

***Tawakkal* Resilience in Perniagaan Sejuk Beku Keluarga**

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ABSTRACT

Perniagaan Sejuk Beku Keluarga is a home-based frozen food business owned by Maryam and Hussin, a married couple from rural villages in Perak, Malaysia. Both received vocational training that paved the way for their careers. After losing their jobs at a frozen food factory, they leveraged their skills and experience to start their own business. The transition from stable factory jobs to running a small business was fraught with challenges, including financial constraints and setting up operations. Despite these hardships, their resilience and determination drove them to persevere. Maryam, with her culinary expertise, and Hussin, with his marketing skills, worked tirelessly to build a brand known for high-quality frozen foods. They received invaluable support from their community, which helped them overcome setbacks, including financial difficulties and equipment failures. Their journey from redundancy to successful entrepreneurs highlighted the importance of faith, community support, and mutual assistance. Today, their business is a well-known name in their area, providing a stable income and contributing to the local economy. Maryam and Hussin's story is a testament to the power of perseverance, faith, and community support in overcoming challenges and achieving success.

Keywords: Tawakkal, Resilience, Small Business Management

Introduction

Perniagaan Sejuk Beku Keluarga is a home-based business specializing in frozen food, owned by a married couple, Maryam and Hussin. Both originally from rural villages, they managed to receive vocational training which paved the way for their careers. Before starting their business, they worked at a frozen food factory in their hometown. However, when they were made redundant, they had no choice but to leverage their skills and experience to start their own business to sustain their livelihood.

The transition from stable factory jobs to running a small business was fraught with challenges. Accustomed to the security of a regular income, they now faced the uncertainties of entrepreneurship, often struggling to make ends meet and occasionally having to skip meals to survive. Despite these hardships, their resilience and determination drove them to persevere in their new venture.

Background of the Entrepreneurs

Maryam hails from Bota Kanan, Perak, while Hussin is from Manong, also in Perak. Both completed their secondary school education and obtained the Sijil Pelajaran Malaysia (SPM). Maryam furthered her studies by enrolling in a culinary training program at the National Youth Advanced Skills Institute (Institut Kemahiran Tinggi Belia Negara, or IKTBN), where she significantly improved her culinary skills. IKTBN is one of the 22 training institutes under the Ministry of Youth and Sports (Institut Latihan Kementerian Belia dan Sukan, or ILKBS), offering training opportunities for school leavers aged 18 to 30.

Open to all students regardless of their exam results, IKTBN provides equal opportunities for everyone to receive skills training. It offers various programs in the hospitality field, including food preparation, pastry making, bread making, and food and beverage service. These programs equip students with practical skills needed in the hospitality industry, enabling them to become highly skilled workers ready to enter the job market. Hussin, on the other hand, enrolled in a polytechnic to specialize in retail management after completing his SPM.

Workplace

After graduating, Maryam from IKTBN and Hussin from the polytechnic both secured positions at a frozen food factory in Ipoh, Perak. Maryam was placed in the operations unit, where she meticulously mastered the creation of regional specialties such as curry puffs, pau, and samosas. Her dedication to perfecting these recipes quickly made her an invaluable asset to the team. Hussin, with his background in retail management, joined the marketing unit. He utilized his skills to effectively promote the company's products, developing innovative marketing strategies that significantly boosted sales.

Their paths crossed during a workplace family day event in Pangkor, where they were assigned to the same team for a team-building activity. This initial connection blossomed into a profound relationship, characterized by mutual respect and shared goals. They spent more time together, discovering common interests and values, which deepened their bond. After getting to know each other better and realizing their compatibility, they decided to marry.

Their marriage was the start of a new chapter filled with love and partnership. They have since been blessed with five children: three girls and two boys, who bring joy and fulfillment

to their lives. Together, Maryam and Hussin not only built a strong family but also continued to grow personally and professionally, laying the foundation for their future endeavors.

Transformation

In 2003, Maryam and Hussin's lives underwent a substantial transformation when they were terminated from their positions at the frozen food company. For over a decade, Maryam had honed her skills and become an expert in preparing a wide variety of frozen delicacies. Hussin, with his marketing acumen, had significantly contributed to the company's growth. This unexpected job loss was a significant blow, but it also served as the impetus for them to embark on their entrepreneurial journey.

Drawing on their extensive knowledge and expertise, they decided to start their own home-based business in the frozen food market. This led to the establishment of *Perniagaan Sejuk Beku Keluarga*. They faced numerous challenges during the initial phase, including financial constraints and the daunting task of setting up their operations.

Maryam: (sighing) "Chor (nickname of Hussin), I'm worried about our finances. Starting this business is proving to be more expensive than we anticipated."

Hussin: (nodding) "I know, Yong (nickname of Maryam). We've already put so much into equipment and ingredients. But I believe in what we're doing. We just need to keep pushing."

Maryam: "You're right. We've come this far. But setting up the operations is so daunting. There's so much to do, and I'm feeling overwhelmed."

Hussin: "Let's take it one step at a time. We've both learned so much from our previous jobs. We can apply that knowledge here. Maybe we should talk to someone with experience, someone who can guide us."

Maryam: "That's a good idea. Who should we speak to?"

Hussin: "What about Mr. Ahmad? He's been in business for years and is well-respected in the neighborhood. He might have some valuable advice."

Both of them went to Mr Ahmad.

Hussin: "Assalamualaikum, Abang Lebai (nickname for Mr. Ahmad). We hope we're not disturbing you."

Mr. Ahmad: (smiling) "Not at all, Chor. Yong, please come in. What brings you both here today?"

Maryam: "Abang Lebai, we've started a home-based frozen food business. But we're facing numerous challenges, especially with finances and setting up our operations. We were hoping you could offer us some advice."

Mr. Ahmad: "Ah, starting a business is never easy. But it's commendable that you're taking this step. What specific challenges are you facing?"

Hussin: "We're struggling to manage our finances. The initial costs are higher than we anticipated. And the process of setting up everything is overwhelming."

Mr. Ahmad: "It's understandable. Every business faces hurdles in the beginning. First, regarding finances, have you considered applying for microfinancing or any small business grants? There are programs available that could help you."

Maryam: "We've thought about it but weren't sure where to start."

Mr. Ahmad: "I can help you with that. I know a few places where you can apply. As for setting up operations, focus on building a solid foundation. Prioritize what needs to be done immediately and what can wait. Don't try to do everything at once."

Hussin: "Thank you, Abang Lebai. Your advice is very helpful. We'll look into microfinancing and take a more structured approach to our setup."

Mr. Ahmad: "Remember, perseverance is key. You both have the skills and determination. Just keep your faith strong and take it one step at a time. And if you need more guidance, don't hesitate to come back."

Maryam: "We really appreciate your support, Abang Lebai. Thank you for your time and advice."

Mr. Ahmad: "Anytime, Yong, Chor. I'm confident you'll make this business a success. Just stay focused and keep believing in yourselves."

However, their tenacity and perseverance helped them navigate the transition from being employees to business owners. Maryam focused on maintaining the high quality of their frozen foods, ensuring each product met the standards she had perfected over the years. Hussin used his marketing skills to build a brand that customers could trust, employing innovative strategies to reach a broader audience. They worked tirelessly, often late into the night, to overcome the hurdles that came their way.

Redundancy and New Beginnings

The relocation of the factory and the increased use of automation led to a reduced demand for manual labor, resulting in Maryam and Hussin losing their jobs. Despite being eligible for separation program benefits, they faced significant challenges in finding new employment near their home.

Their young children needed stability, making relocation impractical. Faced with lower salaries and the impracticality of moving, Maryam and Hussin decided to start a frozen food business from their home.

Despite financial difficulties, they remained steadfast in their beliefs. In their prayers, they sought guidance and had faith that Allah would open new doors for them. Drawing on Maryam's extensive experience in preparing regional specialties and Hussin's marketing skills, they established their own home-based business. This decision was not made lightly, but their faith in Allah gave them the strength to take this significant step, even amidst challenges.

Starting a home-based frozen food business presented its own set of challenges. Maryam had to adapt her skills to a home kitchen setup, ensuring the quality of the food remained high despite the smaller scale of production. Hussin developed a marketing strategy to reach potential customers without the resources of a large company. They worked tirelessly, often late into the night, to perfect their products and build their customer base.

Their dedication began to pay off. Their home-based business started gaining traction as word spread about the quality of their products. They offered a variety of regional specialties such as curry puffs, pau, and samosas, which quickly became popular in their community. Hussin's marketing efforts, leveraging social media and word-of-mouth, helped expand their customer base beyond their immediate neighborhood.

The couple received tremendous support from their local community. Friends and neighbors, aware of their situation, rallied around them, providing moral support and practical assistance. Some helped with childcare, allowing Maryam and Hussin to focus more on their business. Others helped spread the word about their products, bringing in more customers.

Through perseverance and unwavering faith, Maryam and Hussin's business began to thrive. Their story became a testament to the power of resilience, faith, and community support. They continued to pray and seek Allah's guidance, believing their hard work and dedication would be rewarded. Over time, their business grew, providing them with a stable income and the ability to support their children's education and well-being.

The success of their frozen food business marked a new beginning for Maryam and Hussin. What started as a necessity due to redundancy turned into an opportunity for entrepreneurship and self-reliance. Their journey from job loss to business owners highlighted their strength, faith, and determination. They proved that with hard work, faith in Allah, and community support, they could overcome any obstacle and build a successful future for their family.

Abilities and Plans of Action

When Maryam started creating frozen foods on a modest scale without the use of machinery, her factory-acquired skills proved invaluable. Hussin's marketing expertise guided their approach to distribution, branding, pricing, and packaging. Their perseverance and faith in Allah (Tawakal) were the driving forces behind their efforts. However, their production capacity was limited due to a shortage of machinery and freezers, compelling them to seek assistance from various organizations. Their search for assistance highlighted their belief in the concept of mutual assistance and cooperation (Ta'awun).

To ensure their products were of the highest quality, the couple devoted countless hours to perfecting their recipes. Maryam's unwavering commitment to maintaining high standards, combined with Hussin's persistent and effective marketing efforts, began to yield positive results over time. They started receiving favorable feedback from their customers, which bolstered their confidence and inspired them to expand their operations, leading to the growth of their business.

Seeking Assistance

Demonstrating their commitment to the Islamic concept of seeking knowledge and support from the community, the couple applied for microfinancing. These funds enabled them to purchase necessary equipment and rapidly repay the loans they had taken out. Their firm's

expansion reflected their effort, reliance on divine direction (Tawakal), and trust in Allah's plan (Taqwa).

Maryam and Hussin's conscientiousness in repaying their loans showed their dedication to their business and their faith in Allah's provision. Their unwavering will and faith served as an example to many in their community, demonstrating the value of confidence in divine guidance and endurance.

Obstacles and Faith

A catastrophe occurred when their freezer exploded, destroying all their frozen stock. Their business came to a standstill due to their limited savings and the absence of refrigerators. Despite their additional microfinancing applications being rejected, they continued to show resilience and patience (Sabr). They did not waver in their commitment to their faith (Iman) and sought assistance from their community.

Maryam and Hussin faced a tremendous setback with the explosion, yet they refused to give up. They believed Allah was testing their faith and perseverance. They continued to pray and seek guidance, maintaining their trust that Allah would provide a way out of their hardships.

Support from the Community

Their community exemplified the Islamic principle of charity, known as Sadaqah. A benevolent retiree from the state civil service purchased a new freezer for them, and a local grocery store owner provided free space in his freezer. This assistance enabled Maryam and Hussin to resume their business, and they expressed profound gratitude (Shukr) for the help they received. This episode highlighted the importance of overcoming challenges through mutual support and cooperation (Ta'awun).

The kindness of their community profoundly impacted Maryam and Hussin. Their belief in the efficacy of ta'awun and sadaqah was strengthened by the support they received. They were determined to repay this generosity by helping those in need.

A Blessing in Disguise

Fortune smiled upon them when they received a significant contract to supply five containers of frozen food for export. Realizing their small-scale operation couldn't meet the demand, Hussin contacted his former employer, who agreed to assist in fulfilling the order under the *Perniagaan Sejuk Beku Keluarga* identity. This partnership, reflecting the Islamic principle of cooperation and mutual assistance (Ta'awun), enabled them to meet the delivery requirements.

This significant order marked a turning point for their company, demonstrating that their products were in demand and had the potential for tremendous growth. The engagement with Hussin's former employer underscored the importance of maintaining positive relationships and seeking assistance when needed.

Gratitude and Personal Development

During this time, their firm continued to expand, and their oldest children pursued higher education, specializing in food technology and marketing. The family business evolved from a home-based enterprise into a modest frozen food company, providing employment opportunities to family members, friends, and neighbors. Maryam and Hussin's achievement is a testament to the Islamic ideals of endurance (Sabr), community support (Ta'awun), and appreciation (Shukr).

Their success had a significant impact on their family and community, providing employment and security to many. The involvement of their children ensured the continuation of their legacy, spreading the values of perseverance, faith, and community support.

Giving Back

Maryam began providing free training to neighbors interested in the frozen food industry. Her campaign garnered support from local non-governmental organizations (NGOs) and the government, enabling more housewives to launch their own frozen food businesses from home. This act of giving back reflected the Islamic ideals of generosity (Sadaqah) and aiding others (Khidmah).

Many women in the neighborhood started their own businesses as a result of Maryam's popular training classes. This not only improved their financial circumstances but also provided them with a sense of accomplishment and purpose. Maryam was grateful for the opportunity to help others, seeing it as a way to express her appreciation for the support she had received.

A Resilient Legacy

The story of Maryam and Hussin is one of perseverance, community support, and entrepreneurship, turning challenges into opportunities. Their journey demonstrates how Islamic principles such as Tawakal (reliance on Allah), Taqwa (piety and trust in Allah), and Ta'awun (mutual support) can guide and sustain a family through challenging times, ultimately leading to the establishment of a prosperous business that benefits both the family and the community. Their legacy continues to inspire others to persevere and support one another in the face of adversity.

One can see the transformative impact of faith and community through Maryam and Hussin's journey. Their story serves as a source of motivation for anyone facing difficult times, demonstrating that with reliance on Allah, community support, and unyielding determination, it is possible to overcome any hardship and achieve tremendous success.

Way Forward

Maryam and Hussin's journey exemplifies the impact that faith, community, and mutual support can have in overcoming challenges and achieving success. Their narrative serves as a valuable case study in how Islamic values can guide and sustain business ventures, transforming problems into opportunities for growth and community development. Through their dogged determination, unwavering faith, and community support, Maryam and Hussin have not only established a prosperous business but also made a lasting impact on their community. Their legacy is a source of encouragement and motivation for future generations.

References

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Discussion Questions

1. Explain three key factors that helped Maryam and Hussin transition from employees to successful business owners.
2. Discuss two ways Maryam and Hussin leverage their vocational training and previous work experience to establish their business.
3. Explain two ways community support play a crucial role in the success of Perniagaan Sejuk Beku Keluarga.
4. Discuss two challenges Maryam and Hussin face in starting their home-based business, and two ways they overcome them.
5. Explain two ways Maryam and Hussin's story and their application of Islamic principles like Tawakal, Taqwa, and Ta'awun demonstrate the importance of faith in entrepreneurship.