

Rizq Concept in Decision-Making Process among Malay Small Business Women in Fishing Areas: A Case Study in Tok Bali, Pasir Puteh, Kelantan, Malaysia

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Abstract. This paper looks at the influential factors that led to the decision-making process among Malay small business women doing business in fishing areas, namely Tok Bali and Pasir Puteh. Using grounded theory approach of qualitative research methodology, six women were interviewed. The analysis from the in-depth interview transcriptions reveals what triggered these women in the fishing area to start their businesses. The study shows that most of these women's involvement in business was due to their desire to continue the family tradition, for survival, herding (because others in their area do it) or to get a better life. As most of them did not have higher level of education, these women did not apply any strategies employed by most established entrepreneurs to start up a business. It is interesting to find that most of these women also applied the concept of rizq (provision or sustenance) prior to starting a business resulting them to do so despite there were already other similar businesses in the area. Overall, it can be concluded that factors that lead to business behaviour among these women are situational factors (survival, time); social support (family, supplier); and human factors (belief system, self- motivation, market attractiveness and family tradition).

Introduction

Entrepreneurship plays an important role as catalyst for economic growth in any country. Most governments perceive entrepreneurship as a solution to increasing employment demand and upgrading living standards (Ummah, 2016). History shows that economic progress has been advanced by people who are entrepreneurial and innovative. Today, we can see an increase in the number of women entering the business world. In the West, women turn to entrepreneurship to cope with the 'glass ceiling' (Morrison et al, 1987). In South Asian countries, women business owners are growing rapidly as entrepreneurship offers tremendous opportunities for women to greater self-sufficiency, self-esteem, education and growth (Estes, 1999). Women entrepreneurship has led to new development of entrepreneurship resulting in an increase in women-owned companies and businesses (Sladjana et. Al, 2013). Thus, it is important to understand the motivation behind women's participation in business so that initiatives can be taken to provide better environment to ensure the development of female entrepreneurship or businesses.

As a marginalized group in politics, economy and social, women make up a large form of untapped human resource that reserve their participation in the labour force by the fact that women are subject to a number of coded and unwritten social mores in a patriarchal, male dominant society, which traditionally restricted entrepreneurial endeavour (McElwee and Al-Riyami, 2003). Since women are also the human capital of a nation, it is important that they are no longer marginalized in the nation's development by equipping them with the skills and knowledge to survive in the challenging economy.

An entrepreneur is a self employed person who dare to face uncertainty, takes active roles in decision making (Moore, 1990); establishes an economic activity (Begum, 1993); generate innovative ideas, take new opportunities, make investment, take risk and enjoy profit as a reward of their endeavor (Issa, Syed Moudud, 2013). Women play a significant role in the household and they can help in economic development. According to Smith-Hunter and Leone (2010), fifty percent of the population in most countries consists of women and fifty percent of that number is a potential labour force. Entrepreneurship in itself is increasingly recognized as an important catalyst for economic growth, productivity, innovation and employment; and widely accepted as a key aspect of economic dynamism (Investment. E. D. C., 2011). Many governments believe that if these women's entrepreneurial potential is tapped, it can help reduce poverty as there is a significant causal relationship between entrepreneurship, economic growth and poverty reduction (Syed & Xavier, 2012). Women's entrepreneurship is actively promoted as an effective instrument for accelerating economic growth (Raman et al., 2013). Nonetheless, it is still a considerably small percentage of women are involved in entrepreneurial activities (Syed, Mohd. Fauzi & NorAsiaah, 2011). In Malaysia, women make 50% of the total population, but only 15% of them own business enterprises in Malaysia (Syed, Zizah & Fauzi, 2012).

Kelantanese Women Entrepreneurs

Kelantanese women's entrepreneurial behaviour is already well known among the Malaysian. Kelantanese women have

been known to be very independent and actively engaged in daily businesses and commercial activities. In the market places, their aggressiveness surpasses that of their male counterparts, controlling and overseeing the flow of the trade even proven to be more industrious in many sectors. They are known as hard and dynamic individuals who are independent, persistent and diligent. For a state, with a long history of self dependence, self reliance, these Kelantanese women are a symbol of divine struggle.

This unique behavior has been the subject of observation and discussion for already over a hundred of years, by many foreigners who came to the state. In this respect, Abdullah Munshi and W.A.Graham had the followings to say:

Kūndian būr-jalan-lah sahaya ka-pasar būr-sama sama Tūngku Tūmana itu. Maka sahaya lihat panuh-lah pasar itu dūrgan parampuan, dan sagala yang būr-kadei dan būr-jaja itu parampuan balaka. Maka ada-lah tempat marika itu būr-kadei pondok pondok atap būr-kuliling kiri kanan. Maka kata Tūngku Tūmana : “Tuan,

**Source: Abdullah Munshi, “Kisah Pu-Layar-an Abdullah ben AbdulKadir Munshi deri Singapura ka-Kalantan” (Singapore, 1838)*

Article 160 of the Constitution of Malaysia under Clause 2 among it defines a Malay as a person who professes the religion of Islam, habitually speaks the Malay language and conforms to the Malay custom. Thus, we can assume that the Malay business women in Kelantan are Muslims and thus practice Islamic way of life. Since this paper looks at the motivations that drive these Kelantanese women to involve in business activities, it is important too to see whether these women entrepreneurs adopt Islamic guidelines in their business affairs including their motivation to do business.

Entrepreneurship and decision making

Entrepreneurship and decision making literatures mainly discussed the underlying business activity and its fundamental importance for problem-solving, the development of business plans, and goal-directed behaviour. Mintzberg, Rasinghani, and Thearet (1976) defined a decision process as “a set of actions and dynamic factors that begins with the identification of a stimulus for action and ends with a specific commitment to action.” The importance of decision-making has been well recognized by researchers: “If one process in particular characterizes the manager’s or entrepreneur’s job it is that of making decisions or solving problems” (Mosley, O’Brien and Pietri, 1991).

Given the importance of decision-making in business, the current study investigates women entrepreneurial decision-making based on the assumption that decision-making plays a central role in small business performance. Moreover, no research has link specifically on women behavioural aspect in entrepreneurship and decision making process as most entrepreneurship studies were generalized on all genders. There is a need to develop an understanding of the women entrepreneurs to interpret their patterns of decision making in venturing into entrepreneurship. A sufficient amount of reliable data can help to interpret what is going on inside the fishing community which can help to inculcate the entrepreneurial behavior among the Malay women who are Muslims at the same time in the fishing community.

Methodology

The study is exploratory in nature and uses qualitative techniques of data collection. The source for the primary data comes from semi-structured interviews and observations with female entrepreneurs in Tok Bali and Semerak, Kelantan, Malaysia. The secondary data is derived from related literature review to provide the conceptual framework and relevant theories for this research.

The location of the fieldwork starts 10 kilometers from Tok Bali up to Semerak, where there are around 30 -40 fish cracker shops along the long straight, coastal road of Pasir Puteh to Tok Bali. Tok Bali and Semerak are rural fishing areas with privately Malay owned shops selling the fish products (wet and dried fish crackers, prawn and squid crackers known as “keropok” and dried preserved fish) along the coastal road of Pasir Puteh District, which covers about 40 km stretch.

A purposive sampling strategy was used to identify the respondents in this study. “The logic and power of purposeful sampling depends on selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research...” (Patton, 1990). Since this research adopts qualitative methods, the researchers went through a series of process from negotiating access to collect data, conducting interviews with the key experts and managing a wealth of data from the primary and secondary sources. A participant selection criterion was determined and the simple sampling is used for data collection which consists of women who operate their businesses along the stretch of To Bali and Semerak. Studies in participation of entrepreneurial activities use in-depth interviews, motivation scales, questionnaires and also hypothesis testing (Cross, 1981). This study started with a fact finding process for preliminary analysis followed by in-depth interviews with the respondents that have

been identified. Data was collected through in-depth semi-structured interview protocol and observation. During these interviews, observations were made and their comments and other significant instances were recorded. The information was gathered and then organized to be used in conjunction with the in depth interviews. Respondents were encouraged to reflect on their experience, motivation, self-esteem and managing their business. The interviews would take place at the respondents’ respective business premises or houses and were taped recorded and transcribed with their permission.

The interviews were conducted in Malay in order ensure clarity for the Malay women business owners. Interview times ranged more than an hour. Participants were informed that the interviews would be held to confidentiality and utter discretion, and would furthermore be recorded to allow for transcription at a later time, and achieve general information allowing the data to be read. The audio recordings were listened to following the interviews. Each interview was transcribed verbatim. This technique was used to make sense out of the data, as with text segments or image segments (Creswell, 1994, 2008). Following this, a coding procedure was developed to categorize respondents’ comments and organize the information for analysis along with extensive field notes and reflections after the interviews. The criteria of Guba and Lincoln (1994) was followed, who conceptualized a new dimension to determine the authenticity of a qualitative paradigm referred to as the trustworthiness criteria. Guba and Lincoln (1994) developed the following techniques: Credibility, Transferability, Dependability, and Confirmability.

Findings and Analysis

In the present study, the number of respondents was undetermined. However, researchers had the opinion that six respondents understudied is enough to generalize the entrepreneurship and decision making behavior of women entrepreneur in Kelantan fishing area. However, they are among those who have business in various categories, which can be seen in Table 1 that lists demographic profile of the respondents and their nature of businesses.

Average age of the respondents is 45; all are married with 5 or more children. The types of business in the area range from food stalls selling rice for breakfast to making and selling *keropok*. However, it was found that majority of women in the area ventures into either food stall business or making and selling *keropok*.

Table 1: Demographic Profile

| Respondent | Age | Marital status | No of children | Nature of Business | Years in business |
|------------|-----|------------------------|----------------|--|-------------------|
| 1 | 49 | Married (husband sick) | 7 | Food stall selling rice for breakfast and lunch | 10 |
| 2 | 48 | Married | 12 | Selling local vegetables & chicken, dried fish, noodle, fruits & local kuihs/ Small Grocery shop | 4 |
| 3 | 42 | Married | 5 | Keropok Losong, keropok lekor dan keropok kering | 3 |
| 4 | 40 | Married | 5 | Making and Selling Keropok and other fish products. | 10 |
| 5 | 23 | Married | - | Food stall operator | 3 months |
| 6 | 68 | Married | 8 | Selling keropok and salted fish | 5 |

Motivation for business

Based on observation and interview analysis, it was found that women in the fishing area of Kelantan mostly involve in six types of businesses namely food stall selling rice for breakfast, making and selling fish crackers, fish cakes, dried fish, and a small roadside grocery store selling various products including fruits and vegetables. Their decisions to venture into the business are synonymous from one another. This indicates that women in the area mostly do business due to “herding behavior” mentality with the perception that “if other people can do it, why can’t I?” as stated by one of the respondents.

Another reason why women in this area do business is due to survival. Having husband who is only a fisherman, farmer or unable to work have motivated them to gain extra income. This indicates the strong desire of women to break the poverty circle. It is interesting to note that, most business is a family business, which is passed down from one generation to another. This is another reason why women in this area embark into entrepreneurship, which is to carry on their family business. Market attractiveness is another motivation for women in this area to enter the market. As one of the respondents commented on why she chooses this business: “..... my husband said, making fish crackers is profitable as it brings in faster income.....”

Another respondent ventured into business as a grocer because she found that not many people were selling vegetables at that time.

“.....Not many selling watermelon, my husband has a watermelon farm and others also ask me to sell theirs...it is profitable!”

In general, women entrepreneurs in the peripheral area studied (Tok Bali) set up their businesses mostly due to situational factors. There are women who play the role to improve the family’s income, at the same time empowering themselves to do so; there is a woman whose husband is bedridden; therefore a motivating factor to start-up a business as she is the primary breadwinner of the family. However, it was found that these are not the main reasons that led to their decision to start their businesses.

To compare with the initial decision or motivation to start business, for those involved in food stall, selling rice for breakfast and lunch, the motivation to do so is usually due to poverty. The need to help feed the family urged them to open the business. However, most salted-fish business respondents started their businesses not because they are the primary breadwinners of the family but mainly because others around them do it (herding). Initially, they were just utilizing the available resource, i.e., the extra fish brought back by their fisherman husbands to increase the income to get out of poverty circle. More enterprising women get additional fish supply from suppliers that they trust in their area. Another reason is, due to their low education level, lack of other skills, and because others around them do this, this is the only business opportunity they can think of. For *keropok* business owners, most of them venture into the business due to family tradition and market attractiveness. Grocery store owners, on the other hand, enter the business due to self- motivation, and to gain extra income for the take home pay. (See Table 2)

Table 2: Decision making behavior of women entrepreneurship for different types of business

| Decision | | Survival | Herding | Self-motivation | Family tradition | Market attractiveness |
|----------|---------------|----------|---------|-----------------|------------------|-----------------------|
| | | | | | | |
| 1. | Food Stall | √ | | | | |
| 2. | Salted fish | √ | √ | | | |
| 3. | Keropok | | | √ | √ | √ |
| 4. | Grocery Stall | √ | | √ | | |

Attributions of success

Human factors are seen as important factors for success among women entrepreneurs in the fishing area. Humility, sincerity, hard work and confidence are among the factors that contribute the most for business survival among women in the fishing area of Tok Bali. Apart from that, support from spouse, family members, suppliers and the government will also be contributing factors to their survival. The findings reveal that those who are successful are mainly those who received assistance from the government in terms of finance, training, counselling as well as technical support. Academic knowledge is not the main contributing factor for them to become an entrepreneur but experience and skill were found more significant. Thus it can be concluded that attribution of women entrepreneurial success in Tok Bali is related to human factor, support, training/counselling, cognitive factor and capital. Figure 1 illustrates the contributing factors to attribution of success for women entrepreneurship in the area.

Women entrepreneurs in the peripheral area studied (Tok Bali) set up their businesses mostly due to situational factors. There are women who play the role to improve the family’s income, at the same time empowering themselves to do so; there are single mothers and a woman whose husband is bedridden; therefore a motivating factor to start-up a business as to support the family and moving out from poverty. However, it was found that these are not the main reasons that led to their decision to start their businesses. Table 3 exhibits the motivation, attributes for success, initial capital to start the business and achievement made by each respondent in this study.



Figure 1. Factors contributing the attribution for success among women entrepreneurs in peripheral area in Tok Bali

Application of Rizq (sustenance)

The Muslims regard Islam as a complete way of life. Every act of a Muslim, if carried out with the intention of pleasing Allah SWT, is considered as worship. The Holy Quran clearly supports trade and business (Ilhaamie et al, 2014) and Islam does not prohibit women from engaging in business activities (Ullah et. Al, 2013). In fact, most Muslims know that the wife of Prophet Muhammad (pbuh), Khadijah, was one of the richest female businesswomen in Mecca and the Prophet himself had managed her trade.

All the economics functions in the Islamic economics has been regulated by the concept of livelihood (al-Rizq) as well as lawful (halal) and unlawful (haram) sources of earnings (Ab. Aziz, 2011). The term al-Rizq is applied to imply livelihoods and means of further production, which has been applied by the Prophet Muhammad SAW and predetermined by Allah SWT (Ab Aziz, 2011, Borhan & Ab. Aziz, 2009). One way to gain lawful livelihood is through entrepreneurship activities. Islam is one of the religions that encourages people to be entrepreneurs.

It is interesting to note that these Malay business-women in the peripheral area has the *Muslimpreneur* characteristics as described by P.R.M. Faizal et. al. (2013). One of the characteristics which is applicable to these women business owners is that an entrepreneur must have faith (*taqwa*) to Allah SWT as Allah says:

O you who have believed, shall I guide you to a transaction that will save you from a painful punishment? [It is that] you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you should know (Al-Saff. 61: 10-11)

The women in the present study stated their faith to Allah when they mentioned that “..rizq is from Allah. If Allah has promised that it is your rizq, then it will surely be yours...” when asked why they decide to venture into the business that are synonymous to one another.

The concept of risk is closely related to the concept of rizq (sustenance or wealth). For a Muslim, rizq ultimately is granted by Allah. An entrepreneur thus needs to have tawakkal, or trust in Allah. In that sense, risk is “outstored” and risk taking is made easier. On the financial site, it is even a form of obligation due to the prohibition of interest (Gumusay, 2015).

Conclusion

It can be concluded that factors that lead to decision making to entrepreneurship are situational factors (survival, time); Social Support (family, supplier); and human factors (self-motivation, market attractiveness and family tradition). In general, they do not think of risks associated to their business as well as who their competitors. Business is only focused on their peripheral area and they have no intention to further develop network or market their products outside the area. Determination on marketing aspect is dependent on the middle person. Thus, they have empowered the middle person to distribute their products and determine the price.

These women are prone to start on smaller capitals as they do not want to suffer from losses that affect them financially. Their surrounding environment also affects their decision-making process as they tend to be involved in businesses that people around them do. Most of them do not have business knowledge, skills, and working capital. However, as they are Muslims, it is interesting that they believe in *Rizq* (sustenance) which motivates them to start their businesses.

These women often do not see the range of choices that they make on a daily basis especially when the choice has been

impulsive. It is important to learn to recognise what drives their impulses in order to develop a greater self-understanding. Freedom to make choices about their business or about conflict is important as it places control in the hands of each individual. Erikson (cited in Biehler and Snowman, 1990) suggests that such issues as trust, autonomy, initiative, industry, identity and intimacy develop as a result of positive interactions with others, including with the authority.

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