2010). The Holy Quran and Sunnah of the Prophet (PBUH) highlight comprehensive principles relating to business transaction, which must be observed by all Muslims. It does not only regulate all parties to a transaction with the spirit of honesty, justice and brotherhood but enhances the role to avoid any misunderstanding among the parties in transactions. Any form of violence, misappropriation, dishonesty and fraud are totally prohibited and such practices must be excluded from Muslims’ business norm (Mat and Mansor, 2010).

The products and services traded too must be halal and pure and free from alcohol and gambling.

*“O ye who believe! Eat of the good things that We have provided for you and be grateful to Allah, if it is Him that you worship”* (Surah al-Baqarah: 172)

*“O you who believe! Intoxicants and gambling stones and (divination) by arrows, are an abomination of evil’s handwork. Eschew such (abomination) that you may prosper”* (Surah al-Ma’idah: 90).

In addition, by virtue of the clear provision in the Holy Quran, *riba* or interest is prohibited in business.

*“O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful”* (Surah al-Imran: 130).

## 2.2. Malaysian SMEs

According to SME Corp, SMEs in Malaysian context are defined by SME Annual Report 2012/2013 (2014):

1. Manufacturing, Manufacturing-Related Services and Agro-based industries. Small and medium enterprises in the manufacturing, manufacturing related services and agro-based industries are enterprises with full-time employees not exceeding 200 or with annual sales turnover not exceeding RM50 million.
2. Services, Primary Agriculture and Information & Communication Technology (ICT). Small and medium enterprises in the services, primary agriculture and Information and Communication Technology (ICT) sectors are enterprises with full-time employees not exceeding 75 or with annual sales turnover not exceeding RM20 million.

The role of SMEs is considered as the backbone of Malaysian economy. The most recent data indicates that SMEs are now providing around 65% of total employment and it is expected that the value added production of SMEs to be around RM120 billion or 50% of total production in the manufacturing sector by 2020 (Kannan, 2012). The latest statistics from the Economic Census 2011 indicates that SMEs constitute 97.3% of total business establishments in the country (645,000). Most of the businesses are in wholesale and retail trade, restaurants and accomodation as well as manufacturing of textiles and food products. Definitive policies and holistic approach to SMEs development have shown results on the performance of SMEs. Since 2004, SME GDP growth has consistently superseded the growth of the overall economy. For the period 2006 to 2012, the average annual growth rate of SMEs was 6.3%, higher than the average growth of the overall economy of 4.7%. As a result, SME contribution to GDP increased from 29.4% in 2005 to 32.7% in 2012. In terms of performance by key economic sectors, the increase in share of SMEs to GDP in the period of 2006 to 2012 was largely contributed by the service sector and further supported by the construction sector. SMEs in the construction and service sectors expanded at average annual rate of

8.1% and 7.3% respectively in the period 2006 to 2012. Despite the performance of SMEs in recent years, Malaysian SMEs have to strive compared with their counterparts in the advanced and other middle income countries, where SME contribution to GDP in most of these countries are much higher that is above 40% (SME Annual Report 2012/2013, 2014). Thus, the contribution of SMEs towards Malaysia's economy is relatively small. This is in line to the middle-income category of this country. However, SMEs are still an important sector to be focused on in a way to spur and sustain Malaysia's economy growth (Fuad and Bohari, 2011).

### 2.2.1. Definition of Motivation

Motivation means psychological force that drives people to take actions. The other words that can be substituted with the word of motivation are aspiration, willingness Shaikh *et al.* (2004) and behavioral intention (Mansur, 2005). In fact, motivation is the key factor to start a business that is objective, goal or aim. Kalyani and Kumar (2011) define it as the degree to which the women are motivated to enter into entrepreneurship profession. Furthermore, motivation is found to be correlated with business success (Osman *et al.*, 2009); (Lerner *et al.*, 1997). Thus, this shows that any women that are motivated are surely to be successful in their business.

### 2.2.2. Motivation of Muslim Women Entrepreneurs in Malaysian SMEs

There are various but quite few local literature that examine motivations of Muslim women entrepreneurs in Malaysia especially in SMEs. Each study has different findings. Ilhaamie *et al.* (2014) for example; classified Muslim businesswomen in Malaysian SMEs into personal, own skills, family, customers, suppliers, competitors, society and government and Muslim women rights. All of these motivation factors prove to be of push and pull factors. This may be due to Malaysia is a developing country. Suriani (2013) finds that the most motivating factor for Malay women entrepreneurs is family factor. According to Mahajar and Mohd (2013), women are motivated to start a business in Temerloh, Pahang due to interest, life impulse, having necessary skills and environmental influence. Indeed, interest is the main factor that motivated women to start a business. Meanwhile, according to Franck (2012) factors that motivate women in doing micro-entrepreneurship especially petty trading in Penang are to earn an income, gain interest in doing business, increase flexibility and autonomy. However, they are not interested to grow their business, as self-sufficiency is the aim of their businesses. Alam *et al.* (2012) reports that greater freedom to adopt their own approach in work is the women's most important motivation to get engaged in business and want to be own boss is the second reason. While Alam *et al.* (2011) assert that support from family plays an important role along with strong social ties, internal motivation, information and communication technology as the motivating factors for businesswomen in Malaysia. Yusof (2011) observes that women in Pendang, Kedah are motivated by their religion as Islam encourages its people to do business. Osman *et al.* (2009) find that women entrepreneurs in ecotourism SMEs are more motivated with pull rather than push factors. Raman *et al.* (2008) assert that the work core factor was found to play the most important role as a motivating factor for women to become entrepreneurs. The economic core, individual and entrepreneurial cores are regarded as important while social factor appears to be the least important factor among all other factors. Among the reasons, exploring inner talent and doing something creatively ranks the highest mean score (4.18 respectively), followed by getting job satisfaction and to make full use of the business sense possessed. Thuaiabah *et al.* (2007) finds that the motivating factors for women in Johor to participate in business are due to independence, interest and financial matters. They found that the internal factors are higher than the external factors that motivate the women in Johor to embark on business. However, the extent of participation is moderate. Salleh and Mohd (2007) state that flexibility is the most important factor in inducing women to involve in business. Ismail in 2005 (Ismail, 2005) mentions that women entrepreneurs in Klang Valley are motivated to do business by the opportunity to increase income (66.7%), freedom (42.4%), flexibility (30.3%), interest (24.2%), to escape from

insecure, or low paid occupations (24.2%) and personal autonomy (21.1%). Shaikh *et al.* (2004) investigate women in Dungun who did retailing and found that financial factor is not a motivating factor for them to do business but the push factors are. Mansur (2005) reveals that the psychological motives such as self satisfaction, the search for independence and supportive environmental factors such as industry sector and source of finance affect women entrepreneurs from Terengganu in exerting themselves into businesses. Daud in 1975 (Daud, 1985) states that the factor to supplement husband's income is a motivating factor for women to engage in business.

### 2.3. China SMEs

The regulations of SMEs divided into three categories which are medium, small and mini.

In 1949, women entrepreneurs in China are nowhere to be found. However, in 2010, Chinese women make up approximately 49% of China's population and 46% of its labour force. Later, in 2011, China had 29 million women entrepreneurs, an increase from less than 20 million in 2000. 89% of Chinese women entrepreneurs engaged in small and medium enterprises are in the processing and manufacturing industry as well as service industry whereby 14 million of them are self employed in commerce and service activities. The increase number of Chinese businesswomen in SMEs is due to small entry barriers and abundant development opportunities in SMEs (Hendrischke and Wei, 2012).

Classification Standards for SMEs in China (All revenue and asset figures are in RMB)				
Industry	Specific standard (upper limit)	Medium	Small	Mini
Agriculture, forestry, livestock farming, fishery	Operating revenue < 200 million	Operating revenue ≥ 5 million	Operating revenue ≥ 0.5 million	Operating revenue < 0.5 million
Heavy industry	Number of employees < 1,000 persons Or, Operating revenue < 400 million	Number of employees ≥ 300 persons And, Operating revenue ≥ 20 million	Number of employees ≥ 20 persons And, Operating revenue ≥ 3 million	Number of employees < 20 persons Or, Operating revenue < 3 million
Architecture	Operating revenue < 800 million Or, Total assets < 800 million	Operating revenue ≥ 60 million And, Total assets ≥ 50 million	Operating revenue ≥ 3 million And, Total assets ≥ 3 million	Operating revenue < 3 million Or, Total assets < 3 million
Wholesale trade	Number of employees < 200 persons Or, Operating revenue < 400 million	Number of employees ≥ 20 persons And, Operating revenue ≥ 50 million	Number of employees ≥ 5 persons And, Operating revenue ≥ 10 million	Number of employees < 5 persons Or, Operating revenue < 10 million
Retail industry	Number of employees < 300 persons Or, Operating revenue < 200 million	Number of employees ≥ 50 persons And, Operating revenue ≥ 5 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 1 million	Number of employees < 10 persons Or, Operating revenue < 1 million
Transportation industry	Number of employees < 1,000 persons Or, Operating revenue < 300 million	Number of employees ≥ 300 persons And, Operating revenue ≥ 30 million	Number of employees ≥ 20 persons And, Operating revenue ≥ 2 million	Number of employees < 20 persons Or, Operating revenue < 2 million
Warehousing industry	Number of employees < 200 persons Or, Operating revenue < 300 million	Number of employees ≥ 100 persons And, Operating revenue ≥ 10 million	Number of employees ≥ 20 persons And, Operating revenue ≥ 1 million	Number of employees < 20 persons Or, Operating revenue < 1 million
Postal industry	Number of employees < 1,000 persons Or, Operating revenue < 300 million	Number of employees ≥ 300 persons And, Operating revenue ≥ 20 million	Number of employees ≥ 20 persons And, Operating revenue ≥ 1 million	Number of employees < 20 persons Or, Operating revenue < 1 million
Accommodation industry	Number of employees < 300 persons Or, Operating revenue < 100 million	Number of employees ≥ 100 persons And, Operating revenue ≥ 20 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 1 million	Number of employees < 10 persons Or, Operating revenue < 1 million
Restaurant and catering industry	Number of employees < 300 persons Or, Operating revenue < 100 million	Number of employees ≥ 100 persons And, Operating revenue ≥ 20 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 1 million	Number of employees < 10 persons Or, Operating revenue < 1 million
Information transmission industry	Number of employees < 2,000 persons Or, Operating revenue < 1 billion	Number of employees ≥ 100 persons And, Operating revenue ≥ 10 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 1 million	Number of employees < 10 persons Or, Operating revenue < 1 million
Software and IT service	Number of employees < 300 persons Or, Operating revenue < 100 million	Number of employees ≥ 100 persons And, Operating revenue ≥ 10 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 0.5 million	Number of employees < 10 persons Or, Operating revenue < 0.5 million
Real estate development industry	Operating revenue < 2 billion Or, Total assets < 100 million	Operating revenue ≥ 10 million And, Total assets ≥ 50 million	Operating revenue ≥ 1 million And, Total assets ≥ 20 million	Operating revenue < 1 million Or, Total assets < 20 million
Property management industry	Number of employees < 1,000 persons Or, Operating revenue < 50 million	Number of employees ≥ 300 persons And, Operating revenue ≥ 10 million	Number of employees ≥ 100 persons And, Operating revenue ≥ 5 million	Number of employees < 100 persons Or, Operating revenue < 5 million
Tenancy and business services industry	Number of employees < 300 persons Or, Operating revenue < 1.2 billion	Number of employees ≥ 100 persons And, Operating revenue ≥ 80 million	Number of employees ≥ 10 persons And, Operating revenue ≥ 1 million	Number of employees < 10 persons Or, Operating revenue < 1 million
Other unlisted industries	Number of employees < 300 persons	Number of employees ≥ 100 persons	Number of employees ≥ 10 persons	Number of employees < 10 persons

Source: <http://www.china-briefing.com/news/2011/07/07/china-issues-classification-standards-for-smes.html>

### 2.3.1. Motivation of Women Entrepreneurs in China SMEs

There are several studies done on Chinese businesswomen's motivation in entrepreneurship which have mixed findings, however; there is no study that focuses on Muslim women entrepreneurs. [Chu \(2000\)](#) for example; finds that Hong Kong Chinese female entrepreneurs are divided and ranked as internal (achievement, job independence, opportunity) and external motivations (security, economic necessity, money, status, power). Meanwhile, [Hu et al. \(2002\)](#) state that internal motivation such as financial goals are more important than external motivation of Chinese women entrepreneurs.

According to [Allen et al. \(2007\)](#) in Global Entrepreneurship Monitor about 50% of Chinese women entrepreneurs are motivated due to opportunities in business rather than needs. The motivation of women entrepreneurs was strengthened by the Chinese government through a series of specific entrepreneurial policies that include subsidies for professional training, guarantees for loans and also preferential treatment on taxation and offering favourable conditions for business.

[Tan \(2008\)](#) exert that majority women entrepreneurs in high-tech industries in China are motivated to venture in business due to glass ceiling faced while working in the corporate sector. Thus, they are motivated due to push factor rather than pull factor.

[Zhu and Chu \(2010\)](#) mention that the most important reason for business ownership in Beijing, China is to increase income. "To prove I can do it" is the second most important motivator, closely followed by "to be my own boss" and "to be able to use my past experience and training". The three factors explained 62.4% of the total variance and communalities, ranging from 0.54 to 0.79 which were relatively high. The income-job factor is the strongest motivating force, followed by the personal growth factor. It suggests that extrinsic rewards were weighted higher than intrinsic rewards among Chinese women for business ownership. Surprisingly, family factor is the least important motivation, although women have more responsibility and spend more time to take care of family issues.

[Warnecke et al. \(2012\)](#) point out that more Chinese businesswomen are due to necessity (inability to meet one's basic economic needs) rather than opportunities (perceived opportunities). Necessity entrepreneurs are likely to work in the informal sector, and the informal sector is dominantly female in China.

[Hendrischke and Wei \(2012\)](#) assert that women that are "pulled" in the entrepreneurship are much more liable to be oriented towards growth than women that are "pushed" in entrepreneurship by external circumstances. There are opinions that consider that there are no factors that influence the activities of the women entrepreneurs. Their choice to become entrepreneur can be rather a combination of the two pull or push factors. Even though, women entrepreneurs represent only 20% of the all Chinese entrepreneurs, 98% of these women are ultimately successful.

[Thornton \(2013\)](#) establishes that necessities are the motivation for Chinese women in SMEs to involve in business in 1980s that is to escape from poverty. Later, the push factor transforms to pull factor as the business prospers. In 1990s, there is a combination between push and pull factor. While in 2000s, all Chinese women are motivated to be businesswomen due to pull factors.

[Searles \(2013\)](#) studies motivation of Chinese women in small scale business. However, small-scale businesses may not even appear in data sets as registration is not always necessary. She suggests that women's lower human capital accumulation, less access to start-up capital, and less resourceful social networks could contribute to women's less success in entrepreneurial self-employment (skilled). She asserts that small-scale enterprises in both rural and urban China are key aspects of economic development through the reform period. She finds that it is the combination of factors that motivate the Chinese women to get involved in business. The motivation factors are entrepreneurship as primary work throughout life, little relevant experience or skill prior to opening enterprise and held much relevant training or skill prior to opening enterprise.

Tong and Chen (2014) summarize Chinese women entrepreneurial motivation as better living, personal success and independence. Those with low education had above-average expectations for income due to a previous lack of income and desired psychological security. Less-experienced women entrepreneurs often had lower income expectations when compared to experienced entrepreneurs and also strove for non-monetary and intrinsic goals. They found that Chinese female entrepreneurs tend to be aged 25 to 44 years old, emphasize education and knowledge, balance work and family lives, are service-business oriented, and are often entrepreneurs by necessity. Women entrepreneurs mainly focus on sectors that include restaurants, wholesale, retail, and information services. Interestingly, women-owned enterprises generally performed better than did similar enterprises owned by men and of the 1.5 million surveyed women owned enterprises only 1.5% claimed to face losses.

Shmailan (2014) agree that Chinese women become entrepreneurs to earn a better living, personal success and independence. Women in developing countries with small per capita income were more likely to become entrepreneurs than those in more developed western nations because they have no other choice due their status as minority. They may have no other option to participate in the workplace rather than owning a business because they do not have the access to resources, lacking in the basic resources or conditions believed to be necessary for an equal position in society (standard housing, medical and educational facilities, and civil rights). Achieving work-life balance for many women is an impetus to start their own business because of the flexibility of business ownership. To have freedom in the workplace, for more security, and to be more satisfied with work, independence and achievement, autonomy are the other reasons of these women entrepreneurs.

Ilhaamie *et al.* (2015) found that becoming a businesswoman in China is not a choice but more to a surviving factor (50%). Among the major factors that motivate them to be a businesswoman are; they prefer to be their own manager (26.7%), marketing skills (30%) and family support (33%).

#### 2.4. Indonesian SMEs

In Indonesia, SME is defined as small enterprises with assets less than RP200 million excluding land and building and annual sales volume not more than RP1 billion and medium enterprises with assets more than RP200 million but less than RP 10 billion excluding land and building and annual sales volume more than RP1 billion (SMEs, n.d).

Indonesian SMEs have historically been the main player in domestic economic activities, especially as a large provider of employment opportunities and, hence; a generator of primary or secondary sources of income for many households. SMEs in Indonesia are concentrated in agriculture, followed by trade, hotel and restaurant as the second and manufacturing industry as the third largest sector. On the other hand, there are 4,324,190 micro, small and medium (MSMEs) in the manufacturing industry in 2014 (Tambunan, n.d).

Indonesian micro industry enterprises (MIEs) differ from SEs or MEs in many aspects, such as formality or ways of doing business, market orientation, social-economic profiles of their owners/producers, nature of employment, organization and management system, degree of mechanization (nature of production process), sources of main raw materials and capital used, location, external relationships and degree of women's involvement as entrepreneurs (Tambunan, 2015).

Indonesian SEs are dominated by self-employment enterprises without hired paid workers. Most of them are traditional enterprises, generally with low levels of productivity and poor-quality products and serving small, localized markets. There is little or no technological dynamism in this group. They are involved mainly in simple traditional manufacturing activities such as wood products, including furniture, textiles, garments, footwear, and food and beverages (Tambunan, 2008).

In terms of performance, Indonesian SMEs performed better than their larger counterparts, as they accounted for more than 50% of GDP. Its output contribution to the annual growth rate of GDP was also higher than that of large companies (LEs) (Tambunan, 2008).

#### 2.4.1. Motivation of Muslim Women Entrepreneurs in Indonesian SMEs

Tambunan (n.d) concluded that Indonesian businesswomen are pushed into entrepreneurship due to poverty and lack of job opportunities especially in Nusa Jaya where there is a high rate of unemployment and men are working in low income occupations. Thus, these women often have serious difficulties to navigate business registration bureaucracies, and this is why their business are informal or are not officially registered. They choose SEs simply because this economic activity is characterized by an easy entry and exit and low capital, skills and technology requirements. In this sector, women entrepreneurs tend to pursue areas where they have gender-based skills and know-how such as in food, beverages, tobacco, clothing, and crafts industries.

Most of women entrepreneurs in SMEs are from the category of “forced” entrepreneurs seeking for better family incomes. Islamic-based norms have stronger influence on women’s daily life especially in rural areas where the majority of the population are Muslim and rather isolated from big cities like Jakarta. These women are not allowed to start their own businesses or to do jobs that involve contact with or managing men, or simply, they are not allowed to leave the home alone. Even if women do have their own business, in many cases, they defer to husbands or other family members in key business decisions and many turn over greater power to these other family members as the business grows (Tambunan, n.d).

Ilhaamie and Siti (2016) found that majority of Indonesian Muslim women are embarking into micro entrepreneurship due to they want to support their soul mate and thus; obtaining the latter’s approval in so doing. Majority too are motivated due to the lucrative profit in engaging business. In addition of these personal reasons, strategic location, good market demand and advice, own and workers’ skills, good products, good customer relation, prior training, accessible raw material and supportive government policies motivate further the women to do business at the same time of growing their family.

#### 2.5. Vietnam SMEs

From 2009 until now, the definition of Vietnam SME is revised by the Decree 56/2009/ND-CP. According to the decree, “Small and medium-sized enterprises are business establishments that have registered their business according to law and are divided into three levels: micro, small and medium according to the sizes of their total capital (equivalent to the total assets identified in an enterprise’s accounting balance sheet) or the average annual number of laborers (total capital is the priority criterion)” (Le et al., 2011).

Vietnam SMEs use 50.1% of the labor force and contribute over 40% to the GDP. However, micro and small enterprises cannot afford participation in training courses on communication skills, leadership skills, general management, human resource management, process management, marketing, computer skills. These skills are the important knowledge and skills which are indispensable to improve the performance and productivity of their business. Under incentive credit programmes by the Government, just 5 to 10% of Vietnam SMEs is accessible to credit. Interest rates charged by banks are exorbitant. Consequently, loan applications by micro enterprises are always the first to be turned down. Most of small enterprises do not have standard accounting system. Furthermore, financial statements of small enterprises are not audited annually, failing to build trust in banks. Collaterals of enterprises are limited and are insufficient to satisfy the requirement for lending capital. Recently, 80% of loans of Vietnam SMEs are from non-financial institutions and from friends and relatives. Many big enterprises could not find the components



and parts needed for their production and business in the domestic market. Therefore, they are obliged to import or buy from big enterprises rather than from SMEs (The Vietnam Women Entrepreneurs Council (WEC), 2007).

According to a survey by VCCI on enterprises of all size, the number of enterprise led by women in the survey account for 21%. Among microenterprises, women led enterprises account for 26% of total, the percentage is lower at 17% among medium and larger sized enterprises. In terms of business lines, women enterprises are more concentrated in such sectors as restaurant, hotel, wholesale and retail. Additionally, women entrepreneurs tend to run businesses in areas which require skills that traditionally are more women than men learn, for example; weaving, embroidery, crafts, etc. The sectors with high percentages of female entrepreneurs are: education-related services (56%) and hotels and restaurants (47%) (VWEC, 2007).

### 2.5.1. Motivation of Women Entrepreneurs in Vietnam SMEs

Not many studies are done on the motivation of Vietnamese women entrepreneurs in SMEs. Hampel-Milagrosa, Pham, Nguyen & Nguyen found that 28% of the respondents agreed that the reason that motivate them to be entrepreneurs are due to unemployment or too little income or traditional family business (Hampel-Milagrosa *et al.*, 2010). David and Hung found that Vietnamese women entrepreneurs are motivated by the desire for improved economic status that is higher income and job security (David and Hung, 2012). While Quan and Peter found majority of their respondents agreed that they wanted to be their own boss as their first motivation to be businesswomen and to maintain personal freedom as their second motivation (Quan and Peter, 2015).

### 2.6. Thailand SMEs

SMEs comprise 93.8% of all establishments in Thailand. Moreover, of the total number of SMEs, small enterprises comprise 76%, while medium companies account for 17.8% of all manufacturing establishments. According to statistics provided by NSO in 2007, SMEs accounted for 76.1% of all establishments in the manufacturing sector. The largest concentration, by number, of SMEs in Thailand is in the food and beverage sector, textiles, wearing apparel, and wood and wood products (Chuthamas *et al.*, 2011).

SME in Thailand has been defined according: 1.0 Value of assets of each type of enterprises; 1.1 Production Sector: medium size not exceeding 200 million bath and small size not exceeding 50 million bath; 1.2 Service Sector: medium size not exceeding 200 million bath and small size not exceeding 50 million bath; 1.3.Trading Sector medium size: wholesale not exceeding 100 million and small size not exceeding 50 million; 1.4. Retail: medium size; retail not exceeding 60 million and small size not exceeding 30 million and 2 number of full-time employees of each type of enterprises;

2.0 Number of employees; 2.1 Production Sector: medium size not exceeding 200 employees and small size not exceeding 50 employees; 2.2 Service Sector: medium size not exceeding 200 employees and small size not exceeding 50 employees; 2.3 Trading Sector: wholesale medium size not exceeding 50 employees, 2.4: retail: medium size not exceeding 30 employees and small size not exceeding 15 employees (Chuthamas *et al.*, 2011).

In 2012, there were 2.7 million SMEs in Thailand comprising 98.5% of total enterprises. In the same year, SMEs accounted for 37% of gross domestic product (GDP) and 80.4% of the workforce (Yoshino *et al.*, 2015).

### 2.6.1. Motivation of Women Entrepreneurs in Thailand SMEs

There are also lack of studies done on the motivation of Thai women entrepreneurs in SMEs. There is one study that found it is the wife responsibility to earn for family in case that the husband cannot earn. Thai women want to be independent, they have a need for control and freedom and did not want to work for others (Thakur and Walsh, 2013). However, according to Chuthamas *et al.* (Thailand Gender & Development Institute, 1998), Thai businesswomen are

more opportunity motivated rather than due to their personal needs (necessity). Warangkana (2015) found through qualitative results that the main motivation for the women entrepreneurs to start their business is the positive advice from others that is family and friends and also their own personal desire to earn incomes to support their families' expenditures (Warangkana, 2015). Finally, Thai female entrepreneurs are in motivation of starting their business in term of pull factors, such as need for independence, want to be one's own boss, need for autonomy, and want for self-achievement (Mälardalens, n.d).

## 2.7. Pakistan SMEs

In Pakistan, SME is defined as an employment size up to 250 people, assets up to Rs. 100 million and annual sales turnover up to Rs 300 million for the manufacturing sector while for the trading and services, employment size is up to 50 employees, assets up to Rs 50 million and annual sales turnover up to Rs 100 million (Sevilla and Soonthornthada, n.d).

In Pakistan, SMEs also provide the bulk of employment. Enterprises employing less than 100 individuals constitute about 90% of all private enterprises in the industrial sector, and SMEs employ some 78% of the non-agriculture labour force in Pakistan. Pakistan SMEs also contribute over 30% to GDP, 25% of manufacturing export earnings and 35% in manufacturing value added. Although they produce a quarter of manufacturing exports, Pakistan SMEs also produce low value-added products that rely on traditional technologies (Mahmood *et al.*, n.d).

However, Pakistan SMEs are exposed to early closures. There are three types of principal constraints that inhibit entry and survival of SMEs in Pakistan: 1. Access to finance; 2. Access to inputs; 3. Access to markets for the products (SME, n.d).

Sole proprietorship was the most favoured form of business organization for micro, small and even medium sized firms. This is due to the sole proprietorships and unregistered partnerships do not legally require registration or prior approval from any Government department or agency. However, this type of organization does not absolve them of obligation to meet labour, taxes and other regulations (SME, n.d).

Women hold approximately 50% share of the total population in Pakistan, yet their economic participation remain very low (13.53% in 2006-2007 and 14.01% in 2007-2008) compared to men (49.14% in 2006-2007 and 49.34% in 2007-2008). However, statistics show that women's participation in the labour force has been increasing (from 11.4% in 1994-1995 to 16.0% in 2004-2005) but at a slower pace. However, women-owned businesses represent only 3% of the total 3.2 million enterprises. This is because 60% of the women in the labour force are not reported and are either unpaid or underpaid as compared to men (Rehman and Roomi, 2012).

A significant number of the Pakistani female entrepreneurs (47.7%) were concentrated in the services sector and operated at the local market level, marketing a vast majority of these services to predominantly female customers. Service provision operates in sectors where male-female interaction is either non-existent or at the minimum level (as in the education, beauty and food sectors) (Roomi and Parrot, 2008). Most female entrepreneurs in Pakistan run businesses in traditional sectors like "boutiques, bakeries, apparel, handicrafts, jewelry, and other similar micro and small businesses" (Khan, 2014).

Thus, a profile of a typical Pakistani woman entrepreneur is a woman in her thirties or early forties, holding a university/high school education (though often unrelated to business), concentrating on a single enterprise and unwilling to diversify into multiple business areas. Many respondents reported that they were initially reluctant to enter into business and often struggled to deal with their multiple roles that is running their enterprise, managing homes as well as raising children. They did, however, often benefit from a supportive family. Respondents, however, reported that they had to develop coping strategies within a largely unsupportive society, which often viewed

women's enterprise as secondary in importance compared to managing and nurturing their families (Rehman and Roomi, 2012).

### 2.7.1. Motivation of Muslim Women Entrepreneurs in Pakistan SMEs

The motivation behind female entrepreneurship especially in Pakistan comes from the desire for economic emancipation because entrepreneurship 'implies being in control of one's life and activities' (Amaratunga *et al.*, 2002). The results show that among other motivational drivers to start their own businesses, achieving work-life balance is one of the most significant ones. Their own businesses give them flexibility and freedom to juggle with their family and social responsibilities. Thus, this allows them to work from home and reduce the burden of finding childcare. Spouse and family support also are the influential reasons that motivated women to start their own business. Some of them reported that their parents owned their own businesses, thus; they have a business oriented culture at home (Rehman and Roomi, 2012). Another research also agreed that female entrepreneurs are motivated to earn money for personal use, to contribute to family income, personal ambition and for self satisfaction (Mahmood *et al.*, n.d). Roomi and Parrott (Khan, 2014) too agreed that a total of 48% respondents expressed their need to maintain or improve their personal as well as their family's socio-economic status. In many cases, this was triggered by an unhappy event, such as the death or retirement of their husband.

## 3. METHODOLOGY

This study uses a quantitative approach. Amaratunga *et al.* (2002) whereby, a questionnaire is developed based on past year studies. Later, the final questionnaire is distributed to 5 countries selected which are Malaysia, Indonesia, Thailand, Vietnam, Pakistan and China. The sampling technique used is purposive due to in-availability of businesswomen's name list as some of them are not registered with the authority. The data gained from the questionnaire were analyzed descriptively using SPSS software (Braun and Clarke, 2006).

## 4. FINDINGS

### 4.1. Respondents' Profile

Majority of the respondents are Pakistani (16.8%) Muslim women entrepreneurs in SMEs', age between 31 to 40 years old (46.2%), married (81.5%), possess high school education (23.5%) and have past business working experience (91.2%). Prior to starting (62.6%) and owning business (93.7%), they worked as employees in small firms (28.6%). Currently, they are the chief executive officers of their own companies (29%) for about 1 to 5 years (42%) and this is their first start up (66.8%) of sole proprietorship (57.1%). The main reason identified by this study of why they initiate their own business is due to their refusal to work with others (38.7%) and they started their business themselves (62.6%) as distributors or wholesalers (31.1%) in other type of industries (24.8%). It is found that they work very hard every day that is from 9 to 11 hours (34.9%) even though they do not engage innovation in their business (39.1%). The fact that they only employed about 1 to 5 part time (69.3%) and full time staffs (47.9%) indicated that their business is small. Interestingly, their annual sales are quite high that is more than RM100,000 (34.9%) but their monthly profit is small that is for about RM5,001 to RM10,000 (28.2%). Due to this, majority of them could not afford to set up branches in other places (63.4%). Furthermore, majority of them took small financial loans (60.1%) such as from commercial banks (34.5%) for about RM50,001 to RM100,000 (16.4%) that is payable for more than 5 years (29%). They agreed that the financial assistance enable them to facilitate their business (60.9%) and they do not face any difficulties in repayment (45.4%). Their detailed profile is as exhibited in the table 1 below:

Table-1. Respondents' Profile

Item	Frequency	Percentage
31-40 years old	110	46.2
Pakistan	40	16.8
Married	194	81.5
High School Qualification	56	23.5
Have past working experience	217	91.2
Employee in small business	68	28.6
Self employed	223	93.7
CEO	69	29
1-5 years as CEO	100	42
Do not want to work with someone else	92	38.7
9-11 working hours	83	34.9
First startup	159	66.8
Sole proprietorship	136	57.1
Started themselves	149	62.6
Distributor/wholesaler	74	31.1
Type of industry - others	59	24.8
Manufacture others' innovation/product/service	93	39.1
1-5 part-time employees	165	69.3
1-5 full-time employees	114	47.9
More than RM110,000 annual sales	83	34.9
RM5001-RM10,000 profit per month	67	28.2
No other branches	151	63.4
Received monetary assistance	143	60.1
Commercial bank financial assistance	82	34.5
RM50,001-RM100,000 loan	39	16.4
More than 5 years repayment period	69	29
No difficulties in repayment	108	45.4
Financial assistance helps a lot in maintaining business	145	60.9

Source: Research Questionnaires

#### 4.2. Motivation

In terms of personal characteristics, the respondents agreed that they do not give up easily (47.5%), self challenging (45%), self confident (39.5%), want work life balance (37.1%) and to be independent (19.3%). Furthermore, they possess business management skills (41.2%), marketing skills (37%) and past experience and training (23.1%). The second type of motivation is their family and friends. Their family also support them (56.7%) and they want to continue their family tradition (33.6%). By being businesswomen, they can support their family (45%) by earning more (37.8%) and thus, they can provide for them financially (43.7%) and provide jobs to their family members (35.3%). Their family or friends also are willing to assist them in terms of financial capital (29.8%). Other motivation factors include their society that is by achieving better position (35.3%) via participating in women business associations (29.4%), they can lead and motivate others (36.1%). Moreover, they have good market demand of their products (40.8%) as they have good technology in the market (37%). They also understand that Islam does not forbid them from doing business (43.3%) and they can observe their religion (38.7%) by covering their bodies. In a nutshell, this study found that the respondents are more motivated to be businesswomen due to personal reasons. This finding concurs with Rehman and Roomi's study. Please refer to table 2 for the details.

Table-2. Motivation

ITEM	FREQUENCY	PERCENTAGE
Family support	135	56.7
Don't give up easily	113	47.5
Self challenge	107	45
To contribute to family income	107	45
Able to help husband/family to provide household income	104	43.7
Muslim women's right to do business	103	43.3
Business management skills	98	41.2
Availability of products that have strong market demand	97	40.8
Self-confident	94	39.5
Freedom to cover their bodies	92	38.7
Want to make more money than was earned before	90	37.8
A healthy balance between home and work domains	89	37.4
Marketing skills	88	37
Availability of technology facilities for quick/easy produce of quality product	88	37
Want to lead and motivate others	86	36.1
To provide jobs for family members	84	35.3
Want to achieve a better position for in society	84	35.3
Wanted to continue family tradition	80	33.6
Availability of financial assistance from family/friends	71	29.8
Participation in women association	70	29.4
Be able to use past experience and training	55	23.1
Desire for independence	46	19.3
Permission from husband to do business according to Sharia Law	43	18.1

Source: Research Questionnaires

### 4.3. Solutions

In order to enhance their position as businesswomen in Asian Pacific countries, majority of them strongly agreed on the following solutions such as to have good relationship with customers/competitors/suppliers (46.6%), give zakat (45%) and donation or charity (41.6%) to poor people, emphasize quality products and services offered to avoid business degeneration (38.7%), learn more on how to access information in order to develop business (35.7%), have good relationship with business women associations (35.3%) and get access to halal market (34%). Please refer to table 3 for the details.

Table-3. Solutions

ITEM	FREQUENCY	PERCENTAGE
Have good relationship with customers/competitors/suppliers	111	46.6
To give zakat to cleanse up own property	107	45
To give donation/charity	99	41.6
Emphasize quality products and services offered to avoid business degeneration	92	38.7
Learn more on how to access information in order to develop my business	85	35.7
Have good relationship with business women association	84	35.3
To get access to halal market	81	34

Source: Research Questionnaires

## 5. CONCLUSION

It is concluded that Muslim women entrepreneurs in Asian Pacific SMEs work very hard that is from 9 to 11 hours every day even though they do not engage innovation in their business. This could be the factor that contribute to the reason to why their annual sales are quite high. However, they obtained small monthly profit. This might be due to their type of business which is more on distributing other people's products that needs to have big working capital. Due to this, they need to resort to a big amount commercial banks loans which is payable in a longer period.

Their suggested solutions which one of them is to have good relationship with customers or competitors or suppliers might be a big help for them in elevating their positions as businesswomen in Asian Pacific SMEs.

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