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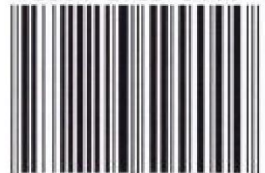
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TABLE OF CONTENTS

	Editorial Board	iii
	Rector’s Message.....	iv
	From The Desk Of The Head Of Faculty.....	vi
1.	JAWHAR AND WAQF DEVELOPMENT IN MALAYSIA <i>Dahlia Ibrahim, Zuraidah Mohamed Isa & Norhidayah Ali</i>	1
2	INTRODUCTION TO MICROCREDIT INDUSTRY IN MALAYSIA <i>Zuraidah Mohamed Isa, Dahlia Ibrahim, & Norhidayah Ali</i>	3
3	UNDERSTANDING WOMEN’S EMPOWERMENT <i>Nurul Hayani Abd Rahman & Zuraidah Mohamed Isa</i>	5
4	GRIT AND SUCCESS. A BRIEF OUTLOOK <i>Azfahanee Zakaria & Syed Mohammed Alhady</i>	7
5	AN OVERVIEW OF FOOD DELIVERY BUSINESS <i>Azyyati Anuar, Zainuddin Mohd Piah & Siti Noor Syalwani Mustapa</i>	10
6	FOOD DELIVERY BUSINESS: A NEW TREND IN 2020 <i>Siti Noor Syalwani Mustapa, Azyyati Anuar & Zainuddin Mohd Piah</i>	13
7	EMOTIONAL INTELLIGENCE AND WOMEN ENTREPRENEURS <i>Shazwani Mohd Salleh, Berlian Nur Morat & Sitti Aminah Baharuddin</i>	16
8	USAGE OF ANIMATIONS AS ADVERTISING TOOLS <i>Baderisang Mohamed & Malawanis Mohd Noor Kamal</i>	20
9	THE INFLUENCE OF SERVICESCAPE UPON RETAILERS ON CUSTOMER VALUE IN MALAYSIA <i>Baderisang Mohamed & Aliaa Adriana MohdDamanhuri</i>	23
10	ONLINE CUSTOMER REVIEWS AS A POWERFUL MARKETING TOOL <i>Baderisang Mohamed & Nor Fitrah Anaik Ali</i>	27
11	IMPACT OF COVID-19 ON AIRLINES INDUSTRY <i>Baderisang Mohamed & Maryam Nabila Muhammad</i>	31
12	DIGITAL MARKETING IN ONLINE SHOPPING <i>Baderisang Mohamed & Aimy Zatul Akhmar Muhamad Nor Azeri</i>	34
13	STRATEGIC MANAGEMENT ON MANUFACTURING INDUSTRIES IN MALAYSIA <i>Baderisang Mohamed & Nurul Nisa Mat Jamail</i>	37
14	DIVERSIFICATION AS AN EFFECTIVE BUSINESS STRATEGY <i>Baderisang Mohamed & Siti Nurhidayu Sharin</i>	41
15	PEST FORCES ON AGRICULTURE SECTOR <i>Baderisang Mohamed & Nurul Najiha Azhar</i>	44

16	MISSION AND VISION IN INDUSTRY DEVELOPMENT <i>Baderisang Mohamed & Nurul Amira Ahmad Murad</i>	47
17	DO WE RECOGNISE THE HALAL LOGO? <i>Sitti Aminah Baharuddin, Shazwani Mohd Salleh & Berlian Nur Morat</i>	51
18	VOLUNTARY PARTICIPATION IN RESIDENTS ASSOCIATION: A PROPOSED STUDY AT A MATURED TOWNSHIP <i>Mahadzir Ismail, Junaida Ismail, ETTY Harniza Harun & Muna Abdul Jalil</i>	62
19	ECONOMIC WELL-BEING AND QUALITY OF LIFE IN THE ERA OF COVID-19 PANDEMIC: A PRELIMINARY REVIEW <i>Mahadzir Ismail, Jamilah Laidin & Siti Qurratuaini Mahadzir</i>	66
20	THE DIGITAL ERA: WILL YOU TRUST ME? <i>Norhidayah Ali, Zuraidah Mohamed Isa & Dahlia Ibrahim</i>	70
21	WORKPLACE HAPPINESS MATTERS <i>Rosliza Md Zani & Shuhaimi Samanol</i>	72
22	POWER DISTANCE AND EMPLOYEE SILENCE: A REVIEW IN THE SUPERIOR SUBORDINATES RELATIONSHIP <i>ETTY Harniza Harun, Hasni Abdul Rahim, Musdina Mohamad Salleh & Junaida Ismail</i>	75
23	COVID-19 AND JOB STRESS <i>Rosliza Md Zani & Shuhaimi Samanol</i>	79
24	PARADIGM SHIFT: ONLINE DISTANCE LEARNING (ODL) <i>Norhidayah Ali & Azni Syafena Andin Salamat</i>	81
25	BUSINESS FAILURES AND PROBLEMS IN MALAYSIA <i>Law Kuan Kheng & Wan Irham Ishak</i>	83
26	WOMAN IN AVIATION, REALLY? <i>Yong Azrina Ali Akbar, Syahirah Atikah Mohd Sabri & Siti Liyana Yusrizan</i>	89
27	ORGANIZATIONAL LEARNING AND ORGANIZATIONAL EFFECTIVENESS: A BRIEF INSIGHT <i>Azfahanee Zakaria & Syed Mohammed Alhady</i>	92
28	UNTOLD HEALTH ISSUE: COMPUTER VISION SYNDROME <i>Mohd Fazil Jamaludin, Mohd Shafiz Saharan & Khairul Azfar Adzahar</i>	94
29	COMPARATIVE STUDY ON FINANCING LIMIT, MARGIN OF FINANCING AND SAFEKEEPING FEES AMONG AR RAHNU OPERATORS <i>Mohd Shafiz Saharan, Mohd Fazil Jamaludin, Khairul Azfar Adzahar & Norwahida Wagiran</i>	96
30	A COMPARISON OF TRADITIONAL VERSUS ELECTRONIC WORD OF MOUTH AS MARKETING TOOLS <i>Ramli Saad & Rosliza Md Zani</i>	100
31	THE ROLES OF SOCIAL MEDIA AS A PLATFORM FOR CUSTOMER ENGAGEMENT <i>Ramli Saad & Wan Shahrul Aziah Wan Mahamad</i>	103

UNDERSTANDING WOMEN'S EMPOWERMENT

Nurul Hayani Abd Rahman
nurulhayani@uitm.edu.my

Faculty of Business and Management, UniversitiTeknologi MARA Cawangan Kedah

Zuraidah Mohamed Isa
zuraidah588@uitm.edu.my

Faculty of Business and Management, UniversitiTeknologi MARA Cawangan Kedah

Empowerment can be defined as a process of increasing the ability of an individual or a group to make choices and turn those choices into decisions and desired results. Accordingly, empowerment is a process in which a person becomes an agent of change through a transfer from "I can't" to "I can." Numerous studies have discussed empowerment. For example, a study conducted by Stromquist (1995) discussed empowerment with both cognitive and psychological components. Stromquist's (2002) study stated that empowerment involves understanding oneself and reported on the importance of making choices and decisions in life that may go against cultural and social expectations. Thus, empowerment involves the process of improving the status and capabilities of individuals to enable them to lead their lives independently.

Furthermore, according to Wallerstein (1992), empowerment leads to equity and well-being within individuals and communities. Empowerment may thus be explained as a mechanism that enables women entrepreneurs to gain power, authority and influence over others (Haque, Siwar, Bhuiyan, & Joarder, 2019). Empowerment also refers to the process of enabling or authorising an individual to think, behave, take action, and control work autonomously. It involves some degree of personal development. Individuals are empowered when they obtain the right to make choices and decisions in their lives, as well as to influence the direction of change through the ability to gain control over material and non-material resources.

In addition to this, empowerment can occur at several levels. The framework by Mayoux (1998) exemplifies the conceptualisation of agency, power, and change at three levels: individual, household, and community.

1. Individual level
Empowerment refers to the power inherent within an individual who has an increased will for change, and involves a rise in confidence, assertiveness, aspiration, and autonomy. This power also derives from an increased capacity for change due to access to income, assets, skills, and mobility.
2. Household level
Empowerment refers to the power to overcome the obstacles that women face in relation to control over income and household decision-making.
3. Community level
Empowerment is associated with the power that is derived from increased solidarity with other women through networks, joint actions, or movements in support of women, or by emulating other women who act as role models.

So, what is women empowerment? Women empowerment is a complex process that aims to change women's ways of thinking. It is a continuous process of raising the economic, social, political, and psychological strengths of women (Stromquist, 2002). In other words, women empowerment processes are underpinned by the life circumstances of women, including education or work backgrounds; and household-related arrangements such as marriage, children, living arrangements, and household wealth, all of which shape the opportunities and choices

women make (Mahmud, Shah & Becker, 2012). Indeed, microfinance assists women entrepreneurs in education, which is the basis for empowering women (Paudel, 2013).

Bali Swain and Wallentin (2012) found that the economic factor is one of the most significant criteria for women empowerment. Today, women are becoming financially strong by making effective changes to their lifestyle, both socially and economically. They can manage their household expenses such as paying their children's school fees (Al-Mamun and Mazumder, 2015) and enjoy significant empowerment effects in terms of increased control over economic resources, decision-making powers, and monthly incomes (Mtamakaya, Jeremia, Msuya & Stray-Pedersen, 2018). Further evidence from the microcredit impact assessment performed by Al-Mamun and Mazumder (2015) stated microcredit plays an important role in women's lives, enterprises, and households. Microcredits and micro-entrepreneurship allow women to generate income, increase their socio-economic ability and resistance to economic shocks, and emerge more sustainably from poverty.

In conclusion, women empowerment is the process of empowering women's own selves, and fighting against the circumstances that women had previously been denied. Women can be empowered in many ways, such as through education, training, and awareness programmes. Thus, women empowerment, regardless of how it is achieved, will provide women with different skills and to enable them to make life-changing decisions.

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