

## **The Characteristics of Muslim Woman Entrepreneur: A Study of Managing Director at Syarikat FAIZA Sdn. Bhd. (SFSB)**

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**ABSTRACT:** Most scientific papers and academic articles emphasized the concept, principles, values and characteristics of Islamic entrepreneurship. Few of researcher try to analyze the attitudes and experiences and practices of Islam, particularly, among women entrepreneurs. Thus, this paper will attempt to show Islam entrepreneurial practices and how these practices are implemented by Muslim women entrepreneurs through the methodology proposed in this paper. Sources of information are reading literature especially the translated version of *Qur'an* and other materials on entrepreneurs. Islam is not against women working or contributing their worth in business. Muslim women in Malaysia also given a role, duties and rights. The study was conducted on Managing Director in Syarikat Faiza Sdn Bhd., due to her business is developed and long-lasting. Therefore, this study will try to look at the characteristics possessed by her as well as in its business practices.

**Keywords:** Islamic entrepreneurship, entrepreneur, characteristics, Muslim women entrepreneur, practices

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### **I. INTRODUCTION**

Entrepreneurship has different meanings to different people. Entrepreneurship refers to the activities related to undertaking the efforts to set up an industry or business establishment. In practice entrepreneurship is about creating something new, or discovering a new way of making something that already exists (Henderson, 2002; Schumpeter, 1947). An entrepreneur undertakes innovations or introduces new things in an effort to transform innovations into economic goods. Drucker (1985) stated that entrepreneurship is a practice. In economics, entrepreneurship combined with land, labor, natural resources and capital can produce profit. An entrepreneur is a person who mobilized the resources or more benefits. Entrepreneurs develop new goods or processes that the market demands and are not currently being supplied. Innovation is needed for the development of new methods in production process, exploration of new sources for raw materials, finding out new segment of markets and development of strategies. An entrepreneur is a risk taker, intelligent decision maker, recognize potential profit opportunities, and conceptualize the venture strategy.

#### **Islamic Entrepreneurship**

Islamic Entrepreneurship is defined as any activity undertaken work for business either produce goods or provide services for obtaining a lawful provision in a way that does not conflict with *sharia* as outlined in the Quran and al-Sunnah (www.scribd.com).

Islamic Entrepreneurship is important to maintain the harmony and welfare of the Muslim community. With the implementation of entrepreneurship practices Islam, *al-Falah* will be attained success in this world and the hereafter. This is because every action is tied to the concept of entrepreneur known as religious worship, whether general or special worship. Islam is a way of life and the goal is to earn the pleasure of Allah SWT as the Hereafter is the eternal while the world is just simply outstanding. Furthermore, if the Islamic entrepreneurship implemented, will improve the lives of the world and thanks to this practice will be calculated and be rewarded on the Day of Resurrection. Hence, the emphasis on the acquisition of a reward in the day. Hereafter to be made over the acquisition of rewards in the world (Kayed and Hassan, 2010).

#### **Women Entrepreneurship in Islamic Perspective**

Women have equality with men in terms of spiritual, moral and intellectual. Islam does not prevent women from working let alone venture into business. Even the prophet Muhammad saw's wife, namely Siti Khadijah r.a was a wealthy merchant who had helped him in the fight for Islam. In short, Muslim women have the right to own property and businesses. In Malaysia, many women engage in various forms of business. (Amal, 2012).

#### **Objectives**

Objectives of this study are to evaluate women entrepreneurship characteristics in Islamic perspective and to present one of the Muslim women entrepreneurs in Malaysian country.

## **Methodology**

This research is a desk study on the basis of secondary information basically through the study of Quran and Hadith, various articles, journals, website etc.

## **II. LITERATURE REVIEW**

Some of previous researchers found that the characteristics of entrepreneurs affect business success (Nor Hasni, 2005; Ku Azilah, 2004; Zaidatol and Habibah, 1997; and Rosman, 2009). Only a few studies have attempted to link the practice of Islamic values with the characteristics of entrepreneurs in influencing the success. So, researchers have attempted the role of the practice of Islam with the entrepreneurs' characteristics as it has not yet been studied by previous researchers.

There are a lot of good values to be adopted by the entrepreneurs from the Islamic perspective. According to Mohd Nazmi (2005), among the main factors causing entrepreneurs to succeed and gain a lot of profit in the business is because they work hard and execute business according to Islamic ethics. Hardworking entrepreneur will achieve success and profit in business and pleased by Allah S.W.T. (Mohd Nizho & Mohd Shukri, 2005).

According to Shuhairimi & Ku Halim (2010), Islam calls on its followers to give priority to the value of creativity and innovation in business framework. In fact, Allah S.W.T. has awarded a variety of resources for human survival. Thus, entrepreneurs need to apply the value of creativity and innovation available to them to help solve some of the requirements needed by the community. Islam even recognizes that innovative and creative act is the inherent quality of the entrepreneur. Every entrepreneurs should have this values for their success in business. This innovative nature is encouraged by Islam as Allah SWT created all things is to be used by humans. This is stated in Al-Quran says:

*"He it is (Allah) who created for you all that is in the earth"*

Surah al-Baqarah (2): 29

Self-confident is also one of the characteristic that successful entrepreneurs should have. This value becomes a platform for entrepreneurs to do whatever activities and resolve them wisely. In essence, Islam directs its followers to carry out a task with confidence, courage, and with diligence. As successful entrepreneurs, they have high courage and confidence to move forward in the business. Allah SWT has stated in AL-Quran:

*"And be not infirm, and be not grieving, and you shall have the upper hand if you are believers"*

Surah al-Imran (3): 139

Entrepreneurs should move boldly to take risks and seek opportunities in this field of business and entrepreneurship. According to Ivan (1999), the confidence within the entrepreneurs will produce a positive value in them in order to self-respect and believe that they are also important. Those who have high self-confidence have the ability to take the right decision. This can be helpful to the success of their business (Meredith in Shuhairimi & Ku Halim, 2010).

### **Characteristics of Entrepreneurs in Islamic Perspective**

Entrepreneurs are always seeking success in their respective fields. Entrepreneurs must have the desire and passion to succeed. Islam strongly encourages people to always have the desire and passion to do an act. Prophet Muhammad s.a.w. has shown that he is someone who is always earnest in doing anything whether in business, farming sheep, carry the message of Islam, to build community, to govern the country and so on. With the intensification of the activities undertaken to achieve success. In Al-Quran, Allah s.w.t. said:

*"Allah will not change the fate of a people unless they change what is in themselves."*

(Ar-Ra'du:11)

Islam put the intention to become the first condition that will determine the success or failure of any human activity. Intention is the purpose of an action. Prophet Muhammad s.a.w. said which means:

*"Indeed, every act with the intention and everything depends on what is intended."*

(Narrated by Bukhari and Muslim).

Hadith explains that every human action is supposed to be always aims as it will affect the implementation of the action in something later. Nowadays it is called objective or mission of the organization. So, an entrepreneur must have the right intentions in carrying out an entrepreneurial activity. The first intention is to make a living in a way that pleases Allah.

Entrepreneurs doing business or any entrepreneurial activity for profit or providers of life to be rich is grateful or be self-reliant, not poor, not to ask for the mercy of others and more importantly a person can always help others in life.

Another intention is to serve others by producing goods or services required by another party. It will also make the person performing the *fard Kifaya* and save others from sin if not performed by any persons in a group.

The third is the intention of dealing with worship. This means that while it is carrying out an entrepreneurial activity it intends to serve. God recognizes these events as if they were intended for worship of God and the way these activities are carried out not found anything that contradicts Islamic law.

### **Characteristics of Managing Director SFSB – Hajjah Faiza Sayed Bawumi**

#### **Background**

The reasons to highlight this entrepreneur because she is an entrepreneur who largely contributed in helping poor people. Faiza is synonymous with the television program entitled 'Bersamamu' that aired on television. What makes us interested in this entrepreneur is she said that the purpose or intention of her business is not for herself but to help others, especially the poor and single mothers so that they can enjoy a good life. She also intends to set up a Yayasan Faiza to help the poor people.

In 1964, a young Egyptian, Faiza Bawumi Sayed Ahmad, married a Malaysian and followed him back to Johor. Looking to fill her time with profitable activities, Faiza started sewing for her neighbors' children and sold kitchenware. She was always looking for different business opportunities.

Faiza was interested in producing different spice blends for the curries and other Malaysian dishes. She experimented with her own blend of spices and curry powder. With each new blend, she sold a small quantity to relatives and friends and asked for their feedback. Over time, Faiza perfected her recipes and sold them to shops. A few years later, she bought bigger equipment for her spice blending work and opened her own sundry shop.

In the 1990s, there was a growing awareness to eat healthily. Faiza did some research and imported the 'Ponni' rice which is said to be good for diabetic patients. Now, Syarikat Faiza Sdn. Bhd. markets a variety of high quality rice all over Malaysia. Similarly, Faiza Marketing Sdn. Bhd. handles her spice business.

Despite her success, Faiza does not forget the poor and needy. Having a soft spot for single mothers, her companies sponsor the TV3 charity programmed 'Bersamamu' that highlights the plight of the poor and needy. She is also planning to set up a foundation, Yayasan Faiza to reach more people.

Over the years, Faiza's business success as well as her social work has earned her numerous recognition. She awarded as Tokoh Maulidur Rasul in 2010 and SME Bank's Top Entrepreneur award in 2011.

#### **Company Details**

Syarikat FAIZA was established in 1982, doing retail activities as its core business. In 1992, Syarikat FAIZA officially being incorporated under Syarikat FAIZA Sdn. Bhd. (SFSB), and went into venture capital with Padi Beras Nasional (BERNAS) in 1997.

In the late 90s shoppers began assessing more closely the processing and other properties of edible products. It was at this time that the company was introduced to a unique category of herbal quality rice from the state of Karnataka, South India. It was the Herbal "Ponni" rice.

Looking to blow a million, SFSB immediately recognized the intrinsic benefits rice consumers would derive with "Ponni" rice in their diet. Today under the brand name Taj Mahal, Ponni rice has been distributed throughout Malaysia.

As a passage of benefit, Taj Mahal has created a tremendous impact in consumer demand of other SFSB rice products, such as Basmati, Fragrant rice, Thai Super Special and Local rice.

The strength of SFSB, lies within their energetic and professional driving force with extensive knowledge and experience in respective fields, which will make them more than ready to compete in rice business scenario. This is because at SFSB, they never ever compromised on quality. The company always look ahead for better techniques, better way to produce, to deliver, to communicate, to promote, to service, to sell. It is because they firmly believe that excellent is achieved from what they do passionately. SFSB mission and vision is:

"To be the leader in the food industries in Malaysia which specializes in the production and distribution of specialty and high-end rice."

SFSB has a solid infrastructure of rice productions and distributions. The production plant is built on a total land area of 300,000 sq. feet, comprise of high-tech equipment for rice processing and packaging, which can have a total production capacity of 12,000 metric tons per month, that is integrated with De-stoners, Polishers, Graders, and finally through Colour-Sorters and Packaging. At once the warehouse storage capacity is about 10,000 metric tons.

On the other hand, SFSB also has its own fleet of trucks and cars to handle distributions and sales services. With 40 units of lorries of multiple capacity and 20 units of sales cars, SFSB is ready to provide quality delivering and services to the customers all over Malaysia. SFSB have set a goal that the delivery must reach the customers within 3 days from order date for Johor perimeter and not exceeding 5 days for other territory. The maximum capacity of delivering is about 12,000 metric tons per month.

### **Personalities of the Managing Director**

The spices business of Faiza started on the 1968. In 1964, the Egyptian-born woman was migrated to Malaysia because followed her husband. At the time, she was able to master in Malay language and fluently speaking after only three months in Malaysia because of her attitude that friendly and sociable with her neighbors. Although her age is within the sixties, she is a mother to seven children and a grandmother to thirty-two grandchildren. Even though she has a big family, she still busy working on a strategy to strengthen its position in the various branches of business in this country.

One of the entrepreneur trait showed by her is a **decisive woman**. She was a soft person, but firm in her work and duty. She wanted to ensure that her companies established should be on the right track and gain a profit every year. She was born in a family that loves and active with business. Dabbling in business since childhood, she was a cashier at the store owned by his father. The experience led her to participate seriously in business activity.

Another trait she had is being a **versatility woman**. Once she got married and get her first child, she followed her husband migrated to Malaysia. She found useful activities that she can do to prevent their free time alone. She started with sewing embroidery with only four Ringgit Malaysia as capital and sold various types of kitchen utensils. She also bought fabrics and made clothes for her little neighbors. Then she produced a set of pillowcases. The beautiful and neat pillowcase was first sold to her friends and her relatives. There, she engaged an encyclopedia set, followed by business tableware. Through small scale business, she saved up money to make for the next business capital.

She is interested in the result of curry spices. She bought various spices such as coriander, cumin, fenugreek, dried pepper, cloves and so on for mixing the ingredients to produce the curry fish and meat under the brand of Bunga Raya. **She also had traits as ability to learn from mistakes**. She formulated the spices by traditional heritage home-made spice recipes. Everything was made at home, from washing, drying and frying the spices. At that time, she said it more than try and error recipes for her because she produce it in limited quantity and sold only to her relatives and neighbors, in order to get a feedback for the taste of the spice recipes she made. After that, she proceed to the next step by sends it to the store for ingredients and distributed it.

A few years later, Mrs. Faiza bought another grinding machine and opened a grocery store with a capital of curry she had sold it. From there, she finds that wholesalers are mostly supplied by other races. She began **studying** various types of rice. It shows the foresight in her entrepreneur skills. Mrs. Faiza apply for a license wholesalers and sell various types including Ponni rice, Basmati rice, Fragrant rice and Siam after receiving positive feedback on her investigative efforts go from one shop to another shop to get feedback on whether they would buy if she sells her rice. Customers who subscribe to his spices also buy rice from them.

Lastly, she is a **initiative woman**. Learned from the experienced, Mrs. Faiza had improved the recipes to suit with the taste of Malaysian. Since then, the business through the open door was started because the market demand has started showing growth for the following years. Now, Mrs. Faiza was divined to formed independent business unit to spearhead the spice business strategically. After that she was determined to try to wrap using a brand of Bunga Raya and sent to stores throughout Johor.

Her spice business was received by the consumer even though the competition at that time is quite challenging for her to enter business nature. In 1998, Mrs. Najwa Abu Bakar, Mrs. Faiza's daughter was the person who works tirelessly to spread the wing in marketing and manufacturing into a wide range of spices product. This company has taken advantage of the sensitivity of society at that time to the manufacturing method and content of food. States began to introduce the kind of quality rice categories of Kartanaka, India. This rice is a type of rice "Ponni". **Through quality and healthy products suitable for patients such as diabetics**, FSB introduce rice "Ponni" to the rest of Malaysia. Nowadays, with more than twenty types of products with a proper promotion, FAIZA spices has become one of the most trusted household brands among the region. The most popular brand is Faiza Raja Curry, Faiza Beriani and Faiza Bukhari.

In her company, **customer's satisfaction is always their most priority**. To extend her products definitely employed the best quality of selected ingredients in order to serve the traditional recipes and the taste of her legacy. As a result, she firmly concerned in **producing hygiene & quality products**, which are free from preservatives and additional colors and also artificial flavors. Besides that, priority while in her production plant is state of the art machinery and trained employees to perform and **well trained employee** to do the processing and packaging of the spices. What is more important for her is all the products she produced should get certified HALAL by Islamic Development Department of Malaysia (JAKIM).

Her company is now known as a **high quality product**, made by one hundred percent by Muslim and one of the halal food in Malaysia. She hoped that the involvement in the production of these products it provides an option for her to get a high quality product and no doubt worried his legal status in her business.

Mrs. Faiza not only the Managing Director, but also **struggling to determine the company's operations running smoothly and to participate in company-owned factories** Faiza project worth RM14 million in Sri Gading, Batu Pahat. Her success is not easily obtained, but after challenging waters for 43 years in the world business Mrs. Faiza said **all efforts to accumulate wealth is not the opposite to be the biggest tax payers in Malaysia thus helping more people who sadly**. Mrs. Faiza suggested that Muslims in the country to live in unity so not easily to be bullied by other nations and strong relationships among Muslims not only able to develop the Muslim community in this country it also able to improve the economic status of the Muslims community.

Mrs. Faiza said, her experience in business including dealing with other nations to open their mind to awaken the Muslim community, especially the Malays of the need to adopt an attitude of helping each other as practiced by other nations. **She always emulated the personality of Prophet Muhammad SAW** in carrying out their daily lives, especially trust and doggedly her Prophet in doing business and in carrying out her responsibilities as a leader in controlling the business that she handles.

### III. CONCLUSION AND RECOMMENDATION

In conclusion, the involvement of women entrepreneurs in carrying out activities of social entrepreneurship is appropriate and in line with the teachings of Islam. In addition, factors that meet the needs of the involvement of *al-maqasid al-shariah*, which provides benefits and advantages (*maslahah*) to Islam and the rest of society. Even with the involvement shown by this women entrepreneur are able to improve the stability of the national economy so as to reduce the poverty rate of urban and rural communities. Given the title of Islamic studies in woman entrepreneurship is very limited and it is important to improve the country's economy, it is suggested that the various researcher to take part in improving the knowledge and initiative to help together to eradicate various social issues through entrepreneurial activities guided by the teachings of Islam. Also used as additional reading material in the collection of studies and research based on the perspective of Islam, also included a suggestion that a study conducted this continued generation of researchers who will come to this study extends and knowledge about Islamic entrepreneurship is multiplied again in the future and benefit of the research produced.

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