



The significance of psychology and environment dimensions for Malaysian Muslim women entrepreneurs venturing

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Abstract: The decision to venture into business relatively differ from each entrepreneur. Some are attracted to the pulling factors while others may be geared based on pushing factors. However the significance of the venturing success are believed to be as a result of inner psychological drive that mobilized their energy to venture into business related sectors. Thus this paper attempts to empirically discuss the effect of psychological and environmental factors in encouraging women to be in business. The survey was conducted on the population involving 436 samples taken on convenience basis. Data was gathered by using questionnaires. Through this investigation the result demonstrated that psychological factors are highly relevant, and the strength of its contribution are further supported by the role of environmental factors that encourage Muslim women to venture into various type of business activities not only at the local but at the national level. The impact of the study shows Muslim women are going to be a perusal factor in economic advancement. For further study, the detailed investigation concerning the financial strategy must be put into consideration along with variables such as management expertise, global marketing, and cultural diversity developments.

Keywords: Muslim , women entrepreneur, environmental, psychological

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Introduction

1. What motivate women to venture?

The motivation principle behind business venturing worked more on satisfying and fulfilling society's needs and wants (Adnan et al, 1992). It is part of religious obligation of the Muslim world to have the entrepreneurs' representative participating in producing product and services to meet the need of the societies especially among the Muslim communities. The movement of the Muslim societies from poverty level to more satisfactory or even become wealthier societies is a strategy that need to be address as this will put the Muslim world at par with the rest of societies in the world.

Motivation could be viewed as the various ways such as the aspirations or behavioural intentions (Davidson, 1991) that inspire mankind actions. If the individual believes that growth led to the fulfilments of personal goals than motivation is enhanced and it stimulate the growth for the business activities and the decision to become an entrepreneur based on product of a number of circumstantial factors are established (Goffee & Scase, 1985). Some researchers reported that among factors contributing towards venturing include choice of business, education and experience, collaboration, location, starting capital and external forces, greater career advancement, freedom and flexibility, and increased in economic reward (Morrison et. al, 1992).

There are adequate principles provided in the Holy Qur'an and prophetic tradition relating to *al-Muamalat* (property, purchasing, rental etc), yet, it is presumed that some of the rationales behind *al-Muamalat* may include the upgrading of mankind status to a responsible position through faith and discipline. It regulates all parties to a transaction with the spirit of honesty, justice and brotherhood. Further it takes the role to avoid any misunderstanding among the parties in transactions. This is because the principles of *al-Muamalat* provide some fundamental guidelines; such would certainly protect them from any form of violence, misappropriation, dishonesty and fraud.

Despite of threats and opportunities that the businesses are offering, still most women that ventured into business are believed to be handicapped in term of appropriate exposure especially prior business related experiences in the areas that they involved (Watkins &

Watkins, 1986) regardless of the religious values attached to them. The research carried out by (Bener, 2009) resulted that majority of women taken under the scope of research, (70.6%) reported that they were unwilling to work while the rate of women who were willing to work is 29.4%. The above finding suggested that considering the low involvement of women in working sector in general, what if the focus goes to entrepreneurship, logically their participation would be much lower. As the result, forcing most of women entrepreneur to only focus on limited scope of “traditionally” women sectors therefore positioning them as a whole as less competitive to men in operating the business of either of a similar or different kind.

Evidence from some studies hypothesized that the most critical factor behind the involvement of women into entrepreneurship was due to dissatisfaction with the previous job (Stoner & Fry, 1982) since the need for corporate “rightsizing” tend to reduce opportunities for hierarchical advancement in a corporate sectors (Harvey & Evans, 1995). Carland et.al (1984) explained that the principal goals of an entrepreneurial venture are growth, profit and innovative strategies. While Cooper (1983) suggested that among important elements that motivate someone to venture into business include the need to improve the quality of living, migrating from urban to rural, to continue day to day life activities within moderate economic climate and others which are non economic. Other reasons for involving in entrepreneurship is not merely being determined by logic but rather a strong motivational factor which seems to be an “obstacles” before and hence, serving as internal pushing factors while others are triggered by positive opportunities offered in business ventures (Watkins and Watkins, 1986).

2. *Environmental Factors*

As mentioned by Baelz (1977) most of the individuals judgment are much influenced by situation or environment where one is been brought and raised up, social class they belong, social system that they operate in, and the religious value in which they believed. The work of Keeble and Walker (1994) viewed environmental factors based on the development of local setting that actually stimulate local market. In fact earlier research demonstrated there is a significant relationship between local environments with the economic development within the area. Among the environmental indicators that usually contribute towards the decision

for business venturing may include factors such as venture capital availability, presence of experience entrepreneurs, technically skilled labour force, accessibility of suppliers, accessibility of customers or new markets, government influences, availability of land or facilities, accessibility of transportation, availability of supporting services and living condition (Ronstadt, 1984).

Mokry (1988) proposed that local communities are very relevant towards developing an entrepreneurial environment. In fact as mentioned by Swanson and Webster (1992) with the development of social prejudice against business entities may result to small business become a victim of social justice. Hence, societies and cultures that support the value of entrepreneurship will develop a societal system that will encourage business entities to progress (Vesper, 1983).

Considering several research papers on environmental variables, broadly, it can be viewed into two environmental perspectives. One is an environment as an outside set of conditions to which the organization must adapt (Aldrich & Pfeffer, 1976; Hannan & Freeman, 1977). While the other perspective analytically sees the environment as a strategic choice via the selectivity of their own perceptions (Gartner, 1985; Child, 1972).

3. Psychological factors

It is a general ethical rule that mankind shall refrain from becoming involved in any form of harmful elements in their transactions as they are strictly prohibited by the sanctions of the Holy Quran:

“O you who believe! Intoxicants and gambling stones and (divination) by arrows, are an abomination of evil’s handwork. Eschew such (abomination) that you may prosper” (Surah al-Ma'idah: 90).

One of the dimensions that are always a concern among the Muslims in any business transactions is the issue of morality. Miqdad Yalchin (1977) defined morality as a group of basic principles derived from revelation to guide human behaviour and determined his relationship and existence in the worldly life as the best one. Similarly, Ismail Ya'cub (1988)

in his writing quoted what Imam Ghazali expressed as “Morality is a natural character which instilled deeply within the soul, and it comes up in all behaviours easily without going through the thinking process and any contemplation”. Morality and Ethic are very much essential in human life. The virtues and vices on the earth are definitely dependant on human ethic. Basically, morality or ethic deals with conduct, in so far as this is considered as wrong or right or bad and how man ought to behave in certain condition (Baelz, 1977).

Another dimension on psychological aspect that is believed to have significant influence for venturing into business is much related to propensity to enterprise and the ability to enterprise (Gnyawali & Fogel, 1994; Vesper, 1983). Focusing their discussion on the characteristics of entrepreneurs in determining what characteristics that really distinguished whether someone could be entrepreneurs or non-entrepreneurs, dimensions such as risk-taking propensity, locus of control, need for achievement (Dunkelberg & Cooper, 1982; Timmons, 1978), capacity to innovate (Schumpeter, 1934), risk taking (Brockhaus, 1980) seemed to be regularly addressed by researchers. In an attempt to address the issue of what drive women to venture in business, Birley et al. (1987) suggest that even they are willingly to be in the business, but they need other enabling devices such as attending training programs that may assist them to put their ideas into effect.

Among the Muslim Entrepreneurship personalities that differentiate between acceptable qualities include (Adnan et. al, 1992);

- i. Entrepreneurs that work for achieving the allowable return (*halal*), from the merciful.
- ii. Entrepreneurs that involved with business activities based on Islamic principles.
- iii. Entrepreneurs those are not forgetful to the merciful due to too much focusing on their business activities.
- iv. Entrepreneurs that are patience, open-minded, and self-discipline.

Objectives of Study

This study has two main objectives as below:

1. To understand Muslim women willingness venturing in entrepreneurship
2. To indicate psychological and environmental factors contributing to Muslim women's entrepreneurs venturing

Methodology and Research Framework

The empirical evidence presented in this paper reflects the increased recognition of the importance of dimensions such as psychological and environmental context which provides avenue for the willingness of women to venture in entrepreneurship field.

Psychological factors →

>>>→ **Willingness to Venture**

Environmental context →

Focusing on Muslim Women venturing in businesses are hardly established despite of reviewing numerous literature of the past on Small and Medium Enterprise studies conducted throughout the world. For a newly developed nation such as Malaysia it is interesting to note that not much investigation had been seriously carried out at the national as well as at the state level. Thus through this investigation, dimensions such as psychological and environmental factors which are believed to pursuit the likelihood of the Muslim women to actively involved in entrepreneurship spirit among women in the state of Terengganu will provide an insight not only to the industry but to the body of knowledge in entrepreneurship.

Specific Hypotheses

In undertaking the investigation and understanding the strength of relationship among the concept that had been explored, several no directional hypotheses were formulated. As

numerous literature failed to provide an agreeable finding of the related studies, we therefore believed that there are several possibilities of the finding expected.

H1:There is a significant relationship between psychology variables and entrepreneurship venturing.

H2:There is a significant relationship between environmental variables and entrepreneurship venturing.

H3:There is a significant difference in types of business towards entrepreneurship venturing.

H4:There is a significant difference between education levels towards entrepreneurship venturing.

H5:There is a significant difference between age groups towards entrepreneurship venturing

H6:There is a significant difference between years of operation towards entrepreneurship venturing.

H7:There is a significant difference between income levels towards entrepreneurship venturing.

Sampling and Data Collection

Data for the study were collected through a survey based on the sample frame derived from a list of business organization registered members in five (5) out of seven(7) districts in the state of Terengganu which is approximately 5300 women business establishments as for the year 2004. The study followed the sample size within the range of 200-500 suggested by Sudman (1976). The population and sample is developed based on district by means of cluster sampling, so as to gain efficiency and representativeness. Using a convenience approach, a total of 436 business establishments successfully completed the questionnaire. As the investigation is descriptive in nature, cross-sectional data are collected to address the research questions. Strategies such as personally administering the questionnaires and having a second visit were employed to increase the response rate, but still not all samples are committed to participate.

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Given the criteria for inclusion in the survey, the majority of the respondents are from the service sectors. In getting more meaningful information the rule of selecting those that are in 5 years or more in business operation, discovered to be a problem in getting the numbers. The research therefore end-up with selection of any Muslim women entrepreneur registered business.

Measurement

Survey instrument was operationalized based on the work of Van Praag and Van Ophem (1995) and with some changes to accommodate local environment as suggested by Siti Haryati et al. (2004). A series of questions consisting of 10 nominal and 47 scale items had been used in the investigation. The result obtained from the pilot test was analyzed so that the issue of content and construct validity is efficiently addressed. As the focus of the research is the owner/manager of the small firm, in ensuring that the individual directing the firm was surveyed, respondents were asked through the pre-qualifying question to indicate their position in the organization.

Survey Findings

The data collected was subjected to reliability analysis to establish the reliability of the measures and ensuring consistent measurement among the various items in the instruments. Analysis of the coefficient reliability showed that Cronbach Alpha for all variables under the investigation met Nunnally's (1967) 0.50 or above criterion. Table 1 shows the result of the reliability test where the Cronbach's Alpha reliability coefficient is obtained for the variables. Therefore the questionnaire is assumed to be reliable.

Table 1
Reliability Analysis

No	Section	Item	Alpha
1	Entrepreneurships Venturing	15	.7066
2	Psychological Factors	10	.8307
3	Environmental Factors	10	.6907

Demographic Profile

This research further address the demographic profile of respondents which includes age of the owners, marital status, income generated, education level, types of business, experience in business among Muslim Women Entrepreneurs.

Table 2
Demographic Profile of Muslim Woman Entrepreneur

Profile	%	Profile	%
Age		Income	
16 – 19	0.9	< USD145.00	16.7
20 – 29	9.6	USD145.00 – USD290.00	16.5
30 – 39	27.8	USD291.00 – USD430.00	11.2
40 – 49	39.7	USD431.00 – USD570.00	17.9
> 50	22.0	USD571.00 – USD720.00	16.1
		USD721.00 – USD860.00	10.1
		> USD860.00	11.5
Status		Years in Business	
Single	6.4	< 1 year	6.2
Married	83.7	1 – 5 years	29.4
Separated	9.9	6 – 10 years	29.6
		11 – 15 years	17.9
		16 – 20 years	12.2
		> 21 years	4.8
Education		Type of business	
< SRP/LCE (Lower Cert. Education)	40.1	Canteen & cafeteria	23.2
SPM/MCE/STPM (Malaysian Cert. Education)	39.0	Restaurant	20.0
Certificates	5.3	Foods (planted)	11.9
Diploma	9.6	Retailing	22.7
Bachelor Degree	1.8	Craft	2.1
Others	4.1	Others	20.2

Currency Exchange rate: USD 1.00 = RM 3.50

The total numbers of respondents were 436 and the profile of the respondents is shown in Table 2. 39.7% of the respondents are aged between 40-49 years old. This constitutes the majority of women business operators in the state of Terengganu. The figure somehow gives the impression that the younger generations of women (less than 30 years old, 10.5 %) are less likely to choose entrepreneurship as their career. Approximately 80% of the respondents received secondary level of education. About 12% of the entrepreneurs received college education. Only a minor completed their tertiary education. Analysis on the income distribution indicated that the distribution is widely dispersed. About 16.7% of them earning

below USD145.00 per month, 16.5% are between USD145.00-USD290.00, 11.2% are between USD290.00-USD430.00, 17.9% are between USD430.00-USD570.00, 16.1 % are between USD571.00-USD720.00, 10.1 % are between USD721.00-USD860.00, and only 11.5% are those earning more than USD860.00.

With regards to the length of business, the majority of the respondents (35.6%) can be considered quite new in the business as their period of involvement is less than 5 years. Only 4.8% have been in business for more than 20 years. Those who have been in business between 10-20 years are in the range of 30.1% which indicates that they are stable and manage to maintain their business operation. Table 2 depicts that, the majority of the respondents are in Canteen & cafeteria, Retailing, and Restaurant business with the distribution of 23.2 %, 22.7%, and 22.7% respectively. Other businesses that are of their interest are food processing, handicraft, tailoring, beauty saloon, direct selling (sales representative), child-care center, cyber café operators, pharmacy, ticketing counter, hardware store, construction contractors, gas distributors (Shell) and nursery. The table clearly reflects the actual real life scenario whereby most women are involved in businesses in line with their women's role.

Analysis on the Testable Hypotheses

Correlation analysis is used to explain whether there is any existence of association and the strength of relationship between the psychological and environmental factors towards entrepreneurship venturing. As shown in Table 3 below, the result indicates that all the independent variables are significantly correlated towards the dependent variables at .01 and .05 significant levels, with the psychological factors having the highest score at r value of 0.583 indicating the substantial to very strong strength of association (De Vaus, 2002), and environmental factors have a moderate to substantial with the value of $r=.375$.

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Table 3

Correlations between Psychological and Environmental Factors with Entrepreneurship Venturing

<i>Variables</i>	<i>Entrepreneurship venturing</i>	<i>Psychological</i>	<i>Environment</i>
Entrepreneurship venturing	1.000		
Psychological	.583**	1.000	
Environment	.375**	.316**	1.000

Note: ** Correlation is significant at the 0.01 level (1-tailed).

To further confirm the strength of association, the result of the multiple regression analysis is analyzed. Through the analysis the objective of determining the highest influence factor towards entrepreneurship venturing and to test the study models were scrutinized. The analysis of the result also shows that psychological dimension is the major influence factors in woman business venturing, as proven by the highest t and beta score (t=8.949, beta=.458) the regression result also supported by the correlation analysis before with Pearson correlation $r=.505$. With reference to environmental factor the t value of 4.166 and beta value at 202 further supported the correlation analysis as shown above with $r=.304$. The model for this study shows only 29% of the independent variables explain the dependent variable ($R^2=0.293$).

Table 4

ANOVA on Entrepreneurship Venturing with selected Demographic Profile

<i>Demographic Profile</i>	<i>F-Value</i>	<i>P-Value</i>
Type of business	2.956	.005
Education level	2.646	.023
Age	1.713	.146
Years of business Operation	1.524	.181
Income level	3.213	.002

Note: Significant at 0.05 level

The result displayed from table 4 indicated that there is no significant difference in terms of types of business venturing, education level, and income level as to the interest of business venturing with the p-value of 0.005, 0.023, and 0.002 respectively. However when analyzing whether or not the differences in age factor and income level, the findings demonstrated that

there is a significant difference as to their willingness to venture into business as indicated by the p-value of 0.146 and 0.181 respectively.

Discussion and Conclusion

This paper seeks to explore and describe new evidence for the Muslim women entrepreneurship. To the Muslim world and entrepreneurship literature as a whole, this study is considered rarely explored and much work needs to be done to strengthen the existing framework.

One of the basic issues when understanding entrepreneurship is the term entrepreneurs itself which is still debatable. The book definition may be consistent and supports each other, while the operational definition tends to varies accordingly to the research interest and focus. Thus the differences which occurred in terms of definition does not only makes the understanding of the term confusing, but the recommendations towards proposing course of alternatives which is good in certain industries may not be appropriate to the other industries. Reviewing on the definition on the Muslim women entrepreneurship as until today, still focusing on the characteristics of the entrepreneur but unable to include other geographical, sociological, political, and environmental dimensions which are always attached to the entrepreneurs.

When addressing on the methodological limitations, most of the researches were conducted by researchers from other disciplines but very few are among those from the Islamic Studies. Written evidence concerning Muslim women by researchers focuses only on library work but very little work have been conducted in term of looking for new ideas or new information from the Muslim women entrepreneurs from the global, national, as well as the local perspectives. Thus much of the debatable issues addressed by the authorities and Muslim women entrepreneurs interest groups are without evidence or tested analytical model that can guide the related parties within the industry.

It is the purpose of this paper to present a general model toward an understanding the dynamics of Muslim women entrepreneurial careers and to suggest some research issues, framework and part of methodological concerns that will likely shape the investigation. Thus

it is expected that the discussion of this paper will generate the primary information concerning the Islamic Entrepreneurial spirit. From the general viewpoint it is very much logical to develop the framework that may include factors like sociological, political, economic, psychological, cultural values, perceptual values, and leadership values that influence entrepreneurial behaviour.

This research came to the conclusion that both dimensions pertaining to the psychological and environmental criteria are able to explain the strength of its influence for Muslim Women to venture in entrepreneurship activities. The fact, if a woman with a large family in terms of assets and members of the family, and the religious practices itself will prohibit women to become an entrepreneur is still a subject of discussion. The changing trend of workforce composition and the need to support the rising cost of living are believed still shaping the trend of Muslim Women to be in business and thus making the industries more challenging. As part of the commitment to the Muslim societies the involvement of Muslim women in trade is considered as *fardhu kifayah* (collective responsibilities) in satisfying human needs. It is no doubt that the case of the prophet's wife should be a good example of trading activities in the early period of Islam (Tahia, 2002). As there is no straight prohibition to stop women from being a social worker as long as the Islamic legislations is under control (see al-Nisa': 124; a-Nahl 97).

In an attempt to encourage the development of Muslim women entrepreneurship, through various government agencies such as MARA, TEKUN, and AMANAH IKHTIAR. The government had taken efforts and responsibilities by introducing systems, Acts, and setting up departments to assist in promoting women entrepreneurs, particularly among the Muslim women. Through these efforts the gaps among entrepreneurs in Malaysia are therefore getting narrower and thus the goal of stabilizing economic activities are moving in the expected direction.

The question of whether or not to start one own business should involved situational and psychological factors. Most of today's women entrepreneurs do not exert themselves into business venture by accidents. Looking back at their motives of involvement, the most frequently cited reason for starting in business was self satisfaction, the search for

independence and various factors linked with family needs and wants. Due to those reasons, their chosen business scope is rather 'traditional', domestically oriented and very much fulfils the women's role. The chosen business sectors will normally be services and retailing which are being operated at a small scale. With the reasons of fulfilling 'their leisure', a flexible working hours and the priority to the family, most of them choose to venture the 'world of entrepreneurship' but at a very small scale. We strongly believe the situation will not be the same if those entrepreneurs are in the aspiration of expanding their business and penetrate the global market.

Indicators considering psychological measurement are not supposed to be isolated with other economic factors (Hornaday, 1992) and also the importance of social factors (Carsrud & Johnson, 1989). As always been expressed by Hornaday (1992) and Carsrud and Johnson (1998), and others, when reviewing the development of SME in general and women entrepreneurs specifically, a matrix of factors that correlate with each other and thus provide the strength of its contribution toward the success or failure of the business should never be neglected.

Going global will also change the whole initial's perspectives of the Muslim women's involvement in business. For example, if the businesses were to be expanded abroad, they cannot expect to work just to fulfil 'their leisure' or even have flexible time to be spent on the family. For small scale business needs, no doubt, education is not an important pre-requisite, in order for the businesses to compete in the global market, the contribution of education is essential. Therefore, tertiary education should be able to contribute towards entrepreneurship in a number of ways. Firstly, depending on the course of study, education should be able to mold women entrepreneurs' in enhancing their business skills. Secondly, education aids the entrepreneurs' discipline of identifying options and making decisions (Robinson & Sexton, 1994). Thirdly, education can improve the information set to be use when running their business. The information includes knowledge of financial resources, relevancy of data, marketing information, policies and procedures and accessibility of information. Apart from the necessary formal education, the 'business' knowledge, training in business skills and competency in the international trade are also significantly important to go further in the borderless economy.

Future Research Directions

It is acknowledged that most of the business establishments of the Muslim women entrepreneurs are relatively among those under the category of small scale size. Considering the impact of the other more important variables such as management expertise, global marketing, and cultural diversity developments, which are prominent in today's business are therefore necessary for enhancing the entire development of entrepreneurship venturing.

As Brockhaus (1980) suggests, it is easy for the academicians to conduct research that falls on topics of their interest, but effort should be taken so that whatever knowledge and finding generated should be of more values to the practitioners.

Also missing from this research is the consideration for the detailed investigation concerning the financial strategy. Obviously, the accessibility to sources of financing will either expand or limit the choices that can be strategically layout. But it should be formulated in such a way that financial aspects of venturing into the Muslim women entrepreneurship should be integral with other concepts such as innovativeness, technology adoption, market competitiveness, and skill training for the managers as well as the workforce in the industry.

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