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A DESCRIPTIVE PROFILE OF SOCIO-DEMOGRAPHIC AND BUSINESS CHARACTERISTICS AMONG AGRI-FOOD RETAILERS IN TANAH MERAH, KELANTAN

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Abstract: *This study provides a comprehensive descriptive profile of owner characteristics and business structures among agri-food retailers in Tanah Merah, Kelantan. The analysis draws on a 2025 structured survey of 423 market operators conducted through face-to-face interviews. The sample was strongly retailer-dominated: 392 respondents (92.7%) were retailers, 221 (52.0%) were men, 249 (58.9%) had secondary education, 416 (98.3%) operated sole proprietorships, and 351 (83.0%) traded seven days per week. Reported monthly sales revealed a highly right-skewed and heterogeneous market structure, with a mean of RM31,526.74, a median of RM4,250, a minimum of RM200, and a maximum of RM2.5 million. The profiled characteristics cover gender, age, education, marital status, ownership form, premises, years in business, operating days, commodity group, supply source, market destination, and transaction method. Overall, the findings highlight a concentration of sole ownership, extensive operating schedules, and heavy reliance on cash transactions. These observed patterns suggest that local market-support programmes should be differentiated by business scale rather than averages, focusing on strengthening record keeping, payment options, and market access for small-scale operators.*

Keywords: *agri-food retailing; sales performance; business characteristics; human capital; market access; Kelantan; Malaysia*

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Introduction

Small agri-food retailers connect producers, wholesalers and consumers while managing perishability, variable supply, thin margins and short selling cycles. Their sales performance therefore depends on both the capabilities of the owner and the commercial position of the business. Education and experience may improve record keeping, product selection and market information use. Indeed, recent literature emphasizes that human capital, entrepreneurial competencies, and digital literacy significantly enhance operational efficiency, risk management, and decision-making capabilities among smallholders and agri-food market operators (DeSilva et al., 2026; Raza et al., 2024). Conversely, premises, operating intensity, commodity choice, and market reach shape the volume and value that a retailer can handle, as structural barriers and uneven access to technology and resources constrain small-firm throughput capacity (Kapari et al., 2023; Smallholder Market Integration under Political Constraints, 2026).

Malaysia's Federal Agricultural Marketing Authority commissioned the 2025 Local Supply and Market Study to profile agri-food marketers and the flow of fresh commodities in Tanah Merah. The study covered vegetables, fruits, cash crops, livestock and livestock products. It surveyed retailers, wholesalers, collectors, importers and exporters, although retailers accounted for 92.7% of respondents. The resulting data offer an unusual opportunity to connect individual characteristics with observable features of trading activity in a local food system. This skewed distribution aligns with modern agri-food market observations highlighting a polarized structure, where a small tier of consolidated operators commands a dominant market share while numerous micro-retailers operate on a smaller scale under persistent structural and financial limitations (Aghaghouri et al., 2025; Smallholder Market Integration under Political Constraints, 2026).

The descriptive report establishes that sales vary sharply across respondents. The mean monthly sales value was RM31,526.74, but the median was only RM4,250 and the maximum reached RM2.5 million. The mean was therefore approximately 7.4 times the median. This gap indicates a long upper tail and suggests that a small number of large operators account for a substantial share of reported sales.

This article describes the socio-demographic and business structure of the surveyed market operators. The study contributes a district-level perspective to the literature on small-firm performance and agri-food market participation. Contemporary studies on agricultural marketing emphasize that district-level empirical insights are essential to lower entry barriers, bridge the digital divide, and design institutional interventions that effectively integrate small-scale operators into sustainable, high-value supply chains (DeSilva et al., 2026; Inclusive Agri-Entrepreneurship and Supply Chain Development, 2026). It also provides an analysis that FAMA can apply to respondent-level data when designing targeted market-development programmes.

Literature Review

Human capital and owner characteristics

Recent systematic literature indicates that human capital theory remains central to economic development, positioning education, skill acquisition, and accumulated workforce experience as essential productive assets that drive aggregate economic performance and productivity (Jio & Kero, 2023). In an owner-managed microenterprise, these resources affect decisions about

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purchasing, pricing, customer service, credit, product quality and market information. Education may improve the operator's ability to compare suppliers, maintain accounts and adopt new transaction methods. Years in business can provide tacit knowledge and relationships, although experience may show diminishing returns if established routines reduce adaptation.

Grounded in the resource-based view (RBV), contemporary strategic management literature emphasizes that heterogeneous internal resources and unique organizational capabilities drive sustainable competitive advantages and performance differentials across firms (Kero, 2023). For small-scale and retail enterprises, localized assets such as owner expertise, relational supplier networks, and community reputation function as foundational strategic resources (Isharyani et al., 2024); while dynamic capabilities extend traditional resource-based perspectives by emphasizing an organization's ongoing capacity to integrate, build, and reorganize internal and external competencies to successfully navigate volatile business environments and supply conditions (Maseko & Dube, 2024). Age, gender and marital status should not be interpreted as direct measures of ability. They can, however, capture differences in lifecycle position, household responsibilities, access to networks and accumulated experience. Because these relationships may vary across contexts, they should be tested as associations rather than assumed to have a universal direction.

Business structure and operating capacity

Business performance also reflects the scale and configuration of the outlet. Ownership form can affect access to capital and the sharing of managerial responsibilities. Premises influence customer traffic, storage capacity and the product range that can be displayed. Operating days measure selling intensity, but they can also reflect low margins that require long hours rather than superior productivity. Commodity groups differ in value, spoilage risk, turnover and handling requirements. These differences make commodity controls essential when comparing monthly sales across retailers.

Entrepreneurship research generally finds that performance emerges from combinations of internal capability and market opportunity rather than a single owner attribute. For instance, entrepreneurial orientation yields significantly stronger performance outcomes when firms systematically combine proactive strategic behaviors with adequate access to financial capital and supportive external environmental conditions (Mozumdar et al., 2023). Market orientation serves as a foundational strategic driver of performance, enabling organizations to continuously capture, share, and act upon external market signals to maintain a competitive advantage (Gnizy, 2025; Mulia et al., 2024). In the present setting, premises, operating frequency, supply arrangements and market destination provide observable indicators of how the business converts capability into market activity.

Supply sources market reach and transaction methods

Modern food system restructuring provides diverse market pathways for producers, but entry into these high-value channels requires strict compliance with private and public standards, efficient transportation logistics, and coordinated information sharing across the supply network (Fanzo et al., 2023; Bachev et al., 2024). Retailers that source from several locations may gain product variety and supply continuity, while those serving markets beyond the district may access larger demand. These advantages can also involve higher transport, coordination

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and working-capital costs. Source and destination variables should therefore be treated as empirical predictors rather than automatic indicators of better performance.

Transaction method may capture liquidity and commercial relationships. Cash limits receivables risk and simplifies transactions, whereas a mix of cash and credit may support larger purchases, repeat customers or supplier relationships. The direction of association with sales is ambiguous because credit can either enable scale or expose a small business to repayment and collection risks.

Methodology

Research design and setting

The study used a cross-sectional quantitative design. Data were collected in Tanah Merah, Kelantan, between March and September 2025 using a structured questionnaire. Trained interviewers administered the questionnaire face to face to market operators involved in fresh agri-food commodities. Data entry was undertaken through the AMS system before quantitative analysis and report preparation. The commodities covered were fruits, vegetables, cash crops, livestock and livestock products.

The survey obtained 423 responses. The sampling frame drew on existing business and supply-chain databases. The project report notes that these databases were not fully updated and that respondent cooperation varied, especially for demographic, registration and commercially sensitive information. The achieved sample therefore be interpreted as a profile of surveyed operators rather than a probability estimate for every agri-food retailer in Kelantan. The geographical inference is limited to Tanah Merah.

Study population and analytical sample

Descriptive statistics use all 423 respondents because they represent the surveyed market system. The main inferential analysis reported for the 392 respondents classified as retailers so that the analytical sample matches the article title. A full-sample model including marketer type estimated as a robustness check. The final analytical sample size report exclusions for missing sales or predictor data.

Table 1: Variables and measurement

Construct	Operational measure	Coding
Monthly sales	Reported monthly sales value in Malaysian ringgit	Main outcome: ln(monthly sales). Raw RM retained for interpretation.
Sales category	Ordered sales group derived from the respondent distribution	Low, medium and high using tertile cut-points calculated from the raw sample.
Gender	Self-reported gender	Indicator variable with the larger or policy-relevant group as reference.
Age	Age category	Ordered categories; test linear trend and category effects.
Education	Highest educational attainment	No formal, primary, secondary, diploma, degree or postgraduate. Collapse sparse levels only with justification.

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Marital status	Single, married, widowed or divorced	Dummy variables; combine sparse categories if required.
Ownership form	Sole proprietorship or partnership	Binary indicator; interpret cautiously because only seven partnerships were observed.
Premises type	Retail or mini-market, stall, public market, periodic market, mobile or roadside, supermarket, collection centre, other	Dummy variables with retail or mini-market as reference.
Business duration	Years involved in business	Continuous years where available; include a squared term to test diminishing returns.
Operating days	Days open per week	Continuous count from two to seven or categories if nonlinearity is evident.
Commodity type	Primary commodity group	Fruit, vegetables, cash crops, livestock and livestock products; clarify multi-commodity coding.
Supply source	Geographical or channel source of supply	Within Kelantan, outside Kelantan, import; or indicators for farms, wholesalers and other sources.
Market destination	Geographical sales destination	Within Kelantan, outside Kelantan, export; use mutually exclusive or multiple-response coding as recorded.
Transaction method	Purchase or sales transaction method	Cash only versus cash and credit. Analyse purchase and sales methods separately.

Analysis

Analysis begin with frequencies, percentages and measures of central tendency. Monthly sales require a histogram, box plot and percentile summary because the reported maximum is 588 times the median. Bivariate comparisons can use the Mann-Whitney U test or Kruskal-Wallis test for raw sales, supplemented by comparisons of log sales. Pearson or Spearman correlation should be used for continuous predictors as appropriate.

Owner contains gender, age, education and marital status. Business contains ownership, premises, business duration, operating days, commodity group and transaction method. Market contains supply source and destination. Variables should be entered in blocks to show whether business and market structure add explanatory power beyond owner characteristics. Variance inflation factors, residual plots, influential observations and specification tests should be reported. Influential cases should be examined and retained unless there is evidence of data error; robust or quantile regression can be added as a sensitivity analysis.

The secondary model is proportional-odds ordinal logistic regression using low, medium and high sales groups derived from sample tertiles. The proportional-odds assumption must be tested. If it fails, a partial proportional-odds or generalized ordered logit model should replace the standard model (Williams, 2016). Report odds ratios, 95% confidence intervals, p-values and average marginal effects. Statistical significance should be assessed at the 5% level, but interpretation should emphasize effect size and uncertainty.

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Results

Profile of Respondents

The survey covered 423 market operators. Men represented 52.0% and women 48.0%, producing a near-balanced gender distribution. Most respondents were married (89.6%). Respondents aged 31-40 and 41-50 together accounted for 61.0% of the sample. Secondary education was the most common attainment level (58.9%), while 19.1% reported no formal education and 20.1% held a diploma or university qualification.

Table 2: Profile of respondents

Characteristic	Category	n	Percent
Gender	Male	221	52.0
	Female	202	48.0
Marital status	Single	31	7.3
	Married	379	89.6
	Widowed or divorced	13	3.1
Age	20 or younger	10	2.4
	21-30	34	8.0
	31-40	136	32.2
	41-50	122	28.8
	51-60	82	19.4
	61 or older	39	9.2
Education	No formal education	81	19.1
	Primary school	8	1.9
	Secondary school	249	58.9
	Diploma	65	15.4
	Bachelor degree, postgraduate or PhD	20	4.7

Business Characteristics

The business structure was concentrated in small owner-managed operations. Enterprise registration accounted for 79.9% of respondents and sole proprietorships for 98.3%. Almost all respondents worked full time in the business (94.3%). Business involvement averaged eight years, and 89.4% had operated for between one and 15 years. Retailers represented 92.7% of respondents. Retail shops and mini-markets were the largest premises category (44.2%), followed by stalls (26.7%) and public or permanent farmers' markets (14.9%). Eighty-three percent operated seven days per week.

Cash dominated both sides of the trading relationship. Eighty-five percent purchased supplies using cash only, and 91.3% sold using cash only. The remaining respondents used a combination of cash and credit. These figures indicate limited use of formal trade credit within the surveyed businesses, although the questionnaire categories do not establish whether electronic payments were included under cash transactions.

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Table 3: Business characteristics

Characteristic	Category	n	Percent
Business category	Enterprise	338	79.9
	Cooperative	1	0.2
	Private limited company	41	9.7
	Other	43	10.2
Business involvement	Full time	399	94.3
	Part time	24	5.7
Ownership	Sole proprietorship	416	98.3
	Partnership	7	1.7
Marketer type	Retailer	392	92.7
	Wholesaler	24	5.6
	Collector	3	0.7
	Importer	2	0.5
	Exporter	2	0.5
Premises	Retail shop or mini-market	187	44.2
	Stall	113	26.7
	Public or permanent farmers market	63	14.9
	Periodic market	23	5.4
	Roadside or mobile trader	21	5.0
	Supermarket	7	1.7
	Farm collection centre	3	0.7
	Other	6	1.4
Operating days	Seven days per week	351	83.0
	Two to six days per week	72	17.0
Purchase transaction	Cash only	358	85.0
	Cash and credit	65	15.0
Sales transaction	Cash only	386	91.3
	Cash and credit	37	8.7

Monthly sales distribution

Table 4: Monthly sales

Statistic	Monthly sales RM
Mean	31,526.74
Median	4,250.00
Minimum	200.00
Maximum	2,500,000.00
Mean to median ratio	7.42

The difference between the mean and median confirms severe positive skewness. The maximum was 100 times the mean and approximately 588 times the median. These values support the use of log sales as the primary outcome and require checks for data-entry error and influential observations before model estimation. The figures do not justify treating RM31,526.74 as the sales level of a typical respondent; the median of RM4,250 better represents the centre of the observed distribution.

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Discussion

The survey depicts a market system dominated by sole proprietors, full-time operators and retailers. This concentration matters for the interpretation of sales performance. When ownership and marketer type have little variation, they cannot explain much of the observed sales gap even if they are institutionally important. Premises, commodity group, market reach and operating scale are more likely to distinguish businesses, but this expectation must be tested with respondent-level data.

The strongest descriptive finding is the dispersion in monthly sales. A median of RM4,250 alongside a mean above RM31,000 suggests that a single programme designed around the average operator would poorly match most businesses. The market contains many small outlets and a limited number of high-volume firms. FAMA should therefore segment support by observed sales scale, premises and market role. Small cash-based outlets may need basic bookkeeping, working-capital and digital-payment support, whereas high-volume operators may need logistics, cold-chain coordination and supplier-development interventions.

The sample also shows substantial participation by women, who comprised 48.0% of respondents. This balance permits a meaningful gender comparison once sales, premises, commodity and experience are controlled. An unadjusted comparison would be misleading if men and women are concentrated in different outlet or commodity categories.

Education varies sufficiently for analysis, but the distribution is concentrated at secondary level. The effect of education may operate through record keeping, information use or access to formal business practices.

The high proportion of seven-day operations should not automatically be interpreted as efficiency. Long operating schedules may increase sales by extending customer access, but they may also indicate low daily turnover, owner dependence and limited capacity to employ relief staff. Sales per operating day would provide a better productivity measure if daily or monthly operating information is available. Similarly, monthly sales represent turnover rather than profit. High sales can coexist with low margins, spoilage and high logistics costs.

Policy and managerial implications

FAMA can use the detailed socio-demographic and business profiles identified in this study to target interventions, rather than relying only on overall averages. The observed variations in premises, operating models, commodities, supply reach, market destinations, and transaction methods provide actionable criteria for programme segmentation. While these business characteristics should guide support, protected demographic characteristics should not be used to exclude traders.

- Develop sales-scale segments using the observed median and empirical percentiles, then match training and infrastructure support to the realities of each segment rather than treating the market as a monolith.
- Introduce simple digital sales and inventory records so future studies and operators themselves can better distinguish turnover, volume, margins, and losses.
- Support cash-dominant outlets in adopting appropriate electronic payments, as the descriptive data shows overwhelming reliance on physical cash, while retaining options suitable for customers with limited digital access.
- Link small retailers to coordinated purchasing, aggregation, and logistics arrangements in segments where the profile indicates highly localized or limited supply networks.

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- Track the same businesses over time so future longitudinal studies can relate changes in sales to specific interventions, seasonality, and shifting market conditions.

Limitations

The study has several important limitations inherent to a descriptive, cross-sectional design. First, the sampling frame relied on existing databases that were not fully updated, creating potential coverage bias regarding the true total population of agri-food operators in Tanah Merah. Second, because the data is cross-sectional and the study focus is strictly descriptive, the findings capture only a snapshot in time and cannot statistically establish whether specific business characteristics cause higher or lower sales performance. Third, financial metrics such as monthly sales were self-reported and commercially sensitive, which may introduce non-response or measurement error. Fourth, reported sales represent gross turnover, not profit; without additional information on labour, specific operating costs, and product losses, the data cannot measure true business productivity. Finally, the achieved sample yielded sparse responses in certain categories, particularly partnerships, importers, and exporters, limiting the ability to draw meaningful descriptive conclusions about these specific minority sub-groups.

Additionally, the 2025 fieldwork covered a limited temporal window and may not capture the seasonal variations that frequently affect fresh agri-food trading. A longitudinal or repeated survey design would provide a more robust profile by tracking the same outlets across different seasons and years. Future questionnaires should aim to capture a broader operational picture, recording specific profit margins, employment figures, access to finance, storage capacity, and the specific forms of digital payments utilized.

Conclusion

The Tanah Merah survey provides a detailed baseline profile of a retailer-dominated local agri-food market. The sector is heavily characterized by small, owner-managed operations: respondents were nearly balanced by gender, predominantly married, and concentrated in the 31-50 age range. Most operators held a secondary education, ran sole proprietorships, worked full-time, and maintained intensive seven-day operating schedules. Crucially, the descriptive data reveals a highly unequal distribution of monthly sales. With a mean of RM31,526.74, a median of RM4,250, and a maximum reaching RM2.5 million, the market consists of a vast majority of micro-traders alongside a long upper tail of high-volume operators.

These structural and financial disparities demonstrate that Tanah Merah's agri-food retailers cannot be effectively supported through one-size-fits-all, average-based policies. By illustrating the high concentration of cash-dependent sole proprietors alongside a severely skewed sales distribution, this descriptive profile provides FAMA with an evidence-based framework for segmenting market interventions. While future empirical research using skewness-aware multivariate models is recommended to isolate the exact statistical determinants of sales performance, this descriptive assessment establishes a clear, immediate baseline for designing targeted capacity-building programs in digital payments, basic record-keeping, and localized logistics.

Declarations

Ethics approval and consent to participate: To be completed by the research team according to the approval and consent procedures used in the 2025 fieldwork.

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