

Cultural influence on entrepreneurial orientation of the i-Taukei (Indigenous Fijian) owned SME businesses in Fiji

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Abstract: SME's play a vital role towards economic growth and development, this particularly holds true for small Pacific Island developing country like Fiji. While the government along with other statutory and regulatory bodies are doing their level best to help support SME's growth in Fiji, SME's particularly owned and operated by the i-Taukei (Indigenous Fijian) have been lagging behind. While many previous research studies have focused on trying to enhance entrepreneurial growth and development in Fiji, little or no emphasis has been given in trying to understand the entrepreneurial orientation of the i-Taukei (Indigenous Fijian) owned and operated SME businesses in Fiji despite the i-Taukei's being the majority of the population and the owners of most of the land and natural resources. The second reason is that the i-Taukei Indigenous Fijians are subject to increasing pressure to participate in business, particularly because Fijians of Indian decent entrepreneurs have consolidated their market position and dominate business opportunities and as such it needs to be investigated as to what is holding the i-Taukei Indigenous Fijians from becoming successful entrepreneurs.

Keywords: Entrepreneurial orientation, Entrepreneurship, Indigenous Fijians, Small Business

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I. INTRODUCTION

Today, we live in a networked global economy. The business environment is complex, dynamic, and ever more competitive. In response to the significant changes in the market environment, many organizations have placed greater importance on innovation for new value creation for their customers (Franko1989; Brettis and Hitt 1995). Entrepreneurship is the foundation for job creation, new value innovation, and market competitiveness. Entrepreneurial orientation (EO) has been suggested as an essential attribute of high performing firms (Lee and Peterson 2000), and the role of culture for strengthening EO has been highlighted in many studies (Lee and Peterson 2000; Hemelgor 2002; Marino et al. 2002). In Fiji SME's are a vital segment of the economy, if not the most vital, due to its potential to address major economic and social issues of the country. SMEs are an important contributor to employment creation, income generation, economic growth, enhancement of rural economic activities and empowering youth and women, poverty alleviation, social justice, security and peace and advancement of all communities (Ashley et al., 2007). SME's have long been significant in terms of generating income for many Fiji Islanders, with up to 60% earning an income from these categories of enterprise (Fiji Bureau of statistics 2002). The 2004 economic survey of Fiji by the Bureau of Statistics of 7,061 enterprises found that 48% were microenterprises and another 24% registered as small enterprises making the SME sector 72% of the total (Fiji Bureau of Statistics Economic Survey 2004). The significance of the SME sector as an 'engine for economic development' means economic policies must consider the needs of the SME sector (Beck and Damirguc-Kunt 2005). Despite various attempts to promote the SME sector by creating a more conducive environment to enhance SME growth, SME's particularly amongst the i-Taukei continue to face numerous difficulties, such as lack of education, poor policies, regulatory red-tape, cultural issues, poor planning and record keeping along with lack of financial securities that hinders and restricts their business growth and development including cultural influences. While there are many cultural issues that may contribute towards success or failures of the i-Taukei (Indigenous Fijian) owned SME businesses in Fiji this research pays special emphasis on the "Kere Kere" culture (Borrowing on credit), "Soli" culture (Compulsory fundraising contributions), the "Ta Vu" culture (Special bonding relationship with those from same village and province), the "Singatabu" culture (Special day allocated for Church duties, for rest and relaxation) and the Mandatory Church contribution.

II. METHODOLOGY

A mixed method (quantitative and qualitative) approach was used to collect data for analysis purpose. This technique is well known and used frequently for performing research (Shah 2006; Seidel & Clark, 1984). I used qualitative method because this method of research aims at discovering the underlying motives and desires of human behavior. By using qualitative method I was able to examine the underlying factors that contribute

towards the success/failures of the I-Taukei owned SME business. I'm also used quantitative method because it is based on the measurement of quantity or amount which enabled me to support my theoretical findings with statically facts and figures. Data was collected through administration of formal questionnaires, interviews and observations. An interview was qualitative in nature given that it involves using the researcher as data gathering tool. The benefits of the interview include the ability to uncover unexpected results (Baxter & Eyles 2004) and possibly provide a platform to contribute to knowledge by identifying new themes (Flyvbjerg, 2006). Some issues with this included the length of time required for gathering data, and difficulties in finding appropriate persons to interview (George and Bennet 2005). To overcome this issue i randomly select 50 registered SME businesses from the Companies Register of Fiji and also gathered information from the microfinance unit of (NCSMED). The demographic indicators that were considered were gender, age, years of entrepreneur experience and education level.

Definition of variables

I adopted Lumpkin and Dess' (1996) definition of EO dimensions as follows:

1. **Innovativeness:** refers to a firm's tendency to engage in, and support new ideas, novelty, experimentation, and creative process which may result in new products, services, or technological processes an idea or a vision and carrying it through to completion.
2. **Risk Taking:** Incurring heavy debt or making large resource commitments by seizing opportunities in the market place in the interest of high returns.
3. **Autonomy:** the independent action of an individual or a team in bringing forth an idea or a vision and carrying it through to completion
4. **Proactiveness:** Taking initiatives by anticipating and pursuing new opportunities and by participating in emerging markets.
5. **Competitive Aggressiveness:** A firm's propensity to directly and intensely challenge its competitors to achieve entry or improve position to outperform industry rivals in the marketplace.

For analysis purpose I have adopted only four of the above mentioned five dimensions. I have excluded "proactiveness" because this dimension's characteristic significantly overlaps with the innovativeness and competitive aggressiveness dimensions. Covin and Slevin's (1989) study used "avoiding competitive clashes" to measure proactiveness; however, the same question was used to measure competitive aggressiveness by Baum (2003).

A group of questions were developed for each dimension of EO according to their definitions provided. The five point Likert scale was used for each question. Entrepreneurship can be measured either by the internal psychological trait of individual entrepreneurs or by the behaviors related to performing entrepreneurial activities (Lee & Peterson 2000). A thorough review of previous studies on EO was conducted to identify Entrepreneurial Orientation dimensions and relevant questions

Research Problem

Many previous research studies have only focused on trying to enhance entrepreneurial growth and development in Fiji or paying emphasis only on problems faced by SME's in Fiji. Little or no emphasis has been given in trying to understand the entrepreneurial orientation of the i-Taukei (Indigenous Fijian) owned and operated SME businesses in Fiji despite the i-Taukei being the majority of the population at 475,739 (2007 Census of Population, Fiji Islands Bureau of Statistics) and the owners of most of the land and natural resources. The second reason is that the i-Taukei Indigenous Fijians are subject to increasing pressure to participate in business, particularly because Fijians of Indian decent entrepreneurs have consolidated their market position and dominate business opportunities and as such it needs to be investigated as to what is holding the i-Taukei Indigenous Fijians from becoming successful entrepreneurs. The findings of this paper will have relevance for policy making and supportive measures at government levels and other organisations such as National Centre for Small and Micro Enterprises Development (NCSMED) whereby they could develop specialised programs in creating awareness and providing the much needed help and support to the i-Taukei SME owners, and motivating the i-Taukei Indigenous Fijians from venturing into business. This research assumes that the growth and development of indigenous business sector is essential for Fiji's balanced development and is an integral component of national development

Literature review

The original framework of Entrepreneurial orientation was introduced by Miller (1983) who used the dimensions of innovation, proactiveness, and risk-taking to measure entrepreneurship. These three dimensions were also adopted by other subsequent studies (Covin and Slevin 1989; Lumpkin and Dess 1996; Lee and Peterson 2000; Kreiser et al. 2002; Tarabishy et al. 2005). Lumpkin and Dess (1996) described Entrepreneurial orientation as the process, practice, and decision making activity that leads to new entry. They also distinguished

between Entrepreneurial orientation and entrepreneurship. They characterized Entrepreneurial orientation as the entrepreneurial process that managers use to act entrepreneurially, whereas entrepreneurship can be defined as new entry. They described five dimensions of Entrepreneurial orientation including autonomy, innovativeness, risk taking, proactiveness, and competitive aggressiveness, which underlie nearly all entrepreneurial processes. Lee and Peterson (2000) also characterize Entrepreneurial orientation as the entrepreneurial process in which entrepreneurship is undertaken in terms of the methods, practices, and decision making processes for new entry into the market. They also adopted the same five dimensions introduced by Lumpkin and Dess (1996). Many studies have supported the relationship between Entrepreneurial orientation and firm performance (Dilts and Hanlon 2002; Hughes and Morgan 2006). Many of these studies undertaken maintained that Entrepreneurial orientation is strongly related to performance only when it is combined with proper strategy and environment (Lumpkin and Dess 1996; Dess et al. 1997).

Lumpkin and Dess (1996) argued that the relationship between Entrepreneurial orientation and firm performance is context specific. Dess et al. (1997) later examined the nature of entrepreneurially oriented strategy making and its relationships with strategy, environment, and firm performance. On the other hand, some studies emphasize the role of national culture as a stimulator for strong EO. Lee and Peterson (2000) proposed that only countries with specific cultural tendencies will stimulate strong Entrepreneurial orientation and therefore experience more entrepreneurship and global competitiveness. Their model emphasized the importance of a national culture’s ability to produce a strong Entrepreneurial orientation within entrepreneurs and firms. Lumpkin and Dess (1996) stressed the need for investigating the role of environmental and organizational variables to enhance the understanding of how Entrepreneurial orientation contributes to performance. Previous studies that have been undertaken strongly suggest the moderating or mediating impact of culture on Entrepreneurial orientation has a strong impact on the performance of the organization. Thus, identifying the role of i-Taukei culture and the influence it may have on their Entrepreneurial orientation is an essential step which is needed if we are to foster growth and development of the i-Taukei owned and operated SME businesses operating in Fiji.

III. FINDINGS

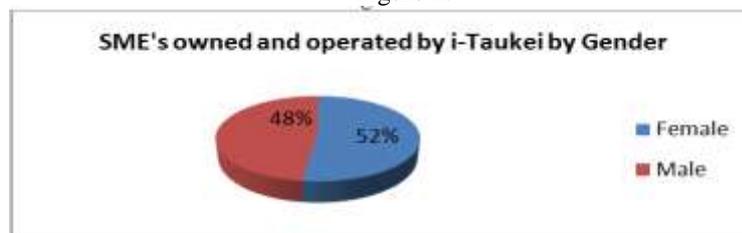
The enterprise types that I have classified in this research finding is in accordance with the definition set out in the Small and Micro Enterprises Development Act 2002. The Micro Enterprises are those that have a turnover of less than \$30,000 and employ less than five workers. “Small Enterprise” is defined as any enterprise which has a turnover or total assets not between \$30,000 and \$100,000 and employs between 6 and 20 employees.

Table 1: Breakdown of i-Taukei owned SME Operators by Gender

Type	Male	Female
Micro	21	25
Small	3	1
Medium	0	0

52% of the businesses were operated by the i-Taukei women while 48% were operated by the i-Taukei men. Women mostly operated their business in the area which included running school canteen, pie and juice stalls, and flower arrangements to vegetable market stalls. Men mostly operated business that included being Viti mini drivers, farming root crops to running small village shops.

Figure 1:



Education

Interestingly of all the i-Taukei SME business owners who were interviewed a majority 64% only had Primary level of formal school qualification, 30% stated that they had secondary school qualifications where as only 6% stated that they had some form of Tertiary level of qualification. This shows that of all those i-Taukei SME businesses that are operating in the western part of Fiji a majority of them do not have the necessary level of qualification to help support their business. This could also be a factor that could restrict their business

growth and development as they lack the appropriate qualification that is vital to stay ahead in this competitive SME business market in the western part of Fiji. Those that have some tertiary level qualification were found to be operating a much more established business such as a Restaurant, Handicraft shop and Saloon in the central location of the main Towns.

Figure 2:

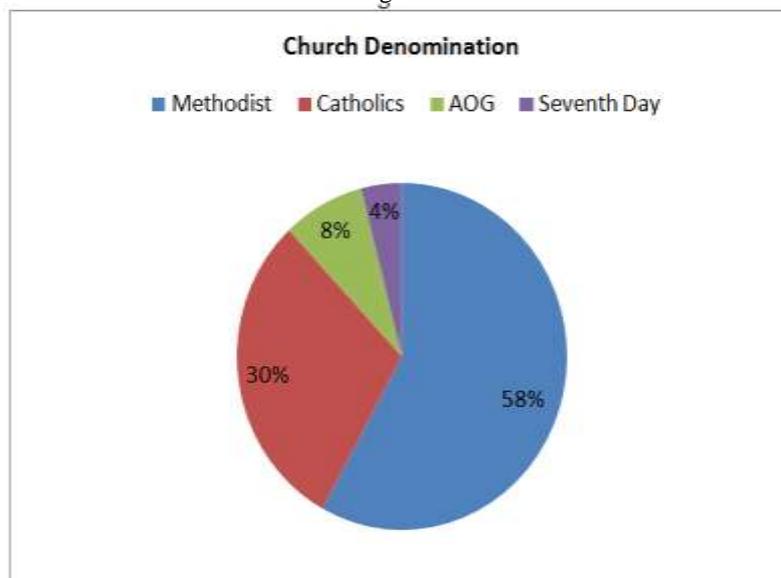


Church Denominations

It is interesting to note that despite all i-Taukei SME business owners and operators being followers of Christianity, those who were followers of the Seventh Day Adventist Church said they refrained from operating their business on Saturdays as this was their “*Sigatabu*” day (Not allowed to work).

Considering that Saturday is one of the busiest day of the week for businesses especially if their business is located in the main town or city. This acts as a major disadvantage to the followers of this particular church group as they do not indulge in any form of business activities on Saturdays and they tend to lose out from making sales on one of the busiest business day of the week. The Seventh Day Adventist Church group members regard Saturday as a day where they priorities their commitment of going to Church and attending church service by giving it their utmost priority. The I-Taukei SME owners who were followers of the Methodist church (58%), Catholics (30%) and Assemblies of God (AOG) (4%) practiced their *Sigatabu* on Sundays. They operate their businesses as normal on Saturdays and devote Sundays towards Church service and Church related commitments. It was revealed that most of the businesses that operate on Saturdays are able to breakeven their cost by just operating on Saturdays. They are able to cover for costs of doing business by operating on Saturdays considering that sales throughout the week fluctuates and that there are some slack days which they encounter where they are unable to make the desired level of profits. It was noted that despite slack days being reported especially Tuesdays, business remained open in hope that they will get customers.

Figure 3:



A list of questions in line with the Lumpkin and Dess' (1996) definition of EO dimensions were developed and tested to see how the responses of the I-Taukei Indigenous Fijian SME owners were in relation to Innovativeness, their Risk taking abilities, Proactiveness and Competitive aggressiveness. This was done to find out if there was any correlation between the way the I-Taukei carry out their basic day to day business activities and functions and if their I-Taukei Culture had any form of Influence on their business operations.

Innovativeness

When opposed with the statement *“I usually have progressive and innovative ideas rather than conservative ideas”* 66% of the I-Taukei Fijians strongly agreed with the statement where as 34% stated that they agreed that they usually had progressive and innovative ideas. There were no responses for strongly disagree, disagree and neither agree nor disagree. A similar response was received from the I-Taukei owned and operated SME business owners when they were asked the statement *“I enjoy working on new things, so I am usually up to date with recent trends and current fashion.* 76% strongly agreed to the statement where as 24% stated that they agreed that they enjoyed working on new things and were usually up to date with the recent trends and current market fashion.

When opposed with the statement *“I enjoy talking about the future, and when I do so, I can persuade my family and friends to agree with my predictions”* of all those who responded a majority of 66% stated that they strongly agreed, 28% stated that they agreed where as only 6% stated that they disagreed. Taking into consideration the three statements that were asked under innovativeness and the statistical interpretations it can be said that the i-Taukei Indigenous Fijians operating their businesses are innovative and they support innovation. They meet the Lumpkin and Dess' (1996) definition of EO Innovativeness dimension. The following graphical illustrations shows the responses obtained from i-Taukei SME business owners and operators on Innovativeness:

Figure 4: I usually have progressive and innovative ideas rather than conservative ideas

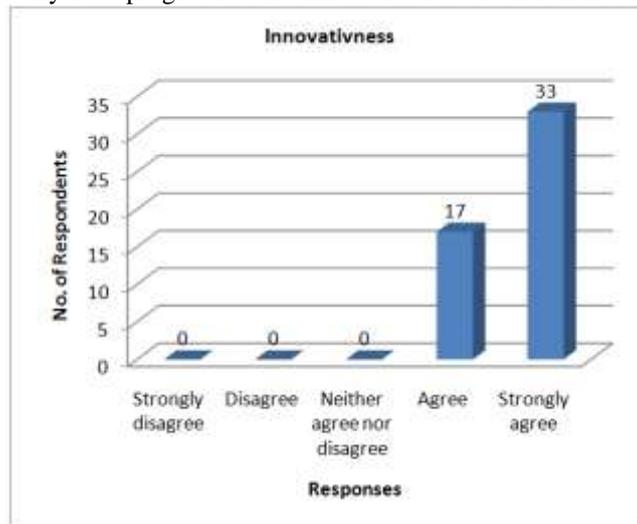


Figure 5: I enjoy working on new things, so I am usually up to date with recent trends and current fashion.

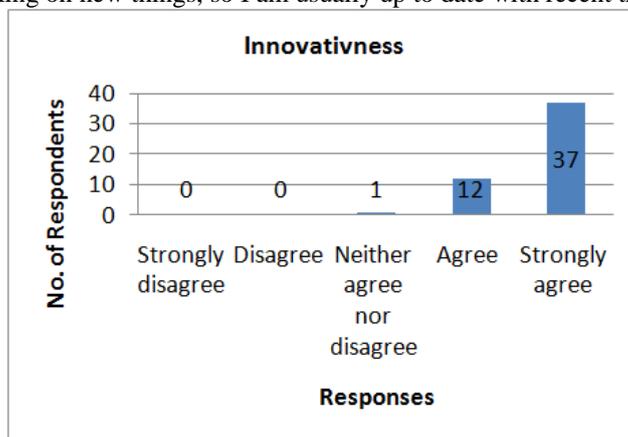
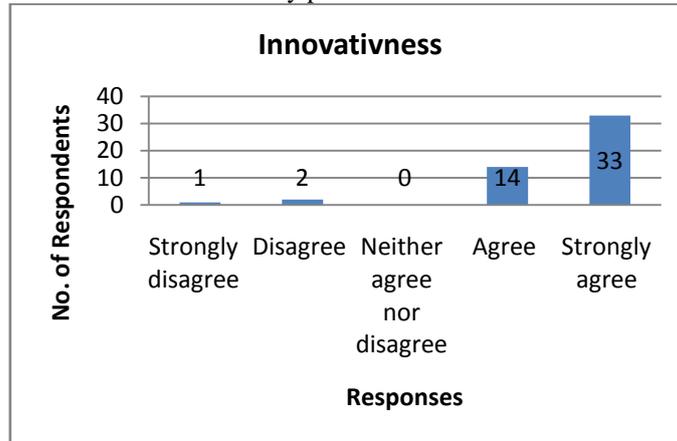


Figure 6: I enjoy talking about the future, and when I do so, I can persuade my family and friends to agree with my predictions.



Risk Taking

When opposed with the statement “I am more interested in establishing my own business venture than getting and working for someone else” 86% of the I-Taukei SME business operators operating their businesses in the western part of Viti-levu stated that they strongly agreed, where as the remaining 14% stated that they agreed. This indicates that the I-Taukei indigenous Fijians are more interested in establishing their own business and are willing to take risk rather than working for someone else to make a living. When the I-Taukei SME business owners and operators were asked if they preferred to live a challenging life rather than a comfortable one a majority 70% strongly agreed, 22% stated agreed and only 8% stated that they disagreed to living a challenging life. These statistical findings indicate that a most of them are willing to live a challenging life.

Figure 7: I am more interested in establishing my own business venture than getting and working for someone else.

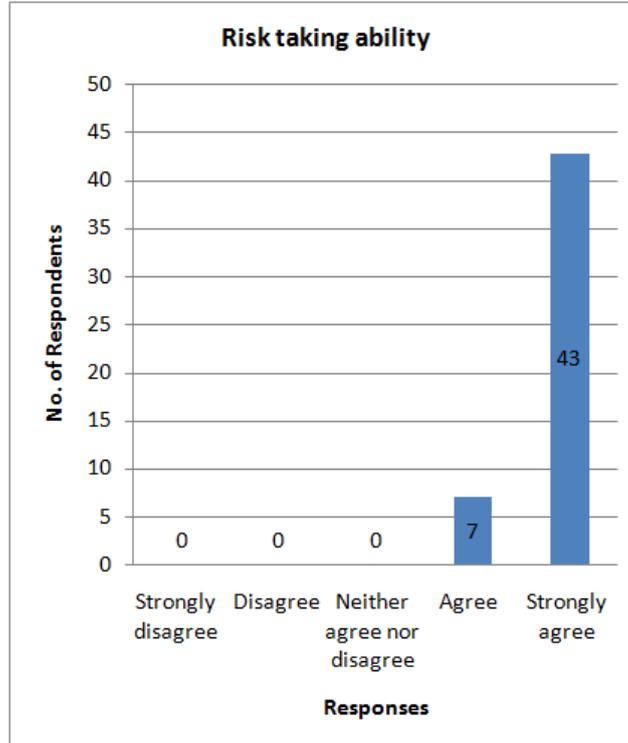
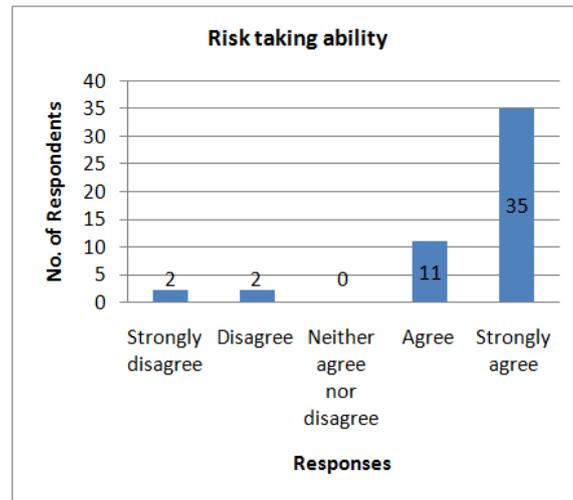
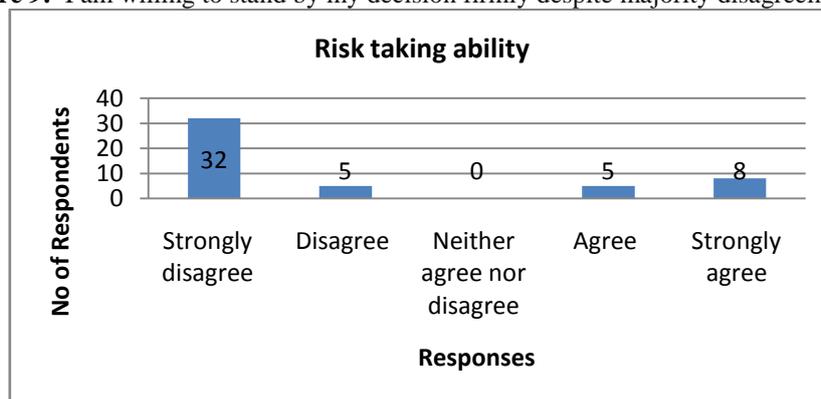


Figure 8: I prefer to live a challenging life rather than a comfortable one, even though I know I may face many difficulties along the way.



Of the three statements that were asked under “Risk Taking” abilities the it was revealed through statistical findings that despite a majority agreeing to the above two statements, the I-Taukei business owners and operators were not willing to stand by their own decision firmly when they were faced with a situation where a majority was disagreeing to their decision. This basically means that they are not firm enough to make decision independently and stand by their decisions. They will give into the demands of the majority. When they were asked “*I am willing to stand by my decision firmly despite majority disagreeing to it*” a majority 64% strongly disagreed, where as another 10% stated that they disagreed. Only 16% of those who were interviewed stated that they would stand by their decisions despite a majority disagreeing or opposing their decisions. This could be because of the loving and caring approach the I-Taukei Fijians have towards others as well as their cultural and traditional upbringing and believes where saying no to others is regarded as offensive. A thorough detailed analysis is needed to be undertaken in this area to better understand why the I-Taukei Fijian business owners and operator are unable to stand firm on their decisions. There could be many factors attributing to this. The following graphical interpretation shows their responses:

Figure 9: I am willing to stand by my decision firmly despite majority disagreeing to it.



Autonomy

Lumpkin and Dess’ (1996) definition of EO dimensions for Autonomy is the independent action of an individual or a team in bringing forth an idea or a vision and carrying it through to completion. To find out if the I-Taukei Indigenous Fijian SME business operators were independent the following three statements were asked and their responses were noted down.

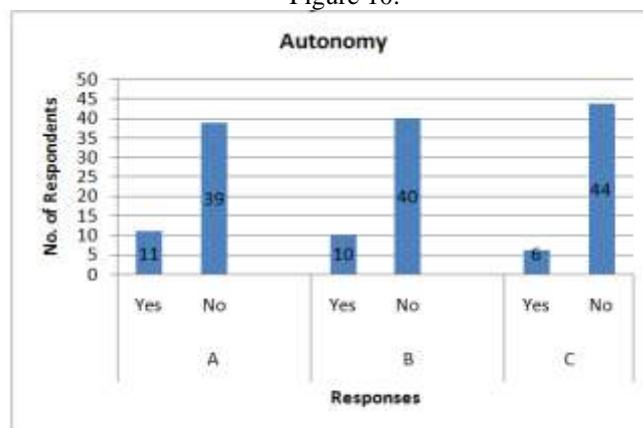
- A. *I do not want any financial support from my family and friends because I’m an adult.*
- B. *I am always positive about problems arising in my life, and resolve them on my own.*
- C. *If I launch a new venture company, I can furnish my own funds and human resources.*

The findings for Autonomys were not as positive as they were for Innovativeness and Risk taking abilities. A majority of 78% stated No to statement A: “*I do not want any financial support from my family and friends because I’m an adult.*” This finding revealed that the I-Taukei indigenous Fijian business owners want

financial help and support from their family and friends despite being adults. They are depended on their family members and friends to support them financially when need be or in crisis situations. Being dependent on others for financial support to sustain one's own business is not a good indication as problems of various kinds can arise if the person on whom the I-Taukei SME owner is dependent on does not agree or fails to lend financial help and support in crisis situation. Only 22% of the I-Taukei SME owners agreed that they do not want any financial support from family and friends. It is important to note that of all the SME businesses that were interviewed some were new entrants and were new players in the market where as others have been in operation for some time. They all were all operating at different stages of business life cycle. The more established business such as restaurants operating in Nadi town would be in a better position to help support themselves financially and would be less depended on family and friends for financial support as opposed to relatively smaller new entrants SME'S such as the flower ladies operating their business from Namaka market.

The level of education will also have an impact on this as those with secondary and tertiary level of formal education would be in a better position to handle cash and do proper record keeping of cash inflows and outflows as opposed to those with primary school level of formal qualifications as they may lack basic understanding about proper financial record keeping.

Figure 10:



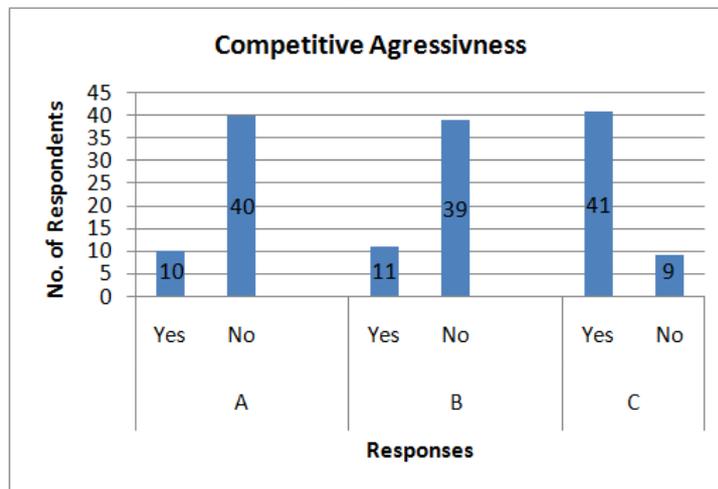
In reference to the above bar graph for Question B a majority 80% stated disagreed to the statement “*I am always positive about problems arising in my life, and resolve them on my own*” whereas only 20 % agreed with the statement. This is a clear indication that a majority of the I-Taukei Indigenous Fijian SME business owners and operators are not as positive as they should be towards problems arising in their life and their ability to solve it themselves. Their business context and environment may possibly be a factor influencing this. Those businesses that are operating in the Fijian Village and Fijian community setting, the Fijian protocol of consulting others (The heads Mataqali, Chefs or Village Pastor) is dominating. Some villagers have their own strict rules and regulations that apply to all villagers and are also applicable to those who are operating their businesses on the Vanua owned land. Those who were found operating business from such settings are undoubtedly unable to make their own independent decisions as they cannot go against the decisions of the Mataqali the chiefs and the Church pastor. Raising voice or going against the protocols of the village will result in severe punishment even banishment from the village and revoking of land rights. For Question C, a majority 80% did not agree to the statement “*If I launch a new venture company, I can furnish my own funds and human resources*”. Only 20% agreed by saying yes they can furnish funds and human resource if they launch a new venture”. Of those who agreed that they could furnish funds and human resources, some stated that they have inherited wealth and property from their forefathers giving them an advantage to use such assets as collateral to apply for Small Business loans. From the statistical findings it can be interpreted that the one area that really needs attention is to help improve the autonomy amongst the I-Taukei Indigenous business. As the findings reveal most of the I-Taukei indigenous business owners and operators are dependent on family and friends for financial support, they are not positive about problems arising in their life and are unable to solve them on their own as well as they are not in a position to furnish their own fund and human resource if they are to launch a new business venture.

Competitive Aggressiveness

Lumpkin and Dess' (1996) definition of EO dimensions Competitive Aggressiveness is defined as a firm's propensity to directly and intensely challenge its competitors to achieve entry or improve position to outperform industry rivals in the marketplace. To find out if the i-Taukei Indigenous Fijian SME business owners and operators are competitively aggressive the following three statements were asked in line with competitive aggressiveness and their responses were carefully noted:

1. If I was given a chance to start up a business venture, I am confident that I can make it successful and earn profits.
2. Even if I launch new business venture and fail many times, I will keep on trying until I succeed.
3. Even if people refuse my requests, I will still try my best to persuade them.

Figure 11:



In reference to the above statistical findings it is clearly evident that the I-Taukei Indigenous Fijians who are operating their SME's businesses in the western part of Fiji are not competitively aggressive. When they were asked "If I was given a chance to start up a business venture, I am confident that I can make it successful and earn profits" a majority 80% stated that they were not confident that their business venture would be successful and can make profit. Only 20% agreed to the statement. A similar response was seen for the statement "Even if I launch new business venture and fail many times, I will keep on trying until I succeed" a majority 78% stated that if they launch new business venture and fail many times they will not retry again. As revealed during the interview the reasons given for this was the lack of availability of funds or collateral. Entering into a SME business venture for most I-Taukei indigenous Fijians meant that they used up their entire life's saving to start up their business venture, in such situations if the business fails to perform as per their expectations they would not be in the financial position to re try and open their failed business. It was interesting to note that for the statement "Even if people refuse my requests, I will still try my best to persuade them" a majority 82% agreed to the statement as opposed to the previous two statements discussed above. For this only a minority 18% did not agree. This indicates that the I-Taukei Indigenous Fijians would try their level best to persuade their customers into buying their products from their shops, stalls etc or utilizing their service despite customers trying to turn their offers down. The ability to handle difficult customers and influencing and luring them into buying their products is an advantage that all I-Taukei indigenous Fijians business owners and operators should capitalize on especially if they are to stay ahead of their competitors. This could be regarded as a good way selling their product, a marketing technique that does not incur any additional cost.

Cultural factors influencing entrepreneurial orientation

There are various cultural factors that act as a major influence on the performance of i-Taukei Indigenous Fijian SME business performance however for analysis purpose I have taken into consideration only five most common cultural practices which are practiced in all the three confederacies (Burebasaga, Tovata and Kubuna) and the fourteen provinces throughout Fiji. The five most common cultural practices include the *Kere Kere* culture, *Soli*, *Ta-Vu*, *Sigatabu* and Mandatory Church contribution.

Kere Kere Culture

The Kere kere culture or better known as the culture of borrowing is an ancient I-Taukei cultural and traditional practice that has been followed since the very early Indigenous settlement. This concept is somewhat similar to the barter system where exchange of goods took place with two people without the usage of money. In a kere Kere cultural practice, someone who is in desperate need of something will approach his/her family or friend or neighbors to ask for it. The word used while asking is "Kere Kere". An important aspect that needs to be noted is that the giver has to give under the Kere Kere culture without expecting anything in return. This means that the items borrowed under this system may not be returned back to the owner. On the other hand the giver will not be able to ask /demand for his/her item back as they would be *Mandua* (Shy) to ask for their items back.

Soli Culture

The word “soli” refers to “contribution”. Most of the I-Taukei villagers (Settlements) often have their monthly or Annual Soli festivals where the villagers raise funds for a village project or other worthy causes. The Soli or contributions are collected from individual households and also from guests and visitors visiting the Villagers during the Soli Festival. Villagers are often seen organizing a Soli to raise funds for village rugby and soccer tournaments, for bazaars to death, birth and marriage celebrations organized by the chiefly family household.

Ta-Vu Culture

Ta-Vu or better known as Tau system is a special bonding relationship amongst the I-Taukei people from same province. Under the Tau system any I-Taukei Indigenous Fijian who originates from the same province can take any valued possession from the other who also originates from the same province without the other complaining or reporting the matter to police. The members from the same province recognize each other as their Tau’s.

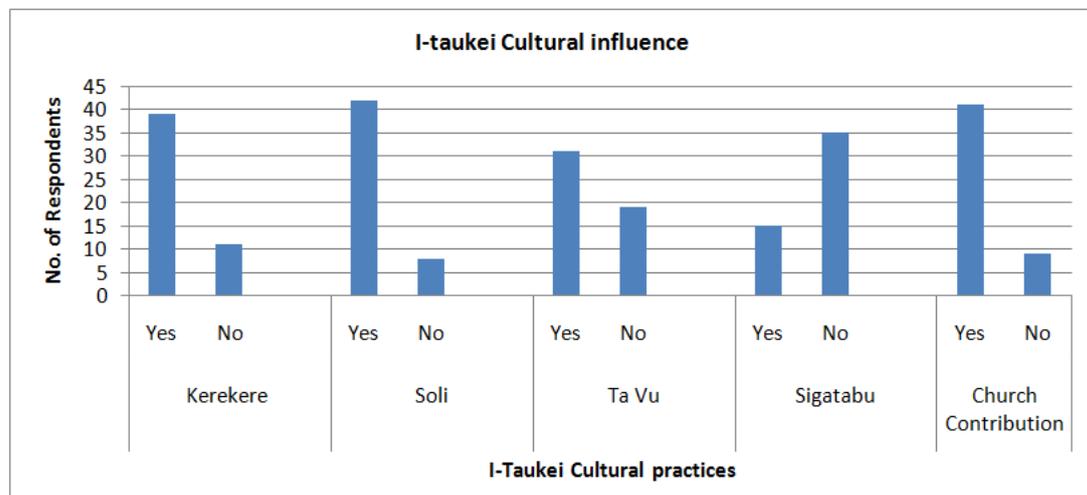
Sigatabu Culture

“Sigatabu” refers to a day which is regarded as no work, rest day. The term Sigatabu is often associated to Saturday or Sunday, a day where the I-Taukei depending on their Church denomination do not work but priorities their commitment towards their Church. After the Church service it’s a day of rest and relaxation. For Seventh Day Adventist Church followers, their Sigatabu is Saturday where else the other Church group followers such as the Methodist and Catholics their Sigatabu day is Sunday.

Church Contribution

The i-Taukei members who attend regular church service are often subjected to Church Contributions, Contributing toward the church often is mandatory. This is just like a fundraising drive organized by the Church and all the followers and those attending the church service are to make will full contributions.

Figure 12: The following Graphical representation shows the responses obtained from the sample in relation to the I-Taukei cultural influences



In reference to the above graphical representation it is evident that out of the five cultural and traditional I-Taukei practices four of them have a major influence on the I-Taukei (Indigenous Fijian) owned and operated SME businesses. These included the Kere Kere culture, soli culture, the Ta-Vu system and mandatory Church contributions.

Kere Kere Culture

A majority 78% of the I-Taukei SME owners and operators agreed when they were asked if the Kere Kere culture influenced their business performance and growth in a negative or a positive way. It was found that the Kere Kere culture had a negative influence on the I-Taukei owned SME business performance. Kere Kere or better known as the culture of borrowing has a negative influence in the context that those I-Taukei men and women who run out of basic household items or are in desperate need of financial assistance or any form of help would often tend to other I-Taukei men and women whom in their opinion would be willing to help them out.

An I-Taukei Fijian village is like a big family collectively living together, if someone runs out of basic household item, it is very common that they would ask their immediate neighbors or friends to help them out. Since villagers staying in the village know each and every member of the household, they have ample knowledge as to who in the village would be in a position to help them out. If an I-Taukei Villager has a secured job in a city or town, operates small business such as school canteen or village shop, they would be the ones who would mostly be approached under the Kere Kere culture.

The deeply rooted ancient I-Taukei customary believe that saying “No” or declining the request of those who come and ask for “kere kere” (asking for household items or financial assistance) is offensive, the I-Taukei are often forced to give and adhere to the demands of those who have come to them to borrow. Of the 78% I-Taukei SME business owners and operators, all of them have stated that they have fallen victim to the kere kere culture. Kere kere has resulted in I-Taukei SME owners giving away their cash savings or their business stock to those who came to borrow them. What was interesting to note was that those who come to borrow (ask for help) will take the item or financial help but there is no guarantee that whatever has been borrowed would be returned to the owner by the borrower.

In business context all profits from sales and stock need to be well accounted for, giving away the profits and stock under the pretext of Kere kere culture will have a negative impact on the business. If the borrower does not return the money given away, the I-Taukei business owner will not be able to restock his business when he needs the money. If the I-Taukei owner gives away stock without proper record he/she will again face difficulties in meeting the fixed and variable costs associated with business performance. The 22% who stated that the kere kere culture did not have any effect on their business were those who no longer give into the demands of the kere kere culture.

Those I-Taukei SME business owners who stated that the kere kere culture was a major influence were mostly residing in villagers or Vanua owned land where as those who said that it did not have any influence were mostly residing in urban centers away from village setting with little or no interaction with village members.

Soli Culture

Of all the respondents 84% of them agreed that the soli system had a major cultural influence on their SME business performance where as 16% stated that it did not have any influence on their business. All those who agreed that the Soli system which is part of their cultural practice had an impact on the business performance also stated that Soli and any such fundraising drive organized only adds more to their financial burden. Being SME business owners and operators, the villagers, family and friends of the SME business owners start to develop high expectations that they would contribute more towards the Soli since they are operating a business. It was found that during the Soli fundraising names of individuals from every household is called out using microphones and they have to go to the main stage to give in their share of the Soli contribution, this happens in front of the entire village who witness the financial contribution being given away in the form of Soli. I-Taukei SME business owners also revealed that though they sometime want to boycott such fundraising events they cannot turn a blind eye towards their Vanua and obligation toward the Village for fear of bad name in Village. Some respondents also stated that they at times they ended up being broke after a Soli fundraising event as they ended up giving more towards the soli just because they saw others donating higher amounts towards the Soli. Making donation of less financial value would only create sham for the family in a village setting; they would feel *Mandua*, (Shy) and will not be able to face other village elders.

Ta-Vu System

By looking at the statistical interpretations, a majority 62% of the I-Taukei Indigenous Fijian SME business owners responded that the Tau system (Better known as Ta-Vu system) has had an impact on their business where as 38% stated that it did not have any impact on their business. As discussed earlier the Ta-Vu system is a special bonding relationship amongst the I-Taukei people from same province. I-Taukei SME business owners operating in towns and cities stated that due to the Tau System in place they often faced a lot of difficulties when there Tau (someone from same province) would walk into their shops, stalls or canteens and walk out without paying for the items being taken. The Tau relationship between members of the same province gives the other an automatic cultural right over the property and possession of another. If one considers the other his/her Tau they can take anything they desire from the other. While this system is Unique to the I-Taukei, it is the special bonding relationship that is given a priority to uphold unity amongst the I-Taukei originating from the same province. During interviews with the I-Taukei indigenous SME business owners it was revealed that for those I-Taukei's that run small business, they have to be extra careful as the Tau's could just come in and walk away with whatever they desire. While police complaints could be made to recover items being taken away under the pretext of the Tau culture, it is the bonding relationship that would be affected if such complaints are ever made. All the SME owners stated they have fallen victims to the Tau culture ever since they started their respective businesses.

Sigatabu Culture

After a careful analysis of the feedbacks received from the I-Taukei SME business owners a total of 70% stated that the cultural practice “*Sigatabu*” did not affect their Small businesses in any way. The remaining 30% stated that it did affect their business operations. *Sigatabu* which refers to a no work/rest day either falls on Saturday or Sunday depending on the Church group the i-Taukei SME business owners fall into. A majority 70% i-Taukei SME owners who were members of the Methodist, Catholic and the Assemblies of Gods Church stated there *Sigatabu* was Sunday. A day which they devoted towards Church service, for rest and relaxation. However those i-Taukei SME owners who were followers of the Seventh day Adventist Church stated that their *Sigatabu* was Saturday instead of Sunday which they devoted toward Church service and functions. Those I-Taukei business owners who stated that their *Sigatabu* falls on a Saturday are the ones who stated that their business is being affected due to this cultural practice. It is interesting to note that despite being fully aware that they are losing out to other businesses by not opening their business on Saturday’s (one of the busiest days for business) due to *Sigatabu*, they said they there is not much they could do to change this.

Church contribution

A majority 82% of the I-Taukei SME business owners stated that their business has been affected by the regular church contributions they have to make. These are mandatory church contributions which are collected after ever Saturday or Sunday church service. While 18% stated that making regular contributions toward the church did not have any impact on the business, a majority 82% stated that if they were not to make as frequent Church contributions, they would be able to use the same money toward their SME business expansion and growth.

IV. CONCLUSION

Indigenous businesses can offer various goods and services to meet the demands of local consumers and tourists, thereby reducing their dependency on inappropriate goods and making better use of local resources. The small –scale enterprises common to Indigenous business collectively can have a significant impact on the creation of employment opportunities. A skilled labour work force is created, which in turn can transfer its skills and expertise to others. These skills can then be tapped by new enterprises. The results of this transfer of knowledge and redistribution of wealth are greater social stability and economic growth. The i-Taukei Indigenous Fijians are subject to increasing pressure to participate in business, particularly because Fijians of Indian decent entrepreneurs have consolidated their market position and dominate business opportunities. From the findings it can be said that i-Taukei indigenous Fijian SME business owners are Innovative and Risk taking. However under risk taking they are unable to make and stand by their own independent decisions. For Competitive aggressiveness, i-Taukei Indigenous SME business owners lack confidence to start up a small business venture and are unwilling to retry venturing into other business areas should their first SME business attempt fails. As far as autonomy is concerned a lot of emphasis needs to be given in this area as the i-Taukei are heavily dependent on family and friends for financial support and resources to help them with their business, they are not positive about problems arising in their life and lack the ability to solve such problems on their own. Apart from “*Sigatabu*”, which negatively affected only a minority i-Taukei owned and operated Indigenous Fijian SME Business Operators, the Kere kere culture, the Soli culture, the Ta-vu culture along with the mandatory Church contribution affected the i-Taukei SME businesses adversely. The i-Taukei’s strong cultural upbringing along with the cultural and traditional mindsets only makes it difficult for the Indigenous i-Taukei Fijians to separate their cultural practices from that of their businesses. Their inability to say “No” for fear of being rude, and looked down upon in their villagers or by their family and friends are areas that needs to be revisited through extensive research. It is evident that cultural practices is having a major negative impact on i-Taukei owned SME businesses and unless some clear boundaries are drawn between their culture and their business, theses cultural influences will continue to affect their business performance by restricting their growth and development. The success of any attempts to encourage i-Taukei Indigenous Fijians in venturing into business must depend on motivation and perception of the Individual i-Taukei indigenous Fijian. They need to realise themselves the importance of venturing into business and the advantages and opportunities they would enjoy if they become owners of small business. The i-Taukei indigenous Fijians cannot be forced into starting up their own SME’s, although they can be encourages and supported, the final decision is theirs. Business success depends upon both individual motivation and the ability to bring resources together in profitable combinations. Such skills desires can be encouraged, but they can never be imposed.

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