





THE SINGLE MOTHER ENTREPRENEURS' BUSINESS GROWTH CONUNDRUM: WHAT MATTERS?



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ABSTRACT

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This paper builds its argument on the basis that research on women's business growth should consider the identity of sub-groups, especially single mothers. Therefore, this descriptive and exploratory study aims to describe the growth of single mother entrepreneurs' businesses and to explore issues related to growth. This study employs an online survey of 196 single mother entrepreneurs who are members of the Women and Single Mother Entrepreneurs Society. The respondents were selected through the non-probability sampling technique of purposive sampling. The data are analyzed using the descriptive statistics based on the five stages of small business growth cycles proposed by Churchill and Lewis (1983). Based on the five stages of small business growth cycles, it is found that the single mother businesses have performed reasonably well to surpass the Existence and Survival stages. Nevertheless, tougher growth challenges appear as the business approaches the next stage due to the knowledge barriers consist of "know-how and know-who". The barrier impedes single mother businesses to progress into the Success stage, as they may remain either in the sub stage 3-Growth (3-G) or sub stage 3-Disengage (3-D). Personal issues seem not to be growth barriers for these single mother entrepreneurs. Knowledge barriers impose direct and indirect effects on business growth. The barrier occurs due to the limited level of knowledge and management experience as show in this context.

Contribution/ Originality: This study contributes to the existing literature by exploring growth barriers within the context of single mother entrepreneurs. It examines the barriers within the framework model of the five stages of small business growth cycles.

1. INTRODUCTION

Women play significant roles in entrepreneurship and economic development activities (Ambepitiya, 2016; Dhaliwal & Sahay, 2020; Jamali, 2008; Mauchi, Mutengezanwa, & Damiyano, 2014; Safaruddin & Zainuddin, 2019; Saidi et al., 2017; Shah & Saurabh, 2015). The development of women entrepreneurs has led to the alleviation of poverty in many developing and emerging countries (Saidi et al., 2017; Seshie-Nasser & Oduro, 2018). Due to the

increasing numbers of women entrepreneurs around the world, it is necessary to gain more insights into women entrepreneurship in order to enrich existing knowledge on entrepreneurship.

In previous years, most entrepreneurship studies largely focus on the male entrepreneurs. The explicit emphasize on women entrepreneurship in the entrepreneurship literature began in the late 1970s. Nonetheless, the development of women entrepreneurship research is relatively slow at the beginning phase because most of the entrepreneurship studies have assumed male and female entrepreneurs are similar. Thus, there were no justification to separate the investigations between gender lines. Research on women entrepreneurship eventually expand gradually between 1990s to early 2000s. The significant turning point for the development of women entrepreneurship research began with the launching of a specific journal entitled *International Journal of Gender and Entrepreneurship* in 2009 (Yadav & Unni, 2016). Since then, studies on women entrepreneurship have grown rapidly over the past 30 years with considerable numbers of journal articles, literature reviews and books related to women entrepreneurs (Yadav & Unni, 2016). To date, such research topics have increased tremendously. The five latest directions are identified to be the concern for current women entrepreneurs' studies (Yadav & Unni, 2016) as follows:

- (a) To build the theoretical explanations according to gender-based comparisons between business owners.
- (b) To expand the existing theories of entrepreneurship by integrating more feminist perspectives.
- (c) To study entrepreneurial processes within women-founded business models.
- (d) To expand the scope of research on women entrepreneurs by including the specific context and contents of the entrepreneurs.
- (e) To embrace innovative research methods for studying women entrepreneurs.

The contributions of this study fall under the attempt to study the entrepreneurial process in women founded businesses which related to the growth barriers of the single mother businesses. Business growth is worth exploring, since female entrepreneurs may encounter different challenges in navigating business growth compared to male entrepreneurs (Jamali, 2008; OECD, 2017; Saidi et al., 2017). Moreover, this study includes an attempt to study a sub-group within the women entrepreneurs' population, namely single mothers in an emerging Asian context. Single mother entrepreneurs are potentially exposed to numerous growth barriers that could hinder business performance. For example, according to Mahat, Mahat, Ahmad Mustafa, and Wan Ismail (2019); Abd Ghani and Hashim (2013) and Rusyda et al. (2011) single mothers are more prone to economic and psychological problems. In addition, they are exposed to family problems, negative stigmas and lack of community support. Therefore, such problems potentially affect their business growth.

This study aims to describe the growth of single mother entrepreneur's businesses and to explore barriers to growth. The justification for studying single mother entrepreneurs' businesses is the relatively immense burden encountered by the group compared to other women groups. For instance, single women are more flexible, since they have fewer responsibilities compared to single mothers. Meanwhile, women with spouse entrepreneurs are able to share and delegate roles and responsibilities with their spouse. As a result, single and women with spouse entrepreneurs are able to focus more on growing their business compared to the single mothers. The definition of single mother in Malaysia has been established within the scope of criteria used by the Ministry of Family Women and Community Development (KPWM) (2019):

- (i) Women who become the household leaders who are widowed or divorced and have unmarried children in the same household.
- (ii) Women who become the household leader but have a husband (the husband is unhealthy and unable to work) and unmarried children in the same household.
- (iii) Women who become the household leader and are unmarried, but have children (either adopted or illegitimate child).

The study target single mother entrepreneur population in an urban area. The justification for focusing single mother entrepreneurs in an urban area is because most business activities are highly concentrated in urban areas. Thus, the finding would reflect the highest growth potential group within the targeted population.

2. SINGLE MOTHER EMPOWERMENT AGENDA IN MALAYSIA

Within the Malaysian context, women empowerment agenda has been assigned to a specific ministry known as the Ministry of Women, Family and Community Development (KPWKM). Under KPWKM, various plans have been formulated to elevate the Malaysian women socio-economic status including the single mothers. Based on Mahat et al. (2019) most aid for single mothers in Malaysia can be accessed through registration of the single mothers to the Social Welfare Department. Nevertheless, the number of single mothers been registered under Women Social Development is relatively small, and this could restrict many from gaining access to various government aid (Mahat et al., 2019).

A specific action plan was established on 3rd June 2015 by the Malaysian government known as the Single Mothers Empowerment Action Plan (2015-2020) (KPWM, 2019). The action plan has three strategic focuses, which are:

- (i) Empowerment of single mother economy.
- (ii) Promoting the social well-being of single mothers.
- (iii) Increasing the research and development coordination for single mothers.

The action plan is consistent with the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which defines discrimination against women as "...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field" Mahat et al. (2019). Thus, the action plan reflects government agenda to adhere with the convention proclamation in terms of empowering single mothers, especially those in a vulnerable social-class. Within the first focus, there are four pillars that concern empowerment of single mothers through entrepreneurship and business-related activities. The four strategic pillars are as follows:

- (i) To enhance single mothers' skills and knowledge related to entrepreneurial activities.
- (ii) To assist the single mothers who possess skills and experience to obtain financial aid for developing or to grow their business.
- (iii) To assist single mothers who own businesses to market their products and services.
- (iv) To disseminate information about existing (available) economic empowerment incentives to single mothers.

Based on the single mother strategic action plans, it is obvious that the Malaysian government aim to empower single mothers through business endeavours. The single mothers are expected to grow their business to reach its maximum capacity and remain competitive in the market. Thus, this study seeks to understand their business growth momentum and identify elements that hinder the growth process. Next section presents the literature reviews to justify the need to explore the growth issue within the context of single mothers' business ventures.

3. BUSINESS PERFORMANCE

Business performance refers to the ability to satisfy a company's major stakeholders' or owners' desires and must be evaluated to measure how the accomplishment satisfies these desires (Suraiya, Ahmad, Sarmila, Abdullah, & Juliza, 2020; Zulkifli, Nur, & Perera, 2011). Performance can be defined as how individuals or groups reach a conclusion of a targeted aim (Yıldız, Baştürk, & Boz, 2014). Performance is influenced by various factors. Among the important factor is the business leadership. According to Yıldız et al. (2014) leadership styles and innovativeness have positive effect on business performance. Within the current context, the relationship between

leadership and business performance reflects the pivotal role of women entrepreneurs (i.e. single mother entrepreneurs) as the founders and owners of their respective business ventures.

Although all entrepreneurs are exposed to similar business risks and challenges regardless of gender differences, to a certain extent women entrepreneurs in developing countries encounter more barriers than their male counterparts (Dhaliwal & Sahay, 2020; OECD, 2017; Rajan, Muralidharan, & Ravi, 2019; Safaruddin & Zainuddin, 2019). According to Jamali (2008) and Dhaliwal and Sahay (2020) the ascription of women to the family roles; traditional male stereotypes, societal attitudes and structurally related constraints such as lack of government support; and a lack of financial and micro credit loans are all barriers to successful women entrepreneurship in many developing countries. Similarly, Edelman, Donnelly, and Manolova (2018) reiterates that gender stereotypes exist in the angel investment process, eventually distorting the chances for women's businesses to achieve their maximum potential. On top of that, Malaga, Mamonov, and Rosenblum (2018) found that women-owned companies are relatively under presented in the Title II equity crowd funding. Equity-based crowd funding is a form of funding alternatives that allows start-ups and small companies to solicit equity investments without the need for complex regulatory filings. Bianco, Lombe, and Bolis (2017) found that women entrepreneurs face a complex system of interrelated structural barriers which hinder their businesses advancement. Thus, these studies identify the need for a specific study on women entrepreneurs, and particularly the single mothers sub-grouping, in a specific context.

Another strength of this study lies in its effort to examine the situation within the context of a developing nation such as Malaysia. Context plays a significant role to this type of issue because women's participation in business and their achievements are influenced by local norms and culture (D'Souza, Lim, & Hewarathna, 2000). Hence, culture is an important determinant of the level of entrepreneurship within society as well as the achievement of business growth among different market players within a particular context. The next section presents the literature review of studies pertaining to women's business performance in various contexts.

3.1. Studies on Women's Business Performance

There are four categories of barriers for women entrepreneurship, consist of the economic-social-commercial, structural, socio-cultural and individual-familial (Niazkar & Arab-Moghaddam, 2011). Economic-social-commercial barriers include financial problems, lack of cooperation and market related issues. Structural barriers include problems such as lack of information coordination and legal problems, while socio-cultural barriers include negative attitudes and perceptions of society and authorities towards women entrepreneurs. The personal-familial involve problems such as lack of motivation, experience and family problems. These problems hinder the development of women entrepreneurs in Iran. Nonetheless, these problems are quite similar with other contexts, especially among developing countries. The problems do not only interfere the birth stage of women entrepreneurship but also disrupting the growth of the existing women business ventures. Shah and Saurabh (2015) suggest that the survival and sustainability of the women micro enterprises in South Asian region depend mostly on the external supports. The external support plays the role to minimize the impact of the barriers on women's business performance.

Other studies have investigated on the determinants of women entrepreneurs' business performance such as Mozumdar, Hagelaar, van der Velde, and Omta (2020); Rajan et al. (2019); Dhaliwal and Sahay (2020); Safaruddin and Zainuddin (2019); Saidi et al. (2017). Saidi et al. (2017) found three significant variables affecting the performance of women's businesses: education level, availability of capital and culture. Meanwhile Yusuff, Bakar, and Ahmad (2016) suggest that micro financing, social capital, entrepreneurial competencies and entrepreneurial self-efficacy are important determinants for women's business performance. Safaruddin and Zainuddin (2019) examined the relationship between active performance characteristics, which consist of active action planning, active social strategy for networking and active approach to learning, and the entrepreneurial success of a sub-

segment of Malaysian women entrepreneurs based on the notion of Action Regulation Theory. Their findings indicate the active performance characteristics have a relationship with women's business success.

Mozumdar et al. (2020) examined the performance of Bangladeshi women entrepreneurs who engaged in the handicraft businesses based on Resource Based View (RBV) argument. Entrepreneurs within a constrained resource environment have to wrest for valuable combination of resources from the surroundings in order to develop their businesses. As far as women entrepreneurs are concerned, the existing business environment in most developing countries is rather challenging due to social and environmental threats, unstable infrastructure, institutional limitations, and non-supportive government policies. The findings indicate the entrepreneurial orientation (EO) and business training positively affect performance, while social ties negatively influence performance. Meanwhile, social environments in terms of the social cultural norms and customs hinder women's business performance. This suggests that the environment (context) is a contingent factor for the way personal traits, such as the EO, human, and social capital can be optimized by the women entrepreneurs to achieve performance within the developing world context. Rajan et al. (2019) found that Indian women's business performance is determined by the entrepreneurs' knowledge and competencies, itemised into internal business marketing competencies, founder work experience and consumer respect, personal aspirations and views, stakeholders support and founder background.

Apart from that, a few other studies have explored on factors that hinder women's business performance. Studies such as those by Mauchi et al. (2014); Boden Jr and Nucci (2000); Brush (1992); and Zolin, Stuetzer, and Watson (2013) relate underperformance to inexperienced management. Women entrepreneurs are found to have less managerial experience than the male counterparts. Moreover, according to Fairlie and Robb (2009); Cliff (1998) and Fasci and Valdez (1998) the underperformance of women's businesses may also be due to differences in life perspectives held by women entrepreneurs. These authors have also reported that women perform less well on quantitative measures such as job creation, sales turnover and profitability, since women tend to establish businesses to pursue relatively intrinsic type of goals (for example, independence, and the flexibility to run business and domestic lives) rather the absolute financial goals.

Fasci and Valdez (1998) and Birley (1989) also suggest that the multiple demands on women reduce the time that they can devote to the business. Having primary responsibility for children, home and older dependent family members, time and energies to grow a business may be relatively limited (Jamali, 2008; Starcher, 1996). Work-home conflict is the tension caused by the dual responsibility of managing a business and family becomes the major stumbling block for many female business owners (Mauchi et al., 2014). On top of that, Karim (2001) and Mauchi et al. (2014) have proposed that financial problems are the most common problems encountered by women entrepreneurs. Studies such as those by Boden Jr and Nucci (2000); Du Rietz and Henrekson (2000) and Watson (2003) have found that women are more likely to discontinue businesses due to financial constraints. According to Teoh and Chong (2008) female owners tend to prefer internal sources of financing. In addition, women use smaller amount of capital in the start-up phase and are less likely to use financial instruments such as overdrafts, bank loans, and supplier credit.

A study by Mauchi et al. (2014) has identified a lack of business networking as a major challenge for women business growth. Based on Teoh and Chong (2008), women entrepreneurs usually employ social relations and social contacts as channels to gain access to information, customers, suppliers and sources of finance. They optimize family networks to access unpaid family workers as well as emotional support. It has been found that support from personal networks improves the survival and growth chances of new ventures. Specifically, support from strong ties (spouse/life partner, parents, friends and relatives) is more important than support from weak ties (business collaborators, acquaintances, former employers and former co-workers) in terms of the success of new ventures. A heavy reliance on string ties networks may distort to a certain extent the growth potential of business, especially at an advanced growth stage.

Mauchi et al. (2014) and Teoh and Chong (2008) also relate the problems with lack of education and management training. According to Teoh and Chong (2008) women are often disadvantaged in terms of access to training. They are often unaware of training opportunities and are less likely to afford the training cost provided by the private sectors. Another intriguing factor that impedes women's business achievements is the glass-ceiling phenomenon, which refers to an invisible barrier that impedes the advancement of the talented women professionals in corporate entities, especially in the Asian region (Han & Noland, 2020; Jatningsih, Sarmini, & Habibah, 2020). Furthermore, the glass ceiling metaphor has recently expanded into the context of women entrepreneurs, described as the "second glass ceiling" (Bosse & Taylor, 2012).

The second glass ceiling is like an entrepreneurship corollary to the first glass ceiling concept. Instead of moving up on the corporate advancement ladder, the second glass ceiling disrupt the capital markets that serve small firms (Bosse & Taylor, 2012). The second glass ceiling prevents women-owned small firms from reaching their full entrepreneurial potential. The situation is described as the situation in which women business owners face systemic disadvantages in acquiring the financing needed to start new firms and to fuel growth of existing small firms. The phenomenon may provide an explanation for the unequal access to capital for business growth of women entrepreneurs, including the single mother sub-group.

Based on the literature review, women entrepreneurs exposes to unique struggles compared to the male entrepreneurs. Although all businesses are exposed to typical business risks, women owned businesses face additional barriers. Some of the factors embedded in the social norms and culture of the society as well as the universal values. As far as single mother is concerned, the barriers are expected to be more intense compared to other groups of women entrepreneurs. The problem is due to their status, which may impose extra burden such as increased household duties and a wider scope of family responsibilities (Abd Hamid & Salleh, 2013; Jatningsih et al., 2020; Kotwal & Prabhakar, 2009; Mahat et al., 2019; Rahman, Abdullah, Darus, & Mansor, 2017). Hence, single mother entrepreneurs are expose to more obstacles compared to other group of women entrepreneurs. The specific situation of the single mother entrepreneurs eventually affects their business growth performance as well. The next section elaborates the perspective of small business growth cycles based on a specific model.

4. SMALL BUSINESS GROWTH THEORETICAL FRAMEWORK

Business performance is frequently measured through indicators such as profit, return on investment (ROI), return on assets (ROA), turnover or number of customers, quality and product improvement. Based on Zulkiffli et al. (2011) the literature suggests that subjective evaluations are an appropriate alternative to the objective measurement for small and medium enterprises (SMEs). Thus, research is needed to develop new measurement for SMEs performance and to adopt subjective measures rather than relying solely on objective measures. One important concept for measuring business performance subjectively is business growth.

Business growth relates closely to survival. Business growth reflects continuous expansion, improvement and changes that lead to a better situation and to strengthening the internal capabilities and resources. The use of business growth indicator allows entrepreneurs to self-evaluate performance according to their achievement throughout the entire sequence of business development. Businesses have a series of stages in its life cycle similar to the growth of humans in parallel with organizational age and size. During each stage, the entrepreneurs will be encountered different challenges and requires different solutions, as described by Churchill and Lewis (1983) prescriptions on small business growth stages.

According to Churchill and Lewis (1983) small businesses vary widely in their size and capacity to grow. There are five stages in small business growth: Stage 1- Existence; Stage 2- Survival; Stage 3(a)- Success- disengagement; Stage 3(b) - Success- growth; Stage 4- Take-off; and Stage 5- Resource Maturity. In Stage 1 (Existence), the business encountered major problem concerning of getting customers and to deliver products (services) effective and efficiently. Businesses at the existence stage range from a newly started business to high technology companies

that have yet to stabilize production or product quality. Most companies at the existence stage do not have enough customers or acceptable standards of product quality to conquer the market. As a result, these businesses are exposed to the threat of business closure when the start-up capital runs out. Based on the situation persists at the existence stage, the growth momentum of the next stage requires effective strategies aimed at creating sufficient customer support and to develop reputable product quality to further stimulate growth performance.

In Stage 2 (Survival), the business demonstrates its ability as an effective and workable entity in the marketplace. At this stage, the business has enough customers and is able to satisfy customers with reasonable quality products or services. The major problems shift from mere existence to maintaining the relationship between revenues and expenses in order to break even. Many companies remain stagnant at the survival stage for some time and earn marginal returns on the invested capital and effort. Thus, effective strategies are needed to boost the income and to manage operating expenses for higher profits.

Stage 3 (Success) is the critical point in which important decisions must be made in terms of the potential growth options. At the Success stage, entrepreneurs have options whether to pursue business growth by exploiting current business achievements and to expand the business; or to maintain company stability and profitability to support the owner's alternative activities. This lead to two growth options, namely the stage 3-Growth (3-G) and 3-Disengage (3-D). The 3-G sub-stage occurs when the owner choses to optimize the existing business as the growth subject; while the 3-D sub-stage occurs when the existing business is used as means to support the owners as they entirely or partially disengage from a particular business.

In the Success-Disengagement sub-Stage (3-D), the business has achieved true economic stability. The company may choose to remain at this stage, provided that environmental changes do not destroy its existing market niche or the current management does not reduce its competitive abilities. At sub-Stage 3-D, cash is plentiful and the main concern is to avoid cash drain during prosperous periods to withstand more difficult times. Many companies continue to stay in the Success-Disengagement sub stage for long periods due to their product-market niche not permitting business growth. Thus, at sub-Stage 3-D, the growth momentum of the business becomes static or marginal, since its owner(s) purposely choose not to grow further.

In the Success-Growth (sub-Stage 3-G), the owner chose to optimize its reputation and accumulated resources to expand the business at a higher level. The entrepreneurs use the cash and the entity borrowing capacity to finance the growth of the business. The important tasks at this level is to make sure the business stays profitable so that it will not outrun cash and to develop managers that able to meet the needs of the growing business. If the sub-Stage 3-G attempt successful, the business will proceed to Stage 4 (Take-Off). If the attempt fails, the sub-Stage 3-G company will revert to sub-Stage 3-D or even revert to Survival prior to the bankruptcy event. Therefore, in sub-stage 3-G, the growth momentum is relatively rapid and intense.

Stage 4 (Take-Off) refers to the execution of the rapid growth business expansion, while Stage 5 refers to the Resource Maturity stage. At Stage 5, the business reaches its maximum potential and becomes highly established in the market/industry. Companies in Stage 5 have sufficient staff and financial resources to engage in complex operations and strategic planning. The management is decentralized, adequately staffed and the systems are well developed. The owner and the business are nearly separate, both financially and operationally. The business entity has advantages due to the size, financial resources, and managerial talent factors. If the entity is able to preserve the entrepreneurial spirit, it may become a formidable force in the market. Nevertheless, if fails, the company will be entering Stage 6 known as ossification. Ossification is characterized by a lack of innovative decision making and the avoidance of risks.

5. METHODOLOGY

This study used an online survey to collect data from the targeted respondents. A questionnaire was developed to obtain the necessary data. In order to ensure wider access to the target respondents, the questionnaires were distributed through an online platform.

5.1. Population and Sample

The population of the study comprised of single mother entrepreneurs who are members of the Women and Single Mother Entrepreneurs Society based in Batu Caves, Selangor, Malaysia. The population consists of 400 single mother entrepreneurs. Based on the given population, Krejcie and Morgan (1970) sampling size table had been used to determine the appropriate sample size for the study. The sample size has been set as 196 due to the estimation of the population size. A non-probability sampling technique, namely purposive sampling, was used to select the respondents, since they are scattered across various locations.

The relevant unit analysis for this study is the single mother business as a whole. Thus, there is no need to differentiate the samples according to business sector. The respondents are involved in various business sectors and share similarities in terms of business scale, which are the micro-scale. The sample selection is consistent with the intention to understand barriers of the business growth among single mother entrepreneurs in micro scale business which relatively under-studied.

5.2. Instrument

The questionnaire consists of specific sections consist of the respondents' demographic background, business background, measure of business growth and business growth challenges. The study follows (Zulkiffli et al., 2011) to employ a relatively balanced measurement for measuring SMEs' business performance. Thus, business performance was operationalised through the growth indicators that include both financial and non-financial aspects. The respondents gave their self-evaluation response pertaining to recent business growth performance within the time-frame of three recent years (from 2017 - 2019). The respondents gave evaluations on 7 statements based on the scale ranging from (1) Very bad, (2) Bad, (3) Quite Good, (4) Good, and (5) Very Good. Table 1 shows the statements under the business growth measurement.

Table-1. Business growth within a 3 year time-frame.

| No. | Items |
|-----|---|
| 1 | Return on sales (financial) |
| 2 | Increase of profit (financial) |
| 3 | Return on assets (financial) |
| 4 | Increased of annual sales (financial) |
| 5 | Market penetration (non-financial) |
| 6 | Increase of business reputation (non-financial) |
| 7 | Increase of product diversification (non-financial) |

The business growth challenges include 8 statements designed to measure the barriers that hinder the business growth. The respondents responded based on the following scale: (1) Totally Disagree, (2) Disagree, (3) Quite Agree, (4) Agree and (5) totally Agree. Table 2 shows a list of statement items for the growth challenges.

A pilot test was conducted on 10 respondents with similar characteristics to the target sample. The reliability test shows satisfactory results, with alpha values of 0.853 and 0.794 for business growth performance and business growth challenges, respectively. The descriptive statistics are considered sufficient to accomplish the research objective of describing the growth of single mother entrepreneurs' businesses and barriers to the growth.

Table-2. Business growth challenge.

| No. | Items |
|-----|---|
| 1. | My family support my involvement in business. |
| 2. | My family members help me to manage family matters. |
| 3. | It is difficult to divide my time between family and business matters. |
| 4. | It is difficult for me to get some advice on business issues. |
| 5. | I don't have business experience prior to my business involvement. |
| 6. | I don't have enough knowledge to manage the business. |
| 7. | I have problem in managing the business. |
| 8. | I am unsure who or which agencies can assist me to expand my business market. |

6. FINDINGS AND DISCUSSION

The analysis is separated into two sub-sections, consisting of demographic and business profiles and barriers to business growth.

6.1. Demographic and Business Profiles

Table 3 shows the single mother entrepreneurs' demographic profiles.

Table-3. Demographic profiles.

| Items | Category | Frequencies (n=196) | Percentage (%) |
|-----------------------|---|------------------------|-------------------|
| Age | 26-35 years old | 30 | 15.3 |
| | 36-45 years old | 115 | 58.7 |
| | 46 years old and above | 51 | 26.0 |
| Education level | Primary School Evaluation Test (UPSR) | 5 | 2.5 |
| | Malaysia Education Certificate (SPM) | 104 | 53.1 |
| | Diploma & Higher Education Certificate (STPM) | 75 | 38.3 |
| | Degree and above | 12 | 6.1 |
| Ethnic | Malay | 144 | 73.5 |
| | Chinese | 17 | 8.7 |
| | Indian | 34 | 17.3 |
| | Others | 1 | 0.5 |
| Numbers of dependents | Less than 5 persons | 97 | 49.5 |
| | 5-10 persons | 99 | 50.5 |
| | 11 persons and above | 0 | - |

Based on Table 3 m about 58.7% of the single mother entrepreneurs are in the range of 36 to 45 years old. The pattern indicates most of the respondents are in a suitable age to grow their businesses, since the range reflects cognitive maturity and wisdom in the person's life span. A study by [Gielnik, Zacher, and Wang \(2018\)](#) found that age plays an important role in transitions in the entrepreneurial process. Older women are more able to transform entrepreneurial intention into entrepreneurial activity; while the younger people have more ability in identifying opportunities and translate it into entrepreneurial intention (idea) ([Gielnik et al., 2018](#)). The underlying reason is because entrepreneurial activity requires more resources and capabilities such as financial resources and real-life experience. Furthermore, those between 36 to 45 years old are considered as having had sufficient time to aggressively develop business potential prior to reaching an unproductive age. The fact can be supported by [Azoulay, Jones, Kim, and Miranda \(2020\)](#) study, who found most successful entrepreneurs comes from founders who are in the middle-aged and beyond. The mean for the founder age in the fastest growing venture is 45 years old, with success momentum increasing up to the late 40s and decreasing thereafter.

In terms of educational background, 53.1% of the respondents had a Malaysian Education Certificate (SPM), showing that most of the single mother entrepreneurs had a basic secondary education background. 38.3% of respondents had a higher education background with Malaysian Higher Education Certificate (STPM) or Diploma qualifications. As for ethnic composition, most of the respondents were Malay (73.5%), followed by Indian (17.3%) and Chinese (8.7%). About 49.5% of the respondents had fewer than five dependents and 50.5% had 5 to 10 dependents to support. The data shows that single mother entrepreneurs have more responsibilities as bread winners for the family. Based on information in Table 4, about 54.6% of the respondents started their business with small amount of capital between RM501 to RM1,000. The pattern indicates single mother entrepreneurs have tendencies to involve in micro business to generate income for livelihood. The micro businesses operated by the respondents are relatively typical business with low risks and cost and which require the simple skills possessed by the single mothers. The single mothers optimize basic resources that are easily accessible or existed around them. This trend is supported by the answers regarding their expectation during the business start-up, in which 87.8% of the respondents expect the business to be the main avenue for generating income. About 73.5% of the respondents reported receiving business aid from the relevant agencies. The data indicates that most respondents fulfilled the criterion as the target group under the business aid programme offered by the relevant authorities.

Table-4. Business ventures profiles.

| Items | Category | Frequencies (n=196) | Percentage (%) |
|--|----------------------------|------------------------|----------------|
| Amount of capital during start-up | Less than RM 500 | 55 | 28.1 |
| | RM 501-RM 1,000 | 107 | 54.6 |
| | RM 1,001-RM 1,500 | 26 | 13.3 |
| | RM 1,500-RM 2,000 | 8 | 4.1 |
| Cumulative assets value during start-up | Less than RM 500 | 34 | 17.3 |
| | RM 501-RM 1,000 | 79 | 40.3 |
| | RM 1,001-RM 1,500 | 61 | 31.1 |
| | RM 1,500-RM2,000 | 20 | 10.2 |
| | More than RM 2,000 | 2 | 1.0 |
| Cumulative assets value 3 years after start-up | Less than RM 500 | 10 | 5.1 |
| | RM 501-RM 1,000 | 23 | 11.7 |
| | RM 1,001-RM 1,500 | 85 | 43.4 |
| | RM 1,500-RM 2,000 | 64 | 32.7 |
| | More than RM 2,000 | 14 | 7.1 |
| Current cumulative assets value | Less than RM 1,000 | 7 | 3.6 |
| | RM 1,001-RM 1,500 | 21 | 10.7 |
| | RM 1,500-RM 2,000 | 48 | 24.5 |
| | RM 2,000-RM 2,500 | 79 | 40.3 |
| | More than RM 2,501 | 41 | 20.9 |
| Average of annual sales | Less than RM 10,000 | 49 | 25.0 |
| | RM10,001-RM 20,000 | 34 | 17.3 |
| | RM 20,001-RM 30,000 | 113 | 57.7 |
| | RM 30,001 and above | 0 | - |
| Average of annual profits | Less than RM 10,000 | 59 | 30.1 |
| | RM10,001-RM 20,000 | 128 | 65.3 |
| | RM 20,001-RM 30,000 | 9 | 4.6 |
| | RM 30,001 and above | 0 | - |
| Number of employees | 1-2 persons | 158 | 80.6 |
| | 3-4 persons | 35 | 17.9 |
| | 5-6 persons | 3 | 1.5 |
| | 7 and above | - | - |
| Expectation during business start-up | As main income source | 172 | 87.8 |
| | As secondary income source | 16 | 8.2 |
| Received any business assistance/aids from any agencies? | Yes | 144 | 73.5 |
| | No | 52 | 26.5 |

Based on the comparison of cumulative assets during the start-up, three years after start-up, and current period, a pattern of growth momentum was detected. During the start-up phase, about 40.3% of respondents had cumulative assets between RM501-RM1,000. Three years after start-up, a majority of the respondents (or 43.4%) indicated cumulative business assets of between RM 1,001-RM 1,500. For the current period, 40.3% of respondents indicate cumulative assets value between RM2,000 to RM2,500. As far as performance is concerned, the businesses have shown impressive growth momentum through the passage of time.

Table 5 presents an evaluation of business growth achievements based on the respondents' self-assessments.

Table-5. Single mother entrepreneurs business growth achievement.

| No. | Items | Very bad (%) | Bad (%) | Quite good (%) | Good (%) | Very Good (%) | Mean |
|-----|-------------------------------------|--------------|---------|----------------|----------|---------------|-------------|
| 1. | Return on sales | - | - | 9.7 | 56.6 | 33.7 | 4.24 |
| 2. | Increase of profit | - | - | 11.7 | 52.0 | 36.2 | 4.25 |
| 3. | Return on assets | - | - | 16.3 | 50.0 | 33.7 | 4.17 |
| 4. | Increased of annual sales | 0.5 | - | 13.8 | 51.0 | 34.7 | 4.19 |
| 5. | Market penetration | 0.5 | 1.0 | 11.7 | 52.6 | 34.2 | 4.19 |
| 6. | Increase of business reputation | 0.5 | 2.0 | 12.8 | 55.1 | 29.6 | 4.11 |
| 7. | Increase of product diversification | 0.5 | 2.6 | 14.8 | 54.1 | 28.1 | 4.07 |

The highest mean of 4.25 relates to the "increase of profits", while the second highest mean of 4.24 relates to the "return on sales". The pattern is consistent with the selection of "average amount of annual profit between RM 10,001-RM20,000", which was reported by 65.3% of respondents, and the "average annual sales between RM20,000-RM30,000" which was reported by 57.7% of respondents (refer to Table 4). Meanwhile, the lowest mean score of 4.07 relates to the "increased of productivity and diversification". This indicates that the respondents' business growth is relatively slow in terms of diversifying products and that they prefer to continue with the existing product range. Overall, the growth momentum is dominated by four items related to the increase of annual profits, return on sales and increased of annual sales, and market penetration. The pattern shows that the single mother entrepreneurs are relatively good at making sales, as reflected by growth indicators related to return on sales, increase of annual sales and market penetration.

Based on the above description, single mother entrepreneurs have succeeded in the Existence (Stage 1) and Survival (Stage 2) stages. The main objective for Stage 1 is to attract customers and deliver products (services) effectively and efficiently. Therefore, the achievement of reasonable annual sales, return on sales and market penetration reflect the growth ability within the Existence stage. Meanwhile, in the Survival stage, the main concern is to attain an effective and efficient balance between revenue and expenses as well as to achieve the break-even and lucrative profits. The highest mean value in the annual profits reflects considerable growth of the single mothers' businesses in the Survival stage, potentially supported by the effective management of the revenue streams.

Nevertheless, the business growth shows a relatively lower mean in two items, namely the "increased of business reputation" (mean=4.11) and "product diversification" (mean=4.07). The performance in terms of growing the business reputation and product diversification involved the long-term growth orientation and eventually determine the business capability to move into the Success stage (Stage 3). By looking at these means, it highlights the point at which the single mother entrepreneurs' business growth begins facing triggering growth challenges. The triggering barriers that distort further growth sequence among single mother businesses are presented in the next sub-topic.

6.2. Barriers to Business Growth

Table 6 shows the business growth barriers encountered by the single mother entrepreneurs.

Table-6. Single mother entrepreneurs business growth challenge.

| No. | Items | Totally Disagree (%) | Disagree (%) | Quite Agree (%) | Agree (%) | Totally Agree (%) | Mean |
|-----|---|----------------------|--------------|-----------------|-----------|-------------------|-------------|
| 1. | My family support my involvement in business. | 1 | 0 | 16.8 | 30.6 | 51.5 | 4.32 |
| 2. | My family members help me to manage family matters. | 1.5 | 0.5 | 13.8 | 34.2 | 50.0 | 4.31 |
| 3. | It is difficult to divide my time between family and business matters. | 2.0 | 5.1 | 14.8 | 39.8 | 38.3 | 4.07 |
| 4. | It is difficult for me to get some advice on business issues. | 2.0 | 2.6 | 8.2 | 41.8 | 45.4 | 4.26 |
| 5. | I don't have business experience prior to my business involvement. | 1.0 | 0.5 | 4.1 | 36.2 | 58.2 | 4.50 |
| 6. | I don't have enough knowledge to manage the business. | 1.0 | 0.5 | 2.6 | 29.1 | 66.8 | 4.61 |
| 7. | I have problem in managing the business. | 1.0 | 0. | 4.1 | 26.5 | 68.4 | 4.61 |
| 8. | I am unsure who or which agencies can assist me to expand my business market. | 0.5 | 0. | 5.6 | 25.0 | 68.9 | 4.62 |

Based on Table 6, statement (8), “I am unsure who or which agencies can assist me to expand my business market” has the highest mean score of 4.62 and was agreed with by 68.9% of respondents. The pattern reflects that most of the single mother entrepreneurs have difficulties to expand business market as they are unsure of the agencies that provide assistance for their business growth. Most of the single mothers have difficulties to seek business aid from the right parties/agencies, often missed latest information regarding business opportunities and aids, and did not fulfil the necessary terms and requirements to be qualified for the aid (opportunities). The second highest mean scores are 4.61 obtained by statement 6 and 7, respectively. Statement (6) is about insufficient knowledge to manage business, while statement (7) is about having problem in managing the business. The barriers to growth confronted by single mother entrepreneurs are related to technical knowledge which concern on the “know-how and know-who” rather than the individual personal issues. The findings actually reiterates previous findings such as Rajan et al. (2019) and Mauchi et al. (2014).

As far as the personal issues are concerned, 3 statements reflect the personal challenges that consist of statement (1), (2) and (3). Statement (3) of “It is difficult to divide my time between family and business matters”, obtain the lowest mean of 4.07 and was agreed with by a total of 78.1% respondents (39.8% agree and 38.3% totally agree). The high percentage indicates that single mother entrepreneurs did not have a problem managing time between the business and family matters. Thus, the inability to manage time management for business and family matters was not a major growth challenge for single mother entrepreneurs. Statements (2) and (3) relate to the family support received by the single mother entrepreneurs. Many of the single mother entrepreneurs agree that that they get positive support from family members in the form of supporting their involvement in the business (mean=4.32) and helping them to manage the family chores (mean=4.31). The finding indicates that family support is important to ease the business growth barriers related to the personal issues. These findings reiterate those of Teoh and Chong (2008) that strong ties support is important for women entrepreneurs’ business success. The support may be optimized both directly (i.e. gain access to business opportunities and information) or indirectly (i.e. help to look after the children etc.)

Nevertheless, the technical knowledge remain unattended for the single mother entrepreneurs since majority have a relatively low education background (see Table 3). Thus, a lack of business technical knowledge and experience exposes them to handicaps in the process of growing up the business. These findings reiterates previous

studies on the typical problems that hinder women's business performance (Boden Jr & Nucci, 2000; Bosse & Taylor, 2012; Brush, 1992; Mauchi et al., 2014; Mozumdar et al., 2020; Niazkar & Arab-Moghaddam, 2011; Rajan et al., 2019; Teoh & Chong, 2008; Zolin et al., 2013) regardless of their identity, either as single women or with a spouse or as a single mother.

As far as the five stages of small business growth are concerned, single mother entrepreneurs have encountered tougher challenges to proceed to stage 3 compared to the Stage 1 and 2. The exposure to knowledge challenge related to "know-how and know-who" makes it difficult for them to find ways to manage their business effectively as well to grab new opportunities. In order to proceed with the 3-G growth stage, entrepreneurs must be able to foresee new opportunities and to optimize current strengths and resources to expand existing business for example tapping into a new market or to introducing new product lines. Contrary, if the entrepreneurs opt to proceed into 3-D stage, they must be able to strategize the existing business in a way that will secure its current competitive advantage and above-average profitability. Both growth options require strong leadership from entrepreneurs (founders) that encompass both technical knowledge and management capabilities (Rajan et al., 2019). The barrier inevitably explained the second glass ceiling phenomenon potentially occur within the context of single mother entrepreneurs. As mentioned by Bosse and Taylor (2012) the second glass ceiling prevents women-owned small firms from reaching their full entrepreneurial potential due to the systemic disadvantage in exploiting available opportunities and growth potential. Our findings gave support to the relevance of Strategic Actions no. 3 and 4 of the Single Mothers Empowerment Action Plan (2015-2020), which aim to enhance single mothers' skills and knowledge to involve in entrepreneurial activities; and to assist single mothers to obtain financial aid for developing or to growing their business. These efforts would empower single mother entrepreneurs to manage their business professionally and to grab opportunities beyond existing market.

Within the context of single mother entrepreneurs, the ignorance made the second glass ceiling phenomenon effect more intense. This is evidenced through responses in Table 6, in which most of the respondents chose agree and totally agree the for respective items: "*It is difficult for me to get some advice on business issues*" (87.2% agree and mean=4.26); "*I don't have business experience prior to my business involvement*" (94.4% agree and mean = 4.50); "*I don't have enough knowledge to manage the business*" (95.9% agree and mean = 4.61); "*I have problem in managing the business*" (94.9% agree and mean =4.61); and "*I am unsure who or which agencies can assist me to expand my business market*" (93.9% agree and mean=4.62). The responds show that lack of relevant technical knowledge of the "know-how and who" or simplified as ignorance - become a major barrier for the single mother entrepreneurs to proceed to 3-G or 3-D growth sub-stages. A lack of relevant knowledge and experience is consistent with the level of education background held by most respondents. This finding supports Mauchi et al. (2014) and Teoh and Chong (2008) who relate women's business performance with the level of education and management training. More specifically, the sources of ignorance barriers among the single mother entrepreneurs are largely due to two types of knowledge-lacking, which consist of:

- (a) Knowledge on business management (know-how).
- (b) Knowledge on source of business/market aids/opportunities (know-who).

As such the single mother entrepreneurs are unable to optimize the external supports from the business aid programme offered by the relevant agencies, easily being manipulated by cunning rivals in market place, to make wrong business decisions and to adopt ineffective business practices and/or strategies. All these explained the probability of the stagnant or deteriorating growth of single mothers' business ventures after the Survival stage (Stage 2). Additionally, as mention in Teoh and Chong (2008) reliance on social relations and strong ties networks limits the availability of information and opportunities for their business advancements. Many of the business incentives are organized by the government and private entities, thus single mother entrepreneurs may not gain adequate access to relevant information and resources. Therefore, this finding indirectly support the Strategic

Action no. 6 of the Single Mothers Empowerment Action Plan (2015-2020) to ensure dissemination of information about existing economic empowerment incentives to single mothers who are mostly unaware of it.

7. CONCLUSION AND IMPLICATIONS

Generally, single mother entrepreneurs face similar challenges to those often encountered by other women entrepreneurs in other developing countries. The barrier to growth is the single mother entrepreneurs' ignorance on the technical knowledge or "the know-how and who" in managing businesses. The barrier occurred due to the limited level of knowledge and management experience. Thus, future studies should examine the influence of the identified factors on business growth among single mother entrepreneurs through more rigorous inferential analysis. Furthermore, the ignorance barrier imposed indirect effect on business growth through the role of second-glass ceiling phenomenon. Due to the ignorance of the single mother entrepreneurs, they are prone to be left out from gaining access to the available business opportunities. Therefore, the phenomenon actually requires further investigation in terms of understanding the potential contributing factors. As far as the finding is concern, the ignorance of the single mother entrepreneurs is proposed to be one of the contributing factor to the second-glass ceiling phenomenon. Thus, future studies are encouraged to examine these factors, as well as other factors, by integrating the second-glass phenomenon as a mediating variable between the barrier factors and business growth.

In terms of practical implications, the findings show that the government and all women empowerment agencies should pay more attention to reducing the level of ignorance among single mother entrepreneurs through continuous business and management knowledge up scaling programme, disseminating of latest information on available opportunities, business growth mentoring and coaching programme, and implementing specific affirmative plans to exposed them to more growth opportunities. In line with the effort of grooming credible women entrepreneurs among single mothers, the government can design specific business aid programmes such as start-up grants and business growth grants for qualified entrepreneurs. The aid can be designed as part of the sub-policy under the marginalised group livelihood empowerment and poverty alleviation policy. In addition, it would be helpful if the government could assign a business-mentor to each of the single mother entrepreneurs enrol in the programme for sharing of experience, business knowledge and advice. The mentor will be attached with the entrepreneurs at least for 2 years after obtaining the business grant.

Surprisingly, personal issues have not become an obstacle to the growth of the single mothers' businesses. Single mother entrepreneurs are able to manage personal challenges with help and support from their family members. The entire family members are able to adapt or adjust effectively according to their surroundings in order to balance the economic and social needs of the family. The family members demonstrate a relatively flexible and independent behaviours, thus preventing personal barriers from interfering the business growth.

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