

Women's Business Survival: Challenges and Strategies for Single Mother Entrepreneurs

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ABSTRACT

The entrepreneurial experience of single mother entrepreneurs remains largely unexplored. This paper addresses this issue by investigating the strategies used by single mother entrepreneurs in ensuring the survival of their businesses. The data for this study was collected based on a qualitative approach. An in-depth interviews were conducted with 27 single mother entrepreneurs who operate their entrepreneurial activities in Kota Marudu, Sabah. The findings revealed that the main challenges faced by the majority of the single-mother entrepreneurs in this study were closely related to the lack of entrepreneurial skills and business resources, the issue of stigmatisation by society as well as issue in balancing their domestic and business responsibilities. To ensure the survival of their businesses, single mother entrepreneurs are mostly dependent on their informal support system and inner strengths. Although useful, the informal support system is unable to support the business survival of their businesses and strengthen their personal financial position.

Keywords: *Single-mother entrepreneurs, business survival, challenges, strategies.*

INTRODUCTION

Single mothers are viewed as the most vulnerable social groups in society (Van Lancker, Ghysels & Cantillon, 2015). Often, the characteristics used to describe single mothers are related to negative aspects such as lack of educational attainment, lack of skills, lack of social networks and conflicts in coping with work-family responsibilities (e.g. Idris & Selvaratnam, 2012; Rembiasz, 2016). It is argued that these disadvantages limit the ability of single mothers to compete for employment opportunities (Blank, 2007) or to be successful in their entrepreneurship activities (Ismail et al., 2016). As such, it is not surprising that the issue of poverty among single mothers has received considerable attention in literature (e.g. Mulia, 2017; Roddin et al., 2011). One way of how single mothers overcome their economic vulnerabilities and support the well-being of their families is through the involvement in small business activities (Jamalunlaili et al., 2015). Within this context, entrepreneurial activities are seen by single mothers as a career that enable them to provide income for the families as well as to

perform their domestic roles. However, getting involved in entrepreneurial activities is never easy for single-mothers. Therefore, it is not uncommon that the performance of single mother entrepreneurs tend to be highlighted as lower than the other groups of women entrepreneurs such as the single or married women (e.g. Salwa, Yahya, Azila & Fidlizan, 2015). Therefore, taking into consideration that life as a single mother is associated with great challenges (Mulia, 2017), it is the interest of this study to explore the strategies used by single mother entrepreneurs in ensuring their business survival. In this sense, it is believed that by researching the entrepreneurial experience of single mother entrepreneurs, it will provide better understanding about the reality of their business activities. As such, the objective of this paper is to explore the challenges faced by single mother entrepreneurs and strategies adopted by single mother entrepreneurs in ensuring their business survival.

LITERATURE REVIEW

The concept of entrepreneurship was introduced as early as in the 18th century (Kilby, 1971); however, Brush (1992) asserts that it was only in the 1970s that academic investigation of women entrepreneurs started (e.g. Schwartz, 1976). Therefore, it can be argued that women entrepreneurship is a relatively new phenomenon in the entrepreneurship domain. Within the women's entrepreneurship literature, it appears another significant group of women entrepreneurs; the single mothers. Theoretically, it has long been highlighted that the term single-mother is used to describe 'mother-only families' that were resulted 'from a breakdown of a stable family or death of the father' (Mannis, 1999: 121). It refers to a misfortune situation which leads women to head the households. However, in defining who single mothers are, it can be seen that some definitions adopt wider and looser term than the others. For example, while some definitions include the marital status of single mothers (i.e. divorced, widowed), other definitions also include the never married women with children who are also the head of households (e.g. Wong, Garfinkel & McLanahan, 1993). Also, some definitions have been expanded to include married women who become the primary earner households due to the helpless husbands (i.e. ill-health, unemployed, and disability) (e.g. Idris & Selvaratnam, 2012; Mulia, 2017, Roddin et al., 2011). In this study, in agreement with Idris & Selvaratnam (2012), Mulia (2017) and Zainal, Abdul Rahim & Sabri (2017), the definition of single mothers include women who have children and are either divorced, widowed, being abandoned by their spouse or who have helpless husband. No matter of which definition is used to describe single mothers, a considerable discussion has been placed on their economic status. Single mothers are discussed as having low income and living in poverty (Van Lancker, Ghysels & Cantillon, 2015). Being the provider and nurturer of their families has caused single-mothers to have limited choices in selecting salaried jobs that suit with their situations. In this sense, it is always their interests to find the best match between work and family (Kariv, 2013). In order to perform their tasks in both the public and private spheres, single mothers tend to involve in entrepreneurial activities as this career provides them with flexibility as compared to salaried jobs. In this sense, entrepreneurial activities is seen as a means of empowering their economic status while also fulfilling their familial obligations (Kamarudin, Wee & Abdul Majeed, 2012). As such, it is not surprising that despite their lack of various business skills, there are growing numbers of single mothers who run small business for income generation (Ismail et al., 2016). The involvement of single mothers in entrepreneurial activities can be seen as relevant for their survival and in overcoming the economic pressure of life.

However, previous research that focuses on women entrepreneurship has highlighted various challenges faced by women entrepreneurs. One of the biggest challenges for women in business that has been long debated is related to financial aspects (Brush, 1992). While there is no consistent evidence to show that women entrepreneurs start business with lower levels of financial capital (Carter and Shaw, 2006), undercapitalisation has been identified as a reason that women entrepreneurs struggle to survive and grow their businesses (Alsos, Isaksen & Ljunggren, 2006). The undercapitalisation of women-owned businesses is argued to be related to the fact that women have less personal money to invest in their business due to a lower level of income from past employment (Marlow, 2002). Undoubtedly, this financial issue is even acute for single mother entrepreneurs. On one hand, single mothers are commonly known as low income earners (Rusyda et al., 2011), thus restricting the amount of financial

capital that they can contribute to their businesses. On the other hand, even if financial support is made available to single mothers, the support is provided by viewing them as 'second class communities' (Roddin et al., 2011: 97). For example, in the Malaysian context, it is argued that the financial support for single mothers is provided based on fragmented systems of social assistance (Evans, 2011). Since this support is more on welfare approach, the financial adequacy of the support to single mother entrepreneurs can be argued.

In addition, a lack of business management skills is regarded as the second greatest challenge for women after access to finance (Roomi & Parrott, 2008). Within this context, women entrepreneurs are argued to have a limited amount and quality of human capital, particularly in relation to education and prior employment experience (Boden and Nucci, 2000), and a lack of experience as entrepreneurs (McGowan et al., 2012). In the context of Malaysia, Ayadurai and Ahmad (2006: 122) argue that most of the skills and experience that women entrepreneurs have acquired are obtained through family, friends and previous experience. As a result, they are more likely to be seen as lacking professionalism and their existence are far from the idea of 'well-skilled entrepreneurs'. More often than not, the lack of entrepreneurial abilities also becomes a major issue for single mother entrepreneurs in which it can cause business failure (Abu Bakar et al., 2004).

The fact that women's social environment has great influence on their entrepreneurial activities places additional barriers for women entrepreneurs. Fielden and Davidson (2005) argue that whether women have a positive experience in business will be influenced by family issues, and this aspect remains the greatest challenge, particularly for women in a patriarchal society. However, the influence of family on single mother entrepreneurs is slightly different from the experience of married women entrepreneurs. For example, while obtaining consent from spouse is a major issue for married women (Selamat et al., 2016), this is otherwise for single mother entrepreneurs. On the other hand, the issue of balancing responsibilities between family and work becomes trickier for single mother entrepreneurs than married women due to the absence of spouse. A study on single mothers with children who are still in school (Ibrahim, Mat Min and Mohamad (2016) found that emotional aspect is a major challenge faced by single mothers. In addition, single mother entrepreneurs are exposed to the issue of stigmatisation by society; a negative perception that view single mothers as not conforming to normal standards of society, thus hindering them to play their role effectively in society (Rusyda et al., 2011). For single mother entrepreneurs, the issue of stigmatisation can be more complex that one might expect particularly when the entrepreneurial values requires them to be aggressive.

The discussion of single mothers and their entrepreneurial activities in literature is much related on the challenges they faced and how these challenges affect the performance of their business. Although useful, this discussion provides less explanation on how single mothers manage their business survival. It is not uncommon that women entrepreneurs are discussed in the early entrepreneurship literature as individually responsible for the success of their businesses. For example, women entrepreneurs are advised to make themselves available for information and establish both formal and informal networks (Hisrich and Brush, 1984) and it is women's responsibility to choose a business strategy that fits with their particular competencies (Carter et al., 1997). As such, in the effort to survive, it can be seen that single mothers tend to choose strategies that are easy for them to deal with. For example, it is argued that one of the main survival strategies for single mothers is to turn to their families and friends for social network support (Mulia, 2017: 56). Taylor and Conger (2017) in their study also highlights two factors that contribute to single mothers' well-being (e.g. positive coping behaviours and strategies), i.e. social support (e.g. relationship networking) and internal resources (e.g. self-efficacy, optimism). This support not only provides them with the positive 'feeling of being cared for, love and appreciated', it also accessible to them. This strategy also was found to be significant for single mother entrepreneurs in ensuring the survival of their business (Kamarudin, Wee & Abdul Majeed, 2012). The foregoing discussion shows the business challenges faced by women entrepreneurs and single mother entrepreneurs that are widely discussed in the women's entrepreneurship literature. Therefore, this paper aims to investigate the strategies adopted by single mother entrepreneurs in ensuring the survival of their business.

RESEARCH METHODOLOGY

In order to investigate the business survival strategies adopted by single mother entrepreneurs, a qualitative research strategy (Creswell, 2014) that focuses on an interpretivist approach (Mason, 2002) and capitalises on in-depth interviews (Patton, 2002) with 27 single mother entrepreneurs was adopted. This inductive research strategy (Blaikie, 2000) and the use of in-depth interview strategy (Marshall and Rossman, 2011) is regarded as appropriate in this study as the views, perceptions, experiences, interpretations and knowledge of single mother entrepreneurs can be captured in their own words. In addition, the qualitative research strategy adopted in this study provides an opportunity for single mother entrepreneurs to share their voices with others while also could bring researchers into their world. In the context where patriarchal norms and values are deeply rooted in the Malaysian culture and societies (Selamat et al., 2016), the adoption of the qualitative research strategy can be regarded as appropriate as it allows women's voices to be heard. Also, the strategy limits the views of researchers and provides great opportunities for single mother entrepreneurs to share their business survival experience.

The data in this study was obtained from single mothers who were involved in one of the entrepreneurship development programmes that was specifically designed for the group. The researchers used the following selection criteria:

- a. Single mothers who are in business
- b. Single mothers who operate a business as the only source of their income

As such, other single mothers who participated in the programmes but are not entrepreneurs were excluded from this research. Based on the above criteria, 27 single mother entrepreneurs were selected. The sample size falls under the accepted range of 20 to 30 as suggested by qualitative researchers (e.g. Charmaz, 2006; Thomson, 2011). In addition, since this study involved different categories of single mother entrepreneurs (i.e. divorced, widowed, being abandoned and who have helpless husband), the sample size of 27 is seen as appropriate to capture their associated differences and to explore their entrepreneurship experiences. Out of 27 sample of single mother entrepreneurs, seven of them are widowed, eleven are divorced, five are abandoned by their husbands and four have helpless husbands. The data revealed that the business activities of twenty single mother entrepreneurs can be categorised into four industry; service (8), food and beverage (7), retail (3), and agriculture (2) whereas seven of single mother entrepreneurs operate their business in multi-industries (e.g. providing cleaning service as well as selling local cakes). The recorded interviews were then transcribed and analysed under a thematic network analysis that categorised themes into three levels: basic, organising and global (Attride-Striling, 2001). All themes are presented in Table 1 below.

Table 1 Development of themes

Descriptions	Basic themes	Organising themes	Global themes
References to constraining factors of single mother entrepreneurs' business activities	✓ Child rearing ✓ Domestic tasks ✓ Caring for ill-health husband	Family commitment	Multiple-roles
	✓ Social pressure	Social norm	Social institution
	✓ Business skills ✓ Experience	Personal abilities	Human capital
	✓ Financial capital ✓ Business location ✓ Business premise ✓ Equipment ✓ Vehicles ✓ Raw materials	Resources	Organisational capabilities

FINDINGS

Business performance of single mother entrepreneurs

Generally, single mother entrepreneurs are satisfied with their business performance. They indicated that their business success was related to both the primary and non-primary measures. As expected, single mother entrepreneurs relate their business performance to the increase of personal wealth such as in terms of their *“personal saving”, “jewellery”, “cars”* and *“house”*. These findings indicate that a positive business performance give single mother entrepreneurs the feel of economic empowerment through the possession of personal assets. Equally important, single mother entrepreneurs also view the positive business performance through the increase number of *“networks”* being developed. In addition, to some extent, it appears that single mother entrepreneurs also agree that their business performance is related to the increase of some primary measures such *“profit”, “capital”* and *“product selection”*.

On the other hand, the majority of single mother entrepreneurs expressed dissatisfaction with the performance of their businesses. Single mother entrepreneurs who are not satisfied with their business performance perceive that their businesses have not made good progress in terms of income, sales or profit. For example, they stated that *“my income is still low”, “I’ve not been getting much sales...it is not easy to maintain a good figure of sales”* and *“inconsistent income”*. This findings show that although some single mother entrepreneurs are satisfied with their business performance, the negative views given by the majority of them indicate that they have some reservations in describing their business performance.

Business challenges faced and strategies used by single mother entrepreneurs

Without hesitation, the single mother entrepreneurs in this study agreed that their business performance is influenced by the various constraints they faced. The data revealed that financial constraint affects all single mother entrepreneurs in this study. On one hand, the capacity of their business is affected by the issue of insufficient financial capital as they regrettably stated: *“It is not possible for me to expand what I do now... I need more capital”, “I need bigger working capital if I were to increase my business capacity”* and *“...without sufficient money...this is the only thing that I can offer”*. The issue of insufficient financial capital becomes more critical as it leads to other business challenges. For example, single mother entrepreneurs agree that due to the problem of insufficient capital, it is a great challenge to obtain *“a strategic business location and suitable business premises”, “equipment”, “vehicle.”* In addition, the issue of inadequate financial capital is further exacerbated by the rising cost of raw materials. One of the single mother entrepreneurs who operates food and beverage business asserts that *“when the cost [raw materials] increases, I struggle to pay”*. The data revealed that the issue of financing was overcome by, firstly; relying on family and friends, and secondly; obtaining micro financing. While the former is informal, the latter is formally applied to particular government agencies. However, they agree that both sources are *“inadequate”* to support their business needs as this support is viewed by them as *“too little”, “not enough”* and *“not much for my business”*.

The data revealed that single mother entrepreneurs struggle in balancing their child-rearing responsibilities and domestic tasks and business responsibilities. The majority of single mothers in this study have children of school age. In addition, there are single mother entrepreneurs who have to take care of their ill spouse. As such, the time spent on their business depends largely on the amount of time engaged in domestic tasks, including school arrangements, child-rearing and caregiving responsibilities. The difficulty faced by these women can be seen through their words as they stated *“I do everything by myself...sending off my kids to school and picking up them too... while at the same time I have to make sure my business runs smoothly”, “It is not that I’m complaining ... but many times that my mind isn’t focus while I’m doing my work”* and *“... once I finished doing my work here [business]... I have to start doing my work at home, it’s been very tiring and difficult”*. The finding shows that family support is

prevalent for single mother entrepreneurs in balancing their domestic and business responsibilities as they responded that *"I'll ask help from my sister"*, *"my mother will help me"* and *"I can count on them [family members]"*. However, they use phrases such as *"sometimes they [family members] have their own problems too"*, *"... sometimes I feel that I give trouble too much by asking for their help"* and *"... only if I cannot manage the issue ...then I will ask for their help"* to describe the extent to which family has helped them, thus indicating that family support is not always accessible to them. On the absence of family support, single mother entrepreneurs have no choice but to forfeit the time for their business. Meanwhile, single mother entrepreneurs also receive considerable pressure from society. Regrettably, single mother entrepreneurs asserted that the challenges they faced in business is further exacerbated by the negative perceptions they received from society. For example, a single mother who was divorced by her husband shared her feelings about the social pressure she faced. With regret, she stated: *"I was divorced by my husband after he had gone missing for more than a year. Nobody knows about what happened in my previous marriage but I felt that people have misjudged me. They give me that look. I'm doing okay in my business, yet people pass demoralising comments about me."* This social challenge is overcome by relying on their inner strengths- *"the patience."*

Women entrepreneurs in this study started their business activities after becoming single mothers. Prior to that, the majority of them was housewives or part-time employees who worked in order to increase the family income. The data revealed two factors that were widely discussed by single mother entrepreneurs as hindering their business survival process. For example, when they were asked about the business skills and experience that they possess, single mother entrepreneurs view this aspect as their weakness. The responses that they gave such as *"I've lack of experience"*, *"I have never worked before...so I need to learn a lot more about business"*, *"...even to communicate about my business with other people is not easy ..."* reflect the idea that they lack of human capital which is significant for the operation of their business. It was evident that the lack of human capital possession of single mother entrepreneurs is not easy to overcome. In the process of equipping themselves with relevant business skills and knowledge, single mother entrepreneurs share the concerns such as *"I can't travel"*, *"Do I have to pay? Is it expensive?"*, *"How long [duration] is the course?"* and *"I have no idea where to go."* In addition, the data revealed that single mother entrepreneurs are most likely to participate in programmes that are promoted through the single mothers association in their respective areas.

DISCUSSION AND CONCLUSION

This study revealed that single mother entrepreneurs have mixed views about their business performance. A small number of single mother entrepreneurs views their business performance as facilitating them to upgrade the economic status of their family through the possession of personal assets such as saving, jewellery, house and vehicle. In this respect, this finding is consistent with the idea that the survival of single mothers can be achieved through the involvement in entrepreneurial activities or small scale businesses, as highlighted by previous researchers (e.g. Jamalunlaili et al., 2017; Mulia, 2017). However, the majority of single mother entrepreneurs have different views on this aspect. Although they agree that their business is significant for income generation, they are still living in poverty; a finding that has been widely established in the single mother's literature (Van Lancker, Ghysels & Cantillon, 2015). The study discovered that single mother entrepreneurs are not capable of generating higher income (sales and profits) as highlighted by Salwa et al. (2015). As such, it can be concluded that the involvement of single mothers in entrepreneurial activities has provided them with a limited opportunity for their economic well-being and has restricted the potential for entrepreneurial success.

The study revealed that single mother entrepreneurs' lack of business skills and knowledge and business experience have brought certain challenges to their business, which supports the argument highlighted by Abu Bakar et al. (2004) who found that the lack of entrepreneurial abilities can cause business failure for single mother entrepreneurs. The finding shows that single mother entrepreneurs in this study started their businesses after becoming single mothers. Consequently, they had no business

experience prior to their current business and this situation explains their lack of skills in entrepreneurship. The main motivational factor to start a business is to overcome their financial hardship and to support their families. In order to be competitive and to ensure the survival of their business, single mother entrepreneurs require adequate business skills and knowledge, which supports the suggestion made by Ismail et al. (2016: 127) that they need proper training to be 'skilled entrepreneurs'. Therefore, the findings indicate that how single mother entrepreneurs operate their businesses largely depends on the level of human capital they possess. The findings also show that financial constraints were found to affect most single mother entrepreneurs in this study. For example, one consequence of insufficient capital is that single mothers face difficulty in obtaining a strategic business location and suitable business premises. In addition, the problem of insufficient financial capital has caused them difficulty in procuring assets such as relevant equipment and vehicle as well as in coping with the increase of prices for raw materials, thus limiting the capacity of their business operation. These findings support the previous argument on the issue of undercapitalisation of single mother entrepreneurs (Ismail et al., 2016). Also, the finding shows the significance of micro financing on women micro entrepreneurs which includes single mothers, albeit insufficient. A finding which is also highlighted by Musa et al. (2016). This study revealed the presence of social stigma on single mother entrepreneurs. The findings show that single mother entrepreneurs are discriminated against due to the perception that they do not conform to normal standard established by society; the absence of spouse in the family (Rusyda et al., 2011).

The literature on single mothers highlights the importance of informal support in minimising the challenges they faced (e.g. Mulia, 2017; Kamarudin, Wee & Abdul Majeed, 2017). This argument is established in this study in which the data revealed that family support becomes the main strategy for single mother entrepreneurs particularly in overcoming their financial constraint as well as in coping the demand of their domestic responsibilities. Although useful, this study found that this support is not always available and on the absence of this support, single mother entrepreneurs have no option but to limit their business activities. For example, this challenge has limit their involvement in strengthening their entrepreneurship skills through training programmes. Alternatively, the finding shows that single mother entrepreneurs depend on micro credit facility that is offered by particular government organisations; a financing strategy that is relevant for single mothers (Salwa et al., 2015). However, this micro financing strategy is viewed by single mother entrepreneurs as inadequate, thus limiting the growth potential of their business. The study also discovered that single mother entrepreneurs have been discriminated against in society. The negative thinking by society on single mothers has been widely discussed in the women's literature (e.g. Rusyda et al., 2011). This study provides another empirical evidence on the issue. It becomes apparent that this challenge is overcome by women's inner strength that is slowly developed after they become single mothers. However, unlike other challenges faced by single mother entrepreneurs in their business operations, they agree that the social stigma on single mothers is the most challenging constraint for their business survival which is not easy to overcome.

RECOMMENDATIONS

This study recommends that the challenges faced by single mother entrepreneurs can be minimised by having the thought that single mothers are not a homogenous category. This belief has long been debated by Moser (1993) as she asserted that the problem of balancing multiple roles that is associated with women becomes a great challenge for women who head households, which can have policy implications in specific contexts. In relation to entrepreneurship for single mothers, there is a need to go beyond a welfare approach in providing business support for the group. Taken into consideration that single mother entrepreneurs face various types of challenges, it can be argued that by providing support that is based on a welfare approach, the entrepreneurial potential of single mother entrepreneurs is difficult to be unleashed. Within this context, any support for single mother entrepreneurs should be able to acknowledge their domestic issues, thus increasing the opportunity for them to participate in any relevant entrepreneurship programmes. The struggle of single mothers are

huge both in managing their business and family, thus it is hoped that any support should not add further pressure on them.

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