

# WOMEN ENTREPRENEUR EMPOWERMENT MODEL

**Zaleha Embong, Universiti Malaysia Kelantan (UMK)**  
**Nur Fatimah Sulaiman, Universiti Malaysia Kelantan (UMK)**

## ABSTRACT

*Women's involvement in the business sphere has shown a positive effect on the economic development of the country. In fact, the success of women in business and entrepreneurship shows the abilities of women entrepreneurs in empowering the country's economy. The effort and persistence in running the business is a testament to the strong nature and patience as the business field requires a variety of strategies to achieve success. Many women are involved in business especially women entrepreneurs in Kelantan who have created various successes. Thus, this article aims to identify the driving factors and success of women in the field of entrepreneurship in Kelantan. This article uses a qualitative approach in collecting the necessary data. This method uses an in-depth interview instrument and purposive sampling. Thus, 11 informants were selected consisting of Kelantanese women entrepreneurs to meet the needs of the study. The data were analyzed thematically, which is themed as the driving factor and success of women entrepreneurs in Kelantan as well as formulating the model of empowerment of these women entrepreneurs. The findings showed that the driving factors of their involvement in business stands from the need to change the economic status of the family, interest in business, helping their spouses for the household economy and inheriting the business from the family. The success factors for women entrepreneurs are mainly due to their deep interest, careful planning, and business knowledge and risk-taking readiness. This has brought success to many women entrepreneurs in Kelantan. In fact, these entrepreneurs also open up opportunities for women to increase their income.*

**Keywords:** Model, Empowerment, Entrepreneur, Women, Propulsion, Success.

## INTRODUCTION

Entrepreneurs are the founders of businesses that innovate through efforts to improve the economy. Entrepreneurs have the ability to see, control, seize and create new opportunities and are ready for risks or losses. Business and entrepreneurship are areas that can generate profits, contribute to increasing per capita income and opening up job opportunities. This area has the potential to reduce the problem of poverty and strengthen the country's economy (Ogundele et al., 2012; Misango & Ongiti, 2013; Ali & Ali, 2013). Therefore, the field of entrepreneurship was identified as one of the national priority areas until the implementation of the National Entrepreneurship Policy in 2019. The field of entrepreneurship is a strategic area that is always a concern from time to time and is constantly changing with the times.

The business sphere becomes an agent of change and the involvement of women can help boost the country's economic growth. Many efforts have been and are being made to encourage more people to get involved in entrepreneurship. Successful entrepreneurs are entrepreneurs with high innovative properties who can express new ideas and products as well as encourage competition in business. Along with men, women also do not want to miss the opportunity to be equally active in entrepreneurship in Malaysia. In the business world, women turn out to have

their own advantages. Women are often more willing to face the variety of customers and diligently manage the business. Such a natural nature as thrift allows the operation of the business to be done well. Such a basis is a determinant of success and progress in this area. However, many entrepreneurs face failure due to various aspects of entrepreneurship (Ayob et al., 2016).

Entrepreneurship is a high-risk area of failure, but the involvement of women especially in this field shows a positive trend. There are many factors that encourage a woman to engage in business as an economic activity or a source of living. Most women who venture into business are actually already involved with other jobs, such as working in the public or private sector. There are also those who have been self-employed in various fields such as agriculture, handicraft enterprises, food and others. This creates dissatisfaction in terms of income and poor treatment from employers. Because of this, they are trying to open a self-employed business. There are also entrepreneurs who venture into business due to forceful circumstances such as not having appropriate approval. So, the forces of life, family and people around them urged them to start a business. They depend on the available capital, capabilities, experience and support of those around them. In the face of Malaysia's unstable economy due to the COVID-19 pandemic, there are many workers who are laid off and many graduates are still unemployed. This encourages them to expand their business because of the scarcity in job opportunities.

The government, non-governmental organisations (NGOs) and women's organizations have organised various programmes and trainings to educate and train the Malaysian community, especially women in the field of business. These programmes and trainings are made specifically for women as they are seen as having great potential to succeed in the business field. Being a successful entrepreneur is the dream of every individual who does business. However, there are many challenges and obstacles that need to be overcome before achieving success. Although the facts show that the number of entrepreneurs is increasing in Malaysia, there are still significant number of those who are facing failure in their business. Each individual will face different challenges, depending on the type of business, type of entrepreneur, business size, place, time and many others. Success and failure are the process one would face in the business field.

In the context of Kelantan studies showed that many women in Kelantan have ventured into entrepreneurs and achieved tremendous success. Norshabiha Ibrahim and Sharifah Rohayah Sheikh Dawood meanwhile studied the uniqueness of Kelantan's women's business culture in preserving their business for generations. The uniqueness of different cultures includes attitudes, way of doing business, and aspects that are emphasized in business so that they can survive despite the various economic problems of the country (Ismail, 2012; Mahmood & Mahmood, 2011; Ishak & Omar, 2015). This shows the persistence of women in venturing into business. This positive development shows that women are trying to improve their quality of life while helping to improve their economy. This is interesting to study to see the driving factors and success of women in the field of entrepreneurship in Kelantan.

## LITERATURE REVIEW

Entrepreneurs as strong-working people, have new ideas, have high inventiveness and creativity, are willing to face the risk of losing property and seek to improve their business operations. Women entrepreneurs are women who have the motivation to develop their own business. In Malaysia, many of the women entrepreneurs venture into hawkers, retail and wholesale. This is because the field does not require many labour and capital skills, is not complex and the risk is low. The Kelantan state is considered as one the most unique state in

Malaysia as the majority of entrepreneurs are women, compared to other states in the country. The involvement of women in entrepreneurship in the state has started since the 19th century.

Specialised training programmes in the field of skills and entrepreneurship for women have been implemented to enable them to develop themselves and seize the opportunities available in the job market. Accordingly, courses in such areas as business, organizational management and finance were implemented. Bumiputera (native) entrepreneurs nowadays are beginning to show success and they are able to achieve the goals of the country's development policy. However, the fundamentals of Bumiputera entrepreneurs themselves need to be expanded and we cannot be satisfied with a small proportion of those who have succeeded. Success factors are heavily influenced by various reasons either from the individual's internal or external factors. Among the success factors that have been identified are running a business that demonstrates an update on the product offered, understanding the market accurately, having a high level of effort and enthusiasm, proactiveness, high self-motivation and many other factors.

In the early 1970s, studies focused on the psychological and sociological characteristics of female entrepreneurs, motivation, education and work experience, comparisons between men and women in terms of business, a comparison between female managers incorporates and women entrepreneurs women who venture into a male-dominated industry identifies the discrimination and barriers faced by female entrepreneurs especially when they want to start a new business. There are also research studies that examine organizational aspects such as strategies, problems, types of management, entrepreneurial formation activities such as capital, *networking* behavior and environmental (economic) factors (Jumbri & Zainudin, 2011).

In the 1990s and 2000s, research studies related to women entrepreneurs gained more and more attention from researchers both locally and abroad. The focus on this research is more focused on the driving factors of women in entrepreneurship, factors influencing success, the problem faced in business, the use of IT in business, entrepreneur personalities, career and family conflicts, development strategies Gundry, obstacles to success and others.

In Malaysia, studies on female entrepreneurs are still lacking compared to Western countries such as America and Canada. There are several studies related to women entrepreneurs such as those conducted by many others. The study of examined the uniqueness of women's business culture in Kota Bharu City, Kelantan. Meanwhile, Daud and Kamin (2004) looked at the factors that drove women entrepreneurs to do business in the Central Market of Tanah Merah, Kelantan. The study related to entrepreneurial activities among single mothers in Johor. Therefore, the study on women entrepreneurs should be focused on as such studies can have a positive impact on women entrepreneurs and the economic development of the country.

## METHODOLOGY

This article uses qualitative methods to collect the necessary data. This qualitative data is collected using in-depth interview instruments using semi-structured questions. The choice of this instrument is based on the objective requirements of the study. A total of 11 successful women entrepreneurs in Kelantan were selected as informants using purpose sampling. These informants are selected based on their success in operating the business. The symbol (P) in the findings and discussions refers to Kelantan's women entrepreneurs. The data obtained are analyzed using thematic analysis and sorted according to specific themes. The analysis based on these themes aims to examine the driving factors and success of women entrepreneurs in Kelantan as well as formulate as a model for Kelantanese women entrepreneurs.

## STUDY FINDINGS AND DISCUSSIONS

Studies have shown that the factors that lead to women entering the business field are due to various factors such as family encouragement, better quality of life and hardships in life. This is as discussed based on the following sub-topics:

### Kelantan Women Entrepreneur Propulsion Factors

Women entrepreneurs venture into business due to the main encouragement from the family shows in Table 1. The family plays a pretty important role in providing moral support and advising in making a decision. This has made these women entrepreneurs resilient in the face of challenges and obstacles in business. This is as stated by the following informants:

<b>Table 1</b> <b>STATEMENT OF FAMILY-RELATED WOMEN ENTREPRENEURS</b>	
<b>Subtopic</b>	<b>Statement of Encouraging Women Entrepreneurs</b>
<b>Family</b>	<p><b>Family as the driving force to venture into business</b></p> <p><b>P2:</b>  <i>“Nego ini sebab dari kecil ikot keluarga. Keluarga la bagi kekuatan dalam nego ni. Kito jatuh keluarga bagi support”</i></p> <p>Translate:  <i>“I inherit this business from my family and they provide me strength to continue the business. When I fail, they are the ones who support me”.</i></p>
	<p><b>P7:</b>  <i>“nego sebab anak-anok. Siye tengok anak-anok. Kalo tok nego, anak minta mainan tak leh nak bagi, kito raso terkilan. Keno kuat demi anak-anok”.</i></p> <p>Translate:  <i>“I’m into this business because of my children. I can’t bear it if they ask for toys and I can’t buy it for them. I would feel really guilty and sad. That’s why I have to be strong for them”</i></p>
	<p><b>P6:</b>  <i>“Kito nego sebab nok bantu ekonomi suami dan keluarga. Biar susah senang samo-samo”</i></p> <p>Translate:  <i>“I want to help my husband in supporting our family. Let us struggle through thick and thin together”</i></p>
	<p><b>P3:</b>  <i>“Nego sebab tengok orang lain nego boleh jayo. Sero semangat tengok orang nego pah kito ikut”.</i></p> <p>Translate:            I see a lot of people are successful in their business and I feel really motivated to start my own</p>
	<p><b>P1:</b>  <i>“nak bantu mok ayoh hok susah. Nak beli hadiah ke mok ayoh sebab susah dari kecil. Dari hasil nego jugok la dapat peluang membahagiakan mok ayoh”.</i></p> <p>Translate:  <i>“I want to help my parents. I always wanted to buy them presents since I was little. I have that opportunity to make them happy through business”.</i></p>

In this regard, the better quality of life is also encouraging women to venture into business shows in Table 2. Businesses can provide a decent side income if done in the right way.

This can improve the quality of life that every woman dreams of. The factor of financial problems causes them to develop their lives in a better direction. This is explained by the informant as the following statement:

<b>Table 2</b>	
<b>STATEMENT OF WOMEN ENTREPRENEURS RELATED TO QUALITY OF LIFE</b>	
<b>Subtopic</b>	<b>Statement of women entrepreneurs</b>
<b>Quality of life</b>	<p><b>Quality of life after doing business</b></p> <p><b>P9:</b>  <i>“Nego ni boleh dapat beli bare hok kito suko mace emas, baju, kasut denge handbag. Ore puan suko jangok. Beraso puah hati buleh beli guno duit sendiri”</i></p> <p>Translate:  <i>“I can buy things I love like gold, clothes, shoes and handbags. Women love to look pretty. I feel satisfied as I can buy them with my own money”</i></p> <hr/> <p><b>P4:</b>  <i>“Kalo nego ini boleh kayo berbanding kijo dengan ore. Penat hile bilo tengok hasil jualan sendiri”</i></p> <p>Translate:  <i>“Having own business will make me richer compared to working for others. I don't feel tired anymore when I look at the sales profit”</i></p> <p><b>P9:</b>  <i>“Sebelum ini nok beli mainan ke anak pun payoh. Bila start nego, buleh beri keselesaan ke anak-anak”.</i></p> <p>Translate:  <i>“It was really hard to buy toys for my kids before. When I start my business, I can afford the comfort to them”</i></p> <hr/> <p><i>“Hasil nego boleh beli rumoh denge sipe duit. Sekalo gak, hujung bule kering doh”.</i></p> <p>Translate:  <i>“The revenue that I got from business and savings enables me to buy my own house. Normally, I ran out of money at the end of the month”</i></p> <hr/> <p><b>P11:</b>  <i>“Kito tokse bergantung dengan duit tok laki. Nok ado pendapatan sendiri, duit sendiri baru sene nk beli bare hok kito suko”.</i></p> <p>Translate:  <i>“I don't want to depend on my husband's income. I want to have my own income and buy things I love”</i></p>

The hardships of life experienced by women are also a catalyst for the involvement of women in this field. Thus, businesses became one of the ways for them to get out of the turmoil and help improve the standard of living of the family. Women help their families in easing the financial burden of their husbands and families has become the norm of the community in Kelantan shows in Table 3. This can be examined from the following informant statements:

<b>Table 3</b>	
<b>STATEMENT OF WOMEN ENTREPRENEURS RELATED TO LIFE'S DIFFICULTIES</b>	
<b>Subtopic</b>	<b>Statement of women entrepreneurs</b>
<b>Hardship live</b>	<p><b>The difficulty factor of life as a driver</b></p> <p><b>P11:</b>  <i>“Kito ore susah sejak kecil. Sebab tu nego nak tolong keluarga”</i></p> <p>Translate:  <i>“I come from a poor family. I do my business because I want to help them”</i></p>
	<p><b>P7:</b>  <i>“Dulu hidup susah, kito nak ubah hidup keluarga biar jayo, ore lain pun pandang tinggi ko ore kayo”</i></p> <p>Translate:  <i>“We used to live a poor life. I want to change my family’s lifestyle and be successful. People looked up for the riches”</i></p>
	<p><b>P8:</b>  <i>“Sebelum ini nok make KFC pun berkiro denge anak-anok sebab tak mampu. Nego ni la boleh bagi apa yang anak nok”</i></p> <p>Translate:  <i>“I can’t afford to buy KFC for my children before. Doing a business will fulfill their needs”</i></p>
	<p><b>P9:</b>  <i>“Dulu duk di KL, jual ais cream jah nak tolong suami, gaji suami kecil je masa tu. Pahtu balik Kelate niaga kecil-kecil sambil jago ore tua”</i></p> <p>Translate:  <i>“When I was living in KL, I sell ice-cream to help my husband because his income was never enough for us”</i></p>

**Kelantan Women Entrepreneur Success Factor**

There are three main reasons that leads to women entrepreneurs in Kelantan; family support factor, dare to take risks and business knowledge shows in Table 4. These factors have inspired and empowered the women to continue to grow their business as well as having enough perseverance in addressing the challenges in the business. Feedback from informants is discussed on the following themes:

<b>Table 4</b>	
<b>STATEMENT OF WOMEN ENTREPRENEURS RELATED TO FAMILY SUPPORT</b>	
<b>Subtopic</b>	<b>Statement of the glory of the women entrepreneur</b>
<b>Family support</b>	<p><b>Family support factor as a success</b></p> <p><b>P7:</b>  <i>“Keluarga yang bagi sokongan dari awal hinggo loni, makin lamo makin maju doh sikit”</i></p> <p>Translate:  <i>“My family supports me from the beginning. My business is ever growing now”</i></p>

<p><b>P5:</b>  <i>“Keluargo tolong bagi modal maso nok mulo buka kedai”</i></p> <p>Translate:  <i>“My family helped me with the start-up capital when I first started”</i></p>
<p><b>P9:</b>  <i>“Suami banyak bantu, bagi modal, bagi sokonge. Kalo tak, susah juga kalo suami tak tolong”</i></p> <p>Translate:  <i>“My husband helps in terms of business capital and moral support. It’s hard if he doesn’t help”</i></p> <p><b>P10:</b>  <i>“Dulu tolong ma nego, loni buka kedai sendiri. Ma la yang banyak tolong ajar nego ni, bagi sokonge time susah sene”.</i></p> <p>Translate:  <i>“I used to help my mom before and now I have I have my own shop. My mom helps and supports me a lot”</i></p> <p><b>P9:</b>  <i>“Suami yang bagi peluang balik kelate jago ma sakit, suami duk KL maso tu. pah duk kelate nego kecik-kecik. Alhamdulillah, sekarang sudah ada syarikat sendiri”.</i></p> <p>Translate:  <i>“My husband allowed me to come back to my hometown, Kelantan to take care of my sick mom and opened up a small business. My husband lives in Kuala Lumpur. Alhamdulillah, I have my own company now”</i></p>
<p><b>P10</b>  <i>“Adik beradik semua nego, ma ajar sejak budok. Mari tolong sokmo ma kedai lepah balik sekolah. Adik beradik pakat support dale nego ni”.</i></p> <p>Translate:  <i>“All of my siblings are doing business because my mom taught us since we were kids. We always help our mom after school. We support each other in business”</i></p>

Passion in business is one of the success factors for women entrepreneurs in venturing into business shows in Table 5. This interest factor has become an important factor in encouraging women to venture into business, thus ensure their survival in the field for a long time. This is explained by the informant as follows:

<b>Table 5</b>	
<b>STATEMENT OF WOMEN ENTREPRENEURS RELATED TO INTEREST</b>	
<b>Subtopic</b>	<b>Statement of Encouraging Women Entrepreneurs</b>
<b>Interest</b>	<p><b>Interest in doing business</b></p> <p><b>P10:</b>  <i>“Kito meme minat sejak kecil nego. Ikut mok ayoh. Mulo-mulo nego kecil-kecik dulu. Pah untong banyak baru kembangkan nego tu. Bilu tengok untung banyak, suko la. Sero semangat”.</i></p> <p>Translate:  <i>“I have the passion for business since I was little. I just got it from my parents. When I get more profits, I further develop my business and I felt happy and motivated”</i></p>
	<p><b>P4:</b>  <i>“Keluarga kito keluarga nego. Kito minat nego bila tengok mok nego. tolong mok dari kecil lagi. Bila besar nego sendiri, buka kedai sendiri sebab ado pengalaman sikit-sikit”</i></p> <p>Translate:  <i>“My family is in business and I felt interested to help my mom doing her business. When I’ve grown up, I open up my own business because I already have the experience”</i></p>
	<p><b>P5:</b>  <i>“Kito suko nege sebab boleh beli mace-mace. Mudoh, tak harap duit tok laki. Payoh nk beli bare kito suko kalau minta duit tok laki gak”</i></p> <p>Translate:  <i>“I love doing business as I can buy a lot of stuff. It’s easier not to depend on my husband. I feel that it’s hard to buy things I love if I keep on asking from my husband”</i></p>
	<p><b>P9:</b>  <i>Sebab minat nego dari kecil. Suko tengok duit banyak, makin suko”</i></p> <p>Translate:  <i>“I have the passion for business since I was little. I feel happy when I got some profits”</i></p>

In addition, families play a pretty important role in helping businesses to thrive. The family will provide support and assistance to start a business. In fact, the family also help with challenges and difficulties. Women entrepreneurs also seek advice from family members to make decisions (Norsiah & Che, 2005). This is as stated by the following informants:

In turn, women entrepreneurs also stated that they also take risks to grow their business. In order to develop a business, significant investments are needed shows in Table 6. Women entrepreneurs also learn some strengths and weaknesses in business. This is as explained by the following informants:

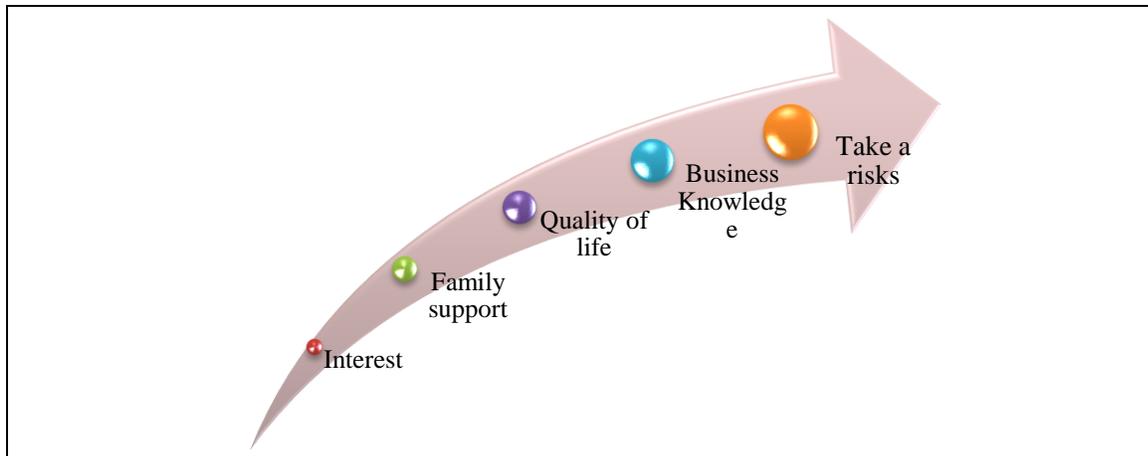
<b>Table 6</b>	
<b>STATEMENT OF WOMEN ENTREPRENEURS RELATED TO DARING TO TAKE RISKS</b>	
<b>Subtopic</b>	<b>Statement of the glory of the women entrepreneur</b>
<b>Take risks</b>	<p><b>The bold factor of taking risks as a success</b></p> <p><b>P3:</b>  <i>“Mulo-mulo nego rasa takut nok melabur banyok, tapi gak lambat kembe la. Bilo berani melabur besarkan nego, nampok hasil dio. Puah hati beraso”.</i></p> <p>Translate:  <i>“When I first started, I felt really scared to invest a lot of money. Then I get some courage to expand my business and now I feel satisfied with the revenue”</i></p> <hr/> <p><b>P8:</b>  <i>“Pernoh keno tipu duit nego, raso terkilan. Tapi gak dok putus aso, alhamdulillah rezeki tak putus. Makin ramai customer datang”</i></p> <p>Translate:  <i>“I get cheated on in this business and I felt frustrated. But I will never give up. There’s always something for me. I get more customers”</i></p> <hr/> <p><b>P7:</b>  <i>“Kalo takut nok melabur, dapat setakat tu jah. Kena berani ambil risiko besar kea perniagaan ni”.</i></p> <p>Translate:  <i>“If we’re scared to do some investment, we will not grow. We must have the courage to take risks in business”</i></p> <hr/> <p><b>P9:</b>  <i>“Mentor minta buka gudang stock seluas 2 padang bola. Saya takut pada awalnya. Teragok-agok sebab menelan kos yang banyak. Last buat keputusan buko jugo. Alhamdulillah stok makin cepat habis”.</i></p> <p>Translate:  <i>“My mentor asked me to open up a warehouse in the size of two football fields. I was hesitant and scared because it costs a lot of money. At last, I opened it and my goods get sold really quick”</i></p>

In addition, learning business knowledge is another factor that leads to the success of women entrepreneurs. Women entrepreneurs learn business knowledge to ensure that businesses can be managed well and thrive shows in Table 7. Therefore, knowledge is very important in starting a business so that it will survive despite many competitions. Women entrepreneurs express this as follows:

<b>Table 7</b>
----------------

STATEMENT OF WOMEN ENTREPRENEURS RELATED TO BUSINESS KNOWLEDGE	
Subtopic	Statement of success of the women entrepreneur
Business knowledge	<p><b>Factor in learning business knowledge as a success</b></p> <p><b>P9:</b>  <i>“Kito ambil kelas business supaya boleh nego atas track yang betul, ado mentor yang tolong guide supaya tak salah dale buat keputusan. Alhamdulillah banyak perkembangan lepas belajar ilmu perniagaan dengan mentor yang betul”.</i></p> <p>Translate:  <i>“I take business classes so that I can do business the right way. My mentors helped me so that I don’t go wrong in making decisions. Alhamdulillah, I see the results after learning business knowledge with the right mentor”</i></p>
	<p><b>P10:</b>  <i>“ilmu niaga nie penting untuk kembangkan perniagaan. Kalau ada kursus percuma saya akan pergi. Kalau berbayar gak, tak pergi sebab mahal”.</i></p> <p>Translate:  <i>“Business knowledge is important to grow a business. If there is a free course, I will go. If it’s paid, I don’t go because it’s expensive”</i></p>
	<p><b>P7:</b>  <i>“Ada pihak kerajaan anjur kursus-kursus kemahiran dan ilmu perniagaan untuk golongan wanita supaya wanita lebih berdikari. Molek untuk tambah ilmu, kito tahu mano kelemahan kito dalam nego ni”.</i></p> <p>Translate:  <i>“Some governments organize skills and business knowledge courses for women so that women are more independent. It’s good to add knowledge as we will know our weaknesses in business”</i></p>
	<p><b>P4:</b>  <i>“ambil kursus niaga sebab nak handle perniagaan sendiri. Ilmu ada dah sikit-sikit belaja melalui keluarga. Dari kecik lagi duk niaga tolong ma niaga di pasar”.</i></p> <p>Translate:  <i>“I take a business course because I want to run your own business. From a young age, I learned and helped my mother do business in the market”</i></p>

Based on the results of this in-depth interview with women entrepreneurs, it was found that the factors of interest, family encouragement, quality of life, gaining business knowledge, and daring to take risks are the success factors of women entrepreneurs in Kelantan (Perniagaan, 2005). Thus, the Kelantan Women Entrepreneur Empowerment Model can be formed based on the findings obtained and formulated as follows shows in Figure 1.



**FIGURE 1**  
**KELANTAN WOMEN ENTREPRENEUR EMPOWERMENT MODEL**

### CONCLUSION

In conclusion, the involvement of women in business is due to several motivating factors, namely family encouragement, helping the family economy and achieving better quality of life. In addition, the factors that contribute to women's success in business are passion or interest, family support, quality of life, business knowledge and the courage or ability to take risks. Women entrepreneurs also implement various strategies to attract customers to their business. Various efforts are made by women entrepreneurs to enhance their business as well as to help other women earn better income.

### APPRECIATION

This article is the result of a research grant. Appreciation is dedicated to Universiti Malaysia Kelantan (UMK) which has sponsored this research under the Short-Term Research Grant Scheme, IMPAK Grant no. R/SGJP/A0400/01558A/002/2019/00681 for the year 2019.

### REFERENCES

- Ali, D.A.H., & Ali, A.Y.S. (2013). Entrepreneurship development and poverty reduction: Empirical survey from Somalia. *American International Journal of Social Science*, 2(3), 108-113.
- Ayob, N.A., Daud, S., & Ismail, M.T. (2016). Human capital, competitiveness and performance of women entrepreneurs in Malaysia: Qualitative analysis of bumiputera women entrepreneurs in Melaka. *Geografia*, 12(10), 56-67.
- Daud, A., & Kamin, Y. (2004). Factors that encourage female entrepreneurs to do business in Pasar Besar Tanah Merah, Kelantan (Doctoral dissertation, Universiti Teknologi Malaysia).
- Ismail, R. (2012). Human capital in economic development: Driving productivity and competitiveness. Publisher of the National University of Malaysia.
- Ishak, S., & Omar, A.R.C. (2015). Social entrepreneurship as an innovative approach in community social transformation: A Malaysian case study. *Geografia*, 11(8), 38-51.
- Jumbri, I.A., & Zainudin, M.Z. (2011). Human Capital Development among the Poor and Poor as Entrepreneurs: A Case Study at the Selangor Zakat Board. *Journal of Human Capital Development*, 4(2), 41-56.
- Misango, S.B. & Ongiti, O.K. (2013). Do Women Entrepreneurs Play a Role in Reducing Poverty? A Case in Kenya. *International Review of Management and Business Research*, 2(1), 87-103.

- Mahmood, R., & Mohamad, M.R. (2011). Small enterprises and the dilemma of Malay entrepreneurs. The University of Malaya Press.
- Norsiah, A.H., & Che S.M. (2005). Computer Access and Literacy among Kedah Women. E-Community National Seminar 2005, 6/7 December 2005, Putrajaya. Putrajaya: Malaysia.
- Ogundele, O.J.K., Akingbade, W.A., & Akinlabi, H.B. (2012). Entrepreneurship training and education as strategic tools for poverty alleviation in Nigeria. *American International Journal of Contemporary Research*, 2(1), 148-156.
- Perniagaan, D.K.P., Ali, A.B.M., Omar, D.R.B., Som, P.D.H.M., & Muktar, S.N.B. (2005). The involvement of women in entrepreneurial activities in the state of johor: A study of critical success factors.

**Received:** 04-Oct-2022, Manuscript No. AEJ-22-12419; **Editor assigned:** 05-Oct-2022, PreQC No. AEJ-22-12419(PQ); **Reviewed:** 19-Oct-2022, QC No. AEJ-22-12419; **Revised:** 24-Oct-2022, Manuscript No. AEJ-22-12419(R); **Published:** 26-Oct-2022