






# Women's Economic Empowerment in Malaysia's Entrepreneurial Sector: Analysis of Economic Participation, Education, Health, and Political Empowerment using the Malaysia Gender Gap Index

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**Abstract.** Women's economic empowerment is a key driver of Malaysia's socio-economic growth, particularly in the entrepreneurial sector, which plays a vital role in fostering innovation, job creation, and inclusive development. Despite significant progress in education and health, as highlighted by the Malaysia Gender Gap Index (MGGI) 2023, women continue to face persistent barriers in economic participation (0.698) and political empowerment (0.096), which limit their entrepreneurial potential. This imbalance presents a critical challenge for achieving Malaysia's goal of full gender equality and leveraging women's contributions to economic growth. The objectives of this concept paper are to examine the influence of economic participation and opportunity on women's entrepreneurial empowerment, evaluate the role of educational attainment and health in sustaining business activities, and explore the impact of political empowerment on enabling a supportive entrepreneurial environment. This study uses the secondary data from the Department of Statistics Malaysia (DOSM), Malaysia Gender Gap Index (MGGI), Global Gender Gap Index (GGGI), and relevant academic literature. Findings indicate that greater economic opportunities, access to education, health security, and political representation are essential drivers of women's entrepreneurial success and financial independence. However, structural barriers such as limited access to financing, weaker business networks, and underrepresentation in leadership persist, hindering the full realization of women's economic potential. This paper concludes that the strategies, targeted policy interventions, and institutional support are necessary to strengthen women's participation in the entrepreneurial sector. Future research will conduct empirical data analysis to validate these relationships and guide inclusive policy development.

**Keywords:** economic; educational; health and survival; political; gender equality; female entrepreneurship.

## 1 Introduction

Women's empowerment has emerged as a critical component of Malaysia's socio-economic development agenda, reflecting the nation's commitment to achieving gender

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equality across multiple domains. According to *Statistics on Women Empowerment in Selected Domains, Malaysia, 2024*, gender statistics are compiled to monitor the progress of women in eleven key areas: economic structures and participation, education, health and related services, public life and decision-making, human rights, social protection (with a focus on population ageing), disaster risk reduction, peace and security, refugees, environment and climate change, and international migration. These statistics provide a comprehensive overview of women's participation and representation in Malaysia, highlighting areas of progress as well as persistent gaps in achieving full gender parity.

The Malaysia Gender Gap Index (MGGI) as a benchmark for measuring gender equality at both the national and state levels. This index identifies the gap between women and men across four core dimensions: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. A score of 1.0 (100%) indicates complete gender equality. MGGI is constructed based on the Global Gender Gap Index (GGGI) methodology developed by the World Economic Forum (WEF), utilizing data from the Department of Statistics Malaysia (DOSM) and other official sources. The MGGI 2023 comprised four sub-indices and 14 indicators, providing an evidence-based measure of Malaysia's progress in narrowing the gender gap.

In 2023, Malaysia's MGGI score was 0.705, or 70.5%, indicating that women are still approximately 30% behind men in achieving full gender equality. Notably, women outperformed men in Educational Attainment, achieving a score of 1.071, which reflects their significant gains in literacy, higher education, and skills development. The Health and Survival sub-index followed with 0.956, demonstrating near parity in life expectancy and basic health outcomes. Conversely, Economic Participation and Opportunity scored 0.698, reflecting the persistent barriers women face in labor market access and entrepreneurship. The Political Empowerment sub-index recorded the lowest score at 0.096, illustrating that women remain underrepresented in leadership and decision-making positions at the national level.

Analysis at the state level reveals regional disparities in gender equality. The top three states with the highest MGGI scores in 2023 were W.P. Kuala Lumpur (0.776), W.P. Putrajaya (0.773), and W.P. Labuan (0.756), reflecting higher urban access to education, employment, and governance opportunities for women. Seven other states achieved scores above the national average, including Kelantan (0.737), Negeri Sembilan (0.718), Melaka, Selangor, and Sabah (0.715 each), Perak (0.711), and Kedah (0.707). These variations suggest that socio-economic and infrastructural development at the state level significantly influences the gender gap, particularly in terms of economic participation and political representation.

Demographic and economic statistics further contextualize women's empowerment in Malaysia. In 2023, women accounted for 15.9 million (47.7%) of the national population, with 219,780 female live births recorded out of 455,761 total births. The female labor force participation rate (LFPR) was 56.2%, but notably higher among female graduates at 83.2%, indicating that education strongly correlates with labor market involvement. Women's economic contribution is also reflected in rising incomes, with mean monthly salaries for female graduates increasing to RM4,683 in 2023 from

RM4,435 in 2022. Entrepreneurial participation has expanded, with 219,015 women-owned establishments in 2022, up from 187,265 in 2015, underscoring the growing importance of women's entrepreneurship in Malaysia's economy.

Despite notable improvements in education and health outcomes for women in Malaysia, gender disparities persist in economic participation and political empowerment, which directly affect women's entrepreneurial success. Although women now account for nearly half of Malaysia's population and demonstrate high levels of educational attainment, their labor force participation rate (56.2%) and representation in leadership roles (MGGI political score: 0.096) remain disproportionately low. Women entrepreneurs face multi-dimensional barriers, including restricted access to financing, limited property rights, and weaker business networks compared to their male counterparts (Chowdhury et al., 2018; Panda, 2018). These challenges are compounded by the socio-cultural norms and institutional frameworks that reduce women's opportunities to scale and sustain businesses. While the number of women-owned enterprises increased to 219,015 in 2022, their contributions to overall GDP and innovation remain underexplored. The economic potential of women's entrepreneurship is significant but underutilized. Research shows that removing legal, financial, and institutional barriers could boost Malaysia's GDP and create more inclusive growth (World Bank, 2023).

However, empirical evidence on the economic participation, education, health, and political empowerment jointly influence women's economic empowerment in the entrepreneurial sector remains limited. This knowledge gap restricts policymakers' ability to develop targeted interventions that address structural inequalities and unlock women's full entrepreneurial potential. The objectives of this study are, to examine the influence of economic participation and opportunity on women's economic empowerment in the entrepreneurial sector, to evaluate the role of educational attainment in enhancing women's entrepreneurial success and financial independence, to analyse health and survival affect women's capacity to engage in and sustain entrepreneurial activities and to determine the impact of political empowerment on women's economic empowerment in entrepreneurship.

## **2 Literature Review**

### **2.1 Economic Participation and Opportunity**

Economic participation and opportunity represent a fundamental dimension of the Global Gender Gap Index (GGGI) that measures the extent to which women engage in the labor market and access entrepreneurial opportunities. For women in the entrepreneurial sector, this variable encompasses labor force participation, access to markets, availability of financial resources, and the ability to own or manage businesses (World Economic Forum, 2024). Higher levels of economic participation not only provide women with income and financial independence but also foster empowerment by enabling them to make business decisions and sustain entrepreneurial activities.

The Women, Business and the Law index developed by the World Bank highlights the critical role of legal frameworks in supporting women's workforce participation and entrepreneurial access. The report finds that legal barriers related to property rights, access to credit, employment regulations, and workplace safety significantly hinder women's capacity to work and establish businesses. Conversely, removing these barriers could increase global GDP by more than 20%, emphasizing the macro-economic benefits of gender-inclusive economic participation (World Bank, 2024; Reuters, 2024).

Institutional quality also moderates the relationship between economic opportunity and female entrepreneurship. Research shows that in countries with strong institutional frameworks characterized by regulatory efficiency, effective law enforcement, and reduced corruption female opportunity-driven entrepreneurship increases, and gender gaps in business ownership shrink (Aparicio et al., 2022; arXiv, 2018). This implies that favorable economic conditions and legal environments create a foundation for women to transition from necessity-based enterprises to sustainable and growth-oriented ventures.

Cross-national evidence further supports the link between economic participation and women's entrepreneurial empowerment. A study utilizing Global Entrepreneurship Monitor (GEM) data across 97 countries and approximately 1.9 million individuals indicates that countries with higher gender equality exhibit significantly higher total early-stage entrepreneurial activity (TEA), and in many cases, the gender gap in entrepreneurship almost disappears. This finding demonstrates that enabling women to participate equally in the economy is crucial for fostering both entrepreneurial inclusivity and broader economic empowerment.

Chowdhury, Yeasmin, and Ahmed (2018) highlight that perceptions of banking accessibility and credit facilities strongly influence women's ability to sustain entrepreneurial activities. Similarly, financial inclusion has been shown to positively impact women entrepreneurs, as evidenced in studies from Mexico (Fareed et al., 2017) and Nigeria (Florence, 2020), which found that women with access to financial services and banking infrastructure were more likely to achieve economic independence and contribute to business growth.

Gender differences in financial inclusion also remain a persistent barrier to entrepreneurial empowerment. Research in Zimbabwe shows that female entrepreneurs face more structural constraints in accessing loans and credit, which limits their business expansion opportunities (Kairiza, Kiprono, & Magadzire, 2017). In developing countries, cultural norms and institutional inefficiencies exacerbate these challenges, with women frequently experiencing greater difficulties in navigating the financial system (Panda, 2018). Furthermore, financial literacy has emerged as a key component of economic participation, as women with higher financial literacy demonstrate better capacity to manage credit and leverage opportunities for business development (Rink, Walle, & Klasen, 2021).

**H1:** Economic participation and opportunity significantly enhance women's economic empowerment in the entrepreneurial sector

## 2.2 Educational Attainment

Educational attainment is a critical component of the Global Gender Gap Index (GGGI) and plays a decisive role in shaping women's economic empowerment, particularly in the entrepreneurial sector. This dimension reflects women's access to literacy, primary and secondary schooling, tertiary education, and skill development opportunities (World Economic Forum, 2024). High levels of educational attainment equip women with the knowledge, competencies, and confidence necessary to start and manage businesses, increasing their chances of success and financial independence.

Empirical studies demonstrate that investing in women's education yields significant returns for economic growth and social development. Women with higher educational levels are more likely to engage in entrepreneurial activities, secure business financing, and adopt innovative business practices (EIB, 2020). A study by Klasen and Lamanna (2009) highlights that reducing the gender gap in education accelerates economic development, while societies with higher female literacy and tertiary participation exhibit a more equitable distribution of wealth and entrepreneurial engagement.

In the context of entrepreneurship, skill-based and vocational training further enhances women's ability to sustain their businesses. Research shows that structured entrepreneurship training programs and business education can improve opportunity recognition, financial literacy, and strategic decision-making, enabling women to shift from subsistence enterprises to growth-oriented ventures. Moreover, access to professional networks and mentorship often facilitated through educational institutions can further expand entrepreneurial opportunities.

Women with higher levels of education are more likely to access credit, adopt innovative business practices, and achieve long-term sustainability in their ventures (Estrin & Mickiewicz, 2011). Moreover, tertiary education and vocational training provide women with entrepreneurial skills such as financial literacy, strategic planning, and opportunity recognition, which increase the likelihood of success in competitive markets (Bakar, Islam, & Lee, 2015).

Studies show that countries with higher female educational attainment experience lower gender gaps in entrepreneurship and higher levels of female business ownership (Dilli & Westerhuis, 2018). In developing economies, education also facilitates networking and access to support ecosystems, which are vital for women to overcome structural and cultural barriers to entrepreneurship (Roomi, Harrison, & Beaumont-Kerridge, 2009). Additionally, business training and mentorship programs further enhance entrepreneurial capabilities, allowing women to transition from necessity-driven enterprises to growth-oriented ventures (Minniti & Naudé, 2010).

**H2:** Educational attainment significantly enhances women's economic empowerment in the entrepreneurial sector

### 2.3 Health and Survival

Health and survival, another pillar of the GGGI, influences women's capacity to engage in and sustain entrepreneurial activities. This dimension measures life expectancy, reproductive health, and the sex ratio at birth, all of which contribute to a woman's ability to actively participate in economic life (World Economic Forum, 2024). Poor health or limited access to healthcare can restrict women's productivity, reduce their ability to manage businesses, and perpetuate economic dependency.

Studies confirm that better health outcomes are positively associated with women's economic participation and entrepreneurship. Bloom et al. (2018) indicate that improved maternal and reproductive health enhances women's labor market engagement and their capacity to invest in long-term ventures. Similarly, access to healthcare services and health education increases the likelihood of sustaining business operations by reducing absenteeism and enhancing physical and cognitive productivity (PopPov, 2019).

Moreover, health security interacts with other dimensions of empowerment. Women in good health are more likely to participate in training programs, leverage educational opportunities, and access credit facilities to grow their enterprises. Conversely, high health risks, limited childcare support, and lack of reproductive health services often result in reduced economic agency and weaker entrepreneurial outcomes. Therefore, enhancing women's health and survival is fundamental to achieving sustainable entrepreneurial empowerment. Improving health access and longevity, women can actively participate in business, manage risks, and make long-term economic contributions. Research indicates that maternal health, life expectancy, and access to healthcare services directly affect women's participation in economic activities, as poor health often leads to reduced productivity and higher business discontinuation rates (Bloom et al., 2018).

In developing countries, inadequate access to reproductive and preventive health services limits women's ability to balance family responsibilities and entrepreneurial activities, creating structural disadvantages (World Health Organization, 2020). Conversely, when women enjoy better health outcomes, they are more likely to attend training, manage business risks effectively, and contribute to household and community economic well-being. Health also interacts with other empowerment dimensions: women with better health are more capable of leveraging education, accessing credit, and engaging in political or social networks that support business growth (Lépine & Strobl, 2013).

**H3:** Health and survival significantly enhance women's economic empowerment in the entrepreneurial sector

### 2.4 Political Empowerment

Political empowerment reflects women's participation in decision-making roles, representation in political offices, and influence on policymaking, which are critical for creating a supportive environment for female entrepreneurs (World Economic Forum,

2024). This MGGI dimension captures indicators such as the proportion of women in parliament, ministerial positions, and years with a female head of state.

Research indicates that political empowerment directly and indirectly enhances women's entrepreneurial capacity. Female political leaders and policymakers are more likely to advocate for gender-sensitive legislation, access to finance, and pro-grams that support women-owned businesses (Chakraborty & Mukherjee, 2022). Studies on Sub-Saharan Africa and South Asia reveal that regions with higher female political participation experience greater access to microfinance, entrepreneurial training, and property rights for women, all of which foster economic empowerment (ScienceDirect, 2022).

Additionally, political representation amplifies the voice of women entrepreneurs in shaping business regulations and economic reforms. Empowered political environments facilitate public-private initiatives, mentorship programs, and funding mechanisms that reduce barriers for women in business. Evidence from cross-national studies shows that countries with higher political empowerment scores in the GGGI tend to exhibit lower gender gaps in entrepreneurial activity and higher rates of female business ownership.

Political empowerment, which includes women's representation in leadership roles, participation in policymaking, and influence over governance, is a vital factor in fostering an environment conducive to female entrepreneurship. Countries with higher political empowerment scores on the GGGI often exhibit more gender-sensitive policies, including better access to finance, property rights, and business support pro-grams for women (Chakraborty & Mukherjee, 2022).

Empirical evidence highlights that female political representation encourages the creation of supportive regulatory frameworks and enhances women's visibility in economic decision-making. For instance, studies in South Asia and Sub-Saharan Africa reveal that increased female political participation correlates with higher access to microfinance and entrepreneurial training programs, which directly contribute to women's business growth (Jalalzai, 2016; ScienceDirect, 2022). Moreover, political empowerment facilitates advocacy for gender equity, reduces institutional barriers, and fosters public-private partnerships aimed at supporting women-led enterprises (Kabeer, 2016).

**H4:** Political empowerment significantly enhances women's economic empowerment in the entrepreneurial sector

### 3 Methodology

This paper adopts a qualitative and analytical approach, focusing on secondary data from the Malaysia Gender Gap Index (MGGI) as the primary framework to explore women's economic empowerment in the entrepreneurial sector. The study does not involve primary data collection but rather synthesizes existing statistics, academic literature, and policy reports to develop insights and identify critical gaps. Key data sources include the Department of Statistics Malaysia (DOSM), the Global Gender Gap Index (GGGI) by the World Economic Forum, and scholarly studies on women's entrepreneurship, financial inclusion, and gender equality. Leveraging these data sources, the

concept paper seeks to establish the linkages between economic participation, education, health, political empowerment, and women's entrepreneurial success in Malaysia. The analysis is structured using the four MGGI dimensions, Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment to examine their respective influence on women's economic empowerment. Descriptive data such as labor force participation, female entrepreneurship statistics, education levels, health indicators, and political representation are reviewed to highlight trends and disparities. A comparative lens is also applied to explore differences between states and urban versus rural contexts, emphasizing regional variations affect women's entrepreneurial opportunities. Additionally, this methodology involves a literature-based synthesis, drawing insights from prior studies to interpret the impact of socio-economic, institutional, and policy factors on female entrepreneurship.

## 4 Findings

Based on the review of the Malaysia Gender Gap Index (MGGI) 2023 and related literature, several key insights emerge regarding women's economic empowerment in the entrepreneurial sector. The MGGI results indicate that Malaysia has achieved notable progress in Educational Attainment (1.071) and Health and Survival (0.956), suggesting that women possess the necessary knowledge, skills, and well-being to engage in entrepreneurial activities. However, Economic Participation and Opportunity (0.698) and Political Empowerment (0.096) remain significantly lower, reflecting persistent barriers that limit women's involvement in business ownership, leadership, and decision-making processes. These patterns align with the conceptual framework of this study, which posits that economic participation, education, health, and political empowerment collectively influence women's entrepreneurial outcomes.

The findings further highlight that women's entrepreneurship in Malaysia is expanding, with the number of women-owned establishments increasing to 219,015 in 2022, compared to 187,265 in 2015. Despite this growth, many of these businesses remain concentrated in micro and small enterprises, indicating that structural and institutional barriers continue to restrict women from scaling their ventures. Limited access to financial resources, property rights, and professional networks remains a critical challenge, supporting the hypothesis that economic participation and opportunity are fundamental drivers of women's economic empowerment. Furthermore, disparities across states where urban regions such as Kuala Lumpur, Putrajaya, and Labuan exhibit higher gender parity than rural states suggest that regional socio-economic conditions strongly influence entrepreneurial opportunities for women.

As this paper is conceptual in nature, the findings primarily serve to identify gaps and guide future empirical research. The insights derived from secondary data and existing studies demonstrate that while Malaysian women are increasingly well-educated and healthy, their economic and political empowerment remains limited, affecting the full realization of their entrepreneurial potential. These observations set the stage for quantitative data analysis in the next study, which will empirically examine the four

MGGI dimensions economic participation, education, health, and political empowerment collectively shape women's economic empowerment in the entrepreneurial sector.

## 5 Conclusion

This concept paper highlights that women's economic empowerment in Malaysia's entrepreneurial sector is closely linked to the four dimensions of the Malaysia Gender Gap Index (MGGI): Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. While Malaysian women demonstrate high educational achievement and favorable health outcomes, persistent gaps remain in economic participation and political representation, which limit their ability to fully engage in and scale entrepreneurial ventures. The rise in women-owned enterprises reflects progress, but structural barriers such as limited access to finance, property ownership, and decision-making opportunities continue to constrain their economic potential. Synthesizing secondary data and existing literature, this concept paper establishes a framework for future empirical research. It supports the hypotheses that economic participation, education, health, and political empowerment collectively enhance women's economic empowerment in entrepreneurship. The next phase of this study will involve quantitative analysis using national datasets to empirically validate these relationships, offering evidence-based insights for policymakers and stakeholders to strengthen gender-inclusive entrepreneurship in Malaysia.

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