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## Determinants of Small Business Performance Run by Women Street Vendors in Malaysia

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Детермінанти ефективності малого бізнесу, керованого жінками-торговцями на вулицях Малайзії

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Детерминанты эффективности малого бизнеса, управляемого женщинами-торговцами на улицах в Малайзии

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### Abstract

**Background:** The number of women street vendors has increased as they take up street vending as a means of survival and livelihood due to high unemployment rate levels and low barriers to entry. Nowadays, incomes earned within the informal sector, especially from micro-enterprise enterprises such as street vending, are meager and inconsistent. Generally, informal street vendors face four typical constraints: economic pressures, socio-cultural challenges, operational challenges, and adverse political conditions and policies.

**Purpose:** To identify the influencing factors of hygienic practice, financial capability, entrepreneurial expertise, family obligation towards the performance of the small business run by women street vendors.

**Materials and Methods:** The present paper investigates whether hygienic practice, financial capability, entrepreneurial expertise, and family obligation have affected small business performance run by women street vendors in Malaysia. The questionnaire was adopted and adapted from previous researchers and distributed to 100 women vendors as respondents who reside in Selangor, Malaysia.

**Results:** The results show that hygienic practice did not have a significant relationship towards small business performance run by women street vendors. Instead, the other three independent variables namely financial capability, entrepreneurial expertise, and family obligation significantly affect small business performance run by women street vendors.

**Conclusions:** The finding has shown that financial capability, entrepreneurial expertise, and family obligation are crucial elements in the business performance of women street vendors in Selangor. Hopefully, the stakeholders and the government would take note of this discovery to help the small business operators, especially women to be more successful in their business performance.

**Keywords:** women vendors, financial capability, entrepreneurial expertise, family obligation, hygienic practice.

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## Introduction

In 2017, the estimated population of women in Selangor was slightly below 50% out of 6.39 million (Department of Statistics Malaysia, 2017). Around 54% of Malaysian women are making their own money, and it is a sign that women's empowerment in Malaysia increases rapidly than before (Khan, 2017). In other words, most people suggest that women have infinite strength that can contribute majorly to economic growth and development. However, women are still incapable of taking control of the informal sector, making the unemployment rate among women in the informal sector is higher than men (Department of Statistics Malaysia, 2016). Table 1 presents unemployment rate by gender in Selangor.

**Table 1**

*Unemployment Rate by Gender in Selangor*

| Year | Male | Female |
|------|------|--------|
| 2016 | 2.7  | 3.9    |
| 2015 | 2.1  | 2.9    |
| 2014 | 1.9  | 2.2    |
| 2013 | 2.4  | 2.4    |
| 2012 | 2.4  | 2.3    |

*Note.* Adapted from 2016 Department of Statistic Malaysia.

In other words, this situation makes them venture into small businesses such as street vending to earn decent income because it has diminished women's options, especially in the urban areas that are popular with high living costs (Suda, 2002).

However, women always faced challenges in establishing new businesses or growing an existing business, like gender bias (Daily Express, 2014) or inequality treatment (Liang, 2015). These challenges happen due to cultural tradition, which sets apart between women and men in various fields, including street vending business. Usually, women face financial difficulties or poor management skills during the business start-up stage. Besides, they also become the main target of harassment from various council officials rather than their male counterparts. In other words, these kinds of challenges become threats to the success of small businesses operated by women (Bowen et al., 2009). In times of economic crisis, most people tend to support their households and families by using the incomes earned from the informal sector activities (Chakanya, 2008).

The main reason women turned to the informal sector is the low level of household financial support and makes them need to provide income to fulfill their family necessities. Street vendors are categorized as one of the types of small businesses owned by an individual or a family unit. Based on previous research (Bunjun, 2012), it was proven that street vending businesses could provide individuals access to a source of income that becomes a key for family survival. Additionally, this business has become a global

phenomenon found in many cities, towns, and villages as one of the most popular informal sector activities.

In addition, the informal employment rate in Malaysia has grown at a slow pace and slightly decreased in 2010 because of the economic recovery from 2009's recession. Therefore, street vending can be considered one of the significant businesses in Malaysia's informal sector. Based on the past researcher observation, women mostly form a large segment of street vending in urban areas rather than rural areas. In other words, street vending activities become a source of self-employment for women, which can provide not only "affordable" but as well as "convenient" necessities for the group of the urban population (Jaishankar & Sujatha, 2016).

In recent years, informal sector activities have become popular in developed or developing countries worldwide. However, this sector usually acts as an essential economic contributor, especially for developing countries, because of the low barrier of entry and high income earned (Ahmad et al., 2011). According to the International Labor Organization (2013), the words "informal sector" were firstly introduced in 1972. The commonly informal sector is categorized as unregistered, unregulated, and untaxed businesses because their activities are not obligated to register under CCM, such as service enterprises, production activities, and street seller sales (Kus, 2014). Past research has proven that formal activities are usually operated by the middle class and above; however, people in moderate to lower types typically like to work informal businesses such as street vending (Hartati et al., 2015). Additionally, people decide to venture into the informal sector because they must create their work to survive due to lack of opportunity in the formal sector (Hart, 1973). Almost half of the Malaysian population was women, and they depended on informal businesses such as street vending to survive (Idris & Siwar, 2003).

In Malaysia, various informal businesses can be found in different urban areas, selling different types of products with a different kind of manufacturing such as people who sell at the stalls, at the night/day market, from their home, doing online business, and others. CCM stated that people need to register their business as a regulatory organization, either small or large (Suruhanjaya Syarikat Malaysia, 2015). However, people who operate businesses under the informal sector only need to register with the district council in their state to obtain a license because CCM is only functioning for formal businesses registration in Malaysia (Suruhanjaya Syarikat Malaysia, 2015). In Malaysia, people who operate businesses under the informal sector will open up their small stalls at the local market or sidewalks either during daylight or nighttime. Although the informal sector was categorized as an unregistered economy in Malaysia, the informal traders still need to register with their local district council in each state, known as the District Municipal Council.

Street vending has become the primary source of employment and income for people in urban areas,

especially in developing countries such as Malaysia (Donovan, 2008). Nowadays, the main concern in Selangor is when women have taken an interest in informal sector activities such as street vending as their primary source of income. In other words, the condition that makes women tend towards road vending businesses as their primary source of income is because they need to look after their children and inability to get any other kind of work. Besides, women also venture into street vending businesses due to low household economic support. However, they face several challenging situations that might affect their performance in small businesses run by women street vendors.

Usually, women street vendors operate their business either in permanent locations or mobile. However, they still need to carry their wares to the stall located at places of high pedestrian concentrations (Bhowmik, 2005). However, they always need to confront city authorities and regulators over space for business, condition of work, sanitation, or even licensing issues (Milgram, 2011). Besides, most people know that street vendors and regulators constantly contradict or compete because city authorities do not acknowledge their businesses, and their presence is considered a public disturbance (Austin, 1994). There is also the possibility of them getting knocked down by a vehicle due to pedestrians' accidents since they operate in the pedestrian area.

International Labour Organisation (2013) also reported that labor standards at the international level are not protection against woman street vendors. Many countries provide a clear legal framework and authorization to regulate street vending businesses. In the case of Malaysia (Ramasamy, 2018), informal traders such as women street vendors need to register their interaction with the local district council in each state. For example, a woman street vendor in Shah Alam needs to register to get a license from Shah Alam City Council (Majlis Bandaraya Shah Alam, MBSA) but must register with CCM. Normally, street vendors in Shah Alam will operate their business by opening up a small stall at a pedestrian area or local market in either daylight or nighttime. Past studies have attempted to establish the factors affecting the performance of small businesses run by women.

*The aim of the study.* To identify the relationship of the selected variables; hygienic practice, financial capability, entrepreneurial expertise, family obligation towards the performance of the small business run by women street vendors.

## Materials and Methods

The methodology for research includes the research design, sampling design, target population, sample size, data collection methods, procedures, and data analysis methods.

### Research Approach

One hundred sets of questionnaires were distributed randomly to the woman street vendors located within Selangor to gather the data. The questionnaire was sent to the respondents by hand-delivered. The

questionnaire asked the respondents about their perception of which factors that considered to affect the performance of small businesses run by women street vendors. Besides, the respondents' demographic profiles are also collected by asking them to fill up personal details part. All the data obtained quantitatively from the questionnaires surveyed were collected and analyzed using SPSS software version 22.0.

### Population and Sample

A research population is a well-defined collection of individuals or objects with similar characteristics. All individuals or things within a specific population usually have a standard, binding characteristic or trait. The population for the research is non-probability or unknown because there is no specific number found to determine the exact number of women street vendors in Selangor. The sampling technique employed was convenience sampling due to selecting the most readily available woman street vendors. Thus, the researchers managed to have one hundred (100) woman street vendors in Selangor as the sample for the research.

### Research Instrument

The researchers formulated the research instrument by having preliminary questions to five women vendors on their business performance as a pilot study. Then questionnaires are designed by using some of the items from Gatere (2016) and Mukherjee et al. (2018). The researchers run the reliability test to ensure their validity. Once, all the Cronbach Alpha is above 0.07, the revised questionnaire is distributed to all potential respondents.

## Results

The data analysis covered is descriptive, correlation analysis, reliability test, multiple regressions analysis, and the five assumptions: normality test, linearity, homoscedasticity, multicollinearity, and autocorrelation.

### Descriptive Analysis

Table 2 shows the demographic information of the respondents.

### Assumptions

Several assumptions need to be met before analysis can be done to ensure the data collected was accurate, reliable, and correlated with the study. In this part, the assumptions covered are normality, linearity, homoscedasticity, dependency, and multicollinearity. In other words, those assumptions need to be tested before and while working on the data analysis.

### Normality Test

Several methods enable researchers to identify whether the data collected are normally distributed or not. The normality test can be viewed in two broad categories, either graphical or statistical. A few standard techniques can be used to identify the normality of data distribution, such as Q-Q probability plots, Cumulative frequency (P-P) plots, W/S test, Jarque-Bera test, Shapiro-Wilks test, Kolmogorov-Smirnov test, and D'Agostino test.

In this study, the researchers employed the Jarque-Bera test, which will refer to the statistic value of skewness

and kurtosis to describe the normality assumption. In other words, skewness and kurtosis values should be within  $\pm 3$  to consider data usually distributed. Based

on Table 3, all the variable values for skewness and kurtosis were fell within the range. Therefore, the first assumption of multivariate analysis is met.

**Table 2**

*Respondents' Demographic Information*

| Items              | Category                  | Frequency | Fractions of units |
|--------------------|---------------------------|-----------|--------------------|
| Age                | Between 20 – 30 years old | 31        | 0.31               |
|                    | Between 31 – 40 years old | 23        | 0.23               |
|                    | 40 years old and above    | 46        | 0.46               |
| Marital status     | Single                    | 28        | 0.28               |
|                    | Married                   | 67        | 0.67               |
|                    | Single Mother             | 5         | 0.50               |
| Working experience | Less than 1 year          | 10        | 0.10               |
|                    | Between 1 – 3 years       | 25        | 0.25               |
|                    | Between 4 – 10 years      | 23        | 0.23               |
|                    | 10 years and above        | 42        | 0.42               |
| Vending license    | Yes                       | 90        | 0.90               |
|                    | No                        | 10        | 0.10               |
| Daily gross income | Less than RM 100          | 5         | 0.50               |
|                    | Between RM 101 – RM 300   | 36        | 0.36               |
|                    | RM 301 and above          | 59        | 0.59               |
| Total              |                           | 100       | 1.00               |

**Table 3**

*The Skewness and Kurtosis of Each Item*

| Items                     | Statistics      | Std. Err |
|---------------------------|-----------------|----------|
| Financial Capability      | Skewness -0.728 | 0.241    |
| Entrepreneurial Expertise | Kurtosis 0.551  | 0.478    |
| Family Obligation         | Skewness -0.461 | 0.241    |
| Performance of Vendor     | Kurtosis 0.392  | 0.478    |
|                           | Skewness 0.013  | 0.241    |
|                           | Kurtosis -0.632 | 0.478    |
|                           | Skewness -0.345 | 0.241    |
|                           | Kurtosis 0.363  | 0.478    |

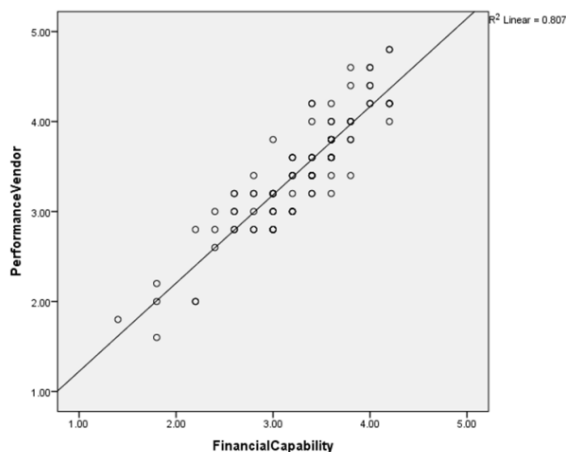
### Linearity Test

The linearity test is the second assumption that needs to be tested in this study. This test aims to determine whether the two variables, “x” and “y”, are related. This assumption was described by constructing a graph mapping for each independent variable with the dependent variable. Based on the Figures 1-3, the

relationship between each independent variable, financial capability, entrepreneurial expertise, and family obligation, is considered linear with the dependent variable, which is the vendor's performance. Therefore, the second assumption for multivariate analysis is met.

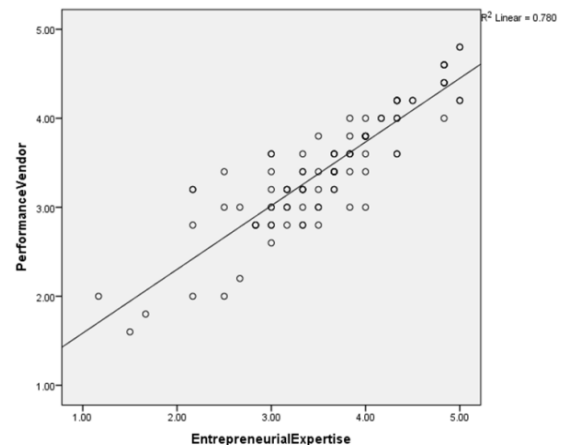
**Figure 1**

*Linearity of Financial Capability*



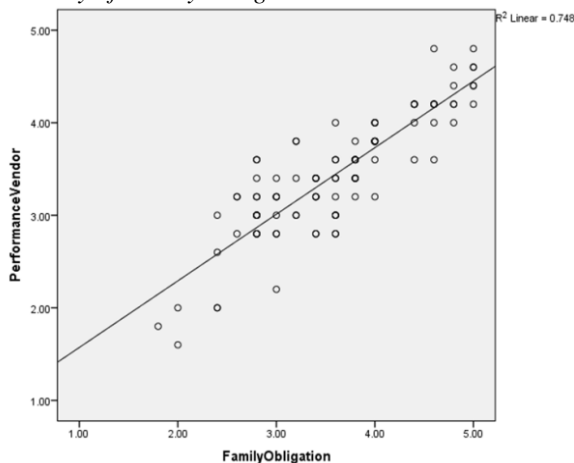
**Figure 2**

*Linearity of Entrepreneurial Expertise*





**Figure 3**  
*Linearity of Family Obligation*



#### *Homoscedasticity*

The third assumption considered essential to be tested is homoscedasticity. The assumption of homogeneity of variance is the second statistical assumption that needs to be tested for when comparing three or more independent groups on a continuous outcome with ANOVA. Homogeneity of variance is assessed using Levene's Test for Equality of Variances. To meet the assumption of homogeneity of variance, the p-value for Levene's Test should be above 0.05. Homogeneity of variance ensures that the distributions of the outcomes in each independent group are comparable and equal. If separate groups are not similar, spurious findings can be yielded. ANOVA should not be conducted on continuous variables that violate the assumption of homogeneity of variance. ANOVA should only be performed on constant outcomes between groups with "equivalent" or similar variances. Based on Table 4, the p-value for Levene's Test is more than 0.05. Therefore, the third assumption is also met.

**Table 4**  
*Test of Homogeneity of Variances (Factor: Financial Capability)*

| Levene Statistic | df1 | df2 | p-value |
|------------------|-----|-----|---------|
| 0.871            | 11  | 87  | 0.572   |

Note. Dependent Variable: Performance of Vendor.

#### *Independence of Error Terms or Absence of Autocorrelations*

The fourth assumption which needs to be tested in this study is autocorrelation. This assumption usually occurs when the residuals are not independent of each other. The researchers used Durbin-Watson to test the existence of autocorrelation (Table 5).

Based on the rule of thumb, no autocorrelation in the data can be assumed if the values of Durbin-Watson fall within the range of 1.5 to 2.5. In this study, the researcher can be confirmed that no autocorrelation exists in the data because the value of Durbin-Watson is 1.555, which is considered within the acceptance region. Therefore, it can be concluded that the fourth assumption for multivariate analysis is met.

**Table 5**  
*Autocorrelation: Durbin-Watson*

| Items                      | Value              |
|----------------------------|--------------------|
| Model                      | 1                  |
| R                          | 0.949 <sup>a</sup> |
| R Square                   | 0.901              |
| Adjusted R Square          | 0.898              |
| Std. Error of the Estimate | 0.20574            |
| Durbin-Watson              | 1.555              |

Note. Dependent Variable: Performance of Vendor.

<sup>a</sup> Predictors (Constant): Family Obligation, Financial Capability, Entrepreneurial Expertise.

#### *Multicollinearity*

The last assumption to be tested is called multicollinearity, which is able to help determine whether there is a similarity between the independent variables in a model or not. In other words, having high similarities between the independent variables will produce a robust correlation.

Besides, if there are high inter-correlations or inter-association between the independent variables will become a disturbance in the data analysis and make the data unreliable. This study tested the assumption using the VIF and tolerance values in the multiple regression analysis. To avoid the existence of multicollinearity, the VIF value should be less than 10, and the tolerance value should be less than 1.

Based on Table 6, it is shown that all tolerance values are less than 1, but not all VIF values are less than 10. The result indicates that hygienic practice and family obligation VIF values are 16.697 and 19.147. The researchers have decided to remove the independent variable, which is hygienic practice (16.697).

**Table 6**  
*Coefficients for the First Run-Test*

| Model                     | Significant value | Collinearity Statistics |        |
|---------------------------|-------------------|-------------------------|--------|
|                           |                   | Tolerance               | VIF    |
| (Constant)                | 0.283             | -                       | -      |
| Hygienic Practice         | 0.972             | 0.060                   | 16.697 |
| Financial Capability      | 0.000             | 0.241                   | 4.147  |
| Entrepreneurial Expertise | 0.002             | 0.156                   | 6.423  |
| Family Obligation         | 0.067             | 0.052                   | 19.147 |

Note. Dependent Variable: Performance of Vendor.

One of the independent variables, hygienic practice, was removed from the study due to multicollinearity at the first run-test as Table 6. The researchers decided to eliminate this variable from data analysis due to several reasons such as the graph illustrates for this variable is not aligned with the linear line, the variable show a high VIF value (16.697) which is more than the acceptance range, and also most of the respondents did

not concern about hygienic practice because the location of vendor stall usually at open space which is typically exposed to polluted environment.

In other words, this independent variable (hygienic practice) did not significantly affect the performance of women street vendors. According to Table 7, after the second run-test was done, there is no longer any multicollinearity due to the VIF values being less than 10 and tolerance values being less than 1. Therefore, the last assumption of multivariate analysis is met.

The respondents were also asked to rate the influence of particular aspects of financial capability on a Likert scale, and the results are presented in Table 8. A majority of 41% of the respondents agreed that the woman street vendors lack collateral to secure loans from formal financial institutions, 52% agreed that shylocks exploit women through lending money at exorbitant interest rates, 39% disagreed that the support from the family in business is minimal, 35% agreed and neutral that social needs which compete for income with the street vending business dampen the growth of

the business. In comparison, 41% agreed that loan officers' informal financial institutions have the wrong perception about women borrowing. This is an indicator that most respondents agreed to the statements on financial capability.

**Table 7**  
*Coefficients for the Second Run-Test*

| Model                     | Significant value | Collinearity Statistics |       |
|---------------------------|-------------------|-------------------------|-------|
|                           |                   | Tolerance               | VIF   |
| (Constant)                | 0.247             | -                       | -     |
| Financial Capability      | 0.000             | 0.356                   | 2.807 |
| Entrepreneurial Expertise | 0.001             | 0.190                   | 5.261 |
| Family Obligation         | 0.000             | 0.221                   | 4.528 |

*Note.* Dependent Variable: Performance of Vendor.

**Table 8**  
*Questionnaire Analyses – Financial Capability (%)*

| Statements   | SD | D  | N   | A   | SA | Mean  | Std.Dev |
|--|----|----|-----|-----|----|-------|---------|
| Women street vendors lack collateral to secure loans from formal financial institutions        | 3  | 13 | 31  | 41  | 12 | 3.46  | 0.968   |
| Shylocks exploit women through lending money at exorbitant interest rates                      | 7  | 2  | 18  | 52  | 21 | 3.78  | 1.031   |
| Support from the family in business is minimal   | 25 | 39 | 24  | 4   | 8  | 2.31  | 1.134   |
| Social needs which compete for income with the street vending business dampen its growth       | 7  | 11 | 35  | 35  | 12 | 3.34  | 1.056   |
| Loan officers in the formal financial institutions have wrong perception about women borrowing | 3  | 13 | 31  | 41  | 12 | 3.46  | 0.968   |
| Total  | 45 | 78 | 139 | 173 | 65 | 16.35 | 5.157   |

The respondents were also asked to rate the influence of particular aspects of entrepreneurial expertise on a Likert scale, and the results are presented in Table 9. A majority of 52% of the respondents agreed that financial institutions organize training forums for women street vendors often, 52% agreed that through training women street vendors had acquired the relevant business management skills, 39% agreed that through training women street vendors had acquired the relevant business management skills, 39% agreed that through training women street vendors had acquired

the appropriate leadership skills, 35% agreed that through training women street vendors had acquired the relevant networking skills, 35% agreed and neutral that through training woman street vendors have obtained the relevant accounting skills. In comparison, 41% agreed that networking with other woman street vendors had improved my entrepreneurial expertise. This is an indication that the majority agreed with the statements on entrepreneurial expertise.

**Table 9**  
*Questionnaire Analyses – Entrepreneurship Expertise (%)*

| Statements  | SD | D  | N   | A   | SA | Mean  | Std.Dev |
|---|----|----|-----|-----|----|-------|---------|
| Financial institutions organize training forums for women street vendors' often             | 7  | 2  | 18  | 52  | 21 | 3.78  | 1.031   |
| Through training women street vendors have acquired the relevant business management skills | 7  | 2  | 18  | 52  | 21 | 3.78  | 1.031   |
| Through training women street vendors have acquired the relevant leadership skills          | 8  | 4  | 24  | 39  | 25 | 3.69  | 1.134   |
| Through training women street vendors have acquired the relevant networking skills          | 3  | 12 | 30  | 35  | 20 | 3.57  | 1.037   |
| Through training women street vendors have acquired the relevant accounting skills          | 7  | 11 | 35  | 35  | 12 | 3.34  | 1.056   |
| Networking with other women street vendors has improved my entrepreneurial expertise        | 3  | 13 | 31  | 41  | 12 | 3.46  | 0.968   |
| Total   | 28 | 42 | 138 | 202 | 90 | 17.84 | 5.226   |

The respondents were also asked to rate the influence of particular aspects of family obligations on a Likert scale, and the results are presented in Table 10. A majority of 52% of the respondents agreed that the parental role of rearing children affects the performance of my street vending business, 40% agreed that the parental part of providing for the family affects the performance of my street vending business, 41% agreed that domestic chore of cooking affects the

performance of my street vending business, 35% agreed that domestic chores of ensuring hygiene for the family affect the performance of my street vending business. In comparison, 40% agreed that lack of support by the family in meeting various family responsibilities affects the performance of my street vending business. This indicates that most respondents agreed to the statements on family obligations.

**Table 10**  
*Questionnaire Analyses – Family Obligation (%)*

| Statements  | SD | D  | N   | A   | SA | Mean  | Std.Dev |
|---|----|----|-----|-----|----|-------|---------|
| The parental role of rearing children affects the performance of my street vending business.                                    | 7  | 2  | 18  | 52  | 21 | 3.78  | 1.031   |
| The parental role of providing for the family affects the performance of my street vending business                             | 0  | 16 | 25  | 40  | 19 | 3.62  | 0.972   |
| Domestic chore of cooking affects the performance of my street vending business.  | 3  | 13 | 31  | 41  | 12 | 3.46  | 0.968   |
| Domestic chore of ensuring hygiene for the family affects the performance of my street vending business.                        | 3  | 12 | 30  | 35  | 20 | 3.57  | 1.037   |
| Lack of support by the family in meeting various family responsibilities affects the performance of my street vending business. | 0  | 16 | 25  | 40  | 19 | 3.62  | 0.972   |
| Total   | 6  | 57 | 111 | 156 | 70 | 14.27 | 3.949   |

The respondents also responded to questions on performance on a Likert scale, and the results are presented in Table 11. A majority of 52% of the respondents were neutral that the performance of businesses run by woman street vendors is profitable, 35% agreed and neutral that running a street vending business has helped them to cultivate a culture of saving, 35% agreed that running a street vending business has improved the living standard of their

family. In comparison, 52% agreed that running a street vending business has helped me provide for my family. In comparison, 41% agreed that running a street vending business has helped reduce the women's unemployment rate in Selangor. This indicates that most respondents agreed to the statements on the performance of businesses run by women street vendors.

**Table 11**  
*Questionnaire Analyses – Performance of Vendor (%)*

| Statements   | SD | D  | N   | A   | SA | Mean  | Std.Dev |
|--|----|----|-----|-----|----|-------|---------|
| The performance of businesses run by women street vendors is profitable.                     | 8  | 11 | 52  | 21  | 8  | 3.10  | 0.980   |
| Running a street vending business has helped me to cultivate a culture of saving.            | 7  | 11 | 35  | 35  | 12 | 3.34  | 1.116   |
| Running a street vending business has improved the living standard of my family.             | 3  | 12 | 30  | 35  | 20 | 3.57  | 1.076   |
| Running a street vending business has helped me to provide for my family.                    | 7  | 2  | 18  | 52  | 21 | 3.78  | 1.062   |
| Running a street vending business has helped reduce the women unemployment rate in Selangor. | 3  | 13 | 31  | 41  | 12 | 3.46  | 0.938   |
| Total  | 20 | 38 | 114 | 163 | 65 | 14.15 | 4.192   |

The reliability test is a method for determining the consistency of the internal scale. In this study, the researchers used Cronbach's alpha coefficient as the indicator to check the degree of consistency. The data is considered reliable if the values of Cronbach's alpha for all variables must be above 0.60 as per the summary of the reliability test presented in Table 12. Cronbach's alpha for Financial Capability value is

0.482 at the first run test, which is less than 0.60. One of the items (FC\_3) was deleted for this variable, and the value of Cronbach's alpha becomes 0.858, which is more than the minimum acceptance value. The value of Cronbach's alpha for Entrepreneurial Expertise is 0.829, which is more than the minimum acceptance value, and none of the items was deleted for this variable. The value of Cronbach's alpha for Family

Obligation is 0.837, which is more than the minimum acceptance value, and none of the items was deleted for this variable. The value of Cronbach's alpha for Performance of Vendor is 0.837, which is more than the minimum acceptance value, and none of the items was deleted for this variable.

**Table 12**

*Summary of Cronbach Alpha*

| Variables                 | Cronbach's Alpha | No. of Items after Deleted |
|---------------------------|------------------|----------------------------|
| Financial Capability      | 0.858            | 4                          |
| Entrepreneurial Expertise | 0.829            | 6                          |
| Family Obligation         | 0.837            | 5                          |
| Performance of Vendor     | 0.837            | 5                          |

This study performed correlation analysis to identify the potential relationship between independent and dependent variables. The researchers have used Pearson's correlation coefficient to measure the statistical relationship between two continuous variables.

This technique will provide information regarding the magnitude of the correlation and the direction of the relationship between two variables. In other words, Pearson's correlation is known as the best method in measuring the association between variables of interest because it is based on the process of covariance. Based on Table 13, the result shows a positive relationship between the independent and dependent variables.

**Table 13**

*Correlation Analysis (r-value)*

| No | Variables | FC      | EE      | FO      | PR |
|----|-----------|---------|---------|---------|----|
| 1  | FC        | 1       |         |         |    |
| 2  | EE        | 0.793** | 1       |         |    |
| 3  | FO        | 0.754** | 0.877** | 1       |    |
| 4  | PR        | 0.898** | 0.883** | 0.865** | 1  |

*Note.* \*\* Correlation is significant at the 0.01 level (2-tailed).

In this study, the multiple regression analysis is performed to explore a more sophisticated and complex relationship between several independent variables toward the same dependent variable. To better understand the relationship between women street vendors and business performance, the multiple regression method was used to examine the relationship between the independent and dependent variables.

Based on Table 13, the r-values from the correlation analysis show that all the variables are less than 0.90, which is proof that there is no existence of multicollinearity. The R Square of this model is 0.901, as shown in Table 14, which means that this model explains 90.1% of the variance in women street vendors was well-performing in their business. This

analysis is significant, as the significant value in Table 15 is zero or p-value<0.05.

**Table 14**

*Coefficient Value of the Model*

| R                  | R Square | Adjusted R Square | Std. Error of the Estimate |
|--------------------|----------|-------------------|----------------------------|
| 0.949 <sup>a</sup> | 0.901    | 0.898             | 0.20574                    |

*Note.* Dependent Variable: Performance of Vendor.

<sup>a</sup> Predictors (Constant): Family Obligation, Financial Capability, Entrepreneurial Expertise.

**Table 15**

*ANOVA Test Results*

| Model      | Sum of Squares | df | Mean Square | F       | Sig.               |
|------------|----------------|----|-------------|---------|--------------------|
| Regression | 37.087         | 3  | 12.362      | 292.062 | 0.000 <sup>b</sup> |
| Residual   | 4.063          | 96 | 0.042       | -       | -                  |
| Total      | 41.150         | 99 | -           | -       | -                  |

*Note.* Predictors (Constant): Family Obligation, Financial Capability, Entrepreneurial Expertise.

<sup>b</sup> Dependent Variable: Performance of Vendor.

In referring to Table 16, the most significant standardized coefficient beta is 0.491, which is contributed by financial capability (FC), followed by family obligation (FO), which has a beta coefficient of 0.266, and the entrepreneurial expertise (EE), which has a beta coefficient of 0.260. This result indicates that financial capability has a more vital unique contribution in explaining the dependent variables compared to financial capability and entrepreneurial expertise. However, all of the independent variables make a significant contribution to the prediction of the dependent variable, as the significant value for all three variables is less than 0.05.

**Table 16**

*Coefficient of Dependent Variable*

| Model                       | (Constant) | FC    | EE    | FO    |
|-----------------------------|------------|-------|-------|-------|
| Unstandardized Coefficients |            |       |       |       |
| B                           | 0.137      | 0.536 | 0.211 | 0.221 |
| Std. Error                  | 0.118      | 0.059 | 0.060 | 0.057 |
| Standardized Coefficient    |            |       |       |       |
| Beta                        | -          | 0.491 | 0.260 | 0.266 |
| t                           | 1.166      | 9.139 | 3.537 | 3.902 |
| Sig.                        | 0.247      | 0.000 | 0.001 | 0.000 |

*Note.* Dependent Variable: Performance of Vendor.

### *Hypothesis Analysis*

The H<sub>1</sub>, there is a positive relationship between hygienic practice and small business performance run by women street vendors. The hypothesis is not supported. The variable was removed because the VIF value is more than the acceptance range (>10) and multicollinearity exists.

In H<sub>2</sub>, there is a significant relationship between financial capability and small business performance run by women street vendors. The hypothesis is supported. It is because the variable p-value=0.000,



which is less than the acceptance range (0.05), is considered significant. The variable beta value is 0.491, which shows a positive relationship towards the dependent variable.

In the  $H_3$ , there is a significant relationship between entrepreneurial expertise and small business performance run by women street vendors. The hypothesis is supported. The variable p-value=0.001, which is less than the acceptance range (0.05), is considered significant. The variable beta value is 0.260, which shows a positive relationship towards the dependent variable.

In the  $H_4$ , there is a negative relationship between family obligation and small business performance run by women street vendors. The hypothesis is not supported. The variable beta value is 0.266, which shows a positive relationship towards the dependent variable. However, the variable p-value=0.000, which is less than the acceptance range (0.05), is considered significant.

### Discussion

The researcher reviewed the literature on the four distinct elements that influence women street vendors' businesses: hygienic practice, financial capability, entrepreneurial expertise, and family obligations. Woman street vendors can also be categorized as woman entrepreneurs because women are the ones who own and run the business. Women have played very significant roles in the economic development of Malaysia (Ndubisi & Kahraman, 2006). According to the Ministry of Women, Family and Community Development, the population of females in Malaysia is 14,633 (Statistics on Women, Family, and Community, 2014). Women's involvement in entrepreneurship is continuously increasing year by year. Women entrepreneurs contribute to the economy of Malaysia. For example, SME Corp, National Entrepreneurship Institute (INSKEN), and Women Development Department are government agencies that provide entrepreneurship programs for women starting up business ventures.

The Companies Commission of Malaysia (CCM, 2003) reported that 49,554 units were registered by women in 2000, increasing to 54,626 units in 2001. According to the Department of Statistics Malaysia (2005), 82,911 businesses were operated by Malaysian women. Most women are involved in the service industry, manufacturing, and agriculture sectors. In 2011, the total number of entrepreneurs in Malaysia was 645,000 (SME Corp, 2011). However, women contributed 19.7%, which was 127,065 enterprises only. It is an increase of 65.25% since the year 2005. This growth shows an encouraging trend where women grab the business opportunities available in Malaysia.

Reviews from the literature highlight several challenges among women entrepreneurs. Ahmad et al. (2001) define challenges as hardships and limitations, including socio-economic factors experienced by women entrepreneurs. Winn (2004) describes two major obstacles for woman entrepreneurs when starting business ventures: capital and family support. Lack of

funding in terms of start-up capital and sufficient cash flows during the business operation are the primary barriers for women entrepreneurs (Helms, 1997; Gundry et al., 2002). According to Van der Merwe (2003), lack of financial support, lack of family support, negative socio-cultural attitudes, and lack of self-confidence are barriers that women entrepreneurs experience. However, to date, not many types of research focused on highlighting these issues in the existing literature. Among the challenges experienced by entrepreneurs is lack of financial support, gender perspective, family issues and lack of confidence, and fear of failure. The following subsections explain these issues.

#### *Underlying Theories/Models*

Street vending fits the meaning and features of the informal sector, as discussed in the previous studies. Within the context of this study, street vending in Selangor includes selling necessities such as foods, drinks, clothes, and others in the pedestrian area and without permanent building or structure. They need to apply for an authorized business license to operate legally, but some use it illegally without a permit due to complicated procedures.

However, past research has proven that street vending activities contribute to the informal sector in Malaysia (Rahman et al., 2013). According to Williams and Gurtoo (2012), there are several opposing theories whose explanations related to street vendors, such as modernization theory, structuralist theory, neoliberal theory, and post-modern theory. However, the past researcher (William & Gurtoo, 2012) has not found a single theory applicable to entrepreneurs in their study. Therefore, the researcher has concluded that these reasons can theoretically justify the involvement in the informal sector activities such as street vending:

- Modernization and Structuralist theories act as coping or survival strategies with limited survival substitute methods.

- Neo-Liberal theory and Post-Modern theory act as a voluntarily tactical or creative business strategy with various survival methods.

#### *Variables Relating to the Study*

Performance of small business runs by woman street vendors. Other scholars still debated the ways of defining and measuring the performance of small businesses because the measurement methods are multi-dimensional (Wilcox & Bourne, 2003; Wood, 2006; Simpson et al., 2012). However, Sandberg (2003) has tried to describe the small business performance as the capability to provide jobs and wealth establishment through business start-up, survival, and growth. Besides, other scholars also attempt to define business performance by measuring how well the firm goals were achieved based on their number of successes or failures in achieving its goals (Wood, 2006). Several factors affect women's performance, such as limited access to resources like capital, information, skills, and lack of training opportunities.

In other words, these factors have become a significant reason hindering their success in the informal sector

(McCormick & Mitullah, 2012). Njaya and Murangwa (2016) stated that women street vendors' performance usually operated business in insecure or illegal locations and continuously unable to focus on their business because of the children they had to take care of in their vending sites due to unavailability of childcare at home. Therefore, in this study, the researcher attempts to identify which factor significantly influences business performance and recommends some ways to overcome the threats and grab the opportunities.

Influence of hygienic practice on small business performance. Hygienic practice is essential to ensure the street food consumed by the customer is safe to eat. Women street vendors who lack food safety knowledge and food handling training will be exposed to the risk of food contamination, which would affect their business performance level. Typically, the disease that happens because of consuming street food is due to microbial contamination, the transmission of parasites, pesticide residues, and environmental pollution (Abdussalam & Kaferstein, 1993).

Several potential micro-organisms could cause foods contamination. It was proven with several outbreaks of diseases such as cholera caused by the consumption of street foods. The main factors that can increase the risk of microbial contamination include lack of food preparation and handling practices, insufficient storage facilities, vendor's hygiene, and poor sanitation and refuse disposal facilities (Abdussalam & Kaferstein 1993).

Meanwhile, Dawson and Canet (1991) discovered that woman street vendors show a better hygienic practice than male vendors. In other words, the non-sanitary environment which the place or space that vendor prepared and sold their foods usually by flowing sewage in open gutters, the inappropriate ways of the waste disposal system, and insufficient water supply can attract harmful insects such as house-flies or fruit flies that can increase the risk of food contamination (Fang et al., 2003).

Therefore, in this study, the researcher attempts to identify whether the hygienic practice can significantly influence business performance and recommends some ways to avoid food contamination due to poor sanitary knowledge in terms of food handling and services.

The influence of financial capability on small business performance. To apply for financial assistance from any financial institution, it is necessary to provide any form of guarantee as one of the pre-requisites to be fulfilled before fund approval is given by the institution. However, not all women have their property to be guaranteed, and most of their applications will become unsuccessful due to the inability to fulfill the requirements stated by the financial institution.

Besides, woman vendors required financial aid to pay their monthly life insurance subscription because they operate their business by the pedestrian area where accidents can occur anytime (Athanne, 2011). Furthermore, it is hard for women to acquire funds because of insufficient support documents required by financial institutions, such as past credit records, and

their poor financial knowledge in understanding the pre-requisites of receiving or paying up credit (Kinyanjui, 2006).

In addition, women usually tend to have limited opportunities to acquire credit funds due to information asymmetry, lack of credit history, and inadequate collateral (Panda, 2015; Sandhu et al., 2012; Thampy, 2010). In other words, because complex financial aid procedure makes women use their own money as capital for their business start-up and they tend to venture into a business that requires less capital, such as street vending (Carter & Kolvereid, 1998; Cosh & Hughes, 2000; Shaw et al., 2004).

Therefore, in this study, the researcher attempts to identify whether financial capability can significantly influence business performance, recommends ways for women vendors to improve their financial knowledge, and suggests which financial institutions can help provide capital for better business performance.

The influence of entrepreneurial expertise on small business performance. Based on the findings of the previous researcher, entrepreneurial knowledge and skills may provide a positive effect on their business performance by utilizing that knowledge and skills accordingly (Akanji, 2006; Cheston & Kuhn, 2002). Ibru (2009) reiterated that most women from either developed or developing countries face hardships to obtain entrepreneurial capability due to a lack of entrepreneurial training and education, which leads them to fail to manage their business properly. Besides, without relevant entrepreneurial education and experience, a business start-up will likely face business problems in terms of financial or management, and their business performance will deteriorate (Kuzilwa, 2005).

Furthermore, they need to spend more time learning to acquire sufficient knowledge and skills. Still, their household obligation makes it difficult for them to focus on learning relevant skills and knowledge about business management, leading them to be less well-equipped to manage some forms of business. Usually, woman vendors face hardship in understanding proper business practices, appropriate ways to drive business capital, bookkeeping record management, and poor marketing skills (Singh & Belwal, 2008). Therefore, in this study, the researchers attempt to identify whether the entrepreneurial expertise can give a significant influence towards the level of business performance and recommends some ways for woman vendors to improve their entrepreneurial knowledge and provide suggestion which institution that can provide classes or courses for them to acquire relevant entrepreneurial expertise to enhance their business performance level.

Influence of family obligation on small business performance. Women vendors are mostly married, and they hold extra responsibilities than men in their roles as mothers and wives. Besides, married women either from developed or developing countries somewhat get obstructed from their business due to the family obligation that needs to be fulfilled because it is a norm that women must be the one who takes care of household matters. In other words, because of these

factors such as childcare, home duties, and older dependent family members become overly burden family duties for them and them unable to allocate time or energies to their business (Mandipaka, 2014). Besides, they seem to struggle between social expectations as a mother and wife and their women's ambitions (Itani et al., 2011).

Thus, woman vendors always feel pressured and often overburdened between their "womanly" obligations, which need to prioritize their duties as a mother to their children and as a wife to their husband (Andersson et al., 2007; Brush et al., 2009). For example, married women will usually have to leave their job or business either in the formal or informal sector if it hinders their role as mothers and wives. It is a norm for married women to prioritize their family obligation (Yousuf & Lawton, 2012). Therefore, in this study, the researchers attempt to identify whether family obligation can significantly influence the level of business performance.

The past studies show the number of factors affecting small business performance run by women street vendors. However, unknown factors still need further investigation in developed and developing countries. Besides, a few research studies conducted in Malaysia regarding the small business performance run by women street vendors led to insufficient secondary sources. The foreign research studies also showed mostly contains outdated information. In other words, some of these loopholes reflected some is lacking in the studies conducted by previous researchers. In Mwanja's study (Mwanja, 2015), the findings showed that women in the Kongowea market Mombasa have difficulty getting relevant information related to business management. They have poor entrepreneurial training and management skills that will increase the risk of business failure.

In the study of Ramasamy (2018), the findings have proven that financial difficulties, social security protection, damage of goods, and violating the usage of public spaces are some of the challenges that they need to face working as women street vendors. In the study of Gupta and Mirchandani (2018), the findings show a positive effect on the success of women-owned SMEs in UAE is mainly due to personal, environmental factors and government support. In conclusion, all the previous studies have revealed conceptual gaps because they focused on different objectives and contextual gaps. After all, it is based on a different location or group of people. Therefore, in this study, the researcher seeks to fill the gaps and establish the factors affecting small business performance run by women street vendors in Selangor.

## Conclusions

In this study, the researchers found that financial capability, entrepreneurial expertise, and family obligation influence the business performance of women street vendors in Selangor.

The conclusion was informed by the realization that there were various aspects of financial capability that influenced the performance of businesses run by

woman street vendors, such as lack of collateral to secure loans from formal financial institutions, exploitation by shylocks through lending money at exorbitant interest rates, minimal support from the family in business, the existence of social needs which dampen the growth of the business by competing for income with the street vending business and wrong perception by loan officers in the formal financial institutions about women borrowing. Additionally, the entrepreneurial expertise also influenced the performance of businesses run by women street vendors. There are various aspects of entrepreneurial expertise that influenced the performance of businesses run by women street vendors; such as lack of organized training forums for women street vendors by financial institutions, lack of relevant business management skills, lack of relevant accounting skills, and poor networking among the woman street vendors. Finally, the results showed that family obligations influenced the performance of businesses run by women street vendors. Here, the vendors' parental role of rearing children, providing for the family, domestic chores of cooking, domestic chores of ensuring hygiene for the family, and lack of support by the family in meeting various family responsibilities is also crucial in determining the success of women vendors business performance.

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## Conflicts of Interests

The authors declare that there is no conflict of interests.

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#### Анотація

**Вступ:** Число жінок-торговців на вулицях збільшилося, оскільки вони використовують вуличну торгівлю як засіб виживання та засіб для існування через високий рівень безробіття та низькі вхідні бар'єри. В даний час доходи, що отримуються в неформальному секторі, особливо мікропідприємствами, включаючи вуличну торгівлю, мізерні та непостійні. Як правило, неформальні торговці на вулицях стикаються з чотирма типовими обмеженнями: економічним тиском, соціально-культурними викликами, операційними викликами, несприятливими політичними умовами та політикою.

**Мета:** Визначити вплив таких факторів, як гігієнічна практика, фінансові можливості, підприємницький досвід, сімейні зобов'язання на ефективність малого бізнесу, керованого жінками-торговцями на вулицях.

**Матеріали і Методи:** У цій статті досліджується питання, чи вплинули гігієнічна практика, фінансові можливості, підприємницький досвід та сімейні зобов'язання на ефективність малого бізнесу жінок-торговців на вулицях у Малайзії. Анкета була адаптована з результатів попередніх досліджень та поширена серед 100 жінок-торговців як респондентів, які проживають у Селангор, Малайзія.

**Результати:** Результати показують, що гігієнічна практика не має суттєвого впливу на ефективність малого бізнесу, яким управляють жінки-продавці на вулицях. Натомість три інші незалежні змінні, а саме фінансові можливості, підприємницький досвід та сімейні зобов'язання, значно впливають на ефективність малого бізнесу, керованого жінками-торговцями на вулицях.

**Висновки:** Таким чином, фінансові можливості, підприємницький досвід та сімейні зобов'язання є найважливішими детермінантами ефективності малого бізнесу жінок-торговців на вулицях Селангор. Сподіваємося, що зацікавлені та урядові сторони візьмуть до уваги результати цього дослідження, щоб допомогти підприємцям малого бізнесу, особливо жінкам, досягти більшого успіху у своєму бізнесі.

**Ключові слова:** жінки-торговці, фінансові можливості, підприємницькі знання, сімейні зобов'язання, гігієнічна практика.

#### Аннотация

**Введение:** Число женщин-торговцев на улицах увеличилось, поскольку они используют уличную торговлю как средство выживания и средство к существованию из-за высокого уровня безработицы и низких входных барьеров. В настоящее время доходы, получаемые в неформальном секторе, особенно микропредприятиями, включая уличную торговлю, скудны и непостоянны. Как правило, неформальные торговцы на улицах сталкиваются с четырьмя типичными ограничениями: экономическим давлением, социально-культурными вызовами, операционными вызовами, неблагоприятными политическими условиями и политикой.

**Цель:** Определить влияние таких факторов, как гигиеническая практика, финансовые возможности, предпринимательский опыт, семейные обязательства, на эффективность малого бизнеса, управляемого женщинами-торговцами на улицах.

**Материалы и Методы:** В настоящей статье исследуется вопрос о том, повлияли ли гигиеническая практика, финансовые возможности, предпринимательский опыт и семейные обязательства на эффективность малого бизнеса женщин-торговцев на улицах в Малайзии. Анкета была адаптирована из результатов предыдущих исследований и распространена среди 100 женщин-торговцев в качестве респондентов, проживающих в Селангор, Малайзия.

**Результаты:** Результаты показывают, что гигиеническая практика не имеет существенного влияния на эффективность малого бизнеса, которым управляют женщины-торговцы на улицах. Вместо с тем, три другие независимые переменные, а именно финансовые возможности, предпринимательский опыт и семейные обязательства, значительно влияют на эффективность малого бизнеса, управляемого женщинами-торговцами на улицах.

**Выводы:** Таким образом, финансовые возможности, предпринимательский опыт и семейные обязательства являются важнейшими детерминантами эффективности малого бизнеса женщин-торговцев на улицах в Селангор. Надеемся, что заинтересованные и правительственные стороны примут к сведению результаты этого исследования, чтобы помочь предпринимателям малого бизнеса, особенно женщинам, добиться большего успеха в своем бизнесе.

**Ключевые слова:** женщины-торговцы, финансовые возможности, предпринимательский опыт, семейные обязательства, гигиеническая практика.

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