

Empowering Low-Income Women through Entrepreneurship: The Role of Self-Efficacy and Access to Financial Resources

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ABSTRACT

This research explores the role of self-efficacy and access to resources in empowering low-income women through entrepreneurship. A qualitative approach was used in data collection based on semi-structured questions. Purposive sampling was used, involving 10 low-income women that supported families with entrepreneurship activities. The findings indicated that the self-effort in improving the household income contributed to the involvement in the entrepreneurship activities among respondents. However, their entrepreneurship activities are purposely meant to just fulfil household needs. Although a few made some efforts to expand the entrepreneurship activities outside of their neighborhood as well as using technology like WhatsApp and Facebook, it is still limited to the surrounding area close to the neighborhood or at their working places. In fact, with limited access and knowledge of entrepreneurship grants or funding agencies, these respondents will continuously focus on the same target market and stagnant productivity. Thus, there will be no growth in productivity and income generation. The findings of this study significantly contributed to the existing body of knowledge on the role of self-efficacy among low-income women in entrepreneurship activities to support household income. It also offers a useful view on actions that should be taken by the agencies in approaching low-income women in support of entrepreneurship activities for economic well-being.

Keywords: access to resources, entrepreneurship, income, low-income women, self-efficacy.

INTRODUCTION

In April 2023, the number of women participating in the labor force in Malaysia increased to 56.2 percent from 55.9 percent in 2022 and 55.3 percent in 2020 (Asri, 2023). In May 2023, there were 219 programs conducted aimed at providing guidance and training for women that have small businesses to connect with the e-commerce platforms to expand access to business services. The prior studies indicated that women play significant roles to help the financial burden of households especially those that involve low-income women in the rural area (Hazudin, Sabri, Kader, & Ishak, 2021; Aysha et al., 2018).

Low-income women play a vital role in supporting their families, often juggling multiple jobs while raising children. This difficult balance becomes even more challenging during tough economic times, leading to heightened financial stress and mental health struggles, such as chronic stress and anxiety (Marcil et al., 2020). As primary caregivers and significant contributors to household income, these women allocate much of their labor and earnings to improving their children's education, health, and overall well-being (Gupta, 2024). Furthermore, financial strain disproportionately affects them, forcing difficult choices between work responsibilities and parenting. This can lead to feelings of guilt, inadequacy, and compromised mental health, particularly for rural low-income women who often work long hours in full-time and part-time roles to meet basic needs.

The role of self-efficacy is critical in helping low-income women transition from financial struggle to economic independence through entrepreneurship. Many women have the skills needed to start businesses but may hesitate due to low self-efficacy shaped by societal and cultural factors. Programs designed to enhance self-esteem and confidence, such as group coaching initiatives, have proven effective in helping women overcome these barriers, empowering them to engage in entrepreneurial activities. These programs not only boost self-efficacy but also encourage women to explore business opportunities that can alleviate poverty (Deschamps, 2024).

Running the business for extra income is supposed to educate them to manage the finances wisely, which is equally important for business success. Women with greater confidence in their ability to manage finances are more likely to succeed in entrepreneurial ventures (Ghimire, 2024). Access to financial literacy programs and resources can strengthen this confidence, enabling them to make sound financial decisions and achieve sustainable business growth.

Low-income women who embark into entrepreneurship also confront time constraints. This is because they are obligated as primary caregivers and household managers leading to triple burdens that significantly limit their capacity to focus on professional growth. The interplay of these responsibilities restricts their participation in essential opportunities such as upskilling programs, networking events and training initiative which results in high dropout rates and limited access to financial resources. Furthermore, they are struggling to manage work life balance facing high stress and emotional torture due to these responsibilities (Selamat 2024; Wijewardena et al., 2020). This statement also agreed by Priambodo (2024) said that time constraints as barrier for poor women to engage with professional development which exacerbates the digital gender divide. Worse, this cause has affected the scaling and sustaining their business and faces high competitiveness in the market. Research indicates that many women in this demographic lack essential business skills such as marketing, accounting, and inventory management, which are critical for running a successful enterprise (Selamat 2024; Nyakudya et al., 2017).

Furthermore, the lack of confidence in their entrepreneurial abilities, compared to their male counterparts, further diminishes their willingness to engage in self-employment and high-growth entrepreneurship (Selamat; Nyakudya et al., 2017). The reality is that many women entrepreneurs, especially those from lower-income backgrounds, struggle to acquire these competencies due to financial constraints and limited access to resources. The importance of skill variety in entrepreneurship is a balanced skill set is crucial for managing the multifaceted demands of running a business (Krieger et al., 2022).

Moreover, the political skills of women entrepreneurs, which include the ability to influence stakeholders and navigate market opportunities, have been shown to significantly affect firm performance (Demirbağ et al., 2022). However, many women lack these skills, which can limit their effectiveness in securing funding and support for their businesses. This is particularly relevant in contexts where access to financial resources is already a challenge due to gender biases in lending practices (Tawab, 2022).

Addressing the challenges faced by low-income women requires a multifaceted approach, including financial education, self-efficacy development, and supportive policies. By fostering their entrepreneurial potential and empowering them with the tools to succeed, these interventions can promote economic independence and enhance their quality of life (Tan et al., 2024; Gupta, 2024). In Malaysia, many low-income women are involved in entrepreneurial activities to help increase household income but not many have shown improvement in terms of development or improvement to a better level, especially for this super micro group from the rural area. Therefore, understanding the experiences of marriage and doing extra jobs for low-income women, who often juggle multiple roles, is especially critical in tailoring effective solutions for this underserved group. Thus, this study has filled in the gaps on how the low-income women who embarked on entrepreneurship activities to lessen the household burden specifically focusing on self-efficacy and access to business funding aspects.

LITERATURE REVIEW

Entrepreneurship has become vital to economic growth and innovation, particularly in developing countries where young people are critical in driving new business ventures (Peprah & Adekoya, 2020; Corrêa et al., 2024). In fact, previous studies have proven that countries that encourage their people to become entrepreneurs and

stimulate them in entrepreneurship can reduce poverty (Morris et al., 2020; Si et al., 2021). Traditionally, the role of women is as housewives; however, at present, women have also contributed to families' and the country's economic development by becoming entrepreneurs. This scenario is common in Southeast Asia, especially in Malaysia. For instance, Kang and Yaacob (2024) said that the Kelantanese women are actively involved in daily economic activities, causing them to be the leaders in the household.

Despite Malaysia's long-term economic and social growth, which immensely benefits from empowering entrepreneurialism among women entrepreneurs and promoting equal opportunities (Ahmad et al., 2019), it cannot be denied that women who own businesses face challenges and difficulties that slow down their progress in their business (Abdullah & Abdullah, 2017). Among the factors that cause women entrepreneurs to not survive include limited financial resources to develop the business, limited production capacity, and low product quality, lack of knowledge and experience in sales and marketing, weaknesses in customer relationships, and they cannot compete with stronger, larger, and stronger competitors (Aladejebi, 2020; Cho & Chaudhuri, 2020; Mohd Noor et al., 2024).

Mohamad & Ariffin (2018) added that women entrepreneurs cannot start a business due to insufficient funds and the social barriers that limited their involvement in entrepreneurship. Zahari & Radzi (2018) suggested that by giving power to women entrepreneurs, they can increase gender parity and provide a sense of empowerment for these same women. It is undeniable that women entrepreneurs play a vital role in advancing Malaysia's economy, and the tools provided to these women for setting up successful businesses not only can expand Malaysia's economy but also can bring social change and create more creativity (Rasdi & Abdul Wahid, 2019).

Rocha et al. (2022) refer to self-efficacy as the belief in one's ability to succeed in ventures, whereas Dempsey and Jennings (2014) refer to self-efficacy as a person's subjective evaluation of their own capacity to plan and carry out the actions necessary to complete tasks. In self-efficacy theory, entrepreneurs will begin their business when they believe they can overcome the challenges they are facing. If they cannot face the challenges, they will look to other options like paid-salary employment (Scherer et al., 1989). Based on self-efficacy theory by Albert Bandura (1977), individuals with high levels of self-efficacy tend to strive for more effort, resilience, and persistence in confronting challenges. It is important for low-income women to embark on the challenges, and their self-efficacy influences the efforts to achieve economic empowerment through entrepreneurship activities.

SELF-EFFICACY AND ITS ROLE IN ECONOMIC EMPOWERMENT

Belief in Capability

Low-income women often face a multifaceted array of social, economic, and cultural barriers that impede their entrepreneurial aspirations. Despite these challenges, a strong belief in their capabilities, commonly referred to as self-efficacy, can enable them to overcome obstacles and pursue entrepreneurial endeavors (Deschamps, 2024). For women from low-income backgrounds, fostering self-efficacy is a critical determinant of entrepreneurial success. Studies suggest that women with heightened self-efficacy are more likely to engage in entrepreneurial activities and persist in the face of adversity. For example, research has established a positive correlation between general self-efficacy and business performance among women entrepreneurs, demonstrating that confidence in their abilities often translates to superior outcomes in their ventures (Yusuff et al., 2019).

However, despite possessing the requisite skills for entrepreneurship, many low-income women struggle with low self-efficacy due to various psychosocial factors, including societal stereotypes that diminish their confidence and aspirations. Deschamps (2024) noted that while entrepreneurial intentions are notably higher among women in low-income countries (28.2% compared to 11% in high-income countries), cultural norms and perceived inadequacies often discourage these women from pursuing business opportunities. Moreover, education emerges as a pivotal factor in enhancing self-efficacy. Entrepreneurship programs that integrate business coaching with personal development strategies have proven effective in this regard. Such initiatives not only impart technical knowledge but also cultivate a supportive environment where women can share experiences, learn from peers, and build confidence in their abilities. A coaching program tailored to women entrepreneurs, for instance, enabled participants to recognize and utilize their skills effectively, thereby enhancing their self-assurance and entrepreneurial acumen.

Additionally, the socioeconomic context significantly influences women's entrepreneurial self-efficacy. Research highlights that household income moderates the relationship between entrepreneurial education and entrepreneurial intention. Women from lower-income households frequently lack access to role models and resources that could strengthen their confidence in pursuing entrepreneurship. Consequently, belief in their capabilities emerges as a powerful enabler for low-income women aspiring to become entrepreneurs. By addressing these challenges through targeted education, community support, and tailored interventions, self-efficacy can be cultivated, empowering women to navigate barriers more effectively. This empowerment not only facilitates individual economic advancement but also contributes to broader societal transformation (Deschamps, 2024; Wang & Liu, 2024; Yusuff, 2019).

Resilience and Persistence

The intersection of self-efficacy, resilience, and entrepreneurship holds particular significance for low-income women, who often encounter substantial obstacles in their quest for economic stability. This exploration sheds light on how these women harness their belief in their abilities to cultivate resilience and persistence, ultimately striving to alleviate the burdens faced by their households. Resilience, as defined by Feria Hernandez (2024), refers to the capacity to recover swiftly from adversity and to adapt effectively to challenging circumstances. Among low-income women entrepreneurs, resilience emerges as an essential characteristic that underpins their entrepreneurial endeavors. Empirical evidence suggests that resilience is strongly associated with improved business outcomes, as individuals who exhibit resilience are more likely to perceive setbacks as opportunities for growth rather than as insurmountable challenges (Chatterjee et al., 2022). Furthermore, the profound sense of responsibility toward their families often drives these women to persevere. The need to provide for their children frequently acts as a powerful motivator, enhancing their determination to overcome obstacles (Eyeh, 2024). This intrinsic motivation has been found to significantly bolster resilience, equipping women to endure the hardships inherent in entrepreneurial ventures. Previous studies provide compelling evidence that participation in entrepreneurship training programs equips women with the resilience needed to sustain their businesses over time, even during periods of economic instability (Sapiie, 2023; Chatterjee, 2022). These programs foster qualities such as hardiness, resourcefulness, and optimism, which better position women to adapt and thrive in dynamic and often unpredictable business environments.

Support Systems

A strong support networks such from community leaders and peers could motivate low-income women to have higher self-efficacy as they could provide encouragement, advice, and help build confidence. Most women entrepreneurs need strong support from family members or friends in the early stages of running a business. This is because they don't have the experience and knowledge yet and may not come from a family with a business background. Therefore, confidence in business management is lacking and with the available support can help increase self-confidence to do business to some extent (Isa, Muhammad, Ahmad, & Noor, 2021).

According to Abdul Azis et al. (2023), forming strong business networks and support systems can help women entrepreneurs to become more successful. These include developing the mentoring programs and conducting entrepreneurship seminars and conferences to help in promoting the well-established companies with women entrepreneurs (Omar & Shahzad, 2016). Currently, with many webinars whether paid or free are available online, the low-income women could gain knowledge and skill on business operation. In fact, with online platforms such as Shopee, Lazada, and TikTok Shop, the low-income women could utilize the technology to enhance entrepreneurship activities. Apart from that, the low-income women also could obtain financial funding through participating in many programs conducted by the government and NGOs. Financial constraint is part of the problems faced by low-income women in enhancing the business performance. Thus, by having networking with the person in charge on the financial matters from the agencies and NGOs could help them to apply for the funding.

Access to Small-Scale Entrepreneurship Funding

Although financial issues are significant in business, there is funding access provided by the government and non-government organizations (NGOs). Small-scale loans or grants provided without collateral and the

procedures are simpler than those offered by banks. The low-income women that seriously seeking for loan or grant need to follow the rules and procedures required by the organizations. Several agencies such as *Tabung Ekonomi Kumpulan Usaha Niaga* (TEKUN), *Amanah Ikhtiar Malaysia* (AIM) and *Yayasan Usaha Maju* (YUM) are the most common organizations supporting the small-scale entrepreneurs that seeking for funding. These organizations received financial assistance from the Government of Malaysia (GOM) that used to fund small-scale entrepreneurs' business operation.

Government and NGO Grants

The Malaysian government, in collaboration with various non-governmental organizations (NGOs), has introduced numerous initiatives to support women entrepreneurs, particularly those from low-income groups and microenterprises. These efforts align with broader national strategies to advance gender equality, foster economic empowerment, and alleviate poverty.

The Malaysian government has allocated RM470 million through institutions such as Small Medium Enterprise (SME) Bank, *Bank Simpanan Nasional* (BSN), and *Bank Rakyat*, and *Majlis Amanah Rakyat* (MARA) to provide financial support for women in micro, small, and medium enterprises (MSMEs). This funding aims to assist women entrepreneurs in acquiring working capital and assets essential for their business operations (Taufik, 2024; Bernama, 2024). For instance, RM1.4 billion in microfinance has been disbursed through BSN to address the business capital, equipment, and marketing needs of microentrepreneurs. An additional RM50 million has been earmarked for the Madani Micro, Small, and Medium Enterprises (PMKS) program. Furthermore, loan facilities and business financing guarantees totaling RM40 billion are available through various government organizations, with RM650 million specifically allocated to support women and youth entrepreneurship (Taufik, 2024; Kaw, 2024).

The government has also prioritized digital transformation for local entrepreneurs by introducing a RM50 million digital matching grant and digital vendor grant under BSN. These initiatives aim to enhance competitiveness in the digital economy. Additionally, the Malaysian Communications and Multimedia Commission (MCMC) has received RM100 million over five years to expand the National Information Dissemination Centre (Nadi) as a community platform for online entrepreneurship (Kaw, 2024). Complementing these efforts, the Women's Leadership Apprenticeship Program has been launched to encourage women's re-entry into the workforce, particularly in corporate roles. This initiative, supported by Bank Negara Malaysia and the Malaysian Securities Commission, provides training and employment facilitation to empower women (Bernama, 2024).

NGO Support and Collaborative Efforts

NGOs play a pivotal role in complementing government initiatives by implementing programs aimed at women's empowerment. For example, embassy grants have been used to fund projects promoting education, healthcare, economic development, and advocacy for women's rights. These grants enable NGOs to address the unique challenges faced by women entrepreneurs (fundsforNGOs, 2024a). Additionally, many NGOs provide training programs to enhance financial literacy, business acumen, and networking capabilities among women entrepreneurs. These initiatives are instrumental in building capacity and fostering a supportive ecosystem for female business owners (fundsforNGOs, 2024b).

Women entrepreneurs may encounter cultural bias or be discriminated against while trying to obtain financial help (Jamaludin et al., 2019). Hence, Fatimah et al. (2020) suggested that beside setting up microfinancing institutions, women entrepreneurs should be offered adequate training on money management and alternative funding choices like crowdfunding platforms to help them in their business.

METHOD

The purpose of this research is to obtain information on how low-income women from the rural area helping to increase the household income through entrepreneurship activities. A qualitative approach was used in data collection based on semi-structured questions. Purposive and snowball sampling was used, involving 10 low-income women that supported families with entrepreneurship activities. The data were compiled from individual

women experiencing difficult life that require them to utilize their skills in generating more income for the households. This study is an exploratory where various in-depth studies can be conducted in the future from the findings. Due to time and resources constraints, the researchers have selected enough respondents to generate data as 5 – 25 respondents are sufficient for phenomenology research (Crosswell, 2013).

At first, the list of 75 potential respondents was provided by the Majlis Agama Islam Pahang (MUIP) based on the criteria set by the researchers. The major criteria are as below:

1. women aged 25 – 60 years old residing in district of Maran
2. B40 category
3. part-timer running an entrepreneurship activity to support household income
4. employed (permanently or by contract) or unemployed

However, only 2 potential respondents from the list were interested in participating in the research. Some feedback from those that were not interested include reluctance to share personal information; scared of being scammed; not meeting the criteria; and not confident to participate. Some do not pick up phone calls at all and some cannot be contacted because the mobile numbers are not active anymore.

Thus, those that were interested were asked to provide contact that fulfilled the criteria and are willing to participate in the research as a qualitative data analysis needs to be executed until the data is saturated (Lincoln & Guba, 1985; Cresswell, 2013). Interviews were conducted in the district of Maran between September to December 2023. Each respondent was informed prior to the interview and consented to the terms and conditions of the program provided to them. The interviews were conducted in Malay for about 30 to 40 minutes and tape-recorded. The data is then transcribed by a research assistant for analysis purposes. The transcripts are then reviewed by researchers for accuracy. The data then translated from Malay to English by lead researcher and double checked by other researchers to conform the meaning. The data was then analyzed thematically.

FINDINGS AND DISCUSSION

Respondent Profiles

The results of the study in Table 1 showed that respondents played an important role in helping to increase household income through entrepreneurial activities. There were two groups of respondents: those who were employed and those who were unemployed. For those who are employed, side income activities are conducted during time off or after working hours. Even employed, the salary or wages received are not enough to meet the needs of families, especially single mothers. Thus, require them to put some efforts towards entrepreneurship activities and use the existing skill in baking or through training by attending upskilling classes such as making soap, which can be sold for income generation. The total range of total household income is from RM1000.00 to RM3000.00. There are five respondents that are married, and the other five respondents are single mother. The age ranges are from 36 to 53 years old with 7 respondents employed and the rest are unemployed.

Table 1 Respondent Profiles

Respondent	Job	Part-time Job	Income (work & part-time job) (RM)	Spouse Job	Total House hold Income (RM)	Age	Status
AZ	Clerk	Catering & selling desserts	1300	Farm work	1300	45	Married
F	Promoter	Sell herbal products	1500	Not working	1500	47	Married
K	Baker	Sell soap	Not declared	Contract labour	1900	42	Married

M	Home baker	Home baker	Not declared	Factory operator	1500	38	Married
MU	Cleaner	Masseuse	Not declared	Cleaner	2600	42	Married
A	Night market vendor	Coway promoter	3000	Not related	3000	39	Single mother
SH	Cleaner	Food stall helper	1700	Not related	1700	50	Single mother
S	Food stall assistant	Sell desserts	1200	Not related	1200	36	Single mother
Z	Cleaner	Sell soap, flowers & desserts	1200	Not related	1200	53	Single mother
W	Food stall assistant	Sell desserts	1000	Not related	1000	51	Single mother

Based on the data obtained, there were two main themes discussed; the first theme revolved around the efforts and skills of low-income women in generating side income for household additional earnings. The first point discussed was the entrepreneurial efforts carried out by low-income women, namely the sale of desserts, soaps, bouquets, flowers, herbal medicines, and massage services. The second point discussed on the skills possessed and learned by low-income women in making their entrepreneurial efforts successful, namely digital marketing skills and hard skills in soap making and product costing. The second theme is about access to funding, where these low-income women do not receive any grant sponsorship. Therefore, they only use personal money or assistance money provided by the government through the STR program.

Self-Effort

"I work part-time for catering... making desserts if there are orders [from customers]. I work as a clerk. Alhamdulillah, I was able to get the construction work [clerk] to accommodate a little bit [expenses]. The catering, if they call me, I will go...catering work is RM60.00 per day." AZ

"Before this, I didn't make any desserts; I was relying on Makjun and Manjakani [selling traditional herbs], so I focused on it and my work. Now, when children in school all need money, then I must make desserts for daily expenses [selling dessert]". F

"First, I want to have my own source of income because I don't work; I'm a housewife; I'm just doing business from home. I just take orders for desserts. If there are no orders, I don't make them." K

"I have to find initiatives; I have to make efforts because my husband's salary is not a lot; I need to pay many things; there is not much left towards the end of the month. So, I think I must open orders [selling desserts]." M

"I do massage for those in abstinence... if it's not enough, that's it; we have to ration the food usually." MU

"If there is not enough [money], we need to borrow money for rolling capital...we borrowed, we must pay back. There will be a profit of about RM30.00 to RM40.00. Therefore, I work for Coway service [work part time at Coway]. What else to do [to increase income]?" A

"My friends are the ones who ordered. There are also staff [at the workplace] who order. I use the part-time money to buy goods. The wage for the cleaning work [work as a cleaner] is not enough [for her household expenses]". SH "

Since I don't work on Saturday, I find another source of income. I sell dessert at night markets, but if I'm tired, I take some time off. The sale of dessert depends on customers. If they come, I can get about RM50.00–RM100.00 a day, Inshaallah [God willing]. If not, then we cannot cover the cost." S

"I make rempeyek [dessert] and sell dish soap. It sold for RM12.00, and I got RM4 [dish soap]. If I sell five or six bottles, I can get a lot. I also sell bouquets of flowers for birthdays if there are orders from customers." Z

"I made dessert in the morning and placed it near the Green Mosque near my house. After that, I went to work at Cendol stall. I also made dessert there: tauhu bergedil and tauhu sumbat. The income is enough for my expenses." W

The respondents are involved in several entrepreneurship activities including selling desserts, dish soaps, flower bouquets, health herbs, and providing massage and catering services. However, the main target customers are within the neighborhood and their friends, although a few are trying to sell outside the neighborhood, but it is not easy. Generally, respondents do places to sell their desserts either through other entrepreneurs or sell themselves on a cash delivery basis. The income generated from entrepreneurial activities is in the range of RM50–RM100 per day if it sells. Otherwise, the respondents will suffer losses because they cannot cover the cost of producing the desserts. In terms of self-efficacy, it exists but is not very strong; perhaps the effort is meant to sufficiently meet daily needs. For the development of entrepreneurial efforts, only a few can establish a serious business. There are still many women who are involved with small businesses but do not have the confidence to promote products out of their environment (Abu Bakar, Mohamad, S. A., & Ganapathy, 2020).

Skill

The role of the government in providing support for entrepreneurial activities has been proven to help improve the performance of entrepreneurs such as the findings of a study on women entrepreneurship by Chian, Hanifah, & Vafaei-Zadeh (2022) states that the performance of entrepreneurs increases if their competencies or skills are increased.

"I post on Instagram; I use Instagram only. Customers order and reorder. Customers are from Jengka 19, some are not, sometimes from Temerloh, Mentakab. I do COD [cash on delivery]". AZ

"I want to expand my business. If possible, I want to quit my job just to focus [on business], but I cannot because life is too hard. I have Facebook [post business on Facebook]". F

"... I make dish soap and bar soap. Income is higher [in selling soap] in Gelangi [her place]. The community buys, the housewives buy, no outsiders. The dish soap is my own product; I process myself using used oil." K

"I make simple cakes; previously I did the creamy and decorated cakes; now no more. The ingredients are expensive; not worth the price if I want to sell them. I think the cost of seven inches is about RM80.00 to RM90.00 as calculated, not including the additional cost for decorations. Customers said it was too expensive, plus if they added more decoration, the price would be even higher. So now I focus on bread and make simple cakes like chocolate moist, marble, and others. I sometimes make desserts if there are orders [from customers]." M

"I expand my business by asking friends to tell people to get the massage service with me through WhatsApp and Facebook." MU

"Churros are popular now and have many flavors; I want to make churros during other days that I am not selling [at night market]. I want to find a place to sell Churros." A

"I sell batang buruk [dessert] and other [products] from TikTok that I have to pay RM20.00." SH

"I sell dessert on WhatsApp...take orders every Saturday as it's my off day. Besides, I open orders for pulut kuning [traditional food] for engagement or wedding events. I also post on Facebook and WhatsApp, but slow [not many demands]." S

My neighbor opens a class for making liquid soap, so me and my friends joined this class. We learnt to make liquid soap during the weekend; we do it together and produce many bottles. Then, I will have several bottles, and this could give me several Ringgit [by selling liquid soap]." Z

Similar to the findings of Isa et al., (2021) study on women entrepreneurs' which found that the use of ICT is an important tool in business, some respondents in this study used digital marketing tools such as Instagram, Facebook, and WhatsApp for product promotion. This shows that even though their businesses are small-scale, they adopted digital skills by using popular apps to increase sales and side income generation. Due to the ever-changing communication technology, it is important for entrepreneurs to have digital marketing skills to help attract more customers (Hazudin et al., 2021). One respondent used TikTok for business opportunities or income generation. Apart from that, another respondent mentioned her knowledge of costing or making desserts, thus showing her skill in costing. Although the costs involved in making desserts are not much for small-scale businesses, it helps respondents determine the profit or side income generation from the sale. One respondent has the intention to quit her regular job to focus on dessert business but lacks the confidence to pursue the intention. She worried that such action would worsen the family's financial situation if the business failed. In contrast to the study of Zainon, Zainol & Afthanorhan (2020) which said that risk-taking is a characteristic of successful women entrepreneurs, respondents in this study are not willing to take risks avoid impacting the family's finances if they fail. One respondent, on the other hand, planned to do dessert business based on the current demand for dessert (churros), and she is planning to find a suitable place to do so. She has the basic skill of researching the current demand in the market for dessert. All these concluded that the low-income women entrepreneurs are willing to learn and gain skills in making the business successful and subsequently improving the business circumstances.

Access to funding

Access to funding is very crucial for small-scale businesses as it causes struggles and demotivation among women entrepreneurs in a study by Abd Wahid, Abd Aziz, Ishak, and Hussin (2021). However, 7 respondents in this study do not seek help with business funding through any agencies.

"No. I received aid from the government only, the STR." AZ

"I don't receive aid. But I usually fill out forms twice a year for zakat; if I'm lucky, I will get it. So far, I get [from zakat] but not every month...RM300 once [in a year]". MU

"I receive aid from zakat." A

"No. In the past, my ex-husband applied for zakat from MUIP. I received aid during that time. Now, I don't apply; I don't even try to ask and fill up the form [zakat form from MUIP]". SH

"No. I have my own income; if I am not well, then no income." S

"The first 10 years after separation, I received zakat but after that, he [the person in charge] said that I was no longer eligible for assistance because it's already been 10 years; he gave it to someone else, as now I live alone without dependents. I only get STR now." Z

"I received zakat. I got RM300.00 in cash and a RM200.00 voucher for groceries. I used a voucher at PDM previously, but now PDM is closed, so I used it at UMart. I fully used that RM200.00 voucher." W

Apart from the need for additional efforts in the development of entrepreneurs, another challenge that is often associated with the provision of business capital (Khalil, 2022). However, some of the respondents did not ask for financial assistance as they require a small amount of capital. It could be because of the inconsistency of demand and the desserts produced in a small quantity. In addition, the desserts are produced during their free time or on weekends only. However, most respondents receive *zakat* assistance either once or twice a year given by the Pahang Islamic Religious Council (MUIP). For those who do not receive *zakat* assistance, it is because they do not apply or have already exceeded a certain period that disqualifies them for *zakat* entitlement. There are also respondents who receive subsistence assistance *Sumbangan Tunai Rahmah* (STR) from the government that is enough for life sustainability, thus enhancing the business further is not a priority.

CONCLUSION

The low-income women's self-efficacy plays a crucial role in their efforts to generate more income for them

household. However, this study was limited to respondents who were over 35 years old and for some, their effort in entrepreneurship activities is more about meeting daily needs and not gearing towards a more substantial business expansion or development. Although there are opportunities for them to enhance the business, it is not possible due to a sense of sufficiency for the continuity of life. Therefore, their efforts have not yet reached the maximum level that can influence them to seek business funding assistance from existing entrepreneurial agencies to enhance the business. Although access to business funding is difficult, low-income women can look to microfinance assistance from various agencies. In addition, by participating in government and community entrepreneurship programs as well as improving skills in digital marketing, it can create opportunities for networking and enhancing their self-efficacy toward improving the socio-economic status. In future, the focus study could be the younger generation in rural areas that less fortunate in education yet struggling to survive with entrepreneurship activities.

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