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EMPOWERING B40 WOMEN IN MALAYSIA: A SOCIOECONOMIC IMPACT ASSESSMENT OF THE ECER-SURI@HOME PROGRAM

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Abstract

Women can be categorised as one of the marginalised and disadvantaged groups in Malaysia. With the COVID-19 pandemic that has hit Malaysia over the past three years, the vulnerability of Malaysian women in aspects of mental health and limited or inflexible occupations has increased. ECER-Suri@Home is a socioeconomic development program designed for women in ECER, especially housewives and single mothers with mobility constraints, to engage in home-based businesses, such as tenun and songket weaving, as a means to help them earn regular additional income. This study aims to assess the socioeconomic impact of the ECER-Suri@Home program on the participants and explore how the monitoring practice used can influence the sustainability of the program in empowering the wellbeing of B40 women in Terengganu. This study employed quantitative and qualitative approaches in data collection by distributing questionnaires to the program's participants and in-depth interviews with several key informants from ECERDC and Yayasan Pembangunan Keluarga Terengganu. The outcome of this study revealed that this program has had a high impact on the economic status of the participants. The monthly monitoring visit has increased the productivity and quality of the tenun songket produced by the participants; however, this program would not be sustainable for the next cohort due to the difficulty in finding suitable participants.

Keywords: Assessment, B40 group, empowering, Suri@Home Program, wellbeing, women

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INTRODUCTION

Women are among the marginalised and disadvantaged groups in Malaysia. The COVID-19 pandemic that has hit Malaysia over the past three years has increased the vulnerability of Malaysian women and girls in aspects of mental health, limited or inflexible occupational arrangements, domestic violence, period poverty and socioeconomic empowerment. According to Yeo (2022), the lower rate of women's participation in the labour force in Malaysia, which was 55.3% in 2020 compared to higher rates in countries like Singapore and Thailand, can be attributed to the problem of poverty among women. This lower participation rate suggests a lack of access to opportunities among a significant number of women in Malaysia, putting them at risk of poverty. When women have limited involvement in the workforce, their ability to earn income is restricted, making them more susceptible to difficulties and poverty. In relation to this, it has become more challenging to achieve the Sustainable Development Goal (SDG) 5 related to Gender Equality (GE) and SDG 8 of decent work and economic growth. Among all, poverty is still a global issue that ranks first in the SDGs and it should be addressed accordingly (Muta'ali et al., 2024).

Women and poor households are often less resilient compared to other groups in society mainly because they have lower levels of education and limited economic resources, which can be attributed to gender-based inequalities in work distribution and ingrained cultural norms. This emphasises the importance of incorporating gender and poverty issues when developing initiatives to enhance resilience (Tran et al., 2023). As an initiative to improve this situation, women's involvement in entrepreneurship activities can be heightened, which would contribute to their socioeconomic development. Ge et al. (2022) in their study highlighted the positive and significant role of women entrepreneurs in improving household income in rural areas. Adapting the entrepreneurial culture among women would increase the socioeconomic status of a poor family. In addition, innovative and active women in entrepreneurship activities will create more job opportunities, generate new ideas and improve their skills. Women's empowerment significantly impacts the economic development of a country (Faiza Arshad & Shahnawaz Malik, 2022).

In regard to this, the East Coast Economic Region Development Council (ECERDC), in collaboration with Yayasan Pembangunan Keluarga Terengganu, has come out with a program called Suri@Home, a social development project specially targeted for the women of ECER. This program would allow them to earn regular income through home-based and other income-generating activities aiming at increasing the average monthly income of families within the region. Apart from reducing the level of unemployment among the women of ECER, this program can also aid them in playing a more active role in the region's economic growth. Furthermore, Suri@Home would help elevate

women's income and contribute towards eradicating hardcore poverty in ECER (ECERDC, 2010).

As its name suggests, Suri@Home involves a host of home-based primary activities that require minimal technical skill and low start-up costs. The program includes a guaranteed buy-back scheme by the participating Anchor Company for every project approved. Through this, each participant is expected to bring home a monthly income of between RM 500 and RM 1,000. Some of the activities carried out under Suri@home are the making of handicrafts (mengkuang and bamboo craft), sewing services, agriculture-related activities such as mushroom farming and vermicompost, as well as processing activities related to food preparation. Several Suri@Home quick-win projects have already been implemented since July 2009, one of which is Songket Weaving in Terengganu, which has been commenced since 2010.

Recent studies in Malaysia found that poverty eradication programs implemented towards marginalised communities, particularly single mothers living in poverty-stricken areas in Kuala Lumpur, have effectively empowered and improved their wellbeing (Dass et al., 2022). Apart from that, Arshad and Malik (2022) discovered a significant relationship between women's empowerment and economic development. The findings of their study revealed that the women dared to decide for their own sake of interest, better health care facilities for them and their children, as well as increased participation and involvement in job performance. Another study involved 433 members of women smallholder groups that joined economic development activities, which showed that these activities managed to economically empower women by giving attention to four important aspects comprising the level of participation, personal psychology, leadership and social capital (Ani, 2021). Hence, this study aims to investigate (1) the socioeconomic impact of the Suri@home Program towards the participants, (2) evaluate the monitoring practice used in the program and (3) identify the sustainability of the program in empowering the B40 women of Terengganu.

LITERATURE REVIEW

According to Shah et al. (2023), women empowerment can be defined as women with economic stability, social acceptability, educational achievement and harmony family. The concept of women's empowerment has changed in the last decades, whereby nowadays, women are actively participating in the process of decision making in society in every aspect of society and possess powerful internal qualities, such as self-confidence and self-awareness. As a consequence, empowerment among women has become an important element for the socioeconomic development transformation of any community (Rekha & Swain, 2023).

Past studies demonstrated that the involvement of women in economic activities can empower their lives and improve the socioeconomic status of their families. As explored in a study by Rekha and Swain (2023), positive impacts were observed on the Self-Help Group (SHG) towards rural women in India. This group has empowered women socially and economically. By joining this group, the women became more self-assured, more self-confident and more likely to take part in family and community decisions. The majority of the women in this group managed to increase their monthly income, with most of them learning new skills. Moreover, a study that assessed poverty eradication among fishermen in Indonesia discovered that the most suitable model for eradicating poverty in fishermen was through the women's empowerment concept, which can be achieved by introducing cooperatives for female fishermen. By managing the cooperative, the female fishermen can be aided to improve their families' economy.

A qualitative study conducted on 30 women who joined the training and received loan assistance from the Rural Poverty Reduction Program in Indonesia revealed that the impact of public policy on women's empowerment seemed positive, particularly in increasing family income (Yusran et al., 2023). The finding is supported by the study from Latip, Othman and Yusoff (2021), which found improvement in women's occupational involvement and their income after participating in human capital development programs implemented in the east coast region of Peninsular Malaysia. The rural women in the studies were naturally empowered by the program. Yusoff et al. (2024) in their studies found income generation and job opportunity were among the main factors affected the wellbeing of rural communities.

Conversely, Raphael et al. (2023) study discussed the impact of ONG's intervention in reducing poverty among women in the Vakinankaratra region in Madagascar. The results of the survey confirmed that ONG empowered women in need as they are holding the role of intervener among the women. Additionally, a study measuring the impact of women's empowerment on eradicating poverty in Egypt found a positive relationship between women's empowerment and poverty. Literally, the program has empowered them economically, socially and politically. However, the rise in the poverty rate in Egypt weakened women's empowerment (Saied Ahmed, 2022).

Meanwhile, Brahma and Mushahary (2022) in their study assessed the effect of women's empowerment on their livelihoods. As the de facto heads of households, enhancing women's access to land is important as agriculture is the main source of income in the Bodoland Region. In consequence, it has impacted poverty reduction and added to improved household food security. On the other hand, Tsawe and Susuman (2022), in their study on inequalities in maternal healthcare use in Sierra Leone, pinpointed the efforts to empower the use of maternal healthcare services among lower socioeconomic status women;

however, the use of maternal health services remained favourable to higher socioeconomic status women. Therefore, this study recommends that policy initiatives should prioritise women with lower socioeconomic status via empowering women's educational level.

The impact between women's empowerment and poverty reduction also can be found in the study by Wei et al. (2021), where the findings showed that women's empowerment has increased their access to asset possession, education, medical facilities and decision-making influence on children's health and education, besides causing a substantial decline in income poverty and multifaceted poverty. Another study investigated the relationship between empowerment and growth among women in India. The findings revealed that economic growth reduced poverty, which led to improvement in two aspects: wellbeing and declining in gender inequality. However, the study identified that economic development was not enough to attain full equality between men and women (Samineni, 2021).

A study by Gani (2021) described the poverty among women in Indonesia during the COVID-19 pandemic, which has caused restrictions in social activities where women experienced limitations and were unable to properly fulfil the basic needs of their families, thus resulting in the decline of income and consequently increasing women's poverty. Without adequate facilities and skills to master information technology, women in Indonesia faced difficulties in being involved in the creative economy. Empowering women with suitable skills and training could help them survive and improve their wellbeing. In contrast, another study revealed that the poverty eradication program among women in Anambra State was not enough to reduce poverty among them. Results showed that most of the women still experience hardship, have no access to a good healthcare system and infrastructure, as well as have low socioeconomic status (Ozoh et al., 2020).

Recently, a project related to the economic empowerment of rural women in Ghana found that the Rural Enterprise Program involving 217 beneficiary women produced positive intermediate and long-term outcomes on the income of participants, implying an improvement in the socioeconomic status of the rural women. In the project, the participants were empowered with education and training in which they were equipped with literacy skills to increase their roles in the entrepreneurial and labour market (Gloria & Charles, 2022). In a way, involvement in entrepreneurship activities has proven to be an effective initiative in reducing the poverty rate, particularly in rural areas. By identifying the skills and strengths of the women in a geographical area, governments can tailor a suitable program to improve their involvement in economic development.

RESEARCH METHODOLOGY

This study utilised quantitative and qualitative approaches in answering the research objectives, which involved the participants of the Suri@Home Program in Terengganu. For the quantitative method, an on-site self-administered questionnaire was distributed to all participants of the Suri@Home Program. The purposive sampling strategy was utilised to select the respondents as this study was looking the targeting participants with specific characteristics relevant to the research questions. The respondents were chosen on purpose to provide rich information and answer the questions related to the socioeconomic impact of the program in empowering their wellbeing and quality of life. The participants of the program consisted of women from the bottom 40% of income earners (B40) group.

The impact of the program was measured by their perception of how the Suri@Home Program affects their life in aspects of social, economic, environment and overall. The questionnaire was designed on a positive scaling rate, in which 1 represents the lowest rate and 5 represents the highest. The questionnaire also comprised a few open-ended questions to obtain their view on their experience upon joining these programs and any problems or issues that occurred during their implementation. In analysing the data, Statistical Package for Social Science (SPSS) software was utilised. Meanwhile, descriptive analysis was used to present the data in a suitable diagram.

This study also involved a qualitative approach, which included in-depth interviews with several key informants who initiated and implemented the program. It comprised the General Manager of the ECER Human Capital Development Division, General Manager of the East Coast Economic Region Development Council of Terengganu Regional office and two officers from Yayasan Pembangunan Keluarga Terengganu. The questions asked related to the monitoring practised during the implementation of the program and its sustainability in empowering the B40 women participants. Each interview session took between 45 minutes to one hour. The researcher obtained the informants' permission before recording the conversation. In this study, thematic analysis was used to systematically organise the qualitative data by coding and coordinating the data into themes. The coding process in this study did not only concentrate on the transcribed data but also triangulate the data from official reports, article journals and field notes from observation. In the end, the themes produced were capable of responding to the main objectives of this study.

RESULTS

Socioeconomic impact of the Suri@home Program

The following Figure 1 illustrates the socioeconomic impact of the Suri@Home program on the B40 women in Terengganu. The respondents were housewives and single mothers with mobility constraints, which explains why home-based

business effective means for them is to earn additional income. The majority of the participants (64.0%) agreed that the program has had a high impact on their economic status, as it has provided them with the required equipment to produce *tenun songket*. The human capital development program has also allowed more job opportunities and increased the income of local people, especially housewives and single mothers.

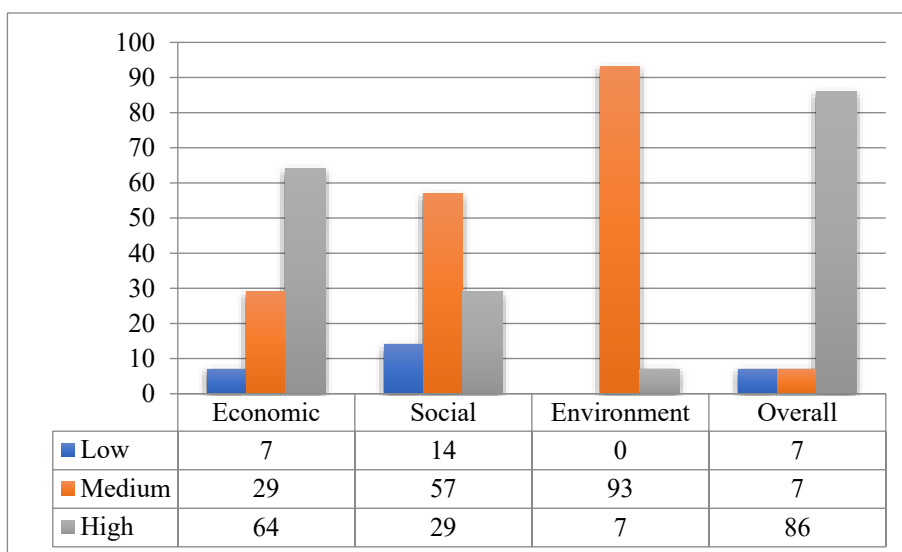


Figure 1: Socioeconomic Impact of Suri@home Programme

As for the social aspect, most of the respondents (57.0%) believed that the program left a medium impact in reducing poverty and improving the standard of living of the local people. Their lifestyle has also improved upon the completion of the program. Overall, 86.0% of the total number of respondents admitted that the program has generally changed their lives; initially, they were doing nothing at home, but now they are able to earn additional income for their family. These findings are in line with the studies of Latip, Othman and Yusoff (2021) that found improvement in women’s occupational involvement and their income after participating in human capital development programs. Additionally, the program addresses the needs of the B40 group, particularly housewives and single mothers.

Participants of the program revealed that they actively produce songket with a similar modus; they work from home to weave songket, while taking care of their children. Some of them even managed to earn up to RM 4,000 per month. The participants were grateful that ECER initiated this program as it became a platform to assist and guide them in becoming entrepreneurs; some of them have even become successful entrepreneurs. This finding is consistent with the study

of Rekha and Swain, who found that woman empowerment has become an important element for the socioeconomic development transformation of any community. In regards to this program, its high impact in improving the economic status has empowered rural women and provided them an equal chance to be involved in economic development.

...Through the assistance and guidance given by this program, I managed to earn about RM 3500 to RM 4000 a month. As a housewife, this figure of income is huge for me. I am not expecting that my life will get much better than today. I received many bookings for Tenun Songket, and now, my customers are not only from around Terengganu, but all over Malaysia. Sometimes, if I receive too many bookings, I will get help from other participants and hire them to finish the booking so indirectly, I can help them to increase their income...

(Informant No. 6, Terengganu)

As for single mothers, this program has provided them with the knowledge and skills to make a living. In other words, it empowered single mothers to be more confident and seek better opportunities to improve their standard of living. Through this program, the women participants can continue to do their hobbies at home while being assisted in earning additional income at home. The General Manager of ECER Human Capital Development Division revealed the following insights on this matter:

...This project is targeted at unemployed housewives. We train them, and we sell their product to the anchor company. They can earn additional income by doing something that they love to do. They are just working from home. As we mentioned before, they wanted to change for a better life, but because of time and family constraints, they cannot actively work. For instance, the participants of the Suri@Home program in Terengganu were involved in tenun songket weaving. At first, we gave them training, and then we attached them with an anchor company. The anchor company will give all the materials needed, and they just get it done. It is like they are hiring them and paying for their work...

(Informant No. 1, Kuala Lumpur)

Apart from that, the service provider of this program revealed that the original goal of Suri@Home was to turn the participants into entrepreneurs. The program only acted as a platform for them to enhance their weaving skills and widen their network with the anchor company. Hence, they should use this opportunity not only to sell their songket products within the program duration but also to sustain their business in the long term by having continuous support

from the anchor company. After the program ended, they are free to sell their products direct to the customers without having to rely on the anchor company. If they can maintain the quality of the tenun songket, they will remain in this industry for a long time.

That was our original goal as well, to see the participants become entrepreneurs. We don't want them to continue relying on the anchor company forever. With their skills and courage, they can become successful entrepreneurs. I think there are a few of them who graduated from this programme and became entrepreneurs. Basically, we wanted all of them to become entrepreneurs, but not everyone can become an entrepreneur. If we can turn them into entrepreneurs, that's a bonus.

(Informant No. 3, Terengganu)

Monitoring Practices Used in the Program

Monitoring is a vital element to ensure the effectiveness of a program. For the Suri@Home Program, a monthly monitoring practice has been used by the service provider during its implementation. As described by the officer from the Yayasan Pembangunan Keluarga Terengganu, every time they visit the participant's workshop located just beside their house, they will monitor their progress, like the amount of songket they can produce in a month. Usually, it takes about two weeks to a month to complete a songket. This job requires high skills and techniques as it is hand-woven and high in quality. As for the service provider, they are expecting the participants can produce a better quality songket as this program has assisted them by providing all the equipment and tools needed for sewing.

...every month, we will go to monitor for a period of one year. During the visit, we expect them to be able to produce more than what they have produced before because we have helped fill the necessary equipment...

(Informant No. 4, Terengganu)

Based on the monitoring visit conducted by the service provider, some of the participants managed to increase productivity and improve the quality of their songket. There were positive changes in their behaviour whereby the participants became more disciplined and adhered to the established deadline for the completion of their songket after joining this program, which can also become external influences that serve as motivators to encourage them to prioritise quality for the songket weaving. This finding supported the recent study of Gloria and Charles (2022), in which the participants were empowered with education and training to increase their roles in the entrepreneurial and labour market. In this

program, the participants received grant assistance from the service provider, with the anchor company helping them to market their songket products.

...Yes, there are indeed among the participants whose results are very positive, and they make the best use of the equipment to increase the total productivity. Before this, people would book directly with them, so they don't need to prepare quickly. When there is an anchor company, they need to prepare according to the set time, so there is a push factor for them to focus more and produce good quality for the songket weaving...

(Informant No. 5, Terengganu)

In aspects of following the outlined instructions during the implementation of the program, most of the participants adhered to the standards of a quality tenun songket and were literally very happy when their products could be sold at a reasonable price. Some participants did not achieve the target and could not produce the tenun songket within the stipulated time given. In this case, the officers did not take any action towards them. Instead of giving negative feedback, the officers would try to motivate them and encourage them to keep doing songket weaving as it is a valuable heritage of Terengganu, and they should be proud of it.

...Basically, they can follow the instructions given and enjoy being able to sell their products at a reasonable price. For those who are not very active, even though they have been given help, we do not take any action to the participants. We come to monitor, ask their progress and give them advice to continue weaving because this is a very valuable heritage...

(Informant No. 5, Terengganu)

Sustainability of the Program in Empowering B40 Women in Terengganu

Although this program demonstrably yielded positive outcomes for participants, particularly in improving their economic status, this valuable program cannot be sustained for the next cohort due to the difficulty in finding suitable participants. The nature of the housewives restricted them from actively participating in songket weaving activities. Undeniably, some of the participants succeeded in becoming entrepreneurs, but the overall rate of sustained profitability remained relatively low.

...Generally, this program has a positive impact on the participants, but it cannot be continued for the next batch. I think it is due to the constraints of finding participants...

...This housewife has many other responsibilities that she has to do besides weaving. Want to take care of children, drop off and pick up children from

school, cook, clean the house. So when they have free time, they can weave. There are those who succeed in becoming entrepreneurs, but not many...
(Informant No. 5, Terengganu)

There are some recommendations specified by the implementer of this program to ensure its sustainability in future, as songket weaving is a prominent heritage associated with Terengganu. Initially, the selection of the participants should be among those who already have the weaving skills besides their determination and sense of belonging to the songket industry. The current selection criteria for participation require individuals listed in the e-Kasih poverty database. e-Kasih contains data on individuals and families identified as living in poverty or hardcore poverty. This data will usually be utilised by various Malaysian government agencies to deliver targeted assistance initiatives or programs; however, the outcomes of this program showed that not all the participants were serious about doing songket weaving.

...This kind of program is important to be continued. We must support Terengganu's songket weavers, who are decreasing now, but I suggest that some things should be improved. First, the selection of participants must be those who have weaving skills and are determined to continue to keep support this industry. If you want to choose participants who are on the e-kasih list only, not everyone has the seriousness to do this...
(Informant No. 4, Terengganu)

As for the monitoring and evaluation practices, there should be a suitable agency responsible for not solely monitoring them but can foresee the potential of the participants. According to the former service provider of this program, the perfect agency for this matter is the anchor company itself, as they demonstrated the potential for more effective monitoring of participant needs and progress. Furthermore, the rapport established between the anchor company and participants may offer participants access to the anchor company's marketing expertise, thereby tackling the identified challenge of limited marketing ability among a significant portion of the Suri@Home participants.

...There has to be an agency responsible for monitoring these participants. I recommend the anchor company because he knows the participants better and he can better monitor the needs and progress of the participants. In addition, he will help the participants to market the woven products of the participants because many participants do not know how to market their products...

(Informant No.5, Terengganu)

CONCLUSION

This study has highlighted the high impact of the ECER-Suri@Home Program on the economic status of the participants, particularly by providing job opportunities and increasing the income of housewives and single mothers. Other than that, this study has revealed that the monthly visit was an effective monitoring tool to encourage productivity and improve the quality of the songket produced by the participants. Nevertheless, this program cannot be sustained for a long time due to the difficulty in finding suitable participants.

The findings from this study can be used by the government and policymakers to redesign future empowerment programs that emphasise gender and poverty issues in achieving Sustainable Development Goal (SDG) 5 related to Gender Equality (GE) and SDG 8 of decent work and economic growth. In addition, related agencies can offer childcare services or subsidies to program participants to overcome the potential obstacle of managing childcare while participating in the training and production of the songket. Apart from that, the government could also provide future participants with training and support in marketing and branding to penetrate local and national markets for their woven products, as songket is a cultural heritage of Terengganu.

In a nutshell, women's empowerment through involvement in entrepreneurship activities economically and socially has a positive impact on alleviating poverty in Terengganu. With regard to the impacts on marginalised communities within the B40 group, more studies should be conducted on aspects, such as funding models, to ensure the program's long-term viability and cost-effectiveness compared to other economic empowerment initiatives targeting B40 women.

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