

**WOMEN TRADERS: A CASE STUDY AT PASAR BESAR SITI
KHADIJAH, KOTA BHARU KELANTAN**

Rihan Binti Mat Salleh
(Matric No.P010590)

Academic Project Report submitted in partial fulfillment for the degree of
BACHELOR OF DAKWAH AND ISLAMIC MANAGEMENT

Perpustakaan KUIM



1000012579

Faculty of Leadership and Management
ISLAMIC UNIVERSITY COLLEGE OF MALAYSIA
Kuala Lumpur

March 2004

AUTHOR DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the work in this academic project is my own except for quotation and summaries which have been duly acknowledged.

Date: 30th March 2004

Signature :.....
Name :Rihan Binti Mat Salleh
Matric No. :P010590
Address :Lot 375, Kampung Padang
Halban, Melor 16400 Kota Bharu
Kelantan.

ACKNOWLEDGEMENTS

In the name of Allah SWT, most Gracious and most Merciful...

Firstly, the author would like to express this thanks Grateful to Allah SWT and His messenger Muhammad SAW who is giving courage to the author to do the research and prepare this an academic project titled " **Women Traders: A Case Study At Pasar Besar Siti Khadijah, Kota Bharu Kelantan.**

This thanks also especially to the parents, Awang B. Yusof and Tuan Yah Ibrahim and also to Nik Maziah Awang and Abdul Rahman B. Awang for their moral support.

In this opportunity, author would like to give appreciation to Prof. Dr. Mohamed Asin Dollah, supervisor of this research project for his continued support and guidance during the research. This thanks also to Mohd. Khadri B. Mat Napi and Syed Mansor who had assisted in this research. All of their advices will be remembered, *Inshaallah.*

Most thank you also to all friends especially Rashidah, Norzuraihah, Laila, Farhan, Asmawati and others for their support and co-operation in this research academic project.

This thank you also to all author roommates especially to Zuraidah, Siti Hajar, Azizatul Akma, Nor Arnizah and Saridah for their help and support.

Besides that, thanks are also to the respondent who gives co-operation, support and helpfulness directly or indirectly. All service that you gave will remember.

Finally, author hopes that, whatever is stated in this research can be of benefit to all and for academic reference to those who are interested in furthering the understanding upon this problem.

Thank You, *Wassalam.*

Rihan Mat Salleh
P010590
Faculty of Leadership and Management
Islamic University College of Malaysia.

ABSTRAK

Tujuan kajian ini dijalankan adalah untuk membincangkan tentang penglibatan golongan wanita dalam perniagaan khususnya di Pasar Besar Siti Khadijah, Kota Bharu Kelantan. Memandangkan pasar ini dimonopoli oleh peniaga wanita menyebabkan timbulnya rasa minat kepada penulis untuk mengkajinya dengan lebih lanjut. Objektif utama kajian ini adalah untuk mengenalpasti latar belakang responden, faktor-faktor motivasi dan cabaran-cabaran yang dihadapi oleh peniaga wanita ini dalam mengurus dan mengekalkan perniagaan yang diusahakannya. Kajian yang dilakukan ini menggunakan *Statistical Package for Social Science* (SPSS) dan analisis data secara deskriptif. Sampel kajian adalah terdiri daripada 101 orang respondent. Kajian ini juga menggunakan kaedah soal selidik, interview dan kajian library. Hasil kajian ini menunjukkan kebanyakan respondent sudah lama menjalankan aktiviti perniagaan di pasar tersebut dan faktor utama yang mendorong mereka melibatkan diri dalam perniagaan kerana keperluan untuk menambahkan pendapatan keluarga. Oleh itu, segala cabaran yang dihadapi merupakan salah satu pendorong kepada kejayaan yang mereka kecapai.

ABSTRACT

The objective of the research is to discuss the involvement by women's groups in business, especially at the Pasar Besar Siti Khadijah, Kota Bharu Kelantan. Realizing that the majority of the traders are women, the author was eager to study with detail. The main objective is to identify the respondents' background, the motivation factors and the challenges that respondents had to face in managing and maintaining their businesses. This research was done using the *Statistical Package for Social Science* (SPSS) and descriptive data analysis. The sample of this research consists of 101 respondents. This research also used the survey, interview and library research methodologies. The research shows that the majority of respondents started participating business long ago. It is because of the need to increase their household income. Besides that, the challenges that they had to face were one of the motivational to their achievement.

MULAKHKHAS AL-BAHTH

يهدف هذا البحث مناقشة مشاركة النساء في مجال التجارة خصوصا في السوق الكبير ستي خديجة، كوتا بمارو كلنتن. أغلب التجار في هذا السوق من النساء مما اثار شعور المؤلف لمناقشة الموضوع بالتفصيل. ويرمى هذا البحث لمعرفة الشخصيات المفحوصة، وعوامل التحفيز وأخيرا معرفة العوائق التي قابلت هؤلاء النساء التجار وحلولها لبقاء مكاتهن في التجارة. وقد استعمل هذا البحث علمي "خريطة الإحصاء للعلوم الإجتماعي" وتحليل المعلومات بطريقة وصفية. وقد طبقت عينة الاستبيان على مائة وواحد شخص كما استخدم هذا البحث العلمي طريقة الاستبيان، والمقابلة ومراجعة الكتب في المكتبة. ونتيجة هذا البحث يدل على أن كثير من التجار قد قضوا فترة طويلة في هذا السوق و من عواملها لزيادة دخل الأسرة. وقد واجهوا كل العوائق بالنجاح.

CONTENTS	Page
AUTHOR DECLARATION	ii
ACKNOWLEDGEMENTS	iii
ABSTRAK	iv
ABSTRACT	v
<i>MULAKHKHAS AL-BAHTH</i>	vi
CONTENT PAGE	vii-viii
LIST OF TABLES	x
LIST OF FIGURES	x
LIST OF SYMBOLS	xi
LIST OF APPENDICES	xii
GLOSSARY	xiii
ABBREVIATION	xiv
CHAPTER I: INTRODUCTION	
1.1 Research Background	1-4
1.2 The Importance of the Research	4-5
1.3 Objective of the Research	5
1.4 The Problem Statement	6
1.5 The Scope of the Research	7
1.6 The Limitation of the Research	7
1.7 Research Methodology	8-11
1.8 Literature Review	11-17
CHAPTER II: FINDINGS	
2.1 Introduction	18
2.2 Background of the Women Traders	18-25
2.3 The Motivation Factors for Women Traders	26
2.3.1 Family Factor	26-28
2.3.2 Opportunity Factor	28-30
2.3.3 Financial Factor	30-32
2.3.4 Education Factor	32-34
2.3.5 Experience Factor	34-36
2.4 The Challenges that Facing by Women Traders	37-39
CHAPTER III: DISCUSSIONS	
3.1 Introduction	40
3.2 Research Findings	
Objective Target 1	40-41
Objective Target 2	41-44
Objective Target 3	44
3.3 Result Discussions	45-47
CHAPTER IV: CONCLUSIONS AND RECOMMENDATIONS	
4.1 Introduction	48
4.2 Summary	48
4.3 Suggestions	49-50
4.4 Conclusions	50

LIST OF TABLES

Number	Page
2.1 Marriage Status for Women Traders at Pasar Besar Siti Khadijah	18
2.2 The Number of Children among Woman Trader	19
2.3 An Analysis on the Level of Age among Women Traders.	19-20
2.4 Analysis of Education Level	20
2.5 Business Owner	20
2.6 Analysis for Sharing Respondent	21
2.7 Analysis for Partnership Business	21
2.8 Analysis on Husband's Job	22
2.9 An Analysis of Monthly Income	22
2.10 Year of Involvement in Business	24
2.11 Others Additional Business except Pasar Besar Siti Khadijah	24
2.12 Entrepreneur Training Programmed	25
2.13 Family Support Giving a Contribution for a Successfulness Of a Business Field.	26-27
2.14 Data Analysis Rate of Family Support	27-28
2.15 Analysis of Chances for Future Development.	29
2.16 Analysis of Business Competition as a Supporter for Business Development	29
2.17 Analysis of an Infrastructure of Farm Sources.	30
2.18 Supporter from Institutions like Bank and Others	32
2.19 An Expose of Business World through Family	32
2.20 Education Achievement in Business Study through Secondary Or University	33
2.21 Information Sources about Business World through Magazines and Books.	33
2.22 An involvement with Entrepreneur Training Programmed Organized by Government and NGOs	34
2.23 An Analysis of Respondent Who Been an Employee Before Involve in Business	34
2.24 An Analysis about Competing Experience Between Women Traders in Pasar Besar Siti Khadijah	35
2.25 Unsatisfied with the Salary of the Past Job As a Cause of Business Involvement.	35
2.26 A Job before Doing Business	36
2.27 Facing Problem in Business Management Because of Inexpert in Decision Making.	37
2.28 An Analysis on Busy Problems Obstacle Respondents To Participate Training that Organized by Government.	37
2.29 An Analysis about Problems for Women Traders in Spending Time with Family	38
2.30 An Analysis on Work Pressure Problems as a Burden Handled by Herself.	38
2.31 Limited Sources as a Cause for Develop Business.	39

LIST OF FIGURES

Number	Page
2.1 Budget of a Capital Beginning Business	23
2.2 Type of Business in Pasar Besar Siti Khadijah	23-24
2.3 The Sources of Capital	25
2.4 Respondents Who Manage a Family Business.	26
2.5 Analysis on Business as an Income Increase	27
2.6 Analysis about the Decision to Do Business after Failure of Job Finding.	28
2.7 Analysis for Respondent Who Make a Survey before Doing Business.	28-29
2.8 Data Analysis of Financial Sources as an Important Factor.	30-31
2.9 Data Analysis of Family is Main Supporter during Financial Crisis.	31
2.10 Financial Supports from Government	31-32
2.11 Lack of Experience in Business Management One of the Problem.	36
2.12 An Analysis about Women Traders Who Facing Problem on Financial Support Because of Woman Prejudice	39

LIST OF SYMBOLS

n	- Total of subject
%	- Percent
>	- Bigger than
<	- Smaller than
&	- and
RM	- Ringgit Malaysia

LIST OF APPENDICES

Appendix A: Questionnaire Form

Appendix B: Letter from Dean Faculty of Leadership and Management giving permission to conduct research in Pasar Besar Siti Khadijah, Kota Bharu Kelantan

Appendix C & D: Map Pasar Besar Siti Khadijah, Kota Bharu Kelantan

GLOSSARY

Al-Quran - The Holy Book revealed by Allah SWT to Prophet Muhammad SAW

ABBREVIATIONS

IPTA	- Institut Pengajian Tinggi Awam
IPTS	- Institut Pengajian Tinggi Swasta
MEDEC	- Malaysian Entrepreneur Development Center
MPPB	- Masyarakat Perdagangan dan Perindustrian Bumiputera
MTDC	- Malaysian Technology Development Corporation
MPPB	- Masyarakat Perdagangan dan Perindustrian Bumiputera
NGO	- Non-Government Organization
No.	- Number
Ph. D	- Doctor of Philosophy
Pp	- Pages
PNB	- Permodalan Nasional Berhad
SAW	- <i>salla Allāh^c alayh wa sallam</i>
SMIDEC	- Small and Medium Industries Development Corporation
SPSS	- Statistical Package for Social Sciences
SWT	- <i>subhānahu wa^ctaālā</i>
TEKUN	- Tabung Ekonomi Kumpulan Usahawan Niaga
UKM	- Universiti Kebangsaan Malaysia
UMNO	- United Malays National Organization
UPM	- Universiti Putra Malaysia
Vol.	- Volume
YB	- Yang Berhormat

CHAPTER I
INTRODUCTION

CHAPTER
ONE

CHAPTER I INTRODUCTION

1.1 Research Background

The participation of women in the field of business is getting more obvious from time to time. Women today are encouraged to involve in the world of business, which requires a person to have a very powerful spirit. Research by Orhan (1998), which was carried in France indicates that 26% involved in business are women. While 30% from business world, which appears every year and in every business, which is taken comes from women. Besides that, research by Jean Lee (1997), shows an improved total women traders in Singapore, which indicates that 80.3% compared to men traders which is only 65.6%.

Various types of initiatives, which have been taken by Malaysian Government, are to encourage women to indulge in business. Among the initiatives are to grant business loans to give guidance to trader and other initiatives to help trader in order to progress themselves in business. It is very significant that women are not neglected by the government and supports are given to the women traders to involve themselves in business in order to increase their income to support the family expenses. The Tabung Ekonomi Kumpulan Usahawan Niaga (TEKUN) is considered one of the funds, which is provided by the government as a form of assistance to our traders. Quotation of an article from the Kelantan UMNO website entitled "Pusat Tidak Abai Kelantan". Kelantan is regarded as the earliest state to obtain the benefit from TEKUN after it was launched in Jengka, Pahang on 25 May 1999. This matter has been mentioned by the Minister of Entrepreneurship, Datuk Seri Nazri Aziz during the occasion of the handing of (TEKUN) to 191 traders in the whole Kelantan, which was allocated in the Gelanggang Seni, Kota Bharu. According to him, up to now a total of 3,973 traders in Kelantan managed to get the loan from TEKUN a total of RM12.4 millions that is the second largest state after Kedah. The total is 11.3% from the total cost of RM109.319 millions, which was granted to 32,132 recipients throughout the whole country. The loan is with a

purpose to help the traders to get the extra assistances from financial institution because it needs a guarantee with a tight requirement. The Minister of Entrepreneurship also stated that TEKUN should give a due concern to the single parents to get the assistance from the funds. This is because most of the single parents are facing problems to continue living after being left by their husbands.

Besides that, in order to encourage the involvement of more women traders, one of the special Assistance scheme to the Women Entrepreneur was launched in August 1999 with the total allocation of RM20 millions, whereby Small and Medium Industries Development Corporation (SMIDEC) and Malaysian Technology Development Corporation (MTDC) which was given allocation of RM10 millions. Until now, 34 projects were approved with the total of RM19.58 millions. This is considered 97.9% from the total allocation under the scheme. This is to prove to all that the government has not neglected the well being of the women entrepreneurs in Malaysia. According to Anabela Dinis & Marilyn Helms (2000), facility to get the capital and to undertake a change in organization resulted an improved number of women in businesses worldwide.

According to the research by Nor Aini Haji Idris (1989), in South East Asia, the total number of women working in Bazaar in the service sector recorded the increased of 40-50% and the increased is available between the agricultural sector and the modern industrial sector. Her research also found that many traders from the women group managed to monopolize the business world. In this situation she is seen in a couple of places in South East Asia even though not all from the business sectors being monopolized by the women. This scenario is more significant in Kelantan and Terengganu, whereby majority of the traders who are energetic in operating the businesses are women. Therefore in Kelantan and Terengganu women are controlling the business world since then.

From the Report by the Structural Programme Council of Pasar Besar Siti Khadijah in July 2003, the Pasar Besar Siti Khadijah is regarded as the only market in Malaysia where women traders are the highest group as traders involved in small-scale businesses to the medium sized businesses. The latest survey done in July

2003 by the Assistant Administrator at the Pasar Besar Siti Khadijah stated a total of 1,136 women traders actively operating the businesses contains of various activities.

Based on the research conducted by Intan Osman (1997), the involvement of women in the entrepreneurship reached to attention of every part especially the policy makers, businessmen, researchers and the agency, which are involved in the development of this field. The centers and agencies under the control of the Minister of Entrepreneurship, Ministry of National Unity and Welfare Development, the Capital of National Berhad (PNB), the Center of the Development of the Malaysian Entrepreneurs (MEDEC) and so forth active in forming the implementation of the New National Economic Policy which hopes to fill the work vacancy resulting from the industrialization the production factors and the service sector to create the opportunity for the national entrepreneurs. In accordance with the economic development and social agenda progress in the entrepreneurship was always done to enable the economic development of people and country to progress and also to fulfill the demand from the local and overseas users. Focus towards Bumiputera woman is based on a couple of factors, from the aspect of career and to defend their business as usual in Malaysia, only to involve non-bumiputera race in the majority aspect. Secondly, a lot of organizations were formed to develop the Bumiputera woman.

The Pasar Besar Siti Khadijah is considered the business field, which is able to sustain for a very long time and it is still operating as a business center until now. With Reference to the Pasar Besar Siti Khadijah Structural Programme Report was first started to be built in the year 1983 and was officiated in the year 1985 by Al-Sultan Kelantan in that particular year. This market was built with the width of 174,200 sq feet to result in the building cost of RM11, 536,338.00 on 10 September 1997, the Menteri Besar of Kelantan YB. Tuan Guru Dato' Nik Aziz bin Nik Mat, has changed the Pusat Buluh Kubu market to Pasar Besar Siti Khadijah. The selection name of Siti Khadijah has its own story whereby it was named after the wife of Prophet Muhammad SAW who was a determined and successful trader. The uniqueness of the market had attracted the concern of a researcher who made a

research in this market whereby most of the sellers were women. This unique and attractive phenomenon about the activeness of the Kelantanese women in their involvement in the world of business to attract a lot of interested parties to know about the uniqueness of the Kelantanese woman. The question should be discussed well in order to become the reference to all women who are interested in the field of traders and researchers generally.

1.2 The Importance of the Research

The results from the research on the women traders in business can be evaluated in order to make analysis on the development and their firmness as women traders at Pasar Besar Siti Khadijah. The research is important because:

1. The research is giving a distinct version to the public of the background of the women traders who are actively operating the business in Pasar Besar Siti Khadijah.
2. The result from the research is to identify the motivational factors that encourage the women traders at Pasar Besar Siti Khadijah to involve in this challenging field.
3. Of course the world of business is considered a challenging field especially for the women. This is because it requires a wide scope of knowledge about business, like the expertise of managing the finance and so forth. Besides that, women traders are facing the challenges to manage the business well, the intelligence of dividing the time between business and family, the pressure of work, and also the prejudicial attitude of certain parties towards women. Therefore resulting from the research findings, it gives the clear version about the challenges, which are forced the traders to face.
4. The result from the research is hoped to give idea and suggestion to the new traders or the present ones and to be used as references in making a change and to overcome the weakness that they have.
5. This research is a form of reference for the researchers to operate the research connected with the business activity by the women traders.

1.3 Objective of the Research

The research is conducted to achieve the following purposes. They are as follows:

1. To identify the background of the women traders who are doing their businesses in the Pasar Besar Siti Khadijah.
2. To study the motivational factors such as the family factor, experiences, opportunity, education, and finance, which influence the women to be involved in business and persist to manouvre to upgrade their business.
3. To identify the challenges faced by the women traders at Pasar Besar Siti Khadijah.

1.4 The Problem Statement.

The focus of the research is connected with the involvement of women in business especially Kelantanese women in Pasar Besar Siti Khadijah. This is because the business sector in this market is monopolized by the women. While in this research also the researcher will try to get the real version of the background of women traders, who operate the business in the Pasar Besar Siti Khadijah on the ground that they come from different backgrounds. The background for every women traders were detected through their demographic factors like marriage, number of children, the owner of a business venture, the husband's occupation, the capital source, and the period involved in the business, and the types of business they are in.

Through this research also, the researcher would like to identify whether the motivational factors, such as family background, experiences, opportunity, education, and finance which a play role to influence the Kelantanese women to involve in the business sector. This is because the research undertaken on the women traders at a couple of places found out those five factors are regarded as the factors, which motivate them to involve in the business world. The motivation factors are especially considered important for a trader to continue to endeavor for developing their businesses. These motivational factors would enable to contribute to the success of the women traders and this will enable to sustain them in their businesses.

To perpetuate in a business is not an easy task. It needs perseverance in facing the various incoming challenges. The challenges are maybe in different forms. Among them are the lack of capital, pressures from the competitors and the fast moving of time. These will attract the attention of a researcher to know what are the challenges faced by the women traders at Pasar Besar Siti Khadijah and how to overcome those challenges? The result from study can be used by the women involved in the business world to upgrade themselves. All these questions are forwarded and discussed in detail in this research.

1.5 The Scope of the Research

The Pasar Siti Khadijah is considered a market, which has various kinds of business such as clothing business, keropok or dried food, and home hold items.

This research is focused on Muslim women traders who are involved directly as traders operating a business in the vicinity of the Pasar Besar Siti Khadijah, Kota Bharu Kelantan. This market is chosen for this research because the market is considered as the only market whereby majority of the traders are from women's group.

The scope of the research, which is to be studied, includes the background of the traders, the motivational factors that are the family factor, experiences, education and finance including the challenges faced during and after becoming traders at the Pasar Besar Siti Khadijah.

1.6 The Limitation of the Research

The research is to be done among the Muslim women traders, who are present at the Pasar Besar Siti Khadijah. The research sample is limited at the Bumiputera women traders who are operating a business in the vicinity of this market. The research is to be done focuses towards a couple of questions, which was the background of the traders, the motivational factors which influence them to involve in the business and also the challenges faced.

The respondent situation, at the critical aspect and the busy circumstance, which limits to obtain the exact information. The exactness of the research is subjected to the openness of the respondent in supplying the information wanted without any prejudice between each other.

1.7 Research Methodology

This section deals with the ways on how the research process is conducted. The research processes are divided into three major stages, namely there are the preliminary research work, followed by the collection of data and finally data analysis. It encompasses the outline of the research, sampling methodology, data collection methodology and the approach to data and information analysis.

The research outlines will than be streamlined with the research objectives.

1. Preliminary Research Stage

At this stage, the relevant and important information is collected. The forms of information gathered here is the basically the one related closely research such as the attitude of the women traders towards their business, factors affecting the business and the challenges they are facing in their business venture. Researches choose women traders who trade at the Pasar Besar Siti Khadijah in Kota Bharu, Kelantan as the forms of the field study. Besides that, in this stage also get from reading and observation such as books, journal, and magazines, paper and an article from Internet.

2. Data Collection Stage

At this stage, both primary and secondary data will be used to collect the data. Primary data is gained directly from respondents. Accumulation of data primary is collected through questionnaire and discussion/interview.

A set of questionnaire is distributed to woman selected as a sample. Questions will be read by researcher to ensure that respondents are well versed and to answer any question raised by respondents. The questionnaires are divided into 3 sections:

(a) Section A

The questions will gather personal information of the respondents, including profession, education level, income and capital approve.

Sample of the question: Question number 3: Education

Primary school

Secondary school

IPTA/IPTS

Doesn't school

(b) Section B

These questions will be asked about the factors influencing the women traders in running their business. All answers will be listed and the answer will be evaluated by using five likert scales.

For example:

Statement	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Part E The past experience made me embolden to face the business competition					

(c) Section C

This part is to identify the problems and challenges faced everyday since the beginning of business and how they survive. The questions are open ended and they can put their own answers if the questionnaires do not have relevant question to them, they do not have to answer. This step to ensure that respondent answers clearly and unbiased.

Discussion.

This exercise focused on Kota Bharu City Council and respondents after filling up the questionnaires. The discussion with the City Council officer is meant to get more information on how they deal with women traders.

Research Population

Generally, the population is on Muslim women traders at Pasar Besar Siti Khadijah, Kota Bharu Kelantan.

Research Sample

To select the sample, 101 persons selected are those active women traders at Pasar Besar Siti Khadijah. The pre-requisite of this research is the sample must be Muslim women traders in order to gain accurate picture.

Accumulate of Secondary Data

Secondary data gathered from sorts of references like magazines, books, journals and internet. The data will make the research easier.

3. Data Analysis Stages

The stage of data evaluation before conclusion and recommendation on research result. The accumulated data will be analyzed by using qualitative and quantitative analysis. The Qualitative Analysis is the data gathered information will be analyzed on qualitative basis which means data cannot be changed to figures. The data are the answers and outcome from samples. The data will be listed to evaluate the information, which came from their experience and skills of sample.

Besides that, the purpose of quantitative analysis is to elaborate the result of research. Data gained will be analyzed quantitatively and converted to figures like percentage and average which are easier to understand. Therefore, the five-likert scale will be analyzed using min and percentage approach to summarize the result. All data and process are using Statistical Package for Social Sciences (SPSS).

1.8 Literature Review

From the observation, study that releases and the author realizes that women traders issues have been studied elsewhere.

Research by Chamsuri Siwar, Mohd Yusof Kassim & Abdul Malik (1992), state that entrepreneurs and small traders are the factor of formation of new industry and modern processing technique. This innovation will help the country to get loose from dependent to other country corporation. They also say that the small-scale business is the best way to build up the skills of entrepreneurship and it is being practiced in this country or others. According to Luthans & Hodgetts (1994) small industry can be categorized as single owner business and the core business is not clearly defined. In other words the operation do not really bound to certain target, no matter things regarding to human resources and annual revenue.

The definition of business according to Luthans & Hodgetts (1998) is the way to make profit by supplying necessities to people that requires goods and services.

According to Steers & Porter in Jaafar Muhamad Kassim (1997), describe the definition of motivation originated from the word 'movere' or to make things move. It is a power to force, influence and direct.

There are many goods at Pasar Besar Siti Khadijah and the goods sold varies from foods, clothes, dry food, crackers and other basic necessities. The small scale of business has resulted low overhead and easy to manage. This type of business solely relies on the businessperson to manage and to make decision. According to Luthans & Hodgetts (1998), the reason of why people are found on small-scale business compare to holding company is the full authority gain in this business. They have power to make things according to their idea without interference.

According to Nor Aini Haji Idris (1987), the finding state that women are more towards small scale business and men are found towards bigger scale of business.

Motivation is the factor that encourage woman to venture into business. Those who are well motivated have proven their capability in managing their business. According to Lee- Gosselin & Grise in Maysami & Goby (1990), idea of starting a business is to fulfill what they have wanted and planned for so long to become well known to apply knowledge and skills in business and also to be independent. According to Capowski in Maysami & Goby (1992) also state that the main factor that encourage woman to be in business line are the preparation on their future, the desire to apply ideas, decision and to prove that in business woman are equal to man.

The need to increase household income becomes the main reason of woman to venture into business. Ducheuneaut in Orhan & Scotts (2000) insufficient family income, unsatisfied with salary and hard to find jobs leads them to be in business. Research by Helms & Dinis (2000), indicate that the environment of hardship due to unemployed to deliver family needs are the forced them to earn money by doing business.

Research by Maziah Zakaria (1983), to earn more money to support families needs encouraged woman to join the economical activities. The concerns on children minder were solved by employing a maid. The maid system has done a great deal to ensure the woman focus in business activities. There are also an alternative for the main system by sending children for neighbors and helps from grandmother or any other relatives.

Encouragement is also an important element for woman to involve in business. Research by Dinis & Helms (2000), have found that woman started business from their own initiatives. Initially, they will ask any of the family members to join them in business. Support by family and encouragement from friends motivate them to run the business and to sustain very long.

According to Still & Timms in Orhan & Scott (2000), woman in business has her own objective. It is to make changes in a sense of getting more clients. This is the change that can be elaborated to make more customers, business ethics in operation and also contribution to economy growth. Nevertheless, businesswoman whom unsatisfied with what they are doing due to lack of support from family.

Unsatisfaction with previous job becomes one of the reasons to join the business. According to Breen, Calvert & Oliver in Maysami & Goby (1999), Australian women are not satisfied with their previous job made decision to do business. They are motivated by their ambition and also to realize what they dream before. These people are well motivated and with conscience to seek for better life and to face the challenge without hesitation. Therefore they will become a good leader, independence and full control in decision making.

Research by Dinis & Helms (2000), stated that financial is not the main concern. On the different point of view, the most important are firm and skills in business. The research also by Maysami & Goby in Dinis & Helms (2000), found that personal savings was utilized as the capital in small-scale business and financial support from relatives also one of their resources.

The research done by Kurostat (1992) from European Union Commission (1997), have realized the importance for women to have their own job. Therefore, European Government has established various support services especially on financial for all women across the continent.

One factor that plays a role for businesswoman is education. Researches by Jean Lee (1997), most of the businesswomen in Singapore are well educated. At least as a diploma holder and above. Based on past research found that they are highly educated compared to other population. Unsatisfied with their previous job leads to the business.

According to Orhan & Scott (2000), find that most of the businesswomen are well educated and quite skilful in business affair. The motive of being businesswoman is very wide and realized that is their path in professionalism. Research by Meena Chavan & Rakesh K. Agrawal (2000), result that women are more educated than men. A research finding has shown that women spend 13 years for education.

According to Maysami & Goby (1999), research has proven that most of businesswomen are highly educated and the minimal education is secondary level. In

Australia, more than 25% of business activist are degree holder, 18.2% are master and PhD holders. Only 15.3% drop out at secondary level of education.

There are many challenges that facing by woman to success in business. A wife and kids are the greatest challenge for woman to succeed. An article from internet "Perkembangan Usahawan Wanita Di Malaysia Dapat Mewujudkan Lebih Ramai Masyarakat Perdagangan Dan Perindustrian Bumiputera (MPPB)" covers the profile of woman and business necessities lack of education and 40's of age. These are the community of woman who are mostly involved in food processing industries. They have to take challenge similarly like other business venture. The main issue relates to this kind of people are capital, machinery, financial management, business contact, market and manpower.

Those problems are aligned with the background of the women traders. Minimal education, lack of skills and involvement in business community and also social activity. A woman must be wise in balancing business and family requirements.

Managing business will lead to many negativities such stress and pressure at office. The pressure will cause frustrated to worry and bore. Bartolome & Evans (1980), negative emotions will cause family conflict. A businessman cannot run from getting involved with associate, staff and clients. Teo & Foo (1997), mixing around with these people will affect their life and create conflict in their family. Even though they have right to decide but they will not survive without staff, associate and clients.

Commitment in corporate business will affect the married businesswoman where commitment will not allow them to spend time with fairly. Report by Arora in Jean Lee Siew Kim & Choo Seow Lim (2001), businesswoman with family problem will increase the factor of professional family conflict. Report by Aryee in Jean Lee Siew Kim & Choo Seow Ling (2001), the fact has shown the relativity between profession business conflict and the satisfaction in marriage.

Maria Patricia Fernandez Kelly in Sticher (1990), there are few factors that reason to the decision to leave business. To concentrate on marriage, family planning and their

children. Besides that, they are also influenced by persuasive couple to commit and focus on family.

Development process of business struggle relies on financial support. Financial is very essential and highly considered. For woman, the problem to get financial is always being the main reason. Kerrie Clayton (1950) finds that financial institution prejudice to woman knowledge, skills and technical expertise. They have found that they discriminated by financial institution in providing fair consideration compare to man.

Jean Lee Siew Kim & Choo Seow Ling (2001), based on the research papers facts find the problem to prepare capital, gain profit and financial support from banks. According to Teo on Jean Lee Siew Kim & Choo Seow Ling, businesswoman in Singapore say that financial is the main problem in business. Kerrie Clayton (1998), woman is lack of confidence and trick in business affair compare to man. On the other hand, woman always commit more to learn on financial operation by pursuing on professional courses and seeking advice to overcome problem.

Hisrich & Bush in Meena Chavan & Rakesh Agrawal (1998), the main factor that leads to financial problem due to no records on financial activity and small asset available due to insufficient knowledge and experience in financial planning, marketing and accounting. So that unfortunately reduce confident at financial Institution and they have in mind that businesswomen are not serious to perform.

According to Nor Aini Haji idris (1989), women traders at Pasar Besar Lama and Pasar Pusat Buluh Kubu issues are related with unsuccessful loan application for capital of business. There are few reasons on woman unsuccessful application, credit qualification and guarantor.

Career lady must be wise in contribution of time on both parties especially to those in business. Conflict of time contribution normally happened when time allocate to one party will deny other parties demand. Researches by Jamal & Jean Lee Siew Kim & Choo Seow Ling (2001) have shown that businessman allocates more time compare to work hours.

Study by Meena Chavan & Rakesh K. Agrawal (1998), their whole study realize sole division only the business owner on a small business that possess is consist from women traders, nevertheless that indicate 57% from them implemented the business with their husband. This study also implement that women traders prefer to implement the business on a small business compared to involvement in the big business. Study realizes that women traders who get involved in the business on a small business rise increasingly. 26% of small business has been survived by women traders for more than 5 years, 5 years later the business is on a small business made an effort by women traders rise that indicate 31%. Besides, women traders involves in various sectors of job that is involving itself in field of retail service, sector of transportation, service professional, recreation, and the construct of building with their husband where its operation is implemented. Study realizes that indicate 80% women's group involving itself in the field of retail service.

According to Meena Chavan & Rakesh K. Agrawal (1998) in their study of age factor realize that an average group of women who get involve in the small business are 6 years younger than their husband's age, with median of 39 years.

Study from two case studies that were carried out by Nor Aini Haji Idris (1989), realize that many respondents received education relating to religion at primary school level only. From the study it finds that 57% of women traders in (Pasar Besar Lama) do not have education while 28% get education in primary school. Besides that, in "Pasar Pusat Buluh Kubu" 25.5% get education in secondary school and 13.5% received tertiary education. A study conducted by Azizah, Lebra & Pulson (1980), also realizes the same result. This study shows that women traders in Kuala Lumpur, Singapore and Thailand do not receive formal education at the age 6 or 8 years. This low level of education was connected with historical factor. For Malay women in early traditional education is practiced by their mothers. They also study *al-Quran* besides Malay Language. While under British rulers, they tried to raise the level of education among the Malay persons, nevertheless there is not much reaction from the Malay families because they think that education is not important. Only in 1950s, the Malay ladies began to find education formally.

A study done by Nor Aini (1989), realizes that many women of Kelantan have their own businesses. This is proven when sample study decision shows the 90% in Pasar Pusat Buluh Kubu are personally owned businesses.

From responsibilities aspect towards family, 51% of women traders have a child who is still small in the house compared to 56% of men's group. Nevertheless it must be taken into account where the 90% from women who has the child still give the preference towards care of child that is only 44% compared with man's group. On the whole, that indicate (47%) is women traders in paying attention towards care of child who is still small compared to one-fourth (25%) is the man's group.

Based on the literature review, the researcher has found that there is no research done on the involvement of Muslim woman in businesses. So, the researcher is interested to study about Muslim women traders. The study focused at Pasar Besar Siti Khadijah located at Kota Bharu Kelantan. It is one of the famous places in Kota Bharu. The popularity of this place is not only because of the low price of merchandise but also because of the majority of the traders are women.

CHAPTER TWO

CHAPTER II FINDINGS

2.1 Introduction.

There are 101 questionnaire's forms have been send out for women traders in the Pasar Besar Siti Khadijah Kota Bharu, Kelantan. Whereby data's divided into 3 parts contains background of respondent, motivation factors and a problem challenge.

2.2 Background of Women Traders

The purposes of background study are to recognize married status, age, education level, business status either self-owner or sharing and partnership, husband's job, monthly income, first capital and it sources, types of business and also training programmed which have been done by government.

Table 2.1: Marriage Status for Women Traders at Pasar Besar Siti Khadijah

Status	Frequency (n=101)	Percent (%)
Single	4	3.96
Married	79	78.22
Single mother	18	17.82

Table 2.1, discussing on marriage status, there are about 101 women traders which have been studied and as a result, they have divided into single, married and single mother's status. About 79(78.22%) those who are married, while 18 of them who are single mother and the last 4 who are unmarried (single) also in this business who are only as an assistant.

Table 2.2: The Number of Children among Woman Trader

Number	Frequency (n=101)	Percent (%)
1	10	9.90
2	11	10.89
3	12	11.88
4	15	14.85
5	15	14.85
6	14	13.86
7	5	4.95
8	5	4.95
9	2	1.98
10	5	4.95
11	1	0.99
12	1	0.99
Not have a child	5	4.95

From the research done most of them have the number of their children among 1-12. The table describes on the highest rate from 4-5 person which sharing a total respondent 15 (14.85%) whereby the lowest rate for women who have 11 -12 about 1 (0.99%). Totally 5 of them who do not have a child. In fact, 4 of them are single ladies and some who is a single mother, which has no heir.

Table 2.3: An Analysis on the Level of Age among Women Traders in Pasar Besar Siti Khadijah.

Age (Years)	Frequency (n=101)	Percent (%)
17-24	5	4.95
25-34	17	16.83
35-44	29	28.71
45-54	30	29.70
55-64	20	19.80

Refer to the table 2.3 responding are divided into some parts according with level of age 17-24,25-34 years, 35-44,45-54 and 55-64. There are 5 (4.98%) are among 17-24 which been the lowest age compared to the others. A research found that the active respondents are between 25-34.17(16.83%) while 29(28.71%) are among 35-44. And the business rate for woman trader in that market, about 45-54 years are about 30(29.70%) All of them approve the fact that higher an age, there are no more gap for them to work more. Whereby there are 20 respondents (19.00%) who are among 55-64 years.

Table 2.4: Analysis of Education Level

Educational Level	Frequency (n=101)	Percent (%)
Primary school	21	20.79
Secondary school	55	54.46
IPTA/IPTS	2	1.98
Does not school	23	22.77

The data analysis of an education level of women traders in Pasar Besar Siti Khadijah shows that the highest level which coming from secondary school are the highest percentage about 55(54.64%), and the study shows that some of them are not been introduced in education world about 23 (22.77%) while in primary level contains 21 (20.79%) and only 2 of them are from university or highest education level.

Table 2.5: Business Owner

Business Owner	Frequency (n=101)	Percent (%)
Yes	94	93.07
No	7	6.93

According with the table, it shows that 94 persons (93.07%) have been found that mostly are the owner of a business whereby 7 of them (6.95%) are not. Some of them only use weekend as a part time for them to help family business.

Table 2.6: Analysis for Sharing Respondent

Answer Score	Frequency (n=101)	Percent (%)
Yes	24	23.76
No	77	76.24

The data has been found that 77(76.26%) are choose to manage personally whereby 24(23.76%) are partnership.

Table 2.7: Analysis for Partnership Business

Partnership	Frequency (n=101)	Percent (%)
Family	19	18.81
Friends	1	0.99
Relatives	2	1.98
Others	2	1.98
No partner	77	77.23

The study showed that most of partnerships are among family, friends and so on. Through the analysis, data shows that mostly respondent are using family, friend and relatives as a partnership in their business, and most of them from their own family.

Totally, respondent who share with their own family are about 19 (18.81%) while 2 (1.98%) of them are from relatives and 1 (0.99%) who share their business with friends and the last one 2 (1.98%) with others.

Table 2.8: Analysis on Husband's Job

Husband Job	Frequency (n=101)	Percent (%)
Government sector	8	7.92
Private sector	6	5.94
Self-employed	48	47.52
Jobless	21	20.79
Died	18	17.82

The study shows that 48 respondent (47.52%) whose husband's also are incorporated with business world. This number is the largest percentage compared with others.

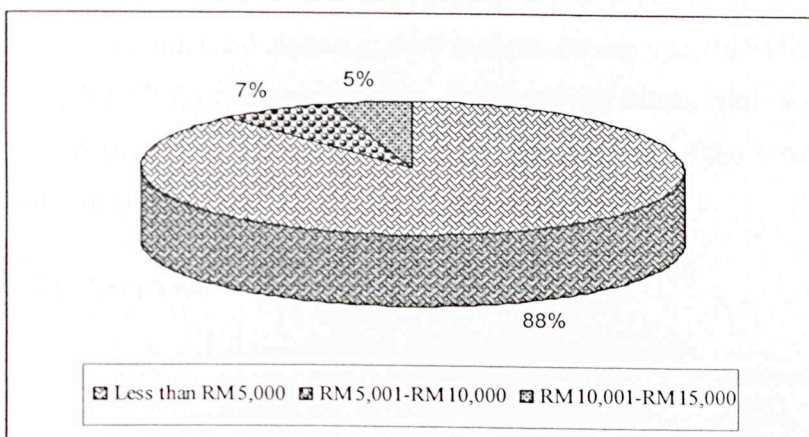
Whereby the lowest rate is coming women traders whose husbands work in private sector are about 6 (5.94%). Some of them whose husband is jobless with specific condition are about 21(20.79%). Beside that there are 8 (7.92%) whose husband's working in government sector. While 18 (17.82%) from them are widows.

Table 2.9: An Analysis of Monthly Income

Incomes	Frequency (n=101)	Percent (%)
< RM500	78	77.23
> RM1,000	20	19.80
> RM1,500	2	1.98
> RM2,000 an above	1	0.99

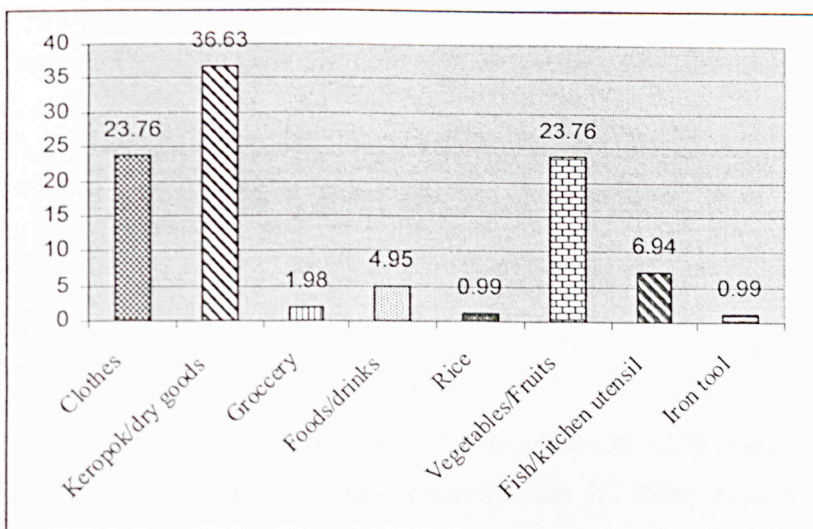
According with an analysis collected, mostly respondents achieve their monthly income about less than RM 500 is about 78(77.23%). While 20 (19.80%) attain RM1,000 and above. And 2 (1.98%) of them get about RM 1,500 per month lastly only one respondent (0.99%) found have monthly income around RM 2,000 and above.

Figure 2.1: Budget of a Capital Beginning Business



The figure 2.1, shows that the rate of budgets and capitals for respondents when beginning (starting) their business in Pasar Besar Siti Khadijah. There are 89 (88%) are under RM 5000, while from RM 5,000 to RM10, 000 contains on 7(7%) and from RM10, 000 to RM15, 000 are only 5 respondent (5%) those who spend money to start a business.

Figure 2.2: Type of Business in Pasar Besar Siti Khadijah



In figure 2.2, there are 37(36.63%) respondents who have been asked, are selling business like keropok and dry goods, while 24(23.76%) are those who make vegetables, fruits and clothes as their income. Beside that 7(6.94%) sell fish or kitchen tools, 5(4.95%) of respondents who sell foods and drinks while some doing groceries and woman accessories as their business. The numbers of those who sell rice and iron tools are only 0.99%.

Table 2.10: Year of Involvement in Business

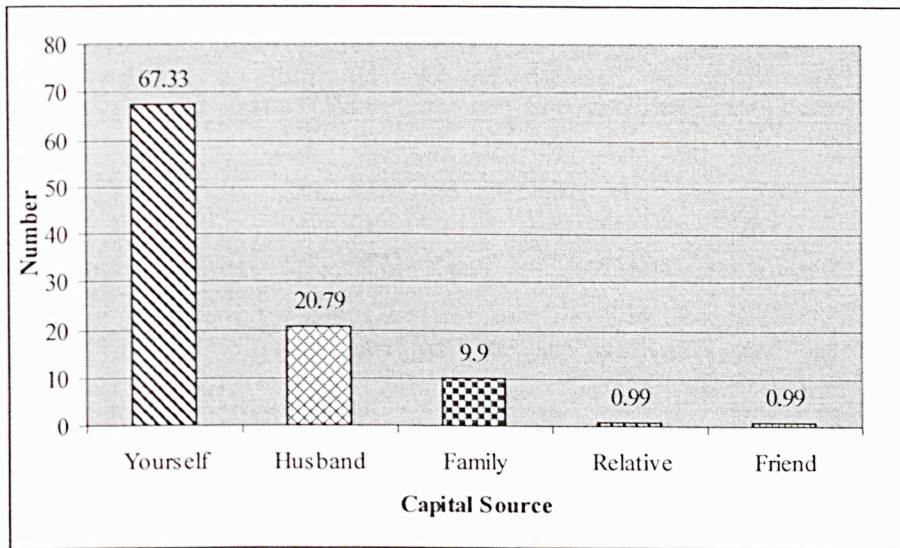
Years	Frequency (n=101)	Percent (%)
< 12 month	4	3.96
1-3	14	13.86
4-6	13	12.87
7-9	7	6.93
< 10 and above	63	62.38

According to the table 2.10, there are 63 respondents (62.38%) those who are doing business in Pasar Besar Siti Khadijah since 10 years and above. While 14 of them (13.86%) involve since 1-3 years. There are about 13 (12.87%) respondents who 4-6 years involvement. And 7 respondent (6.93%) those who are about 7-9 years and lastly 4 (3.96%) of them just only 12 month entering this business world.

Table 2.11: Others Additional Business except Pasar Besar Siti Khadijah

Answer	Frequency (n=101)	Percent (%)
Yes	2	1.98
No	99	98.02

From the table of 2.11, there are 99 respondent (98.02%) from 101 who do not have other business in another place whereby only 2(1.98%) those who have an outside income.

Figure 2.3: The Sources of Capital

The above result shows that, about 68(67.33%) respondents who use their own capital during their first budget of business. Those who are from husband's budgets about 21(20.79%) and some 10(9.9%) who got from other relatives and family. While from a friend about 1 (0.99%) respondent.

Table 2.12 Entrepreneur Training Programmed

Answer	Frequency (n=101)	Percent (%)
Yes	4	3.96
No	97	96.04

Refer to the table of 2.12, there are 97(96.04%) respondents who are not well-trained entrepreneur. While only 4(3.96%) are follow some training programmed.