

RESTRICTING FACTORS AND INVOLVEMENT OF MARRIED
WOMEN IN ENTREPRENEURSHIP

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fulfillment of the requirements for the degree
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by
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ABSTRAK

Kajian ini melihat samada terdapat perbezaan di antara peniaga wanita yang terlibat secara sepenuh masa dan separuh masa. Perbezaan dikaji dari segi tanggungjawab kepada keluarga, bebanan kerja dan masalah kewangan. Selain itu, kajian ini juga mengkaji samada terdapat diskriminasi oleh pihak institusi kewangan dalam menguruskan pinjaman kepada peniaga-peniaga wanita. Ciri-ciri demografi juga turut disentuh di dalam kajian ini. Di antaranya ialah umur, tempoh perkahwinan, status penglibatan, pemilikan pemiagaan, modal, sumber modal, tahap perniagaan dan tempoh menjalankan perniagaan. Sebanyak 70 borang soalselidik telah diedarkan kepada peniaga wanita. 62 daripadanya yang lengkap diisi telah dikembalikan dengan kadar 88.5%. Statistik diskriptif dan ujian t telah digunakan untuk menganalisa data. Hasil analisa menunjukkan bahawa terdapat perbezaan di antara peniaga wanita separuh masa dengan sepenuh masa dari segi tanggung, jawab kepada keluarga dan bebanan kerja. Manakala dari segi masalah kewangan pula, kajian menunjukkan bahawa tidak terdapat perbezaan di antara antara kedua dua kumpulan tersebut. Dari segi diskriminasi pula, kajian ini membuktikan bahawa tidak terdapat sebarang diskriminasi yang dilakukan oleh insti tusi kewangan dalam menguruskan pinjaman kepada peniaga wanita. Kajian ini memberikan lebih kefahaman tentang peniaga wanita dan dapat membantu mereka merancang kerjaya masing-masing di samping mengatur masa dan tenaga dalam kehidupan dwi-peranan. Ianya juga amat berguna kepada organisasi yang berkaitan dengan peniaga wanita dalam mengenalpasti masalah usahawan wanita dan merancang program pembangunan organisasi dengan mengambil kira keperluan mereka. Ini amat ketara pada masa ini kerana jumlah peniaga wanita sentiasa meningkat dari setahun ke setahun.

ABSTRACT

This research examine whether there is difference between part time businesswomen and full time businesswomen. The differences examined are in terms of responsibility to the family, work stressor and financial problem. Other than that, this research also examine whether there is discrimination by financial institution in giving loan to women entrepreneurs. Demographic characteristics also have been studied in this research. 'There are age of respondent, marital duration, number of children, educational background, husband's occupation, status of involvement, ownership, initial capital, sources o-f capital, level of business and years in business. There are 70 questionnaires that have been distributed to businesswomen. 62 of the questionnaires that fully completed have been collected with the response rate of 88.5%. Descriptive statistic and independent sample t test have been used to analyze the data. Analysis shows that there are differences between part time and full time businesswomen in terms of responsibility to family and work stressor. However, in terms of financial problem, study shows that there is no difference between part titne and full time businesswomen. From the discrimination issue, this study had probed that there is no discrimination towards businesswomen done by financial institution in managing loan that were requested by businesswomen. This study gives more understanding about businesswomen and can help them plan their own career besides managing their time and contribution wisely in the dual role life. It is also very important to organization that related to women entrepreneur in identifying problems faced by women entrepreneur to plan organization development programmed by considering women needs. This is because the number of businesswomen is increasing every year.

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CHAPTER 1

INTRODUCTION

1.1 Background of the research

The traditional scenario whereby the man is expected to be the only breadwinner while the women look after the children and attend to household chores is considered outdated as today's women juggle several roles, including that of financial provider. Despite many progresses, women are expected to build a career, and still physically carry out household duties at the same time.

Women have been about half of the total population of Malaysia. Their emergent roles as wives, mothers and employees in the development of the nation are highlighted in the government policies. They evidently play important role in determining the next generation as well as important sources of economy (government policy: women, 1999). The workplace is no longer exclusively the men's or husbands or fathers, domain, similarly the home sphere is no longer the responsibility of the women or wife or mothers. Currently, woman represent two third of the nation total workforce.

According to the Prime Minister Department report, the women workforce participation had been increasing from year to year.

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