

An Exploratory Study on Socio-Economic Status of Malay Women Entrepreneurs in Penang: A Case of ICT-based Business

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Abstract

Recently, women entrepreneur has contributes important part to the nation growth of Malaysia which has participates in the ICT-related business such as Telecommunication Devices, Hand Phone Shop, Computer Accessories, Cyber Cafe, ICT-based Training, Photography Shop, Kiosk, and many more. Although women entrepreneur in Malaysia is highlighted as have significance contribution toward the nation economic performances, however, research is still lacking regarding the socio-economic status of Malay women entrepreneurs especially in Penang. The major question is what is the current socio-economic status of Malay women entrepreneurs in Penang, as implications of most of the business sector in Penang is dominating by non-Malay businesses as well as Chinese, Indian Muslim, and so on. Common issues analyzed in the previous literature include gender and personal characteristics such as level of education, experience, family size, age, marital status, and so on. The objective of this research is to develop a demographic profile revealing socio-economic status of the Malay women entrepreneur. This study was conducted among 150 malay women entrepreneurs in Penang State of Malaysia that were listed in the major websites such as website of Society of Penang ICT Entrepreneurs (Persatuan Usahawan ICT Pulau Pinang), Portal Usahawan Bumiputera Pulau Pinang and Online Directory of Entrepreneurs of Penang. The exploratory study was choosing as research design. Specifically, the sample was carried out among the business who has conducted the ICT-related business where information regarding socio-economy status of them is very limited. The analysis highlights the complexity of demographic issues among Malays women entrepreneur of Penang. The implications of this study are briefly explored.

Keywords: *Socio-Economic Status, Malays women entrepreneurs, ICT-related business*

1. Introduction

Worldwide, many women are entrepreneurs. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. Female entrepreneurs seek the professional and personal support that is found in business associations. Economic globalization has encouraged the expansion of female business ownership (Jalbert, 2000). On the last 15 years ago, OECD (1995) reported that women in advanced market economies own more than 25% of all businesses and women-owned businesses in Africa, Asia, Eastern Europe, and Latin America are growing rapidly. Further more, Roy, Tisdell and Blomqvist (1996) discussed that the global impact of women entrepreneurs is just beginning to gain intensity. Worldwide, the number of female business owners continues to increase steadily. For example, women produce more than 80 percent of the food for Sub-Saharan Africa, 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and the Middle East, and more than 30 percent for Latin America. With regard to these sources, the participations of women entrepreneurs in various sector today's has been dramatically increases as well as increase of

business sector. As implication, Graham and Paul (2002) noted over the past 35 years women have significantly improved their economic status relative to men. While the RMI (US Census) remains what some may call a “male dominated” society, wherein a larger proportion of men continue to be better educated, are more likely to be employed and are better compensated, women are catching up quickly on all levels. In fact, Nurwahida, Abdul Manaf and Cheng (2011) coined that women entrepreneurs has contributes important roles of business, includes the ICT-related business in Malaysia and world wide business operation.

Recently, women entrepreneurs become part of important factor in entrepreneurship world in contributing economic development and social inclusion. Moreover, the ability of small and medium-sized enterprises to foster innovation, experimentation, and adaptation in the business environment is crucial for countries undergoing radical transformation (European Bank for Reconstruction and Development, 1995). Researcher such as Welter, Smallbone, Isakova, Aculai and Schakirova (2004) suggested that female-owned enterprises are special significance in the context of transitioning countries for a number of additional reasons. First, they tend to employ other women more frequently, which helps reduce the effect of discrimination against women in the labor market. Second, by reducing female unemployment, women-owned SMEs can assist in fighting the trafficking of women, which is of great concern in many transition countries. Third, female business owners can serve as role models for younger generations demonstrating new opportunities for employment. In addition, by encouraging potential female entrepreneurs to start businesses could result the increasing of innovative capacities and private sector development. Meanwhile, development of entrepreneurship, together with human skills improvement have become two crucial factors for a country to be a world leader in all aspects of life, e.g., economy, trade, military, technology, etc., and for a sustainable economic and social development. Beside that, Graham and Paul (2002) mention the economic well-being of women is often used as an indicator of the overall advancement of a society. The better women fare relative to men, the argument goes, the better the overall society is at creating equal opportunities and benefits for its entire people.

The increasing prominence of Asian women entrepreneurs since the 1990s has raised a lot of debate about their characteristics and management styles, which many believe are significantly different from those of their male counterparts (Aida, 2008a). For instance, Lee and Choo (2001) find that women face specific challenges in the form of family commitments and sex-role conflicts. In addition, some literature cited that a dramatic increase in the proportion of businesses owned by women. Women Owned (2001) cited the National Foundation for Women Business Owners reported that by the end of 2002 female-owned businesses in Pennsylvania, United State of America accounted for 26 percent of "all privately held firms" and this is an increase from 1997 to 2002 of 7 percent. In fact, there are 46 percent of all privately held firms are either majority owned or 50 percent owned by females. Similarly, Batheja (2004) noted that business startups increased by only a small percentage in 2003 and that about 36 percent of those businesses were started by women. Thus, Aida (2008b), based on his research on innovative women entrepreneurs, she has concluded that the most innovative women will have had enough experience in life and business, yet not so old that they may no longer have the drive and stamina to change. Those with higher education have the greatest advantage probably because of the more sophisticated training they receive; likewise, city-dwellers have the full benefit of more advanced infrastructure.

2.0 Motivation of the Study

Even though women entrepreneurs' development is world wide rising significantly, the research still lags. Few research studies have examined women entrepreneurship especially the current socio-economic background. According to Brush and Edelman (2000) just a little research in entrepreneurship has explored only the female population of entrepreneurs. Greene, Hart, Gatewood, Brush and Carter (2003) argued that though global research of female entrepreneurship has taken place for the last 25 years and knowledge has expanded, there are still many questions unanswered garment women entrepreneurs. However, sadly, research on the women is still very much at an infant stage as cited by Aida (2008). Similarly, Nurwahida *et. al.*, (2011) mention the study on women entrepreneurs in the ICT-related business is still in the early stage where some important issues need to investigate. In fact, on one study that has conducted by Kamisan and Nek Kamal (2009) that founded the socio-economic factors has influences the motivations of female entrepreneurs in Malaysia. However, the current status of socio-economic status of women entrepreneurs in the ICT-related business is still mysterious.

The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (Sathiabama, 2010). However, in-depth study is needs to answers some question regarding socio-economic factor of women entrepreneurs in the ICT-related business. As example, the study by Kamisan and Nek Kamal (2009) has founded that there is none correlation (0.024) between women income and age. The result indicates that entrepreneur's income does not correlate with the age variance. However, entrepreneur's income does correlate weakly with education level. In the case of women entrepreneurs in Penang state of Malaysia this study has not represent what actually happen to them. This is because of women entrepreneurs in Penang that has faced major question of what is the current socio-economic status of Malay women entrepreneurs in Penang, as implications of most of the business sector in Penang is dominating by non-Malay businesses as well as Chinese, Indian Muslim, and so on.

In the case of Turkey, for example, despite the rapid proliferation of policies, programs and activities in the area, there has been no thorough and systematic account of these efforts to understand the current state of women's entrepreneurship. What have the state's policies towards women's entrepreneurship been? What kinds of measures have been taken to encourage and support women entrepreneurs by government agencies and other public institutions? Which NGOs have been actively involved in activities aiming to encourage women to become small entrepreneurs? Who are the targets of the projects? How many projects have been implemented in recent years and where have they been located

geographically? What has the role played by international organizations been? Have women's entrepreneurship projects been started as a result of a real need raised by the women involved? (Ecevit, 2007). However, in Malaysia, the current socio-economy of Malay women entrepreneurs is important to investigate to understand their current state and types of business especially for ICT-related business, as well as participations of women entrepreneurs in this business are still mysterious until today.

3. Malay Entrepreneurs and Demographic

3.1 Concept of Operationalization

3.1.1 Entrepreneur

The discussion about definition of entrepreneur and entrepreneurship still remain in difficulty and challenging (Mitton, 1989). Kuratka and Richard (2001) coined that entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some products or services the product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resources. Meanwhile, Koh (1996) also said there is very little consensus on what entrepreneurship is and what an entrepreneur does. Kirzner (1973, 1992) views the entrepreneur as a coordinating agent who is capable of exploiting unnoticed opportunities due to his/her special "alertness". However, German-Austrian tradition represented by Schumpeter (1934, 1958) views that the Schumpeterian entrepreneur plays a disequilibrating role by innovating, for instance introducing new goods or methods of production and the opening of new markets. Here an entrepreneur is regarded as a creator and a catalyst for change (Westhead & Wright, 2000). In the one hand, Shefsky (1994) defined entrepreneur based on the Latin roots of the word which are *entre* meaning "enter", *per* meaning "before", and *neur* meaning "nerve center". Therefore, entrepreneur could mean someone who enters a business in time to form (or change) meaningfully that business nerve center or decision center. In the other hand, Knight (1961) suggests that entrepreneurs are responsible for their own actions. Entrepreneurs are prepared to take risks in an uncertain environment. Knight also suggested that entrepreneurs have skills and competencies that enable them to successfully co-ordinate scarce resources, which distinguishes them from other individuals.

The word of entrepreneur derived from French verb *entreprendre*, meaning that "to undertake", as cited by Huse and Landstrom (1997). Cantillon (1931) suggests that the entrepreneur is the key figure who operates within a set of economic markets. He has the foresight to assume uncertainty; he reacts to profit opportunities and bears uncertainty. Furthermore, similar definition of an entrepreneur was defined by Blaug, Cantillon and Turgot (1991) whereas an entrepreneurs as persons who bear the risk and face the uncertainty of an activity. In addition, Bolton and Thompson (2004) mention that entrepreneurs possess particular personality traits, socioeconomic characteristics, and particular nature of business enterprise activities and enterprise development process. Therefore, with regard to these definitions and scope, this study has focused on socio-economic status aspects as well as socio-economic background of the women entrepreneurs. The focused is important for get details descriptions regarding the socio-economic background as well as important of women contribution toward nation development as mention before. This is supported by Geraldine, Sivapalan and Bahiyah (2009) that mention by studied socio-economic background this will provided some insight into the characteristics of the contemporary Malay entrepreneurs

which may well inform current and future thinking on the propensity of Malays to participate in the competitive arena of modern business.

3.1.2 Entrepreneurship

Recently, researcher regards entrepreneurship as “pioneership” on the frontier of business. According to Timmons (1989) and Timmons, Smollen, and Dingee (1990) noted that entrepreneurship is the ability to create and build something from practically nothing: fundamentally it is a human and creative act. It is the application of energy to initiate and building an enterprise or organization, rather than just watching or analyzing. This vision requires a willingness to take calculated risks; both personal and financial and then to do everything possible to reduce the chances of failure”. Fundamentally, Brockhaus (1976) define entrepreneurship as activities connected with owning and managing a business firm. Meanwhile, Johnson (2001) conceptualized entrepreneurship in its narrowest sense that it is involves capturing ideas, converting them into products and, or services and then building a venture to take the product to market. Finally, one of the most recent definitions of entrepreneurship was offered by the Commission of the European Communities (2003) which defined entrepreneurship as the mindset and process to create and develop economic activity by blending risk-taking, creativity and/or innovation with sound management, within a new or an existing organization.

According to Shane and Venkataraman (2000), there are three key interactive elements that influence different types of entrepreneurship and different degree of competitiveness. Those elements are macro, individual and development process. One can make a comparison of entrepreneurship between two nations or so and one can also suggest recommendations according to situational and cultural dimensions. Attempts to integrate macro and individual elements have been made by previous studies but so far very few have integrated psychological and socio-economic factors to examine what motives women into entrepreneurial activity. Specifically, in case of socio-economic factor, a study by Kamisan and Nek Kamal (2009) founded the correlation between demographic background and entrepreneurs’ income is mixed where the correlation analysis shows that income does correlate with experience and education of entrepreneurs. Despite this issue, most of studied as mention before were unable to demonstrate what actually socio-economic status of entrepreneurs that may seeking social-economic interaction and may be content with maintaining a stable business.

3.1.3 ICT-related business

Principally, ICT-related business is refer to any firm or business that involved direct and or in-direct with any kind of ICT product and services, such as computer sales, Internet services and digital printing (Haag, Cummings & McCubbrey, 2005). Online services such as online payment and delivery, hosting, includes online base business are categorising into ICT based business as well as argued by Kroenka (2005), Turban, McLean and Wetherbe (2007), Laudon and Laudon (2009) and O’Brian and Marakas (2009).

Recently, in Malaysia, the ICT sector appears to be one of the big winners in the state’s latest five-year development plan. The government is preparing to roll out new investments in the industry and looking to the private sector to make greater use of ICT as part of a programme aimed at radically overhauling the country’s economy. On June 10, Prime Minister Najib Tun Abdul Razak unveiled the 10th Malaysia Plan (10MP), the government’s \$72bn road map for developing sustained social and economic growth for the period 2010 to 2015. The objective of the 10MP is to enable Malaysia to become a high-income and high-productivity

economy, Najib told the parliament when releasing details of the programme, by securing GDP growth of 6% per annum and lifting per capita income to \$12,000 by 2015 (Oxford business group, 2011). In the case of ICT-related business especially conducted by Malay women entrepreneurs, the status of socio-economic is important to seek the current especially on the level of income, as targeted by the 10MP.

In the side of ICT adoption among Malaysia business, some result has shows unsuccessful story. Recently, a study by Tan and Eze (2008) coined that although findings indicate that SMEs are likely to adopt ICT in future, the pervasive use of Internet based ICT still greatly depends on government initiatives. Although governments have emphasized the use of ICT from Seventh National Plan (1996- 2000), Eight Malaysia Plan (2001-2005) and the latest Ninth Malaysia Plan (2006-1010), the results seems to be not very successful. The scale of Internet-based ICT adoption is still low. Government need to double up effort to encourage more usage of Internet-based ICT like e-commerce and e-business. Tan and Eze added the Malaysian SMEs has faced dilemma when it comes to ICT adoption. They realized ICT can create new business opportunities, access information and expedite business communications.

To date, the plan foresees that by 2015, the ICT industry will represent 10.2% of GDP – up from an estimated 9.8% in 2009. This goal will in part be achieved by the government setting up a business growth fund with a \$47 million allocation to help bridge the gap between invention and commercialisation of high-tech products. Cloud computing services will be developed to provide small and medium-sized enterprises with critical software applications. The importance of ICT runs through the 10MP, with the scheme focusing on government promotion of innovation-based growth and production processes that utilise agricultural technology and ICT. It also calls for a strengthened finance sector to benefit from improvements to the country's communications infrastructure and support to be provided to niche areas in software and e-solutions, creative multimedia, shared services and outsourcing, as well as e-business (Oxford business group, 2011). Therefore, by consider the significant of ICT-related business to the nation growth of Malaysia, as well as significant of women entrepreneurship, the study regarding socio-economic status of Malay women entrepreneurs especially in non-malay states as Penang, this study will contributes some important data whereit can be used for planning better for Malay women entrepreneurs di Penang.

3.2 *Socio-Economic Variables*

The early works that have done by Hisrich and Brush (1984) was led to development of a model of the female entrepreneur. This study also to assess the management skills women bring to their business enterprises and to determine the problems they encounter. The results from this study were that the female entrepreneur was age “between 35 and 45, married, has 2 children and well educated. The study found that they lacked management skills in the areas of finance, marketing, and planning. However, this study is initiated to add some new demographic profile, as well as ICT owned, Level of ICT skills, and Level of ICT Knowledge. The ICT variable is important because ICT is vital important to women entrepreneurs to become a success entrepreneurs. In addition, Greene, *et al.* (2003) noted that typical demographic issues mentions in the literature of women entrepreneurs include gender, personal characteristics such as (education, experience, age, marital status, children, motivation (ambitions and goals) founding strategies, initial capital, investment process, networks, inhibiting reasons, international, and public policy issues.

As implication of the current trend of ICT in Malaysia and world wide, as mention in in Tan and Eze (2008); Laudon and Laudon (2009); O'Brian and Marakas (2009); and Oxford

business group (2011), thus, new variables will be introduced in this study as a part of social-economy status. There are three new variables are ICT owned, Level of ICT Knowledge and Level of ICT Skill. The used of there variables are important because of the era of ICT in all over the world as cited

4. Objective of the Research

The study aimed to explore the socio-economy characteristics of Malay women entrepreneurs in the ICT-related business of Penang, Malaysia. The study then develops the profile of Malay women entrepreneurs based on socio-economy characters that used in the study.

5. Research Methodology

The research used a self-administrative questionnaire and the research design methods included were quantitative and descriptive. Quantitative measurements were determined based on the particular category. These measures focused mainly on the number of participants in each demographic within the response item. A socio-economy questionnaire was adapted from Frear (2007) with contains variables such as Age, Highest Educational Level Attained, Marital Status, Number of Children; Ethnicity, Date when business was opened, Type of Business, Number of Employees, Age when you opened your first business, and Primary reason(s) for opening business. As additional, there are three new variables will used to the study, as such ICT owned, Level of ICT Knowledge and Level of ICT Skill. The used of there variables are important because of the era of ICT in all over the world as cited in Tan and Eze (2008) and Oxford business group (2011).

This study was conducted among 150 malay women entrepreneurs in Penang State of Malaysia that were listed in the major websites such as website of Society of Penang ICT Entrepreneurs (Persatuan Usahawan ICT Pulau Pinang), Portal Usahawan Bumiputera Pulau Pinang and Online Directory of Entrepreneurs of Penang. The exploratory study was choosing as research design. Specifically, the sample was carried out among the business who has conducted the ICT-related business where information regarding socio-economy status of them is very limited. In addition, this study was conduct totally under ICT business. Overall, there are seventh categories under the society, including computer hardware and peripherals; computer software; mobile; networking products and services; telecommunication products and services; and other products & services. The manager of business was chosen as targeted respondents for answering the questionnaires.

6. Findings and Discussions

There are 150 respondents has completed the questionnaires, with average time of completing the questionnaire is 15-20 minutes. The following are the demographic results from the study. They are explained by individual category results and where possible a mean is calculated. A profile is then developed by combining the results. There was a wide variation in Malay women socio-economy characteristics.

6.1 Age

They were hundred percent of female responded and completed the questionnaire as target in this study. Therefore, all of respondents were reliable for the research topic and this type of gender (female) was valid for unit of analyses. Based on Table 1, majority of respondents were come from group ages thirty until thirty five years old and minority was above forty five years old. Mean value generated from respondent data are 2.80.

Consequently, this result indicates that this is a good age for hard work on business. Furthermore, individual in this range of age is more energetic, high aspiration, and still have long journey in business world. Therefore, government should pay more attention to this group of women entrepreneurs in order to encourage them to get involve in entrepreneurship sectors seriously. This strategy is equivalent with government's aspiration to build up human capital among society.

Table 1. Descriptive Statistics of age

| | | Frequency |
|---------|--------------------|-----------|
| Valid | Less than 30 years | 30 |
| | 30-35 years | 40 |
| | 36-40 years | 36 |
| | 41-45 years | 24 |
| | Above 45 years | 20 |
| | Total | 150 |
| Missing | System | 00 |
| Total | | 150 |

6.2 Highest Educational Level Completed

Education is an important step when women want to maximize their potential in entrepreneurship field because education is the only way to enhance their knowledge and skill. Furthermore, education also is required by knowledge based economy (K-Economy). Based on Table 2, majority of respondent (52 %) gained higher education (bachelors, master and PhD level). Mean value generated from respondent data are 3.66. Hence, higher qualification is not the only important element for success in business but all of women entrepreneurs must have good quality of knowledge and this can be thrived from participation in seminar, workshops, symposium, and so on.

Table 2. Descriptive Statistic of Level of Education.

| | | Frequency |
|-------|------------------------|-----------|
| Valid | Doctoral | 5 |
| | Master's | 13 |
| | Bachelors | 34 |
| | Matriculation/ STPM | 59 |
| | SPM/MCE | 19 |
| | SRP/PMR | 20 |
| | Total | 150 |
| | Missing | System |
| Total | | 172 |

6.3 Marital Status

Based on Table 3, there were 50 % of respondents were married, widowed (38 %), single (8 %) and others (4 %). In Malaysia, women have a chance to get involve in entrepreneurial activities because the government always support and encourage women to play an important role in economic development. Status is not the important point to involve in business

actively. Thus, women entrepreneurs should explore this opportunities and develop their capabilities in various type of entrepreneurship schemes. Mean value generated from respondent data are 1.86.

Table 3. Descriptive of Marital Status.

| | | Frequency |
|---------|---------|-----------|
| Valid | Married | 76 |
| | Widowed | 55 |
| | Single | 13 |
| | Others | 6 |
| | Total | 150 |
| Missing | System | 22 |
| Total | | 172 |

6.4 Ethnicity

There were more than 87 % of sample were Malay entrepreneurs and others were from subgroup Chinese (7 %) and Indian (6 %) (Refer to Table 4). Actually, this portion of race does not give any effecting on hypothesis testing because race was not the moderating or intervening variable. Therefore, race was a free value and does not bring any implication on the results. May be, for the next research, we can use and test item race as one of the variable. Mean value generated from respondent data are 1.10.

Table 4. Descriptive Statistic of Race.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------|-----------|---------|---------------|--------------------|
| Valid | Malay | 143 | 83.1 | 95.3 | 95.3 |
| | Chinese | 6 | 3.5 | 4.0 | 99.3 |
| | Indian | 1 | .6 | .7 | 100.0 |
| | Total | 150 | 87.2 | 100.0 | |
| Missing | System | 00 | 00 | | |
| Total | | 172 | 100.0 | | |

6.5 Date when business was opened

Nowadays, the participation of women in business is increasing. Thus, there are many companies and businesses are registered under women entrepreneurs. Based on Table 5, 140 companies were registered after 1995 and only ten companies were registered in 1990-1995. Mean value generated from respondent data are 1.10.

6.6 Age when you opened your first business

Nowadays, the participation of women in business is increasing and cannot be questionable anymore. Hence, there are many companies and businesses are registered under women entrepreneurs. Based the study conducted indicated that 140 companies owned by women entrepreneurs were registered after 1995 and only ten companies were registered in 1990-1995 (See Table 6). Mean value generated from respondent data are 4.44.

6.7 Type of ICT-based Business

Totally, there are 150 respondents that involved in ICT-related business, whereas 21 respondents in Telecommunication Supplier and Devices; Computer Accessories includes

hardware and software (22); Hand Phone Shop (33); Mobile, wireless & internet-related technologies (10); Networking products and services (10); Cyber Café (10); ICT-based Training (10); Photography Shop (10); Internet Kiosk (10); Multimedia Kiosk (10); and Other Products & Services (5).

Table 5. Descriptive Statistic on Year of Establish Company.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | 1990-1995 | 16 | 9.3 | 10.7 | 10.7 |
| | 1996-1999 | 68 | 39.5 | 45.3 | 56.0 |
| | 2000-2005 | 66 | 38.4 | 44.0 | 100.0 |
| | Total | 150 | 87.2 | 100.0 | |
| Missing | System | 22 | 12.8 | | |
| Total | | 172 | 100.0 | | |

Table 6. Descriptive Statistic on Year of Establish Company

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|-----------|---------|---------------|--------------------|
| Valid | 1990-1995 | 16 | 9.3 | 10.7 | 10.7 |
| | 1996-1999 | 68 | 39.5 | 45.3 | 56.0 |
| | 2000-2005 | 66 | 38.4 | 44.0 | 100.0 |
| | Total | 150 | 87.2 | 100.0 | |
| Missing | System | 22 | 12.8 | | |
| Total | | 172 | 100.0 | | |

6.8 ICT owned

Totally, ICT owned by each of respondent are differs based on their purposes. Majority of them have at least two types of ICT devices. Overall, there are majority of respondents owned Hand Phones (149 respondents); Computer Based Information System (68); Laptops (80); Internet (149); Email Account (130); Website (135); Facebook (145); Twitter (110); i-phone (48); and so on.

6.9 Level of ICT Knowledge

Basically, there are three level of ICT knowledge that surveyed from the respondent, where results that 95 respondents has lower level of knowledge of ICT, 30 respondents; and 25 has achieved higher level of ICT knowledge. In detail, majority of respondents (95 respondents) just know about how to used the Hand Phone, Computer, Internet, and so on where their just understand how to used it. Meanwhile, 30 respondents understand how to manage the ICT devices as well as operating and doing some trouble shooting regarding the simple problems of it. There are 25 respondents having good knowledge in developed the website, maintenances their computer and ICT devices, design database, and so on.

6.10 Level of ICT Skill

Basically, there are three level of ICT skills that surveyed from the respondent, where results that 85 respondents has lower level of knowledge of ICT, 38 respondents (moderate skills); and 27 has achieved higher level of ICT skills. In detail, majority of respondents (55 respondents) have basic skills of used the ICT as well as doing transaction online; and 38

respondents understand how to use and manage the ICT devices as well as developed some application as well as database and simple website. Meanwhile, there are 27 respondents having excellence in developed the complicated website, maintenances and repair their own computer and ICT devices, design and developed database, programming, and so on.

7. Suggestions and Conclusion

In conclusion, there are tenth variables has been used to explored the socio-economic status of Malay women entrepreneur in the ICT-related business in Penang. These variables are Age; Level of Education; Marital Status; Ethnicity; Date when business was opened; Age when you opened your first business; Type of ICT-based Business; ICT owned; Level of ICT Knowledge; and Level of ICT Knowledge. Overall, finding shows that socio-economic status of Malay women entrepreneurs in Penang is still in the medium based which most of them needs some helps especially from the government agencies. These finding is close similar to what was did by Hashim (2007) where shows that the level of ICT skills possessed by SME owners in Malaysia is poor, that their use of ICT is low, and that their adoption of ICT is slow and late, primarily because they find that ICT adoption is difficult.

Future research has suggested where the study should be focused on the correlation between socio-economic status and entrepreneurial success. Entrepreneurial success can be estimate based on socio-economic status of respondents. Furthermore, future research also is encouraged to learn more about the important interplay between Malay cultural values or in the other word is Malay moral and socio-economic status, and the strategies that lead to success in business. In addition, the question about correlation between psychological characteristics and socio-economic status among Malay women entrepreneurial success, and what are psychological characteristics that have influenced more toward Malay women entrepreneurial success could be an interesting topic for further research. This is because of Malay women entrepreneurs in Penang still needs some helps from the government agencies. In fact, Malay women entrepreneurs is not too success compared to non-Malay women entrepreneurs as well as they have some different in term of cultural, moral, and motivation as well as socio-economic status. Meanwhile, future works could also focus on the influence of socio-economic profile on the entrepreneurial process. That is, do the socio-economic profiles directly influence entrepreneurial process or rather affects the business motivations and to what extent it is explain the behaviour latter. Finally, critical analyses could be undertaken, such as the influence of demographic profile in different organisational and industrial contexts especially in the SME's in Malaysia.

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