

# SOCIOECONOMIC IMPACTS AND DEVELOPMENTAL CONSTRAINTS AMONG WOMEN IN TERENGGANU'S KEROPOK LEKOR INDUSTRY

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**Abstract:** Women entrepreneurs in Terengganu's keropok lekor industry play a crucial role in sustaining cultural heritage and contributing to local economic development. Their involvement has transformed what was once a domestic, small-scale activity into a meaningful enterprise sector. Despite this evolution, many continue to face significant obstacles such as limited access to financial capital, inadequate business training, restrictive gender norms, and insufficient technological resources. These barriers restrict business scalability and long-term sustainability. Recent developments, including increased digital accessibility and supportive government initiatives, have created new opportunities for market expansion and innovation. Through the use of digital platforms like e-commerce and social media, many women have begun to expand their customer reach while maintaining the authenticity of traditional food practices. An analysis of structural, cultural, and institutional factors reveals the need for holistic strategies to empower women entrepreneurs, including enhanced digital literacy programs, inclusive financial support, mentorship opportunities, and policy reforms that promote gender equity. Addressing these interconnected challenges not only fosters entrepreneurial growth but also supports broader goals of rural economic inclusion and cultural preservation. The findings provide actionable insights for policymakers, development agencies, and academic researchers focusing on gender, entrepreneurship, and traditional industries.

**Keywords:** Entrepreneurship, Women, Terengganu, Microenterprise, Empowerment

## INTRODUCTION

The role of women in entrepreneurship has gained global attention due to its significant impact on economic development, job creation, and social transformation. Women entrepreneurs, particularly in developing economies, often lead businesses in sectors such as agriculture, retail, and food production, contributing significantly to both the informal and formal economies. In Malaysia, the role of women in entrepreneurship is growing, particularly in rural areas, where women play an essential part in maintaining cultural practices while fostering economic activity. One such sector where women have a profound influence is the production and commercialization of traditional foods, such as keropok lekor, a popular fish-based snack native to Malaysia's East Coast. In Terengganu, women entrepreneurs have transformed the production of keropok lekor from small-scale, family-run businesses into a thriving industry that plays a pivotal role in both the local economy and the preservation of cultural heritage.

Women in Terengganu have long been involved in small-scale food production, using traditional recipes and local ingredients. Keropok lekor has evolved from a simple, household-based product to an important part of the regional economy, contributing to job creation and social stability. As women entrepreneurs continue to build their businesses, they have not only strengthened local economies but also ensured the continuation of an integral aspect of Terengganu's culinary identity (Nor Aini, 2010). This shift from informal, home-based production to a more formalized entrepreneurial model demonstrates the increasing agency of women in the region, despite the challenges they face.

Despite their central role, women entrepreneurs in Terengganu face various barriers that limit their business expansion. Access to financial resources remains one of the biggest challenges. Many women entrepreneurs in Terengganu operate within the informal sector, where securing loans or financial support from formal institutions is difficult due to a lack of collateral and business experience. As a result, they rely on informal networks, such as family loans or community-based funding, which limits their ability to scale their operations (Kavitha et al., 2023). This financial exclusion not only stifles their growth but also prevents women from investing in necessary infrastructure and technology that could improve production efficiency.

Moreover, despite possessing deep knowledge of food production and a strong work ethic, many women entrepreneurs in Terengganu lack formal business education. The absence of training in areas such as financial management, marketing, and business development hinders their ability to manage and expand their businesses effectively (Sharifah Nazira, 2023). As many of these entrepreneurs are primarily skilled in the technical aspects of keropok lekor production, they often struggle to navigate the complexities of scaling their businesses in a

competitive market. This lack of business education and management skills often results in underdeveloped business strategies that fail to address growing market demands and opportunities.

Furthermore, societal and cultural factors continue to restrict women's entrepreneurship in Terengganu. Traditional gender roles assign domestic responsibilities to women, limiting their ability to dedicate time and resources to business development. The expectation that women prioritize family duties, such as child-rearing and household chores, often leads to a "double burden" where women must balance entrepreneurial endeavors with familial obligations. This societal expectation not only restricts women's business potential but also contributes to the underrepresentation of women in leadership roles within the local business community (Moser, 2023). Although these gender norms are gradually changing, they remain a significant challenge for women striving to grow their businesses in Terengganu and other rural areas (Nor Aini, 2023).

The emergence of digital platforms has, however, presented a new avenue for growth for women entrepreneurs in Terengganu. The rise of e-commerce platforms and social media has enabled these entrepreneurs to expand their market reach far beyond their immediate geographic region. By utilizing digital tools such as Facebook, Instagram, and Shopee, women entrepreneurs in Terengganu have been able to promote *keropok lekor* to a broader audience, both nationally and internationally (Kavitha et al., 2023). Social media and e-commerce platforms have helped mitigate some of the geographical limitations these entrepreneurs face, enabling them to tap into online markets that were previously inaccessible. This technological shift provides a significant opportunity for women entrepreneurs to modernize their operations, improve market visibility, and engage directly with customers.

Moreover, the Malaysian government has introduced several policies and programs aimed at supporting women entrepreneurs, particularly those in rural and semi-urban areas. These initiatives, including microfinance programs and business development services, are designed to improve access to financial resources, provide training, and create networking opportunities for women. Government support has been essential for enabling women to access the necessary resources to expand their businesses. For example, programs introduced under the National Women's Policy have helped women overcome financial barriers by offering low-interest loans, grants, and access to business networks (Wan Sarah et al., 2023). These policies have been pivotal in helping women overcome some of the financial and educational barriers that limit their entrepreneurial potential (Sharifah Nazira, 2023).

In addition to governmental initiatives, international and local non-governmental organizations (NGOs) have also played a role in supporting women entrepreneurs. These organizations offer mentorship, training programs, and business advisory services that help women in Terengganu improve their business skills. For instance, the Malaysian Development Corporation (MDC) provides specific support to women-led businesses, offering business consultancy, marketing support, and training in financial management (Shopee, 2023). These initiatives help women entrepreneurs develop better business strategies, increase their production capacity, and improve overall business sustainability.

Moreover, women entrepreneurs in the *keropok lekor* industry are increasingly recognizing the potential for growth by embracing new market trends. The global rise in demand for artisanal, organic, and locally sourced food products presents an opportunity for Terengganu's *keropok lekor* producers to capitalize on their cultural heritage while meeting consumer demand for authenticity and sustainability (Nor Aini, 2023). The global food market is increasingly shifting toward traditional and artisanal products, offering women entrepreneurs in Terengganu a unique opportunity to grow their businesses and differentiate their products from mass-produced alternatives.

The growing global demand for sustainable and organic food products has reinforced the market appeal of *keropok lekor* and other traditional foods produced in Malaysia. As consumer preferences shift towards natural and authentic food options, the demand for *keropok lekor* has surged both locally and internationally. This surge in demand offers an opportunity for women entrepreneurs to expand their businesses and increase their profitability (Wan Sarah et al., 2023). Furthermore, the continued support of governmental and private sector initiatives will allow these women to access the necessary tools, resources, and markets to build sustainable and successful businesses.

However, despite the opportunities provided by digital platforms and government support, challenges still remain. Digital literacy continues to be a barrier for some women entrepreneurs, particularly those in more rural areas who lack access to the necessary infrastructure and training. Additionally, the challenges of scaling up remain significant for many women entrepreneurs who still lack access to advanced technology and sufficient market knowledge (Thuaiyah et al., 2023). The absence of more robust business networks also limits women's capacity to reach new markets and build partnerships that could facilitate growth. Thus, while digital platforms offer tremendous growth potential, many women entrepreneurs remain underprepared to leverage these tools to their full advantage.

In conclusion, women entrepreneurs in Terengganu, particularly those involved in the *keropok lekor* industry, play a critical role in the local economy and in preserving the cultural heritage of the region. Despite the challenges they face, including limited access to financial resources, lack of business education, and traditional gender expectations, these women have demonstrated resilience and adaptability. Through the support of government policies, access to digital platforms, and a growing market demand for artisanal food products, women entrepreneurs have the opportunity to overcome these barriers and expand their businesses. This paper will explore the socio-economic contributions of women entrepreneurs in the *keropok lekor* industry, examining both the

challenges they face and the opportunities available for growth. By identifying the key drivers of success and highlighting the role of support systems in empowering women, this study aims to contribute to the broader discourse on women's entrepreneurship and its impact on economic development.

## 2. LITERATURE REVIEW

The participation of women in entrepreneurship has been recognized globally as a vital force for economic development and social transformation. However, women entrepreneurs, particularly in developing countries, often face unique challenges that differ from their male counterparts. These challenges include gender-based societal expectations, limited access to resources such as finance and training, and the impact of traditional cultural roles. In Malaysia, women have long contributed significantly to local economies, particularly in sectors such as agriculture, retail, and food production, with the keropok lekor industry in Terengganu standing out as a prominent example. This literature review will examine the existing research on women entrepreneurs in Malaysia, focusing on their roles in the food production sector, specifically in the keropok lekor industry, and will explore the socio-economic impacts of their involvement in entrepreneurship.

### 2.1 Women in Entrepreneurship: A Global Overview

Globally, women entrepreneurs have made substantial contributions to economic development, particularly in developing economies. According to recent studies, women entrepreneurs not only create jobs and generate income, but they also contribute to social change by challenging traditional gender roles and enhancing their social standing within their communities (Liu et al., 2022). Despite these contributions, research indicates that women entrepreneurs face higher levels of risk and have lower success rates compared to their male counterparts (Carter & Shaw, 2022). The barriers women face include limited access to financial capital, societal norms that limit women's entrepreneurial potential, and the lack of support structures (Cunningham & Malmstrom, 2023). These barriers are particularly pronounced in rural and developing areas, where traditional gender norms are more entrenched, and economic opportunities are often limited.

A substantial body of research has explored the gender gap in entrepreneurship, particularly in developing countries. In many cultures, entrepreneurship has traditionally been viewed as a male-dominated activity. However, women in rural areas have increasingly engaged in entrepreneurial activities, particularly in sectors like food production and handicrafts, where they can leverage their domestic knowledge (Smallbone et al., 2021). In Malaysia, women's involvement in entrepreneurship has been significant, particularly in small-scale businesses such as food production, where their local knowledge and craftsmanship offer competitive advantages (Abu Bakar, 2021).

### 2.2 The Role of Women Entrepreneurs in Malaysia's Economy

In Malaysia, the role of women in entrepreneurship has been well-documented in the literature. The country's economic development has been shaped by women's active participation in various industries, especially in food production. The Malaysian government has implemented various policies over the years to promote women's participation in entrepreneurship, recognizing their crucial role in the country's economic growth (Lim & Wong, 2022). However, despite these efforts, women still face considerable barriers to entrepreneurship, including limited access to credit, lack of business education, and societal expectations about women's roles (Shah & Jusoh, 2023).

Specifically, in rural areas such as Terengganu, women have long engaged in agricultural and food-related businesses, contributing to local economies by producing and selling products that are deeply rooted in cultural traditions (Shahril et al., 2022). One of the most notable examples is the production of keropok lekor, a traditional fish snack that has become a staple of Terengganu's culinary identity. This industry, predominantly managed by women, serves as a source of income and a means of preserving cultural heritage (Rani et al., 2023). However, these women entrepreneurs face numerous challenges, particularly in accessing formal financial resources and business training, which are essential for expanding their operations.

### 2.3 Women Entrepreneurs in the Food Industry: The Case of Keropok Lekor

The food industry, particularly in the rural and semi-urban areas of Malaysia, has become a significant sector for female entrepreneurship. One example of this is the keropok lekor industry in Terengganu, where women have established small businesses focused on the production and sale of this local delicacy. The production of keropok lekor is deeply embedded in the region's culture and has been passed down through generations of women (Abu Bakar, 2021). However, as these businesses have expanded, women entrepreneurs face several barriers to scaling their operations, including access to finance, modern production techniques, and formal business education (Mkhtar et al., 2023).

The literature on women's participation in food entrepreneurship reveals that women often excel in sectors such as food production due to their deep knowledge of local ingredients and recipes. However, they also encounter gender-specific challenges. For instance, women in rural Malaysia are often constrained by traditional roles that prioritize domestic responsibilities over business activities (Moser, 2023). Despite these challenges, women in Terengganu have managed to successfully establish and grow their businesses through perseverance, innovation, and community support. The adaptation of keropok lekor production for broader markets has allowed these women entrepreneurs to diversify their businesses and increase their income (Shah & Jusoh, 2023).

## **2.4 Barriers to Growth for Women Entrepreneurs**

Despite their resilience and success, women entrepreneurs in Terengganu's keropok lekor industry face numerous barriers that hinder their ability to grow and scale their businesses. One of the most significant challenges is access to finance. Women entrepreneurs in Malaysia, particularly in rural areas, face difficulties in obtaining loans from formal financial institutions due to limited collateral and business experience (Carter & Shaw, 2022). Research indicates that women entrepreneurs are more likely to use personal savings or informal loans from family and friends to finance their businesses, which often restricts the capital available for expansion (Mokhtar et al., 2023). Without access to affordable and formal financing, women in Terengganu are unable to invest in modern equipment or expand their operations to meet growing demand.

Moreover, while women in Terengganu possess valuable skills in food production, they often lack formal business education and training, which limits their ability to manage and grow their businesses effectively. Many women entrepreneurs rely on informal networks for support, rather than accessing structured training programs or business development services (Sharifah Nazira, 2022). This lack of business knowledge contributes to inefficiencies in management practices, hindering the growth potential of their businesses.

Additionally, societal and cultural expectations continue to shape women's entrepreneurship in Malaysia. The traditional gender roles that assign domestic responsibilities to women create a "double burden," where women must balance business responsibilities with family obligations. This is particularly challenging for women in rural areas, who often have limited access to childcare and household support systems (Moser, 2023). While these gender roles are slowly changing, they continue to affect the ability of women entrepreneurs to focus on business development and growth.

## **2.5 Opportunities for Women Entrepreneurs in Terengganu**

Despite the challenges, women entrepreneurs in Terengganu's keropok lekor industry have several opportunities for growth. One of the most promising opportunities is the increasing demand for organic, artisanal, and culturally significant food products. As global consumer preferences shift toward healthier, sustainable, and authentic food options, products like keropok lekor are gaining attention not only in local markets but also in international markets (Nor Aini, 2023). This global trend presents a unique opportunity for women in Terengganu to capitalize on their cultural heritage while expanding their businesses. By marketing their products as authentic, locally sourced, and sustainable, women entrepreneurs in Terengganu can differentiate their products from mass-produced alternatives (Rani et al., 2023).

Government initiatives to support women entrepreneurs, particularly those in rural areas, have also created opportunities for growth. The National Women's Policy has played a critical role in providing financial support, business development services, and training programs to women in Malaysia. These initiatives have helped women entrepreneurs access funding, improve their business management skills, and expand their market reach (Wan Sarah et al., 2022). Moreover, with the rise of digital technologies, women in Terengganu now have access to e-commerce platforms and social media, enabling them to promote their products to a broader audience (Shopee, 2023). This technological shift has allowed women to expand their market presence and increase profitability, creating a new pathway for business growth.

Women entrepreneurs in Malaysia, particularly in the keropok lekor industry in Terengganu, highlights both the challenges and opportunities that women face in entrepreneurship. Women have been instrumental in preserving cultural traditions while contributing to local economies, but they continue to face significant barriers, including limited access to financial resources, business education, and societal constraints. Despite these challenges, women in Terengganu have demonstrated resilience and adaptability, leveraging government support and digital platforms to grow their businesses and expand their reach. The opportunities provided by global market trends, such as the demand for authentic and sustainable food products, further support the potential for growth in this industry. As the barriers to entrepreneurship continue to decrease, women in Terengganu will be able to play an even more significant role in the economic and cultural development of the region.

## **3. Current Issues and Challenges in the Keropok Lekor Industry**

Women entrepreneurs in Malaysia, especially those operating in rural areas such as Terengganu, face multiple barriers in their entrepreneurial journey. These challenges, which intersect gender, financial, educational, and social factors, can severely limit the potential for business growth and success. Despite the significant contributions made by women entrepreneurs to Malaysia's economy, especially in industries like food production, women in Terengganu who engage in the keropok lekor industry continue to face pressing challenges that hinder their ability to scale operations. This section will delve into the current issues and challenges faced by women entrepreneurs in the keropok lekor industry, building on the existing literature by examining the socio-economic barriers, financial constraints, educational limitations, and cultural challenges that they encounter.

### **3.1 Limited Access to Financial Resources**

One of the most significant barriers faced by women entrepreneurs in Terengganu is the limited access to financial resources. Despite their entrepreneurial potential and contributions, women in rural Malaysia, particularly those in small-scale industries like keropok lekor production, often encounter difficulty in obtaining formal financial assistance. A study by Othman et al. (2022) reveals that women entrepreneurs are more likely to rely on informal



financial networks, such as loans from family members and personal savings, due to their inability to access formal credit. This problem is exacerbated by traditional banking practices, which often require collateral that many women, especially those in rural areas, do not possess. As a result, their ability to invest in business expansion, modernize production, or implement advanced marketing strategies is significantly limited (Shah & Jusoh, 2023). The inability to secure formal financing leaves women entrepreneurs dependent on less efficient, more expensive sources of capital, thus limiting their growth potential. Furthermore, the financial exclusion experienced by women in the keropok lekor industry has been shown to stifle innovation and reduce the competitiveness of their businesses (Mokhtar et al., 2023). Access to affordable and sustainable financing is critical for women to overcome operational inefficiencies and expand their businesses.

### **3.2 Lack of Business Education and Training**

Another major challenge faced by women entrepreneurs in Terengganu's keropok lekor industry is the lack of business education and training. While many women possess a deep understanding of food production, particularly regarding traditional recipes and local ingredients, they often lack the necessary skills to manage a business effectively. A study by Sharifah Nazira (2022) found that women in rural Malaysia often operate businesses based on inherited skills and family knowledge, which leaves them ill-equipped to navigate the complexities of modern business environments. The gap in business education is especially evident in areas such as financial management, marketing, and strategic planning, which are essential for business growth and sustainability (Wan Sarah et al., 2022).

Women entrepreneurs who lack formal training in business management often struggle with managing the financial aspects of their operations. As noted by Lim & Wong (2023), improper accounting practices and poor financial planning are widespread issues among small business owners in rural Malaysia. Additionally, marketing strategies for keropok lekor often remain outdated, limiting the reach of these products to broader and more lucrative markets. Without adequate training in digital marketing, supply chain management, and product diversification, many women entrepreneurs are unable to capitalize on emerging market trends.

### **3.3 Gender-Based Societal Norms and Expectations**

Cultural and societal norms that dictate women's roles in the family and community present another set of challenges. Traditional gender expectations often place women in domestic roles, where they are expected to prioritize child-rearing, household chores, and caregiving, leaving little time for business development. In rural areas like Terengganu, these expectations are particularly pronounced, leading to what is commonly referred to as the "double burden," where women must balance both domestic and business responsibilities (Moser, 2023). These societal pressures limit the time and energy women can devote to growing their businesses and innovating within their industries.

Moreover, these gender norms contribute to the underrepresentation of women in leadership positions within the business community. A study by Tan & Ng (2023) highlights the limited presence of women in senior business roles and entrepreneurial networks, which affects their ability to gain mentorship, form partnerships, and access new business opportunities. The lack of visible role models further discourages aspiring women entrepreneurs and perpetuates gender disparities in the business world (Shahril et al., 2022).

### **3.4 Limited Access to Digital Infrastructure and Technology**

While digital technologies have opened up new avenues for women entrepreneurs, many women in rural areas of Malaysia, including Terengganu, face challenges in accessing the necessary infrastructure. The digital divide remains a significant issue, with many rural women lacking reliable internet access, smartphones, and digital literacy. According to a study by Mahmud et al. (2023), women in rural regions are less likely to own digital devices, and many lack the skills needed to utilize e-commerce platforms, social media, and digital marketing tools effectively. As a result, many women entrepreneurs remain excluded from the growing digital economy, limiting their ability to expand their market reach and increase their customer base.

Moreover, while urban areas benefit from high-speed internet and advanced digital tools, rural regions like Terengganu often suffer from slower internet connections and limited access to modern digital tools. This technological gap hinders the ability of women to adopt modern business practices and compete with larger, more technologically advanced companies. The failure to integrate digital tools into business operations also limits women's ability to effectively advertise their products online and reach customers outside their local regions (Lim & Wong, 2022).

### **3.5 Barriers to Scaling and Market Access**

Women entrepreneurs in the keropok lekor industry also face difficulties in scaling their businesses and accessing larger markets. While many women run successful small-scale businesses, they often struggle with expanding their operations due to financial constraints, limited infrastructure, and a lack of access to broader markets (Shah & Jusoh, 2023). The keropok lekor market, though popular locally, is highly fragmented, and scaling up requires substantial investment in production capacity, marketing, and distribution. However, due to financial limitations and a lack of business expertise, many women entrepreneurs are unable to make the necessary investments (Shopee, 2023).

Additionally, despite the growing demand for traditional Malaysian food products, women in Terengganu struggle to market their products outside of their local areas. The marketing strategies used by many entrepreneurs in the keropok lekor industry remain outdated, relying on word-of-mouth and traditional selling methods that limit the

potential for expansion. This lack of effective marketing and distribution networks prevents women from capitalizing on national and international market opportunities (Lim & Wong, 2022).

### **3.6 Health and Safety Standards**

In recent years, the Malaysian government has increased its focus on food safety and hygiene regulations. While these regulations aim to improve the overall quality of food products, they also present challenges for small-scale food producers, particularly women entrepreneurs in rural areas. The production of *keropok lekor* often takes place in informal settings, such as small kitchens or home-based facilities, which may not meet the strict health and safety standards imposed by the authorities (Abu Bakar, 2021). Compliance with these standards often requires significant investments in upgrading facilities and obtaining certifications, which may be financially out of reach for small-scale women entrepreneurs.

Moreover, maintaining food safety standards while scaling up production can be a significant challenge, especially for businesses operating in rural areas with limited access to technical expertise and equipment (Rani et al., 2023). The failure to meet these regulations can result in fines, business closures, or damage to the reputation of women-led businesses, further hindering their growth prospects.

### **3.7 Lack of Networking and Mentorship**

Networking and mentorship are critical components of entrepreneurial success, yet women in Terengganu face challenges in accessing these resources. A study by Mahmud et al. (2023) highlights the limited access to entrepreneurial networks for women, particularly in rural areas. These networks are essential for knowledge exchange, business partnerships, and market access. While male entrepreneurs have greater access to business networks and mentors, women in Terengganu often operate in isolation, relying on personal networks rather than formal business support structures (Shah & Jusoh, 2023).

The lack of mentorship also limits the growth potential of women entrepreneurs. Mentorship provides valuable insights into business strategies, marketing techniques, and financial management, which are essential for scaling operations and navigating market challenges. Without access to experienced mentors, women entrepreneurs in Terengganu may struggle to overcome the operational challenges they face (Lim & Wong, 2022).

Women entrepreneurs in the *keropok lekor* industry in Terengganu face a range of issues and challenges that hinder their ability to scale their businesses. Limited access to financial resources, business education, and digital infrastructure, along with societal gender norms and cultural expectations, restrict the entrepreneurial potential of women in the region. While government support and digital platforms present opportunities for growth, the digital divide, lack of mentorship, and challenges in scaling operations remain significant barriers. To enable women entrepreneurs in Terengganu to thrive, continued efforts are needed to provide access to finance, business training, and networking opportunities, as well as to improve digital infrastructure in rural areas. Addressing these challenges will empower women to overcome the barriers they face and drive economic growth in the region.

## **4. DISCUSSION ON CURRENT ISSUES AND CHALLENGES**

Women entrepreneurs in Malaysia, especially those in rural regions like Terengganu, face several challenges in building and expanding their businesses. Despite their crucial contributions to local economies, particularly in food production, women involved in the *keropok lekor* industry face unique barriers that limit their growth and potential. These challenges are often compounded by factors such as limited access to finance, insufficient business education, societal gender norms, and technological divides. This section discusses the current issues and challenges that women entrepreneurs in the *keropok lekor* industry in Terengganu face. It will explore how these barriers intersect and create complex obstacles for women striving to succeed in the marketplace.

### **4.1 Limited Access to Financial Resources**

A significant challenge for women entrepreneurs in Terengganu is limited access to financial resources. Women in the *keropok lekor* industry often encounter difficulties in obtaining the necessary capital to expand their operations. A lack of access to formal financial institutions is a critical issue. Women entrepreneurs in Malaysia, especially in rural areas, often rely on informal financial support from family, friends, and local networks (Othman et al., 2022). While this informal financing provides short-term relief, it is insufficient for business growth and modernizing production processes.

Women in rural areas are often excluded from traditional financing channels due to a variety of reasons, including a lack of collateral and business experience. The financial sector's gender bias further exacerbates this problem, with women entrepreneurs being perceived as higher-risk borrowers compared to their male counterparts (Carter & Shaw, 2022). This bias prevents women from accessing the capital needed for expanding their operations, adopting modern technologies, or expanding into new markets. Research by Lim & Wong (2023) highlights that rural women entrepreneurs face a severe shortage of financial resources, limiting their ability to invest in essential infrastructure, marketing, and production capacity. Without access to formal loans, these entrepreneurs are often stuck in a cycle of underinvestment, which hampers their business growth potential.

Furthermore, limited financial literacy adds another layer of complexity. Women entrepreneurs in Terengganu may have limited exposure to financial planning, accounting, and investment strategies, which impacts their ability to manage funds effectively and scale their operations (Shah & Jusoh, 2023). Addressing this issue requires

more accessible financial products tailored to women entrepreneurs, as well as educational initiatives aimed at improving financial literacy and entrepreneurship skills.

#### **4.2 Insufficient Business Education and Training**

Another significant challenge that women in the keropok lekor industry face is the lack of formal business education and training. While many women possess deep knowledge of food production, particularly traditional recipes like keropok lekor, they often lack the skills required to run a business efficiently. These include financial management, marketing, supply chain management, and strategic planning (Sharifah Nazira, 2022). The absence of formal business training leaves women entrepreneurs in Terengganu at a disadvantage when it comes to managing growing businesses in competitive markets.

This lack of education and training results in a reliance on informal methods of business management, which may not be effective for scaling operations or handling the complexities of modern business environments. For instance, many women entrepreneurs in Terengganu rely on word-of-mouth marketing and face-to-face sales in local markets, which limits their reach and growth potential (Mokhtar et al., 2023). Without access to digital marketing tools, e-commerce platforms, and modern promotional strategies, these women miss out on larger, more lucrative markets.

The absence of structured business training programs tailored to the needs of rural women also limits their capacity to innovate and adapt. Programs that teach financial literacy, digital marketing, supply chain management, and product development are crucial for empowering women to take their businesses to the next level. Studies by Lim & Wong (2023) and Wan Sarah et al. (2022) indicate that such training programs can significantly enhance the effectiveness of women-led businesses, enabling them to grow and compete more successfully.

#### **4.3 Societal Gender Norms and Domestic Expectations**

In many rural areas of Malaysia, including Terengganu, traditional gender roles remain a significant barrier to women's full participation in entrepreneurship. Women are expected to prioritize their roles as mothers, caregivers, and homemakers, which often leads to what is known as the "double burden" (Moser, 2023). This dual responsibility of managing both business and domestic duties can limit the time and energy available for women to devote to their entrepreneurial endeavors.

The societal expectation that women's primary role is within the household restricts their ability to focus on business development. In many instances, women are tasked with family care responsibilities, which means that business activities are often relegated to secondary importance. These gender norms not only create time constraints but also perpetuate a cycle of underinvestment in women's entrepreneurial potential. While some women manage to balance these responsibilities, the lack of support systems, such as affordable childcare and domestic assistance, makes it more difficult for women to grow their businesses (Shahril et al., 2022).

Moreover, societal norms also contribute to the underrepresentation of women in leadership roles and business networks. Women in Terengganu, especially in the keropok lekor industry, often lack access to mentorship and entrepreneurial networks, which are essential for business growth. These networks offer valuable opportunities for learning, collaboration, and partnership, yet women entrepreneurs are often excluded due to their perceived roles in the domestic sphere (Shah & Jusoh, 2023).

Changing these societal expectations is crucial for empowering women entrepreneurs in Terengganu. Public campaigns and initiatives that promote gender equality in business, as well as government policies that encourage shared domestic responsibilities, can help create a more supportive environment for women entrepreneurs (Wan Sarah et al., 2022).

#### **4.4 Technological Barriers and Digital Divide**

In today's digital economy, technology plays a pivotal role in enabling business growth and market expansion. However, the digital divide remains a significant issue for women entrepreneurs, particularly those in rural areas such as Terengganu. According to a study by Mahmud et al. (2023), rural women entrepreneurs often lack access to the necessary digital tools, such as smartphones, computers, and high-speed internet, which are critical for engaging in online marketing, e-commerce, and digital communication.

In addition to the lack of access to digital tools, many women entrepreneurs in Terengganu face challenges in adopting and utilizing digital platforms. Digital literacy is a significant barrier, with many women unfamiliar with the tools and strategies required to succeed in the online marketplace. Without digital marketing knowledge or e-commerce experience, women entrepreneurs miss out on opportunities to expand their businesses to national and international markets (Mahmud et al., 2023). The inability to engage in online retail and digital promotions limits the potential of women in the keropok lekor industry to reach broader audiences and increase sales.

Addressing the digital divide requires targeted efforts to provide rural women with affordable access to digital technologies and comprehensive training programs. Governments, NGOs, and private sector companies must collaborate to provide the necessary infrastructure and digital literacy education that will allow women entrepreneurs to compete in the modern economy. As indicated by Lim & Wong (2023), investments in digital infrastructure and skills development are essential for enabling women to thrive in the digital economy.

#### **4.5 Scaling Challenges and Market Access**

Scaling small businesses is a common challenge faced by many entrepreneurs, particularly women in rural areas. The keropok lekor industry in Terengganu is characterized by small-scale operations, and many women struggle to expand beyond local markets. Limited access to resources such as financial capital, networks, and market

channels makes it difficult for these entrepreneurs to grow their businesses and reach larger audiences (Rani et al., 2023).

The lack of access to distribution networks is a significant barrier. Women entrepreneurs in Terengganu often operate in isolation, without access to formal business networks that could help them scale their operations and access larger markets (Shah & Jusoh, 2023). In addition, while the local demand for keropok lekor is strong, national and international markets present a challenge due to logistical constraints, marketing limitations, and competition from mass-produced alternatives. Expanding production and reaching these markets requires investment in infrastructure, production capacity, and distribution channels, which many women entrepreneurs are unable to afford.

To overcome these scaling challenges, women entrepreneurs in Terengganu need access to formal business networks, support for product development, and assistance with distribution and marketing. Programs that connect women entrepreneurs with larger businesses, retailers, and export markets are essential for helping them expand and succeed (Shah & Jusoh, 2023).

#### **4.6 Health and Safety Regulations**

As food safety becomes an increasingly important issue globally, women entrepreneurs in the food industry face challenges in adhering to health and safety regulations. In Terengganu, many keropok lekor producers operate from small, informal facilities that may not meet the stringent health and safety standards required by authorities. The government has introduced stricter regulations to ensure the quality and safety of food products, which can be challenging for small-scale producers (Abu Bakar, 2021).

Compliance with these regulations often requires significant investment in upgrading production facilities and obtaining certifications, which can be financially burdensome for small-scale women entrepreneurs. Non-compliance with these standards can lead to penalties or business closure, which further undermines the growth potential of women-led businesses (Rani et al., 2023). The need for affordable training and support in food safety regulations is critical for helping women entrepreneurs in the keropok lekor industry maintain product quality and meet industry standards.

The challenges faced by women entrepreneurs in the keropok lekor industry in Terengganu are complex and multifaceted. Limited access to financial resources, insufficient business education, societal gender norms, digital barriers, and challenges in scaling operations all contribute to the obstacles these women face. However, there are clear opportunities for addressing these issues through targeted policies, improved access to finance, training programs, and infrastructure development. By addressing these barriers, women entrepreneurs in Terengganu will be better positioned to grow their businesses, compete in the global market, and contribute to the economic and social development of the region.

### **5. SUGGESTIONS FOR OVERCOMING CHALLENGES IN THE KEROPOK LEKOR INDUSTRY**

Women entrepreneurs in Terengganu, particularly those involved in the keropok lekor industry, face significant challenges that hinder their ability to grow and scale their businesses. These challenges include limited access to financial resources, insufficient business education, societal gender norms, technological barriers, and scaling challenges. The previous section discussed these challenges in detail, and this section will now focus on providing actionable suggestions and solutions to help women entrepreneurs overcome these obstacles. By addressing these challenges through targeted interventions, women entrepreneurs in Terengganu can be empowered to scale their businesses, enhance productivity, and participate more actively in the broader economy.

#### **5.1 Improving Access to Financial Resources**

Access to finance is one of the most critical barriers for women entrepreneurs in Terengganu. As noted earlier, many women face difficulty obtaining loans or financial assistance from formal institutions, which limits their capacity to expand their businesses. A key recommendation for overcoming this challenge is to enhance the availability of gender-sensitive financial products that cater specifically to women entrepreneurs in rural areas. Financial institutions can be encouraged to design microfinance products and credit schemes that require minimal collateral and are tailored to the unique needs of women in small-scale industries such as keropok lekor production (Shah & Jusoh, 2023).

Governments and financial institutions can also collaborate to reduce gender biases in credit assessment procedures, ensuring that women entrepreneurs have equal access to funding opportunities. As suggested by Othman et al. (2022), the provision of low-interest loans and grants for women-led businesses can create a more inclusive financial ecosystem. Additionally, expanding the role of community-based financial organizations such as credit unions and cooperatives can provide a more accessible source of capital for women entrepreneurs in Terengganu. These organizations can offer loans at favorable terms, tailored to the needs of small businesses in rural areas.

Another important step is to provide financial literacy training to women entrepreneurs. This training can help women improve their financial management skills, enabling them to use available capital more effectively, plan for long-term business sustainability, and increase their chances of securing financing in the future (Wan Sarah et al., 2022). These efforts should be supported by both the government and financial institutions to create an enabling environment for women entrepreneurs in Terengganu.



## 5.2 Strengthening Business Education and Training Programs

The lack of formal business education and training is a significant barrier for women entrepreneurs in Terengganu. To address this, several strategies can be employed to strengthen the business education available to women in the keropok lekor industry. The government, in partnership with educational institutions and NGOs, can introduce targeted training programs that equip women with the skills needed to manage and scale their businesses. These programs should cover key areas such as financial management, marketing, digital literacy, and strategic planning (Lim & Wong, 2023).

One effective approach could be the establishment of business incubation centers and entrepreneurship hubs in rural areas of Terengganu. These centers can provide women with access to resources, mentorship, and networking opportunities, as well as training on business development and market access strategies (Shah & Jusoh, 2023). Furthermore, specialized programs focused on food entrepreneurship, such as training on food safety standards, product development, and branding, would help women in the keropok lekor industry enhance their product offerings and meet market demands (Nor Aini, 2023).

Digital literacy programs are also crucial for empowering women entrepreneurs in Terengganu. As discussed in the previous section, the lack of digital skills is a significant challenge, particularly in rural areas. Providing training in e-commerce platforms, social media marketing, and online payment systems can help women entrepreneurs expand their market reach and modernize their business practices. Collaboration with digital platforms such as Shopee and Lazada, as well as government initiatives that promote digital entrepreneurship, can help bridge this gap and ensure that women in Terengganu are not left behind in the digital economy (Mahmud et al., 2023).

## 5.3 Challenging Societal Gender Norms

The societal gender norms and expectations that place domestic duties as the primary responsibility of women create a significant barrier to their participation in entrepreneurship. To address this, it is important to implement public awareness campaigns that challenge traditional gender roles and promote the value of women as entrepreneurs and economic contributors. These campaigns can highlight successful female entrepreneurs in Terengganu and other regions, providing role models for aspiring women entrepreneurs and demonstrating that it is possible to balance business and family responsibilities.

Additionally, the introduction of policies that encourage shared domestic responsibilities between men and women can help alleviate the “double burden” experienced by women entrepreneurs. For example, the government can incentivize businesses to provide parental leave, flexible working hours, and child care services to support working women. As suggested by Moser (2023), initiatives that encourage men to take a more active role in domestic responsibilities are essential for creating an environment where women can fully engage in entrepreneurship without being constrained by traditional gender norms.

Moreover, women’s participation in entrepreneurship can be further encouraged by increasing access to leadership positions in the business community. Organizations and business associations in Terengganu should be encouraged to promote gender diversity in leadership roles and create networks that facilitate women’s involvement in business decision-making. Providing mentorship and leadership training for women entrepreneurs can help them build the confidence and skills needed to take on more prominent roles in the business sector (Lim & Wong, 2023; Jamaludin, *et.al*, 2022).

## 5.4 Addressing Technological Barriers and Enhancing Digital Access

To overcome the digital divide faced by women entrepreneurs in Terengganu, it is essential to invest in infrastructure that provides rural women with access to affordable technology and the internet. Government and private sector partnerships can facilitate the rollout of low-cost internet services and provide subsidies for digital devices, making it easier for women entrepreneurs to access the digital tools needed to grow their businesses (Mahmud et al., 2023; Jamaludin, *et.al*, 2024).

In addition, training programs focused on digital skills development must be integrated into women’s entrepreneurship education. These programs should teach women how to use digital tools such as e-commerce platforms, social media for marketing, and data analytics for business decision-making. As noted by Lim & Wong (2023), empowering women with digital literacy not only enhances their business management capabilities but also opens up new opportunities for marketing and expanding their customer base beyond local markets.

Another recommendation is to facilitate women’s access to online business platforms and marketplaces. This can be done by partnering with platforms such as Shopee and Lazada, which have already demonstrated success in enabling small businesses to reach larger audiences. By providing women with the skills and tools to use these platforms effectively, they can tap into the growing demand for traditional Malaysian food products, such as keropok lekor, on the digital marketplace (Abu Bakar, *et.al*, 2025; Shopee, 2023).

## 5.5 Expanding Market Access and Overcoming Scaling Barriers

For women entrepreneurs in Terengganu to overcome the challenges of scaling their businesses and accessing larger markets, they need support in expanding their distribution networks and improving their marketing strategies. One approach could be the creation of regional and national networks for small food producers, which would help women entrepreneurs connect with suppliers, distributors, and retailers. Government initiatives aimed at creating market access for small-scale businesses can also facilitate their entry into larger markets.

Furthermore, as suggested by Wan Sarah et al. (2022), establishing export promotion programs can help women in Terengganu's keropok lekor industry reach international markets. These programs could provide assistance with exporting logistics, regulatory compliance, and product branding. By supporting the internationalization of women-led businesses, these initiatives can help overcome the geographical limitations faced by local producers and boost the economic impact of women's entrepreneurship.

In addition, creating partnerships between small-scale producers and larger commercial entities can help women entrepreneurs scale their operations. These partnerships can offer women access to larger supply chains, better marketing platforms, and enhanced distribution networks, all of which are critical for growing their businesses (Shah & Jusoh, 2023; Jamaludin, *et.al*, 2024). Government-supported programs that connect small food producers with larger businesses and export markets are essential in helping women expand their operations and increase profitability.

#### **5.6 Ensuring Compliance with Health and Safety Standards**

To address the challenge of meeting health and safety standards, women entrepreneurs in Terengganu need support in upgrading their facilities and obtaining the necessary certifications. The government can provide financial incentives or grants to small-scale food producers to help them comply with food safety regulations (Jamaludin, *et.al*, 2025; Abu Bakar, 2021). In addition, training programs on food safety and hygiene practices should be offered to ensure that women entrepreneurs understand the requirements and best practices for maintaining high-quality products.

Local health and safety authorities can also collaborate with women entrepreneurs to offer guidance on how to meet the regulatory standards. By providing technical assistance and support, women in the keropok lekor industry will be able to improve their production processes while ensuring that their products remain safe and compliant with industry standards.

The challenges faced by women entrepreneurs in the keropok lekor industry in Terengganu are significant, but they are not insurmountable. By addressing issues such as limited access to financial resources, insufficient business education, societal gender norms, technological barriers, and scaling challenges, targeted interventions can empower women entrepreneurs to overcome these obstacles. Government policies, financial institutions, and educational initiatives must collaborate to provide women with the resources and support they need to grow their businesses. By creating an enabling environment that fosters gender equality, digital literacy, and business development, women in Terengganu can achieve greater success and contribute more significantly to the local and national economy.

## **6. CONCLUSION**

Women entrepreneurs in Terengganu, particularly in the keropok lekor industry, play an essential role in preserving the region's culinary heritage while also contributing significantly to the local economy. Their efforts have transformed a traditional food product into a vital economic driver, creating jobs and supporting community livelihoods. Despite their contributions, women in this industry continue to face various challenges, including limited access to financial resources, insufficient business education, gender-based societal norms, and barriers to technological adoption. The societal expectations of women as primary caregivers, alongside restricted access to modern business tools and training, create significant obstacles that hinder the growth and expansion of their businesses.

However, these women entrepreneurs also have substantial opportunities to overcome these challenges. The rising global demand for authentic, artisanal, and culturally significant food products presents a promising avenue for growth. Women in Terengganu, leveraging the increasing accessibility of digital platforms, can expand their reach beyond local markets and tap into national and international demand for traditional foods. Additionally, government policies aimed at providing financial support, business development services, and training can play a crucial role in mitigating the barriers women face in scaling their businesses.

To enable women entrepreneurs in Terengganu to fully capitalize on these opportunities, it is essential to address the barriers they face through a comprehensive approach. This includes improving access to affordable financial resources, expanding business education programs, providing digital literacy training, and challenging societal gender norms that limit women's ability to engage in entrepreneurship. These initiatives should be supported by both the government and the private sector to create an empowering environment where women entrepreneurs can thrive.

With targeted support, women in Terengganu's keropok lekor industry can continue to overcome obstacles, scale their businesses, and contribute to the broader economic development of the region. Their success will not only ensure the sustainability of local economies but also preserve Terengganu's rich culinary traditions for future generations.

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