



## NURAIZAH SHAMSUL BAHARIN



### PROFILE

Nuraizah is the Managing Director of Madcash and Madcat World. She is a multi-award winning entrepreneur in the field of science and technology with a background in Electrical Engineering from the University of Michigan, Ann Arbor. After working as a product engineer and R&D engineer, she began her journey as an entrepreneur in 2006. Her focus has always been building technology companies. Her latest venture, MADCash (Multiply-Assist-Donate Cash) is a Fintech that funds women entrepreneurs and helps them strengthen their businesses while enabling digital financial inclusion.

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## “ VOICES OF FEMALE ENTREPRENEURS

### ● What motivated you to become an entrepreneur?

*I wanted to do something that matters to me and be able to set my own pathway for my career and life goals. Plus, I was motivated for my business to make a difference to my community, country and the world as a whole.*

### ● What is one challenge you had to overcome in the creation of your enterprise?

*Defining who we are and what we want to be when we “grow up”. All businesses need to figure out their scalability and sustainability. It can be a challenge to get everyone on board, on the same page, and moving in the same direction.*

### ● Women, Business and the Law data reveals that 3 reforms related to women's economic empowerment occurred in Malaysia since 1971. How do you think these legal reforms have impacted your and other women's ability to participate in the economy?

*The latest employment act provides 98 days of maternity leave instead of the previous 60 days, which is great! However, the implementation of this law needs more work. Currently, the burden of administering maternity leave benefits is on the employer and small enterprises are hardly able to cope. I have organized a roundtable discussion with small enterprises to discuss what steps can be taken to help them.*

### ● In what areas in your country would you like to see legal reforms that help encourage women's participation in the economy?

*I have proposed to the government to allocate 10% of their yearly procurement budget to women-owned businesses. This proposal would require the definition and identification of a woman-owned business.*

### ● What advice do you have for other women entrepreneurs?

*Starting a business is not for everyone, you will find that you spend more time and effort on it than anything else in your life. It can also be the most rewarding endeavor. Always remember why you started it and look for ways that your business can create impact in your community. Lastly, persevere – anything in life worth having will need some work to obtain.*

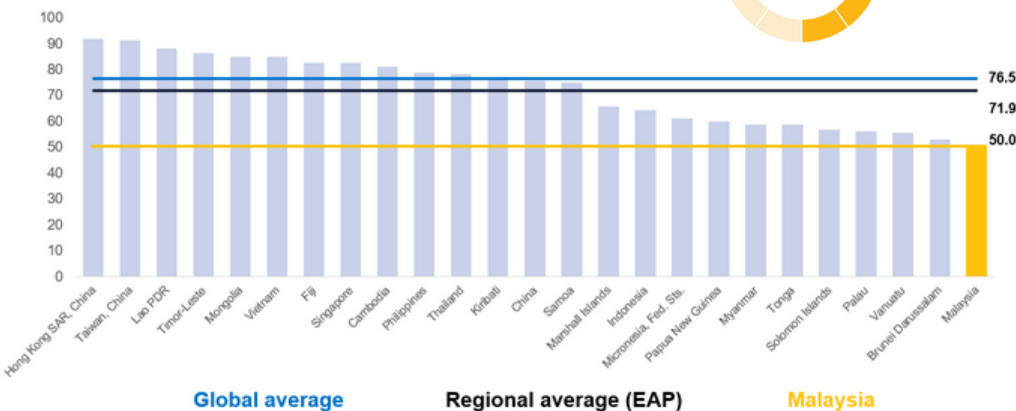
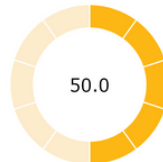
**REGION**  
East Asia & Pacific

**MAIN BUSINESS CITY**  
Kuala Lumpur

**INCOME GROUP**  
Upper Middle Income

**FEMALE LABOR FORCE PARTICIPATION**  
51%

## MALAYSIA WBL INDEX SCORE



## BREAKDOWN OF THE SCORE BY INDICATOR

Malaysia - Scores for Women, Business and the Law 2022



## OPPORTUNITIES FOR REFORM

**Malaysia** could consider filling the gaps in the **Entrepreneurship** and **Assets** indicators. For example, Malaysia could adopt legislation prohibiting discrimination based on sex or gender when conducting financial transactions. This can be achieved through a nondiscrimination or equality law, a provision in the penal code, a financial sector law or regulation, or a consumer protection law. Furthermore, Malaysia could consider reforming the Federal Constitution of Malaysia and the Distribution Act to equalize inheritance rights for sons and daughters and surviving spouses.



### Entrepreneurship

The law does *not* prohibit discrimination in access to credit based on gender.



### Assets

Sons and daughters do *not* have equal rights to inherit assets from their parents.

Female and male surviving spouses do *not* have equal rights to inherit assets.

## LEGAL REFORMS (1970-2021)\*

- 2013** Malaysia enacted legislation protecting women from sexual harassment in employment.
- 1996** Malaysia enacted legislation protecting women from domestic violence.
- 1986** Malaysia recognized the value of nonmonetary contributions.

## NURAIZAH SHAMSUL BAHARIN ABOUT THE REFORMS:

"The anti-sexual harassment bill was passed in Parliament on July 20, 2022. I am happy to see such a **proactive step** to providing safe and quality work environment for women in Malaysia. However, a lot of **education still needs to be done** to create greater understanding of what **constitutes sexual harassment** since it is a new bill and has never been seen as a serious problem in the workplace."

## LEARN MORE

[Women, Business and the Law 2022 Report](#)

[Malaysia Economy Snapshot](#)

\*Reforms by WBL Report Year