

# **THROUGH THE EYES OF ONE WOMAN: DOES SPIRITUALITY HAVE A PLACE IN ENTREPRENEURSHIP BEHAVIOR?**

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The purpose of this paper is to review current literature relating to corporate entrepreneurship and to discern the issues that have arisen in this area of research. Issues of concern are: conceptualization of entrepreneurship (ES) and corporate entrepreneurship (CE), whether ES and CE can be taught and lastly factors facilitating CE. In addition, it will disclose the findings of a qualitative study relating to a woman entrepreneur in Malaysia. The latter study would shed light on how a woman entrepreneur in Malaysia learns to act entrepreneurially and how the findings converge or diverge from past research in this area.

Field of Research: Entrepreneurship, Corporate Entrepreneurship, Entrepreneurship Behavior

## **1. Introduction**

Entrepreneurship and corporate entrepreneurship are terms readily used in the early twenty-first century (Johnson, 2001). However, Johnson argues that the terms are used interchangeably and lack clarity. The ambiguity he argues may lead to poor firm performance as language is at the core of individual, business and organizational performance. An issue that arises in this area of research-entrepreneurship- pertains to its own conceptualization. Despite perceived ambiguity in the area of its definition there seems to be consensus that entrepreneurship is crucial for the survival of a business venture that will have a positive spill over effect on the society and economy of a country within which it operates.

The paper is divided into two parts. Issues that have arisen in entrepreneurship research will be unearthed via a review of the existing literature and discussed in the first part of this paper. The second part of the paper will disclose the findings of a qualitative study based upon an interview with a woman entrepreneur in Malaysia. Results from the said interview will then be compared against existing literature on women entrepreneurs to discern points of convergence or divergence if any.

## **2. Conceptualization of Entrepreneurship and Corporate Entrepreneurship**

Entrepreneurship is a creative act and as defined by Johnson (1991) in its narrowest sense, involves capturing ideas, converting them into products and, or services and then building a venture to take the product to market. Underlying this definition is innovation or newness that adds value to the owners, shareholders and society. Johnson (1991) has identified innovation in

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varied forms: research and development of new product and services, new usage of established product or service, exploitation of changes in market, operational and logistical innovation and business model innovation.

Any person or group of persons having the necessary entrepreneurial attitudes and behavior will be able to indulge in the creative act of entrepreneurship (ES). An appropriate business vehicle will be utilized to bring the creative act of entrepreneurship to fruition: a sole proprietorship, a partnership or a corporation. The first type of business vehicle is small thus the creative act of ES is vested in the owner-manager. With respect to partnerships and corporations, depending upon its size, the creative act of ES may be located in specific persons or group of persons, who owing to their role and authority in the organization have the ability to make changes in the organizations; and not necessarily the founder of the said business vehicle. However, this does not derogate from the possibility that some organizations given its in-house culture of innovativeness may create an environment that enables ES to cascade to every employee in the organization.

Thus an entrepreneur can be the founder of the business vehicle or an employee of the said firm or corporation. The former in past research has been referred to as a start-up entrepreneur (Thornberry, 2002) and the latter as an intrapreneur (Thornberry, 2002). An entrepreneur regardless of the type of business vehicle must display entrepreneurial attitudes and behavior: *motivated* to achieve and compete; takes *ownership* and accountability; making *independent* and self-directed decision; *open* to new information, people and practices; able to *tolerate ambiguity* and uncertainty; *creative* and flexible in thinking, problem solving and decision making; ability to see and *capture opportunities*; *awareness of the risks* attached to choices and actions; capacity to *manage and ultimately reduce risks*; *persistence* and determination in the face of challenge or lack of immediate reward; considering, discussing and formulating a *vision* and the capacity to *make an impact* (Johnson, 1991).

Corporate entrepreneurship (CE) is perceived to be a construct subjected to a considerable degree of ambiguity (Rutherford and Holt, 2004). Rutherford and Holt (2004) reviewed seminal studies and discerned that the varied conceptualizations of CE included one common element that was *innovation*. The seminal studies reviewed have defined CE to include the following elements or set of behaviors: innovation and venturing, and strategic renewal; proactiveness, innovation and risk taking; autonomy, innovativeness, risk taking, proactiveness and competitive aggressiveness. The definition of CE by Rutherford and Holt (2004) is as follows: CE is the process of enhancing the ability of the firm to acquire and utilize the innovative skills and abilities of the firm's members. At the heart of the said definition is the emphasis on the '...organizational members' application of those innovative abilities and skills...' The said definition is consistent and reflects the fact that in corporations, that are a type of business vehicle, entrepreneurial activities are initiated and carried out by individuals in the organization. Thus CE is a construct that captures ES in a corporate environment; whereby an employee of the corporation, who is referred to as an intrapreneur, exercises ES. Thornberry's (2002) definition of CE in a similar manner as an '...attempt to take both the mindset and skill set demonstrated by successful start-up entrepreneurs and inculcate these characteristics into the cultures and activities of a large company...', lays credence to the viewpoint that at the heart of CE is the mind and skill of a start-up entrepreneur.

CE is perceived as a powerful antidote to awaken large, mature companies in a state of inertia from their slumber. However, it should not be assumed that all large companies are in a state of slumber or lethargy. Johnson (1991) cited a few large companies (3M, Reed.co.uk, Pfizer, Virgin, France Telecom, Siemens, Tesco, McDonald) that have absorbed innovativeness into its culture so as to enable it to continue to be nimble in changing times. Thornberry (2002) asserted that past literature enables CE to be categorized into four types: corporate venturing, intrapreneuring, organizational transformation and industry rule breaking. Corporate venturing involves the conversion of a core competency into a separate business. Intrapreneuring is an attempt to inculcate in the employees of a large organization the mindset and behavior of the start-up entrepreneur with the aim of spurring innovation and finding new market opportunities. Corporate transformation involves innovation, a new arrangement or combination of resources, and results in the creation of sustainable economic value. Industry rule breaking entails the transformation of the corporation and a significant change to the rules of industry competition that may involve a change to the business model that had been applicable thus far. It would appear that this categorization of CE does overlap with the definition of innovation as conceptualized by Johnson (1991).

Thornberry (2002) also referred to past research in order to emphasize the commonalities that exists in the four categorizations of CE and a start-up ES: (i) the creation of a new thing (new business, new product or service, new delivery system and new value proposition to customer); (ii) new things require additional resources or change to current pattern of resource deployment; (iii) new thing triggers learning that generates new organizational competencies and capabilities; (iv) new thing creates long-term economic value and the creation of wealth for shareholders, owners and society; (v) new thing gives better financial returns, (vi) new thing is risky for organization in terms of implementation (may not work, too late to market or high production cost).

The studies referred to thus far seem to show that the process, context and individual variables have an impact upon CE. In addition the success of CE can be measured via outcomes (innovation and venture) or in terms of employees' job satisfaction or turnover behavior. This author suggests that emphasis should be upon CE cultivation rather than importation of CE into the organization. This is because importation of CE places emphasis on human resource policies that recruit employees perceived to have the personality and ability of an entrepreneur. In the process the organization may lose the opportunity to tap into an employee (who has the personality but not the ability or vice versa) who given the opportunity and needed training would be an intrapreneur of the said organization.

### **3. Factors that Facilitate CE**

Rutherford and Holt (2004) in their research studied the affect of three antecedent variables, *process*, *context* and *individual* variables on CE. Process variable was measured via leadership support and reward alignment. Context variable was understood in light of communication climate, perceived organizational support and perception of co-workers. Individual variables reflected persons expected to be entrepreneurial and their personality traits and abilities. CE was measured via two dimensions: perception of the organization's innovativeness and perception of the individual's innovativeness. In addition, it was sought to discover whether CE would have a

mediating affect between the three antecedent variables and the work outcomes. Work outcomes in their research focused on non-financial measures such as job satisfaction, affective commitment and turnover intention.

The respondents of their study comprised 264 employees of a mid-sized public organization. Findings of the study were as follows: The three antecedent variables were significant predictors of organizational CE behavior; the same variables except for context variable were significant predictors of individual CE behavior; CE played a mediating affect between the three variables and work outcomes. The authors were skeptical as to their finding that failed to prove that context variable was a significant predictor of individual CE, contrary to past research, and doubted the measures used to capture context variable. In this author's opinion the finding is not surprising as ES requires the tenacity of *persistence* and determination in the face of challenge or lack of immediate reward, whereby this tenacity can persist despite unfavorable context, provided support from leadership is prevalent. Thus is in line with the certainty of the influence of the process variable, that Rutherford and Holt (2004) put forth the suggestion that supportive leadership in favor of innovativeness is a precursor to individual CE.

Echols and Neck (1998) in their conceptual paper stressed that two variables were necessary for successful CE: entrepreneurial behaviors by organizational members and organizational structures that support such behaviors. The authors had defined successful CE to mean the breadth and depth of commercialized innovations. Their suggestion emphasized the need to hire and reward employees who demonstrate entrepreneurial behaviors (detect opportunity, facilitate opportunity, pursue opportunity) and simultaneously ensuring the adoption of structures that facilitate these behaviors. Thus the context and individual variables have been postulated as significant predictors of CE. Such a conceptualization fails to be appreciative of the fact that some employees may be able to detect opportunity or facilitate opportunity but unable to implement or pursue the said opportunity. It also seems to build upon the belief that intrapreneurship cannot be taught or that it is an investment that the organization should not consider. In addition, their definition of successful CE fails to consider the others facets of innovation that can add value to the company, stakeholders and society.

Chen, Zhu & Anquan (2005) in their study developed a hypothetical system model for the cultivation of CE. Their study surveyed 75 large-middle size enterprises in China via interviews and questionnaires. The respondents were CEOs, division managers and part of senior executives responsible for innovation and venture. Their findings proved that four factors contributed to CE: reasonable adjustment of the system of the board of directors and the management, development of senior executives' entrepreneurial personality characteristics, development of senior executives' entrepreneurial ability and improving strategic management and corporate circumstances. These variables when compared with past research are captured by the process, context and individual variables.

For each factor, specific acts or initiatives were suggested based on the statistical analysis for implementation. Specific initiatives related to the first factor were: (i) separating CEO from the board; (ii) rewarding senior executives with stock right; (iii) attracting outside directors by rewarding them with stock ownership. With respect to the second and third factor specific initiatives suggested were as follows: (i) developing capacity to endure uncertain circumstances;

(ii) developing the ability to seize opportunities; (iii) developing the ability to learn from failures; (iv) developing a self-efficacious personality; (v) developing an independent personality. The last factor embraced the following action plans: (i) improve staff participation in strategy formulation; (ii) formulate strategy flexibly according to the circumstances; (iii) adopt an enterprising strategy; (iv) flatten the organization structure; (v) emphasis on strategic financial control; (vi) set up a special department for innovation and venture; (vii) have in place an innovation-oriented culture.

Chen, Zhu & Anquan (2005) in their study measured CE via innovation and venture that appears to factor in the several facets of innovation as conceptualized by Johnson (2001). Unlike Echols and Neck (1998), they build their model on the premise that ES or CE can be taught.

#### **4. Can Entrepreneurship be Taught?**

Proceeding from the premise that ES is a process that requires the display of entrepreneurial attitudes and behavior, can ES be taught? This begs the question as to whether entrepreneurs are born or made. More importantly can CE be imbued into an organization that has not institutionalized innovation and opportunity focus as a cultural value?

Thornberry's (2002) research involved a field research of four companies that were struggling to be more innovative. Two of those companies adopted the corporate venturing path; and the other two the intrapreneuring path. A management education program (MEP) was developed for a group of employees from every company and customized dependant upon the path chosen by the said company. If the path chosen were that of corporate venturing the MEP would focus on the ability of the trainees to create new business venture. However, if the path chosen were that of intrapreneuring, the MEP would focus on inculcating the mind and skill of the start-up entrepreneur into the trainees rather than the actual setting up of a corporate venture. The end goal in this case was according to Thornberry (2002) to enable trainees (who were managers) '... to act as catalyst and coaches for more entrepreneurial thinking and acting, within their own areas or functions...'

The MEP customized for companies that chose the first path appreciated the possibility that some organizations may be mouthing ES but at the same time they were averse to ES via cultures that had 'built-in antibodies to ES'. Thus the MEP program was designed in such way that when a trainee faced a threat to innovation, the presence of this barrier would be revealed to the board level. This way the board would have to deal with the barrier or terminate the program; as failure to remove the barrier reflects lack of seriousness on the part of the board with respect to corporate venturing. This intervention method designed into the MEP proved that entrepreneurial activity could be developed in an organization that is not entrepreneurial to begin with. To put it another way, change of organizational culture is not a precursor to CE.

The field study via the MEP by Thornberry (2002) enabled the following findings to be made at the individual level: (i) some people are able to display ES behavior naturally; (ii) some people needed a catalyst or coach to bring forth the inherent human condition of creativity and innovativeness; (iii) catalytic coaching that enables thinking out of the box allows a generation of a platform of ideas that leverage on the organization's core competency to discover new product

offerings and markets (iii) converting opportunity into a business plan was teachable as it required knowledge of marketing, finance, value, cash flow projections, skill set that can be taught; (iv) passion that reflects the mindset of the entrepreneur cannot be taught but can only be encouraged; (v) difficult to predict corporate entrepreneur success of trainee based on trainee's background, education or past success; (vi) some trainees were good at identifying and opportunity and shaping and opportunity but were not excited by the implementation aspect of it as opposed to a start-up entrepreneur who would have displayed all three aspects of the ES process.

Several barriers were noted at the organizational level that prevented the trainees from achieving the objectives of the MEP: (i) reward structures that did factor an equity stake by intrapreneurs in the future venture; (ii) day jobs of trainees usurped most of their time and energy leaving little time or energy to pursue an innovative idea; (iii) lack of support from peers who felt threatened and jealous; (iv) lack of support from immediate superior; (v) do not have in place a CE process that emphasizes opportunity identification and shaping to be separated from implementation (the process approach); and/or that enables identification and support of a corporate entrepreneur (the person approach).

From the above study it appears that ES can be taught, coached and encouraged. In addition CE can be introduced into an organization and be effective provided tactical and intervention methods are wisely used to remove perceived or actual barriers to CE. The support and commitment of top management in such an organization is crucial to the extent it overshadows the negative contextual elements that militate against the CE process.

## **5. Introduction to Qualitative Study**

This part of the paper will seek to answer the question as to how a Malaysian woman entrepreneur learns to act entrepreneurially. In addition, it is sought to discover whether the method of learning to act entrepreneurially converges or diverges with the findings of past research.

Rae and Carswell (2000) in seeking to determine the research question as to how people learn to act entrepreneurially interviewed thirteen people from varied business backgrounds. This group comprised persons who had built up new businesses and those who had set up new businesses in the past but were now taking on non-executive roles. These people were asked how they had built a successful business, and to describe their learning experiences as they developed their career and their business ventures. Narratives of these respondents were analyzed and distinct themes were extracted: (i) common personal characteristics shared were such as high need for achievement, determination, goal-setting, need for challenge, opportunistic, sharpness of thought, decisive, drive for ownership, high self-efficacy or self-belief; (ii) generation of personal theory that relates to principles derived from the entrepreneurial experience that is used to guide decision making; (iii) in the earlier part of their career people developed a set of skills and knowledge about which they were confident and which were central to their careers; (iv) ability to learn from many sources, including direct experience, from experiment, failure or success; (v) learning from social relationship with others (parents, mentor, business owners, consultants, employees, non executive directors, academic teacher and other entrepreneurs).

## **6. Methodology**

An in-depth interview of around two and a half hours with a woman entrepreneur was executed on 18 September 2008. The interview was semi-structured, aiming to elicit the respondent's account of how she (SB) became an entrepreneur and the experience and learning acquired along the way. An audio recording of the interview was made with the respondent's consent and then transcribed. The transcript was then analyzed and distinct themes were extracted for the purpose of comparing them with themes extracted from similar interviews conducted by past researchers.

Rae and Carswell (2000) in seeking to determine the research question as to how people learn to act entrepreneurially used the life story or biographical approach. These researchers referred to past literature in asserting that such a method has become accepted as a research method; and that it has been found useful in eliciting new and deeply contextual insights into the entrepreneurial process. Thus in this interview the same approach was used to achieve the same objective. An analysis of the transcript enabled similar themes as discovered in the research by Rae and Carswell (2000) to be extracted.

### **6.1 Personal characteristics as a child**

SB in telling her story said that as a child she was quite and shy. She was an observer who loved to observe the lives of others. It puzzled her as to why people with 'rich faces' lived in dilapidated houses. A person with a rich face as defined by SB is one whose parents lived well owing to the efforts of the grandparents. This person's parents squandered the wealth thus leaving him/her without wealth. However, SB feels that a person with a 'rich face' is rich and could have done something to improve his/her life. It would be different if this person were the descendent of two generations of poverty that would result in a 'poor face'. SB expresses her disgust for the poor as she feels they are to be blamed by failing to make efforts to extricate themselves from their poverty. SB narrates that as a child she admired rich people who were philanthropic. She notes that her grandfather who was a landowner and farmer in Pontian, Johore; loved to donate to the poor and was fond of performing the Hajj or Umrah.

As a child the competitive streak was alive in her. This is a recollection from her childhood years:

“Look at my hands. They are rather ugly! In the village, we would help one another when it was time to harvest the coffee. My mother's advise would be to pick a lot so that I would get a lot; unlike my cousin's mother who would tell her to pick carefully so as not to damage her hands. The rich people have a lot...I wanted a lot. If I work hard I can get a lot. I love to win; I love to compete with other children. When it came to picking coffee, I would outdo my cousin, as she would be able to collect say three tins of coffee as opposed to my collection of eight tins. I had this belief that if one worked well, hard and honestly the end result would be good”

SB had six siblings. Being the second child and only girl, she had to play the role of a mother in caring for the other siblings and managing the house. She did not then welcome the responsibility thrust upon her owing to her gender but upon reflection said that perhaps in a way it made her more competitive. However, when it came to educational opportunities her parents were open minded and allowed her to pursue an education. With respect to the socio-economic background of her family this is what she said:

“My parents were farmers. They loved to plant and expanded their land holdings. My mother’s family was wealthy and when young she had lived in Mecca. She loved beautiful things and was a perfectionist when it came to food preparation or cleanliness. Even after she married my father her life was comfortable in terms of food and clothing. I too grew up in a comfortable zone. I did not feel that I was poor neither did I feel that I was rich”.

## **6.2 Skills and knowledge development in the earlier stages**

SB started her career as a teacher as then in the village children were exposed to two occupations: teachers and clerks. Children in the village then were not exposed by anyone to the other possible occupations. Being a teacher attracted SB not because of the opportunity to teach but because it would enable her to be mobile. The position of a clerk was repulsive as it entailed being chained to the desk and restriction of mobility.

Upon completion of Upper Secondary School, SB enrolled in the Teachers Training College in Terengganu before she sought a transfer to the Islamic Teachers Training College in KL. She sought the transfer thinking that the latter would be able to train her to be a religious teacher. Being a religious teacher was her aim, as she wanted to know more about her faith Islam, to learn the Arabic language and at the same time build a career. SB’s stint at the college did not meet her expectations. She felt the college emphasized more on career rather than knowledge. After college, armed with the knowledge to teach deaf children Islamic knowledge, she went into teaching. Nine years of her life passed in this way without any satisfaction. She expresses her feelings with respect to this part of her life as follows:

“I did not get any satisfaction. The children were not interested in learning. Those nine years were not pleasant. Then I had the opportunity to further my studies in University Kebangsaan Malaysia (UKM). There I developed my knowledge; I learnt Arabic and English. I had 3 children then and my love for what I was doing then made me at times neglect my kids. I was very happy as I acquired a lot of knowledge. After UKM, I was compelled to teach for four years as my study in UKM was on half pay. I waited patiently for the four years to pass.”

## **6.3 Skills and knowledge development in the later stages**

In the first few years after UKM, SB became a member then a distributor of a Multilevel Marketing Company (Company X). During the said time she received a lot of motivation and made the ultimate decision to resign. Upon resignation, SB set up her own agency to sell company X’s product offerings. She invested in the establishment of her own agency and went into it wholeheartedly:



“I see behind this a big business, a big future. I want to upgrade this form of marketing. Some people see multilevel marketing as a means to earn a side income. However, I see it as a means to build a great career. My network comprises my down-line people and my distributors. Those down-line people are those who have set up their own agencies and are full time in the business. The 20 or more distributors are those who distribute the product on a part time basis while being attached to full time jobs elsewhere. I train my network members and give them the space and opportunity. In my business premise I have allocated specific rooms for training and entrepreneurship classes as I emphasize service to the customer. Right now my system is welcome and invite and to serve the opportunity. Since my market is the elite, I must serve the elite in an acceptable way via therapy, health products and show them how to get the best of the product”.

The decision to become an agent was not made on the spur of the moment. Her recollection of this stage of her life is as follows:

“I was not interested in a small time business. I was approached three times and pitied the person who wanted to sponsor me. I did not like the act of selling. Selling in my opinion brought in little income. I have seen people who mix selling with their existing career. I could not see the person develop himself/herself other than to make a little extra money on the side; that in my opinion was a waste of time. I did not like this manner of selling in schools, as I wanted to become an entrepreneur not a salesperson.”

“Before I decided to commit, I surveyed the situation whether it was OK. I saw that an agent had the following features: a counter, products...it was an institution. I wanted to do business but I did not know how. Thus I wanted a system that would not cheat me; and that would prevent me from cheating others. I love the system more than the product.”

“Before I resigned from teaching I took one year unpaid leave to test Company X, test its system and to test me. I had to test myself to determine whether I would be serious in the new career I was contemplating or whether I would give up halfway”.

#### **6.4 Factors That Initiated a Career Change**

SB’s prevalent economic situation then may have driven her to make the commitment as a teacher’s salary was suffocating her:

“My husband and I were both graduates but our pay was just slightly more than that of high school teachers; enough to cover toll charges, petrol costs and parking fees. My parents could afford to go to Mecca but my husband and I couldn’t. Small savings were painful and restrictive to me, as my salary remained stable; and my responsibilities many. When someone called asking for help and in a state of distress I could only cry with that person in sympathy; as I did not have money to give. I felt I could not help others.”

#### **6.5 Ability to learn from many sources and from social relationships**

SB was open to learning from many sources: company X; the person who mentored her, her up-line, CL; qualified motivators, science experts, spouse, other agents and distributors. Her reflections on the learning process are as follows:

“I attended training conducted by Company X armed with notes and thick books. I would read up all those thick books and the available techniques. CL was instrumental in teaching me the art of selling. I did not like wearing jewellery, but CL advised that if it is to be sold it must be worn. I was not comfortable making a sales pitch so CL said just smile. CL would say that if we were to wear small jewellery the orders would be small thus leading to small bonuses. I could not bring myself to do that as wearing large jewellery made me uncomfortable. Thus I wore small but expensive jewellery!”

During the 1997 economic recession, Company X introduced a new product, product Y that was a health product. SB being a victim of migraine in good humor claimed that she could be referred to as a drug addict as she relied upon prescription drugs to relieve her pain. Product Y gave her back her health. She felt more motivated and spirited. As a result she strove to know more about the product. Whenever, a talk by a scientist who has knowledge of what goes into the product and its benefits is held she would attend. However, given her lack of knowledge of the sciences she would ask her husband to accompany her. This is what she said:

“If the talk has something to do with science or nutrition my husband given his science background understands better. I can absorb less than twenty percent of the information but he will be able to absorb all. He will then teach my network members and myself. My team is the best in selling product Y. Now I talk about this product and give talks in schools, universities and government departments”.

Social relationships were often forged with other agents and distributors. In the process SB learnt to value the vicissitudes of business and how to manage it financially.

“The economy is down now. That is a challenge but not a stressor or form of pressure. I was able to anticipate the downturn. After all it is stated in the *Quran* that 7 years of prosperity will be followed by 7 lean years; and gains made during times of prosperity should be reserved for the difficult times. Thus during good times excessive expenses must be avoided. I have seen other people in the same business splurging their gains on personal material wealth and when tough times set in they are unable to manage the high standard of living they had carved for themselves. My aim is specific: I want my agency; manage my down-line well and have a good network.”

As an agent, SB attended motivational talks organized by Company X and those organized by other institutions. These motivational talks conducted by excellent speakers enabled SB to learn about her internal strengths better and to improve on her communications skills. During the course of the interview, she said that she learnt to communicate better after she became a distributor and then agent for Company X. The ideas and concepts learnt from the motivational talks were tied to her business set up and she would Islamize the teachings. The Islamization of the said teachings then encouraged her to develop motivational programs for the youth. She

would often get calls to give motivational talks and in doing so will mention relevant products suitable for betterment of the youth.

## **6.6 Faith in God and Change of Mindset**

In her pursuit of gain SB believed in the power of prayer. She bought herself a distributor kit worth RM2,000 and did not know how to go about making her first sales. The first person who knew of her product was her maid.

“In order to earn an income from my venture, I prayed. I did not know where to sell and who would buy my products, so I merely showed my maid my product and expressed by dilemma. The maid told other maids. My first customer was a female gynecologist who through her maid called upon me to make purchasers for her five daughters. I stressed to her the fact it was gold plated jeweler and she told me that when she was a student overseas she was fond of wearing gold plated jewellery. Her purchase amounted to RM1,600. Soon through the doctor word got around and people called upon me to buy the gold plated jewellery. I thought people would not like it but they did as it was affordable and they worried less over its loss. Nevertheless, I was concerned for the doctor. She had made a large purchase and I worried whether she would look after her purchase well. If I could I would have looked after her purchase for her.”

The economic downturn affected SB whereby during times like this a few members of her network abandoned ship and were attracted to get quick rich schemes. SB asserts that loosing a down-line member is akin to loosing a child after all the effort spent in training and grooming had been invested. During such an episode she went to Mecca alone.

“I went to Mecca alone seeking for inspiration; I wanted focus. The prayer of Prophet Suleiman inspired me. It taught me to continue being grateful and to keep on doing good deeds. Regardless of my state I must continue doing goods deeds as much as I was capable of doing.”

## **6.7 Clarity of vision**

SB’s vision is to focus on development of the person rather than the sales of the product. She enunciates her vision clearly with conviction:

“My target is to develop entrepreneurs who are balanced and excellent. My business premise is my self-declared headquarters; I am the authority here and provide free training to my network members to develop themselves.”

“CL, my up-line separated preaching from business. I disagreed with her. When I set up my agency, CL was not supportive. If I were still with her I would be contributing a significant percentage in sales. I did not mind because I appreciated the fact that she taught me how to sell in the beginning and because I gained knowledge and confidence. Now with my own network, my network members purchase from me. Members in my down-line are creative. Creativity in business is very important. I encourage my network members when they intend to set up their

own agency not financially but in terms of moral support. We need to give them the opportunity. They are more creative and with an agency will be more committed and would be able to service the customer better. I am satisfied if my down-line is free from want and has wealth.”

## **6.8 Conceptualization of entrepreneurship**

SB defines an entrepreneur as a person with abundant energy, philanthropic in nature, able to develop himself/herself, has a system and is willing to invest.

“In my opinion the concept of entrepreneurship embraces the following elements: abundance; balance, in terms of physiology, spiritual and mental aspects; and societal responsibility. If focus is on self-interest, one becomes selfish. When a member of society benefits do not expect a reward in kind from that person as the person to reward you is God himself. An entrepreneur must develop people first so that businesses can develop”.

## **6.9 Generation of personal theory**

SB believes that knowledge must be applied and appreciates the learning experience in all stages of her life. From her experiences gleaned since childhood she developed these principles: (i) striving for more enables you acquire more; (ii) when you gain more you can give more; (iii) a set of facts if seen from a different perspective can provide an opportunity; (iv) application of knowledge learnt from many sources in business is vital; (v) the end result must have a positive spill over effect on society; (vi) to manage finances well bearing in mind that tough times may occur; (vii) to always invoke the blessings of God in all endeavors and do everything for the sake of God and God alone.

## **7. Discussion**

An entrepreneur to qualify as one must generate something ‘new’. It is argued that SB qualifies as one as her innovation is in the form of operational and logistical innovation. Operational and logistical innovation takes place when a product or service is delivered in a new way. Her method of training her down-line and society focuses not on the product but on development of the person whereby the product is promoted as a means to achieve that end. In the process, she has Islamized the training process and motivational talks she conducts for her down-line. Thus worship has been merged with business successfully.

An analysis of SB’s transcript was then compared against the findings of Rae and Carswell (2000). Similar themes were extracted. However, there were distinct themes that appeared from the interview with SB; one was that of the concept of God in business. This concept allows religion to be intertwined with business and direct the path or course of its implementation or flow. SB felt that the multilevel marketing system enables her to work collectively or *‘jemaah’* with others to improve their businesses together as business in her opinion is not a sole effort and is dependant upon others. In addition, since everything is done seeking God’s grace, every effort is a joy and not a burden. Another theme extracted from the interview was that an entrepreneur could be taught. SB had some qualities required of an entrepreneur; was competitive and loved

to learn; however she lacked confidence, communication skills and the knowledge to do business. The multilevel marketing system allowed her to learn from mentors, trainers, on the job experience on how to communicate better and how to do business. Most important she gained her confidence. The last theme extracted from the interview is the concept of balance in an entrepreneur with respect to the physiological, spiritual and mental aspects. When balance is achieved, one experiences challenges but never pressure or stress.

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