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## **‘ENTREPRENEURIAL TRAITS’ AND BEHAVIOURS AMONG MALAY RURAL BUSINESSWOMEN FROM THE DISTRICT OF PENDANG, KEDAH, MALAYSIA**

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### **ABSTRACT**

*The study of the characteristics of entrepreneurs has already been the subject of a considerable amount of research, much of which focused on how these individuals differ from non-entrepreneurs, particularly with regard to personal characteristics. One study found hard work, ambition, courage and individuality to be characteristics associated with the spirit of entrepreneurship. In the 1960s, McClelland theorised that the psychological and social impetus for entrepreneurship must be embodied in the ‘need for achievement factor’, or the N-achievement factor. Successful entrepreneurs possess certain characteristics which may be unique to their own profession. Hence, this paper is an attempt to address questions and issues arising from the study with a view to determining the nature and characteristics of Malay rural businesswomen in their economic, social and cultural environment. The study was of 31 Malay rural businesswomen from the district of rural Pendang, Kedah who were selected on the basis of a set of criteria. Firstly, the study hopes to establish the characteristics and behaviours of these businesswomen which have emerged from an analysis of data and interview narratives, in understanding how the women themselves view their personal characteristics and how this relates to their involvement in entrepreneurship and how they feel about themselves. Secondly, an exploration of the personal characteristics of the respondents was made in this study. Here the respondents describe their own personal characteristics and how they are related to their decisions to set up a business venture. The data revealed that these Malay businesswomen have distinct characteristics that influence their entrepreneurial practices, behaviours and actions.*

**Keywords:** *Entrepreneurial traits, personal characteristics, rural, Malay businesswomen, behaviours and practices.*

## INTRODUCTION

The study of the characteristics of entrepreneurs has already been the subject of a considerable amount of research (Gartner, 1989; Belcourt, 1990; Zapalska, 1997; Ljunggren & Kolvereid, 1996), much of which focused on how these individuals differ from non-entrepreneurs, particularly with regard to personal characteristics (Matthew & Moser, 1996). One study found hard work, ambition, courage and individuality to be characteristics associated with the spirit of entrepreneurship (Decarlo & Lyon, 1980).

In the 1960s, McClelland theorised that the psychological and social impetus for entrepreneurship must be embodied in the 'need for achievement factor', or the N-achievement factor (McClelland 1961). According to this theory, some societies have more of these attributes, while other cultures have fewer. McClelland's research on entrepreneurial personality seeks to link the personal characteristics of the owner/manager with the performance of the company. The literature on personal entrepreneurial competencies also suggests that people with certain behavioural characteristics are able to perceive and seize opportunities and eventually turn them into profitable ventures (Gartner, 1989).

Successful entrepreneurs possess certain characteristics which may be unique to their own profession. Duchesneau and Gartner (1990) conducted a study of 26 firms involved in the distribution of fresh juices and eventually identified three categories of factors that are important for small business start-up though they believe the entrepreneurs may have less control of their success. From their findings, factors which appear to make a greater contribution to successful performance include: prior start-up business experience, the reduction of business risk, long working hours, the ability to communicate well, good customer services, a clear broad business idea, willingness to spend more time in planning and a flexible operation.

Afzalur Rahim (1996) studied 238 entrepreneurs and 288 managers and deduced that one of the personal characteristics of effective entrepreneurship is internal locus of control which can help one cope with stress and strain more functionally in the high-stress, high-risk world of entrepreneurship, which can bring major gains if successfully executed.

Hence this paper hopes to establish the characteristics and behaviours of these businesswomen which have emerged from an analysis of data and interview narratives, in understanding how the women themselves view their personal characteristics and how this relates to their involvement in entrepreneurship and how they feel about themselves. Secondly, an exploration of the personal characteristics of the respondents was made in this study. Here the respondents describe their own personal characteristics and how they are related to their decisions to set up a business venture. The data revealed that these Malay businesswomen have distinct characteristics that influence their entrepreneurial practices, behaviours and actions.

## BACKGROUND OF STUDY

This study has focused on the District of Pendang in the state of Kedah Darul Aman in the north of Malaysia. This district and state are categorized as developing with the majority population being ethnic Malay, especially in rural areas. There are significant reasons for selecting this area. Firstly, there is a need to conduct a study of the rural women in this area as no previous study has been done. Secondly, it is clear that there has been an 'emergence of a particular group of women entrepreneurs' who have the potential to contribute to the nation's economy and the labour market. An extensive review of the literature clearly reveals significant limitations in the existing literature on entrepreneurship, particularly that of rural women entrepreneurs. Recent studies have been conducted on female entrepreneurship but not many have focused on a rural setting.

This study managed to select 31 cases and the selection of samples was based on the following criteria:

- i) Women who had been in business for more than 2 years. This is to ensure they are committed to business and have experience of being a businesswoman in a business environment.
- ii) The women selected were spread over a variety of different types of business at various Amanah Ikhtiar Malaysia Programme centres and could be categorized as petty traders, owners of family farms and plantations and micro-enterprise owners.
- iii) Women/participants were all able to make their loan repayments as scheduled by the evaluation committee of Amanah Ikhtiar Malaysia (AIM) and had a substantial monthly income (a criteria set by Amanah Ikhtiar Malaysia in considering the participants as 'successful' in business).
- iv) Participants were all accessible.
- v) Participants were all willing to participate in the study.

## METHODOLOGY

In this study in-depth interviewing and focus group work were carried out. In-depth interviewing has been the major instrument of data collection of this study. The interview sessions were characterised by open-ended questions with broad guidelines in an 'interview guide'. More probing questions followed depending on the respondent's responses. All too often respondents were restricted in the responses they give in questionnaire surveys by the available options listed on the questionnaire.

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This study included 31 cases and they were selected based on the following criteria: (i) Women who had been in business for more than 2 years. (ii) The women selected were spread over a variety of different types of business (petty traders, owners of family farms and plantations and micro-enterprise owners), (iii) Women/participants were all able to make their loan repayments as scheduled, (iv) Participants were all accessible, and (v) Participants were all willing to participate in the study.

### BUSINESSWOMEN: DEMOGRAPHIC CHARACTERISTICS

From table i, in this study in-depth interviewing and focus group work were carried out, followed by a survey in the form of a questionnaire. Miles & Huberman (1994) suggest that in many qualitative studies some quantifying may also be useful. Here the two main reasons for presenting the data in both ways, (qualitative and quantitative) are triangulation and complimentary. In-depth interviewing has been the major instrument of data collection of this study. The interview sessions were characterised by open-ended questions with broad guidelines in an 'interview guide'. More probing questions followed depending on the respondent's responses. All too often respondents are restricted in the responses they give in questionnaire surveys by the available options listed on the questionnaire.

Table i : Demographic characteristics

Category	Frequency	Percentage (%)
<b>Age</b>		
20 – 25 years old	2	6.5
26 – 30 years old	4	12.9
31 – 35 years old	10	32.2
36 years old or ever	15	48.4
<b>Marital status</b>		
Married	26	83.8
Divorced	2	6.5
Single	1	3.2
Widowed	2	6.5
<b>Birth order position in family</b>		
Firstborn	8	25.8
Middle child	18	58.1
Only child	0	0.0
Last child	5	16.1
<b>Number of children</b>		
One child	1	3.2
2 children	8	25.8
3 children	8	25.8
More than 4 children	14	45.2
<b>Level of educational attainment</b>		
Primary Education	8	25.8
Lower Secondary	12	38.7
Higher Secondary	10	32.3
Religious Education	1	3.2

<b>Spouse's employment</b>		
Unemployed	4	12.9
Government Officer	0	0.0
Businessman	14	45.2
Others	13	41.9
<b>Respondents prior to start-up</b>		
Housewives	21	67.7
Working part-time	4	12.9
Helping husband	6	19.4
Working full-time	0	0.0
<b>Type of business ownership</b>		
Sole-Proprietor	17	54.8
Partnership (with spouse)	11	35.5
Partnership (with non-family members)	3	9.7
<b>Number of years in business</b>		
1 – 2 years	6	19.4
3 – 5 years	12	38.7
6 – 8 years	13	41.9
<b>Classification of business</b>		
Food Production	11	35.4
Petty Trading	9	29.2
Service-oriented	11	35.4
<b>Amount of start-up capital</b>		
Low < RM 1,000	23	74.2
RM 1,001 – RM 2,000	4	12.9
RM 2,001 or more	4	12.9
<b>Sources of capital</b>		
Bank/Financial Institution	2	6.4
Family	1	3.2
Friends	4	12.9
Development Agency (AIM)	24	77.5
<b>Time taken in thinking about starting business</b>		
6 – 12 months	6	18.4
1 year	14	45.2
More than 2 years	11	35.4
<b>Preparation of a business plan</b>		
Yes	17	54.8
No	9	29.1
No Answer	5	16.1
<b>Amount of monthly income</b>		
Low < RM 1,000	12	38.7
RM 1,001 – RM 2,000	17	54.8
RM 2,001 – RM 3,000	2	6.5
<b>Total (N)</b>	<b>31</b>	<b>100.0</b>

## PERSONAL CHARACTERISTIC

An exploration of the personal characteristics of the respondents was made in this study. Here the respondents describe their own personal characteristics and how they are related to their decisions to set up a business venture. The data revealed that these Malay businesswomen have distinct characteristics that influence their entrepreneurial practices, behaviour and actions. The categories which emerged from the data revealed few characteristics of these businesswomen that were immediately apparent among the respondents, among them:

- i. self confidence;
- ii. a person with vision;
- iii. a knowledge seeker (willing to learn);
- iv. committed and dedicated to their religion.

### *Self - confidence*

This category emerged through the respondents describing how they are able to handle changing situations. Having self-confidence is essential for the business women to be able to interact with others and establish social relationships. Continuous change in the business environment requires that businesswomen have confidence and are able to act appropriately for the benefit of their business venture. One respondent mentioned that she confidently drew up plans for her business, saying

*“my plan is to diversify my products. I plan to open up a petrol kiosk and for the purpose of expanding my market for traditional medicine; I plan to purchase a bigger van. I am confident that with hard work I may achieve this vision.”* (FB)

Another woman described how a businesswoman should be confident in dealing with the ever-changing business world:

*“We have got to have self confidence and by learning new knowledge and skills I believe we can cope with the business operation. I see that there are always new ways and new products everyday, so we have to keep abreast and have the self-confidence to deal with the situation.”*(NAA)

One was of the view that confidence can be built by acquiring more knowledge about doing business and the willingness to learn. Therefore they made an effort to improve them and boost their self confidence:

*“..... In my opinion the individual's interest and self- confidence is the most important element for her as an entrepreneur, and she should undertake some training or education to enhance her interest. Knowledge of doing business is important. It is a challenging career, especially for women like me, so when you decide to do business you must be brave and have great patience and confidence in whatever happens to your business.”* (RH)

Another respondent believed that as a businesswomen, she must have confidence and be able to cope with uncertainty but also get some social support from her family:

*“...in my area the other shopkeepers are men and there are probably new shops coming up. So men are my main competitors. I really have to present a smiling face and come across to my customer as confident. The men, they look so much stronger. But I believe, women too can succeed if they work hard, have support from their families and have confidence in their strategies for coping with all the uncertainties of competition.” (SJI)*

We see that these businesswomen display self confidence in their actions and in their decision-making, building confidence either through their own ability or by learning and gaining new knowledge about doing business.

### ***Being a person with vision***

The respondents were asked, “What is your future plan for your business and what is your vision?” It was found that the business women developed a mental image of the desired future state of their enterprise and articulated it, thus providing purpose and direction for their enterprise. Here one of the respondents envisions the future of her enterprise:

*“.....o.k., my vision, I plan to expand my business, maybe break through to the international market... now, I am working hard to improve the quality of my products, I want to try out new ideas in the taste, the packaging. My next step now is to try to attend courses relating to this. I attended one recently, a workshop on packing processes.”(ZA)*

The other businesswomen expressed their dreams and desire to see their business ventures develop in the future. Their vision and commitment for the growth of their enterprise creates a drive to develop their business which also motivates their employees and family members to work harder. One of the respondents was of the view that a businesswoman should have a vision and be sensitive to business opportunities that can help to achieve the vision, saying

*“of course to expand, to get more regular customers, particularly in terms of tying up permanent contracts to supply the products. I have an ambition to diversify my products, to produce other snacks and crackers using bananas. There are lots of banana plants growing in this area, so there is a ready supply of raw bananas which could be a good business opportunity for me.” (MD)*

Another dreamed of her enterprise developing and succeeding and explained how the vision could be realized through careful planning:

*“I really hope I can expand my business to other areas with branches and other outlets elsewhere. I am drawing up plans now and getting help from many sources.” (RM)*

This was endorsed by another woman who expressed her views and experience thus:

*“I keep thinking of how to expand and develop on a bigger scale and open new outlets. So what I do now is to gain as much knowledge and information about business, production techniques, packaging techniques etc., this planning is important before I go ahead and expand.” (RH)*

The vision serves as a means to focus energies within the enterprise and to ensure that the growth of the enterprise can be achieved through proper planning. The formulation of the vision should encapsulate the mission of the enterprise, which can then be translated into the subsequent action plan (Stevenson, 1999:110). Vision was something that was asked about during the interview sessions.

### ***Knowledge seeker***

The respondents who expressed concern for the need to continuously learn and keep abreast of the latest developments are characterised as knowledge seekers. They were of the view that the learning process never ends and that there must be commitment to continuous learning. A businessperson should have adequate knowledge to cope with decision-making and the work of the business. This respondent stressed the importance of knowledge:

*“I don’t have high academic qualifications, so I struggle to gain knowledge, which is important to me, I mean getting the knowledge. I had to learn book-keeping. I have to attend many entrepreneurial workshops. It is even more challenging because to operate a business, we need mental and physical strength to succeed. So you have got to learn every bit of it.” (RH)*

This characteristic was even more apparent among the respondents as they stressed their willingness to learn the intricacies of entrepreneurship. Their willingness to learn and seek new knowledge about entrepreneurship is linked to the level of confidence revealed earlier by these businesswomen. One respondent mentioned that learning is a continuous process and that people have to learn to cope with what they have to do. She found that she had a lot to learn about doing business:

*“I don’t really have a formal education in business except from watching and learning from my husband. There are so many details to learn about business. I continue learning things like book-keeping, marketing, how to handle perishable goods. So this makes my operation able to cope with some of the problems.”(NMI)*

However this respondent explained that she did not find being a businesswoman difficult because she was prepared to learn from anybody. She was able to draw on her own knowledge and from other sources such as from family and friends. She asserted:

*“I am lacking in knowledge of how to do business but that isn’t difficult. I started the business through the experience I gained from my parents being in business. So what I do now is learn on the job: I learn, I make a mistake, I learn not to make the same mistake again and I look at other women entrepreneurs and learn from them.” (ZA)*



This view was echoed by another respondent who also felt that learning never stops if the businesswoman has a personal commitment to bringing improvement and development to her enterprise. She asserted that life itself is a learning experience:

*“This has actually been my philosophy that these are the ingredients for success, not only in business but also in life. To achieve both, from my experience women should equip themselves with knowledge, faith and skills. These disciplines are important to make sure every single risk can be resolved successfully without jeopardizing our religious values and our family institutions.”(RH)*

One respondent stressed that businesswomen are continual learners because they make the effort and take the initiative to learn on their own through a self-directed process. She asserted that rural women should not just stay at home and be dependent on their husbands. Even a woman with minimum education must be willing to learn, whether the training is formal or informal. If women are willing to learn, to take initiatives and take opportunities when they arise, she can choose whatever career she likes, perhaps particularly that of going into business. This was echoed by this respondent:

*“I have learned how to manage my time between work and family and, most importantly, I have a range of sewing skills. I have got to be aware of current changes in tailoring so that every day I learn new things from friends, magazines, books and television. So I think knowledge does not only come from having formal education in school or college.”(PM)*

These businesswomen are clearly self-directed learners who take the initiative to seek knowledge and develop their skills whenever they have the opportunity. They seek knowledge through both ‘formal’ and ‘informal’ approaches, which is congruent with Timmons (1989) who asked what the origin of entrepreneurial behaviour is. Is it innate, the result of early learning, or accumulated through longer-term experience?

### ***Committed and dedicated to religion***

Previous literatures have shown that research has been done on the distinctive characteristics of entrepreneurs to find out what are the characteristics that make them successful. According to Afzalur Rahim (1996) successful women entrepreneurs as seen as being ambitious, hard-working, creative risk-takers who have a high level of locus control which comes naturally with the job. Chaganti (1986) said that women entrepreneurs have their own personality profile, which includes a high level of achievement, independence, autonomy, goal-orientation, self-confidence and aggression. According to Hisrich and Brush (1984) women entrepreneurs should avail themselves of any information services they can get, and seek assistance from experts in the field, from colleagues and from friends in order to establish both formal and informal networks as support systems. In another study, the characteristics of successful women-owned enterprises were examined in an attempt to determine key factors important to venture survival and growth. The characteristics included personal background, educational and occupational influences, motivation, skills and knowledge, all of which Brush and Hisrich (1991) found to be characteristics of successful women entrepreneurs.

The literature reviewed above deals mainly with the characteristics of Western women entrepreneurs and what motivates them to get involved in running a business and making a go of it. However this study has shown that few of the personal characteristics - such as being a visionary person, a knowledge seeker and possessing self-confidence are shared with successful women entrepreneurs in earlier studies. It is interesting to note here that none of the previous studies postulated the importance of having a faith dimension as one of the attributes of the successful entrepreneur. This study shows that all the women business-owners asserted that the success or failure of an entrepreneur depends not only on inherent socio-psychological attributes or socio-economic attributes but also placed importance on being a pious, committed and dedicated Muslim woman. To explain these assumptions, I went back to the interview data and narratives to construct the relationship between religious values and their contribution to business success.

*“I think I am a good Muslim woman. To my knowledge Islam as a religion has always encouraged its believers to carry out business as their main occupation. But activities and practices must be in accordance with the teachings and principles of Islam. I follow those rules and I know there is success.” (CKM)*

*“I am always being ‘bersyukur’ (thankful to God) for whatever happiness is given and strongly ‘Percaya pada Qada dan Qadar’ (Believe in faith). By being thankful, I believe God always gives believers happiness and success in life. In other words practice business the Islamic way .... Do not accept ‘riba’ (interest), always start off your business activities with ‘Bismillah... (praise to Allah)... and many other prayers...”. (AMN)*

*“Doing business is our Prophet’s main occupation, he is the role-model, and it’s good to be like him. Furthermore religious teaching of good values such as being honest, being patient when dealing with difficulties or risk and not giving up sees to be the ingredients I adopt in my business practice”. (RS)*

From the above narratives and observations, it is important to consider how the women value orientation and religious beliefs as one of the contributing factors to business success. ‘In addition because Islam is an important feature of Malay life it is relevant to consider value orientations which depict the influence of religious beliefs on economic and business related behaviour’ (Ismail,1983:9). Hence these women entrepreneurs are driven by personally held values, fundamental values which guide their actions as an entrepreneur and how they go about things in order to achieve their goals. These observations will be examined in greater detail in the following chapter.

## INFLUENCE OF RELIGION TOWARDS THEIR BUSINESS PRACTICES

### *Reciting of Quranic verses*

According to one respondent one way to attract customers is to hang prints of relevant verses from the Holy Quran in their business premises. Another respondent mentioned that she called in one of the male religious teachers in the village to recite the Quranic verses in her restaurant at the beginning of her business operations. I also observed that there were frames of Quranic verses

hanging on the walls of both business premises and in their houses. I was invited by two respondents to peek into a prayer room which had been built in their business premises, complete with prayer mats and the Quran. As one of the respondents explained:

*“... this prayer room is important as I am making time for prayer in a busy work-day. I do not have to rush home to perform my daily prayers. Sometimes when I feel tense and upset about my business performance, I go to the prayer room and recite the Quran, and it gives me some time off and helps me become relaxed again.” (SO)*

*“I use specific verse from the Quran to call for customers, like this verse ‘ayat seribu dinar’. You can see I have it framed on the wall in my house and in my business premises. With this I believe God (Allah) will always provide help.” (RS)*

### ***Choosing the type of business***

Rabeah, the sole-owner of a small business producing traditional Malay cookies and cakes, explained how she decided what type of business to go into:

*“I learned that women have the right to work and be involved in trading but in Islam it is subject to certain basic principles. We should not be involved in selling what is prohibited by Islam, for example the sale of alcohol...” (RS)*

Similarly, another respondent talked about the importance of the concept of ‘halal’ (religiously legitimate) when a Muslim works:

*“... earnings from work must be ‘halal’ and this includes the amount of work in terms of hours, the price to be paid or the quantity to be produced and the quality to be achieved. It must also not involve prohibited goods or forbidden acts such as adultery and theft. If the worker cheats the employer or vice-versa, then the earnings he or she gains is not halal and the consequences of using non-halal earnings are that you will not earn good rewards from Allah.” (FAR)*

*“... I am doing tailoring, so this kind of business is halal. I am not breaking any Islamic principles and I am very happy...” (LD)*

### ***The concept of ‘Halal’ and ‘Haram’***

My respondents’ concern to choose the right type of business activity led me to explore in greater depth how they showed their awareness and understanding of the concepts of ‘*rezeki halal*’ and ‘*haram*’. The literature of Islamic teachings on economic practice indicates that profits must be obtained only in a permissible way. ‘The Shari’a divides rules of conduct between ‘Halal’ and ‘Haram’, meaning essentially that which is permissible and that which is impermissible. The distinction between the Halal and the Haram applies to legitimate and illegitimate profits’ (Minus, 1993:119).

Hence to avoid obtaining illegitimate profit, s/he will always attempt to keep away from immoral practices in the course of her/his duties. I observed that both definitions were explored by my respondents. In interviews my respondents expressed their concern that that the money they earned from their business operation should be permissible (*halal*) and that they should not generate earnings forbidden by Islam (*haram*), as the following narratives show:

*"I must be confident that the business I do is permitted by god ('secara halal') and I must make sure I do not override any of my religious teachings like cheating, being over-thrifty or not paying my debts. Wherever I go I must get consent from my husband, this is our religious teaching..." (AMN)*

*"My business is trading women's clothes. This type of business is totally legitimate and it does not involve any prohibited goods. I believe I am earning 'rezeki halal' (permitted earnings). This is important. I believe if we do business in accordance with Islamic ways, there are rewards in the 'life hereafter'. This has been prescribed in my religion, I know that." (RH)*

*"Our business operation must be 'halal' and honest and truthful in its dealings. I have always been aware of this. I believe if we are honest in our dealings, we may make good profits. But we must remember that the punishment by God is given in life of the Hereafter'. I don't like this." (NMI)*

### ***The concept of 'Ikhtiar' and Rewards***

The respondents in a study by Sloane (1999) on Malay urban entrepreneurs in Malaysia generally agreed that 'Allah' (God) does not like poverty, because it signifies the taint of laziness, passivity, and irresponsibility that allows time for sin and this is why Muslims must work hard to honour God's abundant worldly gifts. This is consistent with my respondents' frequent references to working hard and their need to have '*ikhtiar*', to gain rewards and success. '*Ikhtiar*', the term frequently used by my respondents to explain their success in business, is a Malay word meaning 'the individual's free choice and will to show effort in life' (Sloane, 1999:63). I observed that most of my respondents believed that if you have '*ikhtiar*' you will do well in business and be rewarded by God. Hence the act of '*ikhtiar*' was seen by the respondents as one of the ingredients for achieving success in business.

Some respondents gave examples of ways of showing '*ikhtiar*' in their business activities:

*"...the community always says that rural women are not fit to do business or to work. But I believe with the women's spirit, aspirations and 'ikhtiar' they can earn rewards for self-improvement and bettering the quality of life for their family. I believe women can be successful, I hold to this principle and it works." (MH)*

*"...my inspiration was created and triggered by the feeling of wanting to try...I felt 'berikhtiar' and feelings of envy at the success of other Malay business women. We must be 'berikhtiar' and we will surely be rewarded." (HA)*

*"... to succeed, I developed courage, I try to work in the spirit of 'ikhtiar' and 'kececalan hati' (inner strength) and the willingness to learn, to read and ask a lot of questions of people who know better with all these I believe the rewards are there." (BM)*

***Cultural norms as an inhibiting factor?***

Cultural norms often adversely affect female entrepreneurship (Epstein, 1993:22). A study by Iglesias (1984) showed that cultures still dictate that women's primary role is in the house and expectations still prevail that women should operate solely in the domestic sphere, as evidenced by 'purdah' (the Muslim custom of female seclusion) which aims to protect women's property and poses restrictions on women's spatial mobility. These issues were also a focus of studies by Afshar (1989) and Shaheed's (1989) study of West Asia, particularly in India and Pakistan.

According to Epstein (1993) if such cultural norms predominate, women's entrepreneurial activities are confined to the home where they do not conflict with their primary duties to mind their children and run the household, which may limit the scale of their entrepreneurship.

Using Epstein's (1993) argument I shall explore the extent to which the multiple roles performed by the Malay businesswomen and how observance of their religious and cultural values relating to their familial responsibilities puts constraints on how they function as businesswomen. I shall also explore how these women assert themselves under these conditions. In a typical rural setting, Malay women are told that their primary role in life is that of wife and mother and to have cooking and sewing skills (Strange, 1978; Peletz, 1988; Wazir, 1992; Hart, 1992). These norms still prevail and were reiterated by my respondents even when they decided to go into business, as they explained:

*"I believe married Muslim women like me are tied up with our traditional prescribed role and it is quite unusual for a Malay rural woman to go into business. I feel the pressure because whatever I do, going out of the house, talking to male customers, I have to be very careful and preserve my traditional role. I perform my domestic responsibilities without fail even though I feel the conflict and am physically tired too."* (FB)

*"As a married woman I am committed to my religious values and domestic responsibilities. I am working round the clock and trying to balance my time between work and taking care of the house and my children. I know I could get some help but it is important that I don't neglect my domestic role. I am sure my husband would not like someone else to prepare food for him."* (PM)

However, the respondents were not in unanimous agreement about upholding these norms. Two of the respondents expressed views opposing the cultural norms:

*"... my religion and culture does not say women cannot do business, even though there is a belief in the Malay community that a married women's place is in the kitchen. But as long as we do not go against the prescribed values, we can go out and work, so I went out and found work and found ways to keep up with my domestic chores."* (AMN)

One respondent was very active in her tailoring business; she was in her thirties with four children, the youngest a 4 month old baby. She was very aware of her responsibilities towards the family but she did not give up her business.

*“I realise that doing business has affected my domestic role but I can’t give up my business. I have lots of regular customers and the income is good. So what I do is employ a baby sitter to look after my children. This means part of my domestic responsibility has been taken care of.” (RH)*

In this section, I have presented findings that outline various entrepreneurial practices and behaviours of the Malay businesswomen which were influenced by their religious dictates. Hence, the findings have shown that to a certain extent the entrepreneurial development of these Malay rural women stemmed from and were shaped by their Islamic values and teachings. These businesswomen may, in part, have adopted an Islamic approach to conducting business. This section sought to explain the transcendent nature of the Islamic values which formed the underlying justification for their approach to business and why they took up business ownership. It is clear that the economic life of Muslims in general and these businesswomen in particular is influenced by their religious faith. However, the analysis process gave rise to variations in the data that led to a change of focus as different themes emerged. Further exploration of these variations identified a tension between Islam and entrepreneurship, manifested in the way that Islamic teachings about women can be both enabling and a constraint, as the women in this study endeavoured to get to grips with the demands of business ownership. My concluding remarks will summarize these tensions.

### CONCLUDING REMARKS

In line with my discussion of these findings I draw upon the work of Patricia Sloane (1999) in *‘Islam, Modernity, and Entrepreneurship among the Malays’*. Through using an ethnographic method of data collection she was able to share (with her respondents/informants) their understanding of Malay entrepreneurship. Her analysis is primarily about the choices, images, and strategies of entrepreneurship development in the lives of the Malay entrepreneurs (both men and women). Her study showed how ‘a certain group of educated, cosmopolitan, middle and upper-middle class Malays demonstrate the ways in which the late twentieth century experience of accelerated social and economic change has become meaningful and validating to some. The process by which moral obligation to others, hard work and Islamic faith has become symbolized together in economic activities’ (Sloane, 1999:16). She explored the theme of ‘good work’ in Malay life and demonstrated how entrepreneurship has become the main vector of ethnic, religious, and moral worth and a test of virtue and modernity among the Malays.

Sloane (1999) also explored the complex themes of Islamic duty and financial obligation which frame Malay relationships with parents, spouses, cohorts and the communal group. She also explored the crucial, self-consciously modern redefinition of Islamic economic beliefs and meanings which have shaped the Malay understanding of entrepreneurship. However Sloane confined her research to urban Malays, so this present study has extended its focus to explore similar themes in the lives of Malay rural women business owners. It is interesting, however, to note similar findings in interpreting how Islamic economic beliefs and meanings have shaped the Malay understanding of entrepreneurship. Both Sloane and this study have shown that the Malay entrepreneurs believe that people who work hard towards progress are usually rewarded more than those who do not. There is therefore general agreement among Malay entrepreneurs about the ideology of ‘effort and promise of reward’, the concept of ‘*halal*’ (permitted by God) business practices, the social obligations as a Muslim towards the family and society and the importance of performing the ‘*haj*’ to Mecca.

It is also of note that Sloane's focus of study is urban Malay entrepreneurs and she identifies a different interpretation of the meaning of entrepreneurship. According to Sloane (1999:76), 'to many of my informants, an entrepreneur was the public symbol of modern, moral, and an Islamic economic and social acts. Sloane's study was able to analyse and reflect on the Islamic nature of modern entrepreneurship. Congruent with Sloane's (1999) analysis and the contribution of this study I wish to put forward the notion that earlier studies of entrepreneurship attempted to elaborate a theory of entrepreneurship which partly identified who was and who was not an entrepreneur.

In the fields of anthropology, economics and psychology the subject of entrepreneurship (and in context of this study, I chose the term business ownership) has long generated a set of explanatory theories. From previous studies and literatures it has been regarded variously as a personality motivation (Schumpeter, 1934; Mc Clelland, 1961), a set of activities and transactions in search of profit (Barth, 1963), a form of class mobilization in search of power or status (Geertz, 1963), and a mystification and justification of self-interest and individualist intent in capitalist development (Hart, 1975). These theories attempt to offer an explanation for why entrepreneurs do what they do, but they tell us little about what entrepreneurs in a particular setting think, how they themselves understand the purpose of their activity, or what their theory of entrepreneurship is. My analysis does not refute these arguments for why men and women become entrepreneurs and what happens when they do but seeks instead, by exploring a theory of women's entrepreneurship specifically among the rural Malay women of Malaysia, to show how in their lives entrepreneurship is an inherently culturally patterned and elaborated set of ideas about women, change and entrepreneurship.

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