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Resilience and Balance: A Journey Through Woman Entrepreneurship and Family Values

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Abstract

Khadeejah's entrepreneurial journey as the owner of the Café Western Cruise in Jitra, Kedah, is a testament to her adaptability, strategic vision, and commitment to her values. Originating from Langkawi, Kedah, she migrated to Jitra seeking opportunities, which led her to transition from running a laundry business to opening a café alongside maintaining a boutique. Her business acumen was evident early on as she expanded her initial laundry venture to include a boutique, eventually transitioning the space into a café due to its success. This strategic was not without its challenges, including managing the slow transition during the pandemic and use micro finance funds to renovate and expand the café. Despite opportunities for further expansion, Khadeejah has been cautious, prioritizing her family, business, and Islamic values over business growth. She emphasizes the importance of maintaining personal boundaries and commitments, even if it means limiting her business's expansion. Khadeejah has fostered a family-oriented work environment, valuing loyalty and professionalism among her staff, and has managed to navigate the challenges of costs and pricing in the F&B industry, and the same time serving her the financial commitment. Her approach to business reflects a balance between ambition and personal values, aiming for sustainable growth without compromising Islamic values, her principles and family's welfare.

Keywords: Woman entrepreneurship, microfinance, values

INTRODUCTION

Khadeejah, a woman entrepreneur based in Jitra, Kedah, embarked on her business journey by running a laundry business. This venture was initially established through a connection with her husband's friend, providing her with a foothold in the entrepreneurial world. As she gained experience and insight into the demands of the local market, Khadeejah recognized an opportunity to diversify her business interests. She expanded into the retail sector by opening a boutique within the same premises as her laundry business. This strategic move allowed her to cater to a broader customer base and capitalize on the growing demand for retail services in her community. As her interests and aspirations continued to evolve, Khadeejah decided to transform the laundry space into a kitchen, thereby establishing "Café Western Cruise." This café has been operational for about six years and has garnered a positive reception from customers. The success of the café can be attributed to her innovative approach, which included developing her own menu alongside offering outsourced food options. This blend of unique culinary creations and diverse food offerings has contributed to the café's popularity and sustained customer interest. Khadeejah's entrepreneurial journey is a testament to her adaptability and vision, as she seamlessly transitioned from managing a laundry business to creating a thriving café and boutique, all within the same premise.

During her initial business venture, the expansion and renovation of the café involved significant personal investment from Khadeejah, encompassing extensive kitchen upgrades and various business enhancements. This substantial financial commitment led to the closure of the original boutique location, with the boutique operations subsequently moving to the upper floors of the café's building. These changes allowed her to integrate her business ventures more cohesively, optimizing the use of space and resources within the same premises. Khadeejah's strategic decision-making and willingness to invest in her business infrastructure have been key factors in the sustained success and growth of her

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café and boutique. Khadeejah's journey is a remarkable reflection of her adaptability and unwavering commitment to her entrepreneurial ventures. Balancing her roles as a wife, mother, and business owner, she has navigated the challenges of financial management and the demands of maintaining family time with resilience and determination. Her ability to pivot from one business model to another, coupled with her strategic investments, underscores her entrepreneurial acumen. Despite the inherent challenges, Khadeejah's story exemplifies how dedication, innovation, and a strong work ethic can lead to the successful transformation and expansion of business ventures.

Without a doubt, there should be a greater emphasis on increasing women's participation in the economic sphere. Enhancing women's participation in the economy in developing countries like Malaysia could reduce poverty, improve women's opportunities in more productive industries and jobs, and expedite global economic progress. Given its significance, matters pertaining to working mothers' involvement in the workforce have received substantial global attention. The correlation between increased women's participation in the economy and global economic expansion has been established, as it has the potential to eliminate poverty in developing nations and enhance women's opportunities in high-productivity industries and professions (ILO, 2018). Moreover, women's involvement in the workforce increases household income and ensures an adequate supply of labor in competitive industries in developing economies (Chowdhury, 2013). By integrating more women into the labor market, countries can harness a broader range of talents and skills, leading to more innovative and dynamic economic environments. This integration not only contributes to economic growth but also fosters greater gender equality, as women gain access to better employment opportunities and career advancements. Ultimately, prioritizing women's economic participation is essential for achieving sustainable development and creating more inclusive and prosperous societies.

The Silver Lining in The Covid-19 Crisis

Ten years ago, Khadeejah Ali took over a laundry business from her friend. Gradually, she expanded her entrepreneurial pursuits by opening a boutique at the front of the laundry shop. The boutique flourished, leveraging the power of social media to grow and reach a wider audience. However, the onset of the COVID-19 pandemic in early 2020 brought an unexpected shock to her business, causing a significant slowdown. In response to these challenging circumstances, Khadeejah ventured into the food and beverage industry by converting the laundry space into a café. These new endeavours, featuring her own curated menu, was well-received by the community. As her café gained popularity, Khadeejah cultivated strong relationships with her customers, who continued to support her even when the café moved to a larger premises. To facilitate this expansion, she secured RM50,000 in microfinancing from the Islamic bank, which she utilized for renovations and essential kitchen upgrades, such as a chiller. This financial boost enabled her to enhance the café's infrastructure and services, ensuring a more efficient operation. Khadeejah's resilience and adaptability in navigating these transitions underscore her commitment to her business and her ability to thrive despite unforeseen challenges.

During the COVID-19 pandemic, Khadeejah's business, Café Western Cruise, faced significant challenges, much like many others in the industry. Despite these hardships, her café was one of the few that managed to survive. Khadeejah attributes this resilience to the government's support, for which she is deeply thankful. Recognizing the widespread impact of the pandemic, particularly on employment and salaries, she ensured her staff were well taken care of, continuing to provide them with their full salaries during the Movement Control Order (MCO) period, which she describes as a blessing. Khadeejah's commitment to her employees during this critical time was a testament to her leadership and compassion. By maintaining full salaries, she not only supported her staff financially but also fostered a sense of security and loyalty within her team. This approach helped sustain the morale and productivity of her employees, enabling the café to navigate the uncertainties of the pandemic more effectively. Her gratitude towards the government's assistance highlights the importance of supportive policies in helping small businesses endure crises. Through her actions, Khadeejah exemplified the resilience and community spirit that are essential for overcoming such unprecedented challenges.

Khadeejah's strong partnership with her husband has been instrumental in managing the financial aspects of their business, including HR and accounting. This collaboration extends to planning for both personal and business growth. Together, they have strategically saved for significant life events such as Hajj or Umrah and have made calculated financial decisions, such as investing in property for security and using business revenue to fund personal milestones, including the purchase of company cars. This partnership demonstrates the critical role of teamwork and shared goals in achieving business success and personal fulfillment. This case study not only highlights the impact of external challenges like the pandemic on small businesses but also showcases Khadeejah's resilience and commitment to her staff's welfare. It underscores the importance of strategic financial planning within a family-run business framework. By ensuring the well-being of her employees during the pandemic and making prudent financial decisions, Khadeejah has created a stable and supportive business environment. Her ability to navigate adversity with the help of her husband and their joint financial acumen exemplifies the power of collaboration and forward-thinking in sustaining and growing a business.

The Struggle is Real

Khadeejah faces a complex dilemma involving the balance between her desire to expand her business and the need to maintain family time while adhering to Islamic values. As her business, Café Western Cruise, continues to grow, she is challenged with managing this expansion without compromising the quality time spent with her family. This balancing act is critical, as family cohesion and well-being are integral components of her life, deeply rooted in her Islamic principles. She must consider whether to limit her business expansion to ensure that her family remains a priority, despite the opportunities for growth and increased revenue. Additionally, Khadeejah navigates the tension between applying her entrepreneurial knowledge and staying true to her Islamic principles. This includes making business engaging in honest business practices, and maintaining a work-life balance that reflects her values. These decisions that align with ethical and religious guidelines, such as ensuring fair treatment of employees, challenge requires her to constantly evaluate her business strategies and operations through the lens of her faith, ensuring that her entrepreneurial pursuits do not conflict with her religious commitments. PuanKhadeejah's situation highlights the intricate balance required to succeed in business while upholding personal and religious values, and it underscores the importance of strategic planning and ethical decision-making in achieving a harmonious integration of professional and personal life.

“If you want something, you have to sacrifice something, I don't want to sacrifice the time for my children. I do not want to abandon my duties, my solat. Before this, even when I am at home, sometimes I pray late, and my husband nags me! I don't want to be careless anymore in performing my duties as a muslim, wife and mother”

- Khadeeja Ali

Woman Empowerment

Khadeejah's approach to financial management and staff retention is notably family-oriented and empathetic. She has a strong partnership with her husband, who plays a crucial role in managing the financial aspects of the business, including human resource and accounting management. This collaboration extends to planning for personal and business growth, evidenced by their savings for hajj or umrah, and the strategic financial decisions they've made, such as investing in property for security and leveraging business revenue to fund personal milestones, including the purchase of company cars. This case study not only highlights the impact of external challenges like the pandemic on small businesses but also showcases Khadeejah's resilience, her commitment to her staff's welfare, and the importance of strategic financial planning within a family-run business framework. Despite the difficulties posed by the pandemic, Khadeejah's family-centered approach ensured her employees were well taken care of, maintaining their full salaries during the Movement Control Order (MCO) period in Malaysia. Her ability to balance business growth with her family's needs, while adhering to Islamic values, underscores the critical role of thoughtful and ethical financial management in sustaining and expanding a business.

Staff Welfare

Khadeejah places a high priority on staff welfare within her business, creating a family-oriented environment that extends beyond mere professional relationships. She emphasizes the importance of proper documentation and compliance with legal requirements, such as KWSP and SOCSO, ensuring a professional and secure workplace. This meticulous attention to legal and administrative standards fosters loyalty and confidence among her staff, many of whom come from structured environments like the hotel industry, where adherence to standard practices is highly valued. By maintaining these standards, Khadeejah not only meets regulatory requirements but also builds a foundation of trust and reliability within her team. Moreover, Khadeejah extends her care for her employees' well-being by personally contributing to their personal needs, such as covering educational expenses for their children. This illustrates her deep commitment to their overall welfare, transcending traditional employer-employee dynamics. She also ensures her staff are covered by the necessary takaful, providing a safety net for unforeseen circumstances. This comprehensive approach to employee welfare demonstrates her recognition of the importance of personal security and support, which in turn enhances job satisfaction and loyalty. By addressing both professional and personal needs, Khadeejah creates a nurturing work environment that significantly boosts morale and productivity. This nurturing approach not only builds a strong team spirit but also encourages staff to envision and work towards their future goals, demonstrating a balance between professional growth and personal well-being. Khadeejah's holistic management style cultivates an atmosphere where employees feel valued and motivated, leading to higher retention rates and a more dedicated workforce. Her emphasis on staff welfare and compliance with legal standards sets a positive example within the industry, showing that ethical and empathetic leadership can drive both business success and employee fulfillment. Through her actions, Khadeejah exemplifies the powerful impact of a family-oriented and empathetic approach to business management, highlighting the integral role of compassion in fostering a thriving, loyal, and forward-looking team.

Customer First

Khadeejah's commitment to putting customers first is evident in her proactive approach to adapting her business model in response to changing market dynamics. Recognizing the importance of convenience and accessibility for her customers, she ventured into online delivery services, partnering with popular platforms like Grab and Food Panda. This strategic move not only expanded her customer base but also ensured that her café remained a preferred choice for many, even as the digital food delivery landscape became increasingly competitive. By embracing these platforms, Khadeejah is able to reach a broader audience, catering to the growing demand for online food delivery and maintaining her café's relevance in the market. Her café was notably the first in Jitra to be approached by Grab when they initiated their services in the area, a testament to the café's standing and reputation in the local community. This recognition from a major delivery platform highlights the strong brand presence and customer loyalty Khadeejah has cultivated over the years. The collaboration with Grab not only provided a new revenue stream but also reinforced the café's image as a forward-thinking and customer-centric business. In producing a product, ensuring high quality is essential for consumer satisfaction. When a company prioritizes product quality, customers are more likely to feel satisfied and continue using the product in the future. Additionally, good service is crucial as it enhances the overall customer experience, making them feel valued and well-served by the company or service provider. This combination of high-quality products and excellent service fosters customer loyalty and repeat business (Raja, Maharani, & Raja, 2023).

Khadeejah's ability to seize this opportunity demonstrates her keen understanding of market trends and her dedication to meeting customer needs. Khadeejah's innovative approach and customer-focused strategies have solidified her café's position as a beloved local establishment. By integrating online delivery services into her business model, she has shown adaptability and foresight, ensuring her café's continued success in an ever-evolving market. Her proactive measures to enhance customer convenience reflect a deep commitment to customer satisfaction and an acute awareness of industry shifts. Through these efforts, Khadeejah has not only sustained her business during challenging times

but also set a benchmark for other local businesses in Jitra, illustrating the positive impact of embracing change and prioritizing customer needs.

High Quality Product

Khadeejah's commitment to high-quality products in food and beverages is evident in her meticulous approach to the café's offerings. Initially starting with a mix of outsourced food and her own cooking, she quickly recognized the importance of creating a distinctive and personal touch for her café. This realization led her to develop her own unique menu, carefully crafted to reflect her culinary vision and expertise. The introduction of this personalized menu significantly boosted the café's popularity, attracting customers who appreciated the originality and quality of her dishes. Khadeejah's emphasis on quality and innovation set her café apart in a competitive market, making it a preferred choice for many. Her dedication to offering a blend of quality, variety, and a personal touch not only helped the café to stand out but also fostered a strong sense of community among her customers. The personalized attention and unique culinary creations turned many first-time visitors into regular patrons, creating a loyal customer base. This sense of community was further strengthened by Khadeejah's friendly interactions and genuine care for her customers, making the café a welcoming and cherished spot for locals. The strong customer loyalty she cultivated played a crucial role in the café's sustained growth and success, even during challenging times. Khadeejah's ability to blend high-quality products with a personal touch exemplifies her understanding of customer needs and market dynamics. By continually refining and enhancing her menu, she ensured that her café remained relevant and appealing to a diverse clientele. This strategic focus on quality and community engagement not only drove the café's success but also positioned it as a cornerstone of the local dining scene. Through her innovative and customer-centric approach, Khadeejah has built a thriving business that stands as a testament to her culinary skills and entrepreneurial spirit. In addition to service quality, product quality significantly impacts customer satisfaction. High-quality products have the potential to delight customers. Product quality refers to the capability of a commodity to deliver results that meet or surpass customer expectations (Junaedi et. al., 2022).

Asset Growth

Khadeejah's journey in asset growth reflects a candid narrative of perseverance amidst challenges. She acknowledges the struggles of significantly boosting her asset base but appreciates the incremental progress achieved through her business ventures. Microfinance has played a crucial role in this growth, enabling her to invest in the business and indirectly contributing to her assets, such as her house. This financial support has allowed her to make strategic investments that have gradually enhanced her asset portfolio. However, she remains grounded in her approach, understanding that asset growth is not always linear and is often accompanied by fluctuations in sales and revenue. Despite these challenges, Khadeejah's realistic perspective underscores her cautious optimism towards financial growth. She balances the excitement of potential asset expansion with the inherent uncertainties of running a business. This balanced outlook is essential in navigating the complexities of asset management, as it allows her to remain resilient in the face of setbacks while capitalizing on opportunities for growth. Her pragmatic approach to asset growth demonstrates her ability to adapt to changing market conditions and manage financial risks effectively. Khadeejah's story is one of perseverance and strategic planning, highlighting the importance of realistic expectations and cautious optimism in business growth. According to Salfiya & Haleem (2021), business performance is defined as the expansion of the enterprise in terms of sales, profit, and net asset growth, as well as an increase in the number of employees, customers, and the range of products or services, sustained over at least three years of business operations. Her journey serves as an inspiring example of how incremental progress, supported by financial tools like microfinance, can lead to meaningful asset development. By maintaining a balanced perspective, she continues to build her business and personal assets, contributing to her long-term financial stability and success. Her ability to navigate the ups and downs of asset growth with resilience and foresight is a testament to her entrepreneurial spirit and strategic acumen.

CONCLUSION

Khadeejah's decision to prioritize her family over expanding her business reflects her deep personal values and commitment to her role within the family. Despite receiving offers to grow her business geographically, she chooses to maintain her current scope due to her considerations as a wife and a mother, and her focus on her afterlife, aligning with her Islamic beliefs. This decision highlights her adherence to the principles of balance and moderation, which are central to her faith. By keeping her business manageable, she ensures that her professional responsibilities do not overshadow her familial obligations or her spiritual pursuits. She acknowledges the potential challenges and distractions that an expanding business could bring, particularly in terms of time and attention towards her children and her own mental well-being. Khadeejah understands that growth could lead to increased stress and reduced quality time with her family, which are sacrifices she is not willing to make. Her foresight in anticipating these issues illustrates a mature and thoughtful approach to business management, where the well-being of her family and herself takes precedence over commercial success. This perspective is crucial in maintaining a healthy work-life balance, which is often compromised in the pursuit of business expansion.

Khadeejah's stance illustrates a conscious balance between professional success and personal fulfillment, emphasizing the importance of setting boundaries to preserve family relationships and personal integrity. Her approach serves as a reminder that success is not solely measured by business growth and financial gain but also by the quality of personal life and the strength of family bonds. By setting clear priorities and making decisions that align with her values, Khadeejah exemplifies a holistic approach to success, where professional ambitions are harmonized with personal and spiritual well-being. This balance not only enhances her own life but also sets a positive example for her family and community. As a woman entrepreneur with strong Islamic values, Khadeejah exemplifies how deeply held principles and a commitment to family can guide business decisions. Her approach highlights the importance of balancing professional aspirations with personal and spiritual responsibilities, demonstrating that success is multifaceted. Through her actions, Khadeejah underscores the profound impact of ethical leadership and the prioritization of family and faith in achieving holistic fulfillment.

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