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Resilience in Action:
Indigenous Female Entrepreneurs in Sabah, Malaysia through the Era of COVID-19

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[*Abstract*]

Women entrepreneurs globally, including Indigenous women in Sabah, faced significant challenges due to the COVID-19 pandemic, forcing them to adapt and employ various strategies to restore their businesses. While much research has explored the factors motivating women to start and run businesses, there is limited analysis on what influences the resilience of Sabahan Indigenous women entrepreneurs. This study aims to examine the various factors that impact the resilience of small-scale Indigenous women entrepreneurs in Sabah, particularly as they navigate challenges such as limited access to networks, financial resources, training, and credit. Ultimately, this study highlights the many ways in which the marginal position of rural Indigenous women from Sabah within Malaysian society continues to hinder their recovery from times of crisis, forcing them to rely on communal growth for their survival and that of their community.

Keywords: Indigenous Women Entrepreneurs, Sabah Studies, Resilience Theory, Covid-19, Rural Businesses

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Ⅰ. Introduction

Atiqah, a 56-year-old homemaker described the pandemic as "cam tida tau butul ka tida" (uncertain if it was real or not). In an interview, she said her dreams were simple: to spend time gardening with her neighborhood friends after taking early retirement as a civil servant in the district office of Ranau, somewhere northwest of the state of Sabah in Malaysia. But when the pandemic came in early 2020, her three sons lost their office jobs in the city, and all three of them and their young families came to live with her and her disabled husband in the village. "Anak-anak kakak ini samua kana buang karaja juga akhirnya. Trus murung bah mereka… Jadi mamaklah kana kasi smangat, sama bini-bini durang kami cari jalan." (My sons all lost their jobs eventually. All of them became depressed … So as their mother, I had to raise their spirits, together with their wives, we found a way).

By the time we met Atiqah, she had a *tuhau* business, a traditional condiment consumed widely in Sabah, made from wild ginger. With her daughters-in-law and sons, Atiqah began selling *tuhau* around the village in 2020 during the first nationally enforced Movement Control Order (MCO), when many in her village struggled to get food. With access to land surrounding her house, planting wild ginger was possible, and soon they could bring in a small, steady income. Later, her children turned to Facebook Live and WhatsApp to boost sales. Two years in, Atiqah and her remaining son (the other two had returned to the city) managed to keep the business afloat. However, it now struggles against many similar businesses across the state. Despite this, she refused to give up. She admitted that, as a woman in her 50s from a small town, there was much to learn. She also acknowledged the challenges of adapting to modern business practices that she had never been exposed to before the pandemic.

Atiqah's story is echoed in many places around the world. Globally, women entrepreneurs have faced significant challenges that were exacerbated by the COVID-19 pandemic. In Sabah, women entrepreneurs in rural settings experience limited access to external capital, networks, and training. During the pandemic, these

challenges became critical. The women were cut off from the world and, more importantly, from their social and economic support networks, with virtually no market for their businesses as the majority of the populace faced uncertainties in income and future stability.

A study by Jaafar, Othman, and Jalali (2014) on female entrepreneurs in Malaysia's construction industry underscores the pervasive challenges women face in the male-dominated field of entrepreneurship. These include structural barriers, gender stereotypes, and limited access to essential business resources. It also reveals that inadequate access to market information, restrictive policies, and insufficient support networks disproportionately affect female business owners, leading to lower profitability compared to male-owned businesses. The study concludes that entrepreneurship remains a masculine (male) space, causing female entrepreneurs to encounter biases that undervalue their capabilities.

In-depth examinations of entrepreneurial processes in women-founded businesses remain scarce (de Bruin et al. 2007, as cited by Yadav & Unni 2016). However, issues in women's entrepreneurship have attracted research attention in recent decades (Henry et al. 2015). While studies have explored the factors motivating women to start and run businesses, there is limited analysis on what sustains their resilience in the face of challenges.

Masten (1994) defined resilience as "the process of, capacity for, or outcome of successful adaptation despite challenging or threatening circumstances." It involves conscious awareness, which, according to Brodsky & Cattaneo (2013), is a crucial aspect of resilience that empowers women to construct alternative narratives and reinterpret their experiences to resist dominant perceptions of their circumstances. This study examines how indigenous women entrepreneurs diversified their business models to sustain supply chains and the resilience characteristics that enabled them to adapt. Drawing insights gathered from 30 indigenous female entrepreneurs, this paper explores the factors contributing to their business resilience. Most participants operated small-scale businesses and had, at most, attended workshops or short-term skills training

programs.

The often-overlooked impact of COVID-19 on rural areas severely affected these entrepreneurs, particularly those in agriculture and food supply, leading to income and employment struggles. While many participants lacked strong entrepreneurial expertise due to the absence of formal training, they demonstrated creative strategies for securing resources and making business decisions amid economic uncertainty. They navigated challenges such as disappearing markets, price fluctuations, and shifting food supply chains, showcasing resilience in the face of volatility.

This research aims to ask (1) how indigenous women entrepreneurs in rural Sabah negotiate intersecting challenges of gender, indigeneity, and geographic marginality during and after the COVID-19 crisis; (2) what types of strategies they employ to sustain their enterprises and communities in the face of limited access to networks, capital, training, and digital infrastructure; and lastly (3) how their experiences expand current understandings of entrepreneurial resilience in Malaysia as a microcosm for the rest of rural Southeast Asia.

While scholarship on women's entrepreneurship in Southeast Asia frequently examines motivations, success factors, and barriers, few studies explore how the intersection of gender, indigeneity, and rurality shapes entrepreneurial resilience during exogenous shocks such as the COVID-19 pandemic. Even less attention has been given to the survival and adaptation strategies of Indigenous women entrepreneurs in East Malaysia, a group significantly understudied.

Ⅱ. Women and Entrepreneurship: A Brief History

Historically male-dominated, entrepreneurship now features an increasing number of women playing important roles. Women are succeeding not only in traditional female spheres of entrepreneurship but also in male-controlled fields. It is envisaged that by supporting women as entrepreneurs, the number of low-income households and, eventually, poverty rates will decline.

There is mounting evidence to suggest a causal link between entrepreneurship, economic growth, and poverty reduction (Zamberi Ahmad & Xavier 2012). Around the world, a large number of women have created and run businesses (Bajpai 2014), but struggle to sustain their businesses. Despite their growing prominence, women entrepreneurs remain significantly outnumbered by men (Mutalib et al. 2015).

The Malaysian government has paid some attention to the difficulties encountered by low-income households, including women entrepreneurs. Government initiatives have successfully increased the number of Malaysian entrepreneurs (Mutalib et al. 2015). In 2016, 20.6 percent of small and medium-sized enterprises (SMEs) were owned by women. SMEs made up 98.5 percent of all businesses in Malaysia. Most of these are run by women. The contribution of SMEs to the Gross Domestic Product increased progressively, with the percentage progressively rising to 36.6 percent, up from 36.3 percent in 2015 (Department of Statistics Malaysia 2016). However, beginning in 2017, there was a drastic decline in female entrepreneurship in Malaysia, down to 25.9 percent (Chipfunde et al. 2021). This decline continued into 2021, which saw only about 20 percent women-led SMEs out of 1,194,605 SMEs nationwide (Department of Statistics Malaysia 2021).

Although there is no official data yet on Covid-19's impact on women entrepreneurs, more than 190,000 were negatively impacted, with at least 50 percent of women-led businesses having to shut down, according to online news portal *BHOnline* (06/04/2020).

The government has initiated specific initiatives for women entrepreneurs. These include the Tekun Nasional's Women Entrepreneur Financing Program, Cradle Fund's CIP Catalyst Program, the Mara Women Entrepreneur Program, various initiatives by the Ministry of Entrepreneur Development and Cooperatives, the 1Wilayah Microcredit Program for Women, Perbadanan Nasional Bhd, Women Entrepreneur Development Program, SME Corp programs, and initiatives from the Women's Development Department under the Women, Family and Community Development Ministry. However, these programs should be

diversified to suit women's backgrounds.

In general, women entrepreneurs rely largely on internal sources of capital as they have less access to external capital, which limits their entrepreneurial activity. For female entrepreneurs, a lack of experience and skills impedes business performance, even with a strong entrepreneurial orientation (Mohamad & Bakar 2017).

The world has acknowledged the necessity of fostering women's entrepreneurship. There is no reason to neglect women's strengths and talents, but they do require a support system to help them realize their full potential. Malaysia's female labor participation rate stands at 56.8% compared to the 83.6% participation rate of males (Department of Statistics Malaysia 2024). There are many highly educated women in Malaysia, but some are unable to find work and therefore are self-employed, or abandon their jobs and begin a new career as businesspeople (Abd Wahid et al. 2021).

While the figures show that women are starting businesses at a faster rate than men, the economic potential of women entrepreneurs has yet to be realized. The majority of them own modest businesses that cater to local markets and do not operate on a global scale (Abd Wahid et al. 2021). The detrimental impact of the COVID-19 pandemic has led to a "she-cession," according to Lee Min Hui (2022) in "Women's Woes: Gendered Impact of COVID-19." She details how, globally, women faced disproportionately higher rates of job losses, attributed to their overrepresentation in sectors most vulnerable to the crisis, their predominance in jobs characterized by low security and income, and heightened care responsibilities as schools and childcare centers closed.

The most precarious demographic groups, according to Lee (2022), were Malaysians from low-income backgrounds, with limited educational qualifications, self-employed or engaged in unpaid family work, and those working in rural areas.

Included in this category are small-scale business owners who rely on daily sales to sustain their families. For these businesses, the MCOs had a significant impact on their income. Their daily sales

were heavily influenced by the operational environment (Fauzi et al. 2023). This was certainly true in Sabah, one of the country's poorest states. In 2019, Sabah's poverty incidence was 19.5 percent of total households, or about 615,000 people. (Department of Statistics Malaysia 2019)

Malaysia's MCO was initiated on March 18, 2020, and lasted 19 months, with restrictions easing as case numbers fluctuated. At the height of the MCO, the government mandated the closure of government, private, and business premises, except those providing essential services (Omar et al. 2020). Residents could only leave home for essentials, restricted to one person per household.

The situation was aggravated in Sabah after the state elections (PRN2020) in September 2020, which caused a surge in cases, as reported by the *South China Morning Post* (17/10/2020).

As a result, the COVID-19 pandemic placed small businesses in peril, with many facing the threat of financial insolvency. Women-owned businesses were more severely affected. The Global Entrepreneurship Monitor (GEM) report *COVID-19 Impacts on Women in Emerging Economies* revealed that the pandemic disproportionately impacted women entrepreneurs, particularly in developing countries, with higher business closure rates. Although digital technologies offered avenues for adaptation, there were challenges with network connectivity for those in the interiors. Despite these challenges, the report underscores the resilience of women entrepreneurs, and emphasizes the critical need for targeted policies to support their recovery and growth in the post-pandemic era.

In their report, *Rebuilding Better: Assessment of Women Entrepreneurs' Needs and Available Support Services During COVID-19 in Malaysia, Philippines, and Thailand*, the International Labor Organization reiterated how women-led small business owners were more severely affected by the pandemic. Key challenges included limited access to support services, insufficient cash flow, limited knowledge in digital marketing and e-commerce, and mental health challenges from the double burden of balancing business and care work.

This was echoed in a study by Mahat and Mahat (2021), which highlighted an additional challenge: Women-owned businesses experienced higher closure rates because they are concentrated in sectors most vulnerable to economic disruptions.

The experiences of indigenous women, especially in rural areas, were distinct and shaped by nuanced challenges, including the basic gaps in network connectivity, which were crucial during the pandemic when physical movement was curtailed.

In a news report in *The Borneo Post* (07/12/2020), Sabah's then Deputy Chief Minister Datuk Dr Joachim Gunsalam said poor connectivity impeded economic activity and schooling for children in the state, particularly in rural areas. This, as noted by Suhakam in their 2020 Annual Report, placed an increased burden of unpaid care and domestic work on women during the MCO periods.

Civil society movements like The Sabah Women's Action Resource Group (Sawo) highlighted how the state's digital divide exacerbated challenges for rural Sabah communities during the pandemic. Sawo underscored the urgency of investing in physical infrastructure (such as roads), and technological advancements, as this long-standing issue leaves women and children to consistently face barriers in accessing critical information (FMT 07/10/2020). Sawo also emphasized the limited success of the state's Women's Affairs Department in creating gender-responsive structures. Inadequate distribution of facilities in Sabah contributed to a high number of COVID-19 cases, leaving many without access to essential support (FMT 07/10/2020).

This study examines how various factors influence the resilience of women entrepreneurs in Sabah. While much research exists on what motivates women to start and manage businesses, far less has addressed the multiple factors that shape their resilience, specifically in the Sabahan context. Focusing on small-scale entrepreneurs, the study investigates how these women navigate and push past persistent barriers, limited credit access, scarce financial support, and inadequate training. It aims to identify what drives their resilience and how they confront challenges to sustain and grow their businesses

Ⅲ. Selected Literature on Entrepreneurial Women In Malaysia

Entrepreneurship has historically been a largely male-dominated space. In researching entrepreneurship, Ahl (2019) notes how the term "entrepreneur" and associated concepts are often gendered male, which she attributes to historical norms, language use, and research practices that invisibilize women's contributions. In a review of 81 research articles (73 empirical and 8 conceptual) on women's entrepreneurship (published between 1982 and 2000), Ahl finds that foundational assumptions in entrepreneurship studies, such as traditional views of business, gender roles, and societal structures, marginalize women entrepreneurs. These assumptions influence research questions, methods, and outcomes, perpetuating a biased discourse. Her "feminist deconstruction" (Ahl 2019: 3) of foundational texts in entrepreneurship urges critical reflection in academic research to reframe entrepreneurship studies to reflect the contributions and experiences of women.

This is especially significant given women's growing presence in business, including in traditionally male-controlled fields. The growing influence of women in political and socio-economic spheres has been mirrored by a sharp rise in the number of female entrepreneurs across Asia (Deng et al. 2011; Wu et al. 2021a, b, 2021a, b as cited by Franzke et al. 2022). Female entrepreneurship and women's economic empowerment are increasingly regarded as key drivers of economic growth and sustainable development.

Women's economic empowerment is about building women's competitiveness in the market, which includes eliminating barriers to economic resources and unfair competition at both the individual and policy level (World Bank 2006, as cited by Sirivunnabood 2021). The policy brief from the Asian Development Bank Institute's "Virtual Policy Dialogue on Women's Economic Empowerment in Asia" (in August 2021) outlines critical challenges hindering progress toward gender equality, particularly in the business sector.

A major barrier for women entrepreneurs is limited access to finance, compounded by low financial literacy and insufficient skills training. Gender-biased banking regulations further constrain their ability to obtain credit, while the lack of gender-responsive

procurement and investment policies adds another layer of structural constraint. (Sirivunnabood 2021).

In general, while starting a business, women entrepreneurs rely largely on internal rather than external sources of capital, which limits their entrepreneurial activity. Entrepreneurship requires a diverse set of skills, including effective business management, understanding consumer culture, and obtaining capital investments (Setyaningsih et al. 2023).

Women's entrepreneurial orientation shapes their business performance, yet limited experience, exposure, skills, and knowledge hinder their success. In Malaysia, targeted programs for women entrepreneurs remain limited, underscoring the need for more diverse and accessible initiatives that reflect their varied backgrounds.

Al Mamun and Ekpe (2015) evaluated 407 Malaysian women micro-entrepreneurs and the impact of entrepreneurial traits on the performance of micro-enterprises owned by women and managed by Amanah Ikhtiar Malaysia. The ability to recognize and capitalize on entrepreneurial possibilities was identified as the most important entrepreneurial attribute to positively impact performance.

Rasdi et al. (2020) explored how Malaysian women entrepreneurs achieve self-leadership. They conducted qualitative interviews with seven female entrepreneurs and discovered that self-leadership is a skill that women entrepreneurs can learn and master to increase their success. They presented a self-leadership process model with factors likely to influence self-leadership in female entrepreneurs.

A study by Ismail et al. (2016) on single mothers linked motivation directly to entrepreneurial zeal, which was a key factor in their business success. In-depth qualitative interviews with 11 successful Malaysian women entrepreneurs from various ethnic origins were conducted by Hoe et al. (2012). According to their research, individual variables, organizational factors, and the environment contribute to the success of women entrepreneurs. The researchers discovered that a high sense of passion and enthusiasm, as well as bravery in taking chances, self-confidence, and positive attitudes, were important factors influencing their success.

Indigenous entrepreneurship in rural communities is often pursued as a means of enhancing their socio-economic standing and quality of life, while safeguarding their cultural heritage and traditional knowledge (Phan et al. 2024). Indigenous entrepreneurship, according to Padilla-Melendez (2022), refers to self-employed or business activities undertaken by indigenous people, utilizing their traditional knowledge and local resources to achieve self-sufficiency and self-determination.

For Indigenous women, entrepreneurship enables financial autonomy, fosters leadership, while prioritizing family and community development (Phan et al. 2024). However, in their study of indigenous women entrepreneurs in Vietnam and Thailand, Phan et al. (2024) found that persistent social norms continue to drive gender inequality. Significant challenges, particularly for new businesses, include constraints related to time, space, limited networks, and restricted marketing mobility (Sindakis and Aggarwal 2024). Another major hurdle is securing capital, compounded by gender discrimination in accessing financial services (Phan et al. 2024).

Despite pandemic-related challenges, Sunarti et al. (2023) documented women entrepreneurs in Tasikmalaya, Indonesia, who not only survived but thrived. Their resilience was driven by four factors: inherent local adaptability, a strategic niche (in manual embroidery), entrepreneurial foresight, and guidance from local cultural and religious values.

The narratives of the indigenous female entrepreneurs in rural Sabah exemplify this interplay of adversity and resilience, as they sustain their businesses throughout the COVID-19 crisis.

Ⅳ. Conceptualizing Entrepreneurship and Resilience in Rural Sabah

Resilience theory is generally defined as positive adaptation in the face of adversity

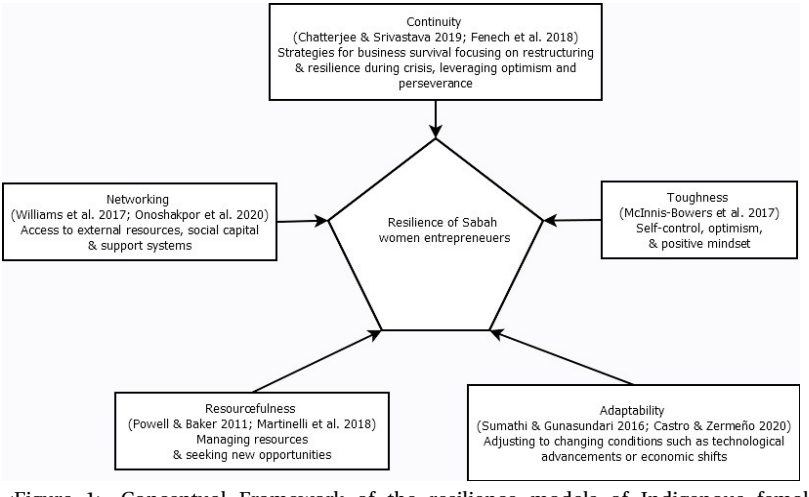
(Masten 2001; Werner 1989 as cited by Bottrell, D. 2009), with foundational research spanning over 40 years primarily in medical

and psychological sciences.

Traditionally, resilience was seen as the capacity to recover from trauma, manage high stress, or demonstrate competence despite ongoing challenges, especially among marginalized or high-risk youth (Garmezy 1991; Goldstein and Brooks 2006; Luthar et al. 2000; Rutter 2001, as cited by Bottrell 2009).

Early resilience research focused on how certain disadvantaged young people managed to grow into capable and caring adults despite adverse conditions, shifting focus from individual pathology to positive adaptation (Werner, 1989: 73, as cited by Bottrell 2009).

Traditional resilience models often overlook how collective and local practices, influenced by societal structures and stereotypes, contribute to resilience, especially for marginalized groups. Bottrell (2009) argues for recognizing the importance of social responsibility in resilience, challenging standardized and prosocial outcomes as universal benchmarks. This calls for not only the acknowledgement of the role of ecological systems, families, neighborhoods, schools, as influential in shaping resilience but the dynamic interactions between individuals and their environments, considering social and cultural factors as integral to resilience trajectories.



<Figure 1> Conceptual Framework of the resilience models of Indigenous female entrepreneurs in Sabah.

Here, we are interested in how rural Indigenous female entrepreneurs build and rely on modes of resilience to keep themselves afloat in times of crisis. An entrepreneur is defined as someone who starts a business, takes risks to generate profit, and embodies traits such as innovation, risk management, opportunity recognition, and resource utilization (Filion 2021). Again, resilience is a critical trait for entrepreneurs, as it refers to an organization's ability to adapt, grow, and thrive amid adversity, disruptions, and uncertainty (Matharu & Juneja 2021). For women entrepreneurs in rural Sabah, resilience is influenced by internal factors like self-confidence, risk-taking, and achievement needs, as well as external factors such as economic and socio-cultural conditions (Khan et al. 2021). This study focuses on five key dimensions of resilience for Sabahan women entrepreneurs: toughness, resourcefulness, networking, adaptability, and continuity.

Toughness is the ability to endure and overcome adversity. Resilient women entrepreneurs demonstrate self-control, optimism, and a positive mindset, enabling them to thrive in challenging circumstances (McInnis-Bowers et al. 2017; Bullough et al. 2014). Resourcefulness involves efficiently managing resources and seeking new opportunities, which is crucial for navigating uncertain business environments (Powell & Baker, 2011; Martinelli et al. 2018). Networking enhances resilience by providing access to external resources, social capital, and support systems, which are vital for information exchange and financial assistance (Williams et al. 2017; Onoshakpor et al. 2020). Adaptability is the capacity to adjust to changing conditions, such as technological advancements or economic shifts, ensuring business survival and growth (Sumathi & Gunasundari 2016; Castro & Zermeño 2020). Finally, continuity involves strategies for business survival, with women often focusing on restructuring and resilience during crises, leveraging optimism and perseverance (Chatterjee & Srivastava 2019; Fenech et al. 2018). These dimensions collectively enable women entrepreneurs to navigate challenges and achieve success.

Ⅴ. Methodology

This study adopted a qualitative research approach, utilizing semi-structured interviews as the primary data collection method. Each interview lasted roughly 60 minutes and was designed to capture in-depth insights from participants. The sampling strategy combined purposive and snowball sampling techniques to specifically identify and recruit indigenous Sabahan female entrepreneurs operating within the SME sector, ensuring a diverse representation of demographic and socio-economic backgrounds.

A total of 30 women were interviewed across the West Coast Division of Sabah, specifically Bundu Tuhan, Kundasang, Kota Marudu and Kota Belud working in various rural-based industry categories, and achieved research saturation. Participants were self-identified Indigenous Sabahan women, over 21, actively running an SME for at least two years. Data underwent manual thematic analysis in Excel, where interviews were iteratively coded and refined into emergent themes. The names of all participants were changed to maintain their anonymity. Pseudonyms were carefully selected to reflect similarities in their religious and cultural backgrounds, ensuring their presence in this work remains humanized.

Ethical considerations were rigorously upheld throughout the research process. Informed consent was obtained from all participants before their involvement, and honorariums were provided as compensation for their time and contributions. All interviews were conducted in person as online interviews were difficult for some due to limited internet access in their places of residence, with strict adherence to COVID-19 protocols.

The study was conducted in collaboration with the Sabah Social Entrepreneurs Association (SOSEA), an organization that focuses on improving socio-economic conditions through sustainable practices, with key areas of work including environmental protection, heritage preservation, community livelihood, food security, and health and social well-being. SOSEA was key in facilitating access to the women entrepreneurs interviewed in this study.

The study initially aimed to explore herb cultivation in Bundu Tuhan, Ranau, and corn cultivation in Kota Marudu. However, due to the impact of COVID-19, corn production in Kota Marudu ceased, prompting a shift in research focus to other sustainable practices such as coffee making, local food production, upcycling, and composting. Despite these changes, herb cultivation in Bundu Tuhan remained a central area of investigation.

This methodology ensured a comprehensive and ethical exploration of the challenges and opportunities faced by indigenous Sabahan female entrepreneurs in the SME sector, while adapting to the constraints imposed by the COVID-19 pandemic.

<Table 1> Profiles of respondents listed in the research.

Respondent	Age band	Sector	Location
Emily	36	Businesswoman	Kota Marudu
Hannah	34	Food producer	Kota Marudu
Ella	40	Food vendor	Kota Marudu
Farah	36	Businesswoman	Kota Marudu
Susan	34	Businesswoman	Pekan Ranau
Rina	37	Businesswoman	Kota Marudu
Imelda	36	Farmer (nurserywoman)/vendor	Bundu Tuhan
Anna	35	Food producer	Pekan Ranau
Wani	36	Businesswoman	Pekan Ranau

<Table 2> Breakdown of total respondents by age, area of entrepreneurship, and length of time in business, alongside the locations visited.

LOCATION	PARTICIPANTS	AREA(S) OF ENTREPRENEURSHIP
PEKAN RANAU	7	Food producer (tuhau, coffee, cookies & sauces), home cook, businesswoman
BUNDU TUHAN	6	Farmer (nurserywomen), cook, vendor,
KOTA MARUDU	10	Businesswoman, food vendor, seamstress, craftswoman
KUDAT	1	Businesswoman
KUNDASANG	6	Businesswoman, farmer

This study is limited by its regional scope, focusing only on selected districts in the West Coast of Sabah. Findings rely on self-reported data and do not include administrative records or any other formal data. Thus, future research could adopt a longitudinal design to trace resilience strategies over time or integrate mixed-methods approaches to triangulate qualitative findings with quantitative measures of enterprise performance and community impact.

Ⅵ. Discoveries and Observations

6.1. Covid: An Unexpected Disruption

Rural women entrepreneurs, especially those from Indigenous communities in Sabah, play a vital role in their local economies. Yet, they operate within a landscape fraught with limitations in resources, support, and market access. The COVID-19 pandemic intensified pre-existing challenges, isolating these entrepreneurs further by disrupting social networks and limiting access to essential business tools. This paper explores the compounded effects of the pandemic on these women's businesses and how, in response, they adapted to new challenges presented by lockdowns and market closures.

6.1.1. Facing A Development Divide

A major theme among interviewees was the limited availability and accessibility of training programs tailored to their needs, including how they leverage on technology for business, marketing products, and financial literacy. While government-funded programs exist, they often overlook the unique constraints faced by rural women entrepreneurs, leaving them without the necessary skills to expand their businesses or pivot during crises.

> …Kadang-kadang terasa terkilan lah sebab kami di luar bandar ni, usahawan. Kami mau yang macam ada untuk kursus ataupun pembelajaran yang lebih bagus lah, macam di... Jadi kita di luar bandar kadang-kadang terlepas pandang. Jadi saya rasa macam ketinggalan. Jadi, untuk mencapai tu kita terpaksa sentiasa tanya kawan ataupun kita terpaksa cari group-group atau kumpulan yang

> ada di dalam bandar tu kan … supaya kita tau info-info yang terkini lah [Emily].
> (Sometimes, it feels frustrating because we, as rural entrepreneurs, want better training or educational opportunities. But being in rural areas, we often get overlooked. I feel like we're missing out. To catch up, we constantly have to ask friends or find groups in the city so we can stay informed with the latest developments.)

Although many of these women possess skills in producing traditional indigenous goods, the lack of training in effective marketing practices posed a significant barrier to sustaining or expanding their businesses.

One participant emphasized this gap, explaining:

> Cuma satu masalahnya kami di sini kan … kami kurang sebenarnya pengetahuan tentang cara pemasaran. Lepas tu produk kami tiada yang macam penyelidikan nutrisi, sebenarnya itu sangat membantu dalam - kepada produk kami. Jadi, kami main jual-jual begitu saja lah [Hannah].
> (But the main issue for us here, for entrepreneurs like us, is marketing knowledge. We lack proper understanding of how to market our products. Also, our products don't have nutritional research, which actually would be very helpful for our products.)

Another participant shared that although she received financial assistance during the pandemic, it ultimately had little impact as she didn't have the knowledge to effectively utilize the funds, suggesting that financial aid should be paired with entrepreneurship training.

> Kalau dari segi bantuan kewangan, lebih dari cukup. Tapi bantuan kewangan itu sangat tidak bermakna…Waktu itu, bantu kewangan kena bagi yang - apa nama BR1M apa semua. Tapi sekarang baru saya sedar, sebab tidak kemana semua bantuan kewangan sebab saya tidak pandai guna itu … Sebelum bagi diorang bantuan kewangan itu, bagi dulu diorang pendedahan keusahawanan supaya diorang boleh tau macam mana mau guna itu duit [Ella].
> (In terms of financial assistance, there was more than enough. But that financial aid was very meaningless… At that time, there was a lot of financial aid given - BR1M and all that. But now I realize, all that financial aid went nowhere because I didn't know how to use

> it … Before giving people financial assistance, they should be given entrepreneurship exposure first, so they know how to use the money properly.)

This encapsulates a recurring theme among the interviewed women: the desire for support that extends beyond basic skills to include targeted knowledge that could help them adapt to changing markets and attract broader customer bases. These insights suggest that structural support in training and research could be critical in bolstering the economic resilience of Indigenous women entrepreneurs, especially in challenging times.

6.1.2. The Capital Conundrum

Many rural entrepreneurs are compelled to seek alternative funding due to limited access to formal financial resources. As one participant shared, they often have to rely on seasonal work, such as rubber tapping, to gather capital, a process hindered during the pandemic. Despite these setbacks, the drive to continue marketing their products and securing customers underscored their determination to maintain and grow their businesses, even when sales are scarce.

> Pertama yang-untuk yang modal lah. Jadi, kami ni, orang kampung … terpaksa pergi menoreh dulu, baru dapat duit. Ha, itulah dikasi jadi modal. Untuk anu. Tu pun mungkin dulu time pandemik yang datang ke kampung tu, untuk yang ambil tu getah pun mungkin … dua bulan sekali baru dia datang ambil.
> Tapi kesian dalam harian, jangan putus asa. Kita tetap kasi anu macam iklan, iklan begitu. Last-last ada juga lah. Tu saja yang buat saya rasa anu betul. Down. Yang tiada jualan [Farah].
> (First, it's about the capital. It's hard to find capital, right? So, people like us, from the village—are forced to tap rubber first to get money. That's how we get the capital. Even then, maybe during the pandemic, the people who came to the village to collect the rubber would only come once every one or two months.
> But despite the hardship, don't give up. We keep advertising and advertising. In the end, we do get some customers. That's the only thing that keeps me going. It's tough when there are no sales. That's what really brings me down.)

The COVID-19 pandemic exacerbated financial and logistical challenges for Indigenous women entrepreneurs, particularly those handling perishable products. Movement restrictions led to spoiled goods and financial losses, even with permits from agencies like FAMA that allowed them to move about during lockdowns. When restrictions eased, reopening remained difficult, with many businesses needing to start from scratch.

> Sampai kedai kami tutup. Kami punya stall pun kami tutup. So memang terus total zero lah. So, satu tahun selepas itu, selepas kami tutup semua tu. Kami stop selama setahun [Susan].
> (We had to close our shop and our stall as well, so everything came to a complete stop. For a whole year after that, we didn't operate. We stopped for an entire year.)

Furthermore, certain federal policies imposed additional burdens on rural women entrepreneurs, revealing the disparity in impact between urban and rural business environments. Policies like the increased minimum wage have positive intentions, but pose distinct challenges for small-scale entrepreneurs who lack the revenue to meet these standards. For women entrepreneurs operating in rural areas, the uniform application of this wage requirement has created an unsustainable strain.

> Dan ditambah lagi dengan cabaran, yalah macam yang kita-kita tau kan sejak bulan Julai ini. Gaji pun, minimum pun dia sudah tetapkan 1500. Jadi kalau nampak kami punya keadaan di sini, perniagaan di pedalaman, berapa sangatlah kami punya penghasilan? Dan dengan gaji yang macam begitu, saya rasa - bila gaji minimum kami ni disamaratakan dengan yang di bandar, jadi dia sangat-sangat terasa lah [Rina].
> (Additionally, with the new challenge that we all know about since July, the minimum wage has been set at RM1,500. If you look at our situation here, running a business in a rural area, our income is not that high. So, with that kind of minimum wage, it's really tough for us because the same wage standard is applied to both urban and rural areas, and we feel the burden.)

6.1.3. Digital Dilemmas

During the COVID-19 pandemic, digital platforms became essential for Indigenous women entrepreneurs in Sabah to sustain their businesses. However, the challenges of limited digital literacy, poor internet connectivity, and resource scarcity in rural areas made this a particularly difficult time for the women entrepreneurs.

Initially, social media platforms such as WhatsApp and Facebook provided viable sales channels for some. One participant shared how she learned to create a Facebook page to promote her *bosou* (fermented food).

> Mula-mula tu, saya menjual group-group WhatsApp begitu. Untuk memudahkan saya promote kan, iklan saya punya bosou. Jadi itulah platform saya lah, mula-mula. Social media. Facebook and then group WhatsApp [Hannah].
> (At first, I sold through WhatsApp groups…That became my main platform at the beginning—social media, especially Facebook, and WhatsApp groups.)

Her social networks enabled her to maintain customer connections and update other women entrepreneurs on opportunities. However, connectivity issues in rural areas presented substantial barriers. As another entrepreneur explained:

> Sangat susah untuk internet semua kan. Jadi kita kena tau lah waktu dia macam online line dia bagus kan, di sanalah kita mula macam post produk kita, macam tu. Jadi, kalau sebelah malam memang selalu macam ok lah [Emily].
> (It's really difficult to get good internet access…we have to know the times when the internet connection is good so we can post our products. Usually, it's better at night.)

This instability in digital access forced some women to travel to town just to secure reliable internet for business operations, significantly increasing their operational challenges.

Beyond connectivity, supply chain and resource scarcity further hindered these entrepreneurs. Viral trends in Kota Kinabalu (KK), for instance, were impossible to capitalize on due to delays in

securing basic supplies like takeaway containers.

> So, contoh macam—ok, kita nampak di Internet… kalau macam di KK contohnya…ada-ada kuih yang viral begini. Ok, orang terus boleh cari bahan, terus boleh jual. Tapi kalau kami di sini-agak susah. Mungkin tahun ini viral, tahun depan baru kami dapat jual. Because yang dia punya bahan-bahan untuk mau dapat itu barang kan kurang di sini [Ella].
> (So, for example—ok, we see it on the Internet…If in KK for example...there are cakes that go viral. People can find materials and sell them. But if we are here, it's quite difficult. Something might go viral this year, and we'll only be able to sell it next year because it's hard to find the ingredients to make it.)

Furthermore, water and electricity outages impacted their ability to produce goods, as some women relied on powered equipment. These infrastructural challenges exacerbated the digital divide and limited Indigenous women entrepreneurs' capacity to adapt their business models amid pandemic restrictions.

> Kami punya masalah air pun sama. Tapi macam, dia ada efek lah sama kita punya perniagaan. Sebab kadang-kadang kalau air tiada, macam mana mau berjual. Kalau current tiada, sebab kalau macam saya, saya jual yang memerlukan current. Machine waffle, machine takoyaki apa semua tu kan. Macam dia ice blender semua ni kan. So kalau tiada current, terpaksa stop lah sebab tidak dapat buat ice blender [Ella].
> (Our water supply is also an issue. It affects our business because if there's no water, how can we operate? If there's no electricity, it's also a problem for me because I use equipment that requires power, like the waffle machine, takoyaki machine, ice blender, and so on. If there's no electricity, we have to stop because we can't make ice-blended drinks.)

6.1.4. The Weight of Invisible Loads

The potential of women entrepreneurs is often constrained by the multiple roles and responsibilities they shoulder. One respondent explained that capacity-building remains a significant barrier, as women are frequently managing numerous tasks simultaneously. This often limits their ability to envision ways to expand their

businesses or generate additional income. Many settle for just enough to meet basic needs, with little bandwidth to think beyond immediate financial goals.

> Our only hindrance right now is capacity-building for the women. Because sometimes women have a lot of tasks, right? For these growers, they won't think of making more money because the costs exceed that. A lot of them think, 'If I have this amount, it should be sufficient enough for one month'. Even though she may want more, she does not have the capability to think further like 'What else can I do?' [Imelda]

The respondent further reiterated the importance of having a supportive network. Access to advice and encouragement from others becomes crucial, especially during difficult times. Without this community-based support system, it can be challenging for women entrepreneurs to regain momentum or find inspiration to continue developing their businesses.

6.2. Stories of resilience

6.2.1. Weaving Community Networks

In examining the resilience of Indigenous women entrepreneurs in Sabah since the pandemic, one of the main narratives that stood out was their ability to harness and rely on community support and shared knowledge in overcoming the myriad challenges that range from network issues, lack of knowhow and training to insufficient funding.

They form female-related community networks, which were seen as reliable due to the kinship built on common indigenous ties. They also drew upon traditional knowledge to overcome resource limitations. Their reliance on such networks provides a vital support system, compensating for gaps in formal financial and technical support.

> ...Kami bilang ini tempat macam semua kita punya. Untuk komuniti. Ya. Itulah saya rasa budaya yang paling kuat kami pegang sini" [Imelda].
> (...We think of the business as OUR business. For the community.

Yes. I think that's part of our culture that we hold strongly onto.)

This interdependence among community members has been instrumental in helping these women mitigate barriers and sustain their entrepreneurial efforts amidst resource constraints. The ability to pivot and find networks from within their own enabled them to consider actions to make good of a situation that was prohibitive. This resilience reflects their strength in navigating challenges, underscoring the powerful agency these women hold despite the obstacles they face.

Rather than succumbing to challenges, the women showed resilience that was significantly informed by their community-centered approach, which fostered collaboration and the exchange of ideas to drive innovation. This collective ethos was complemented by their extensive traditional knowledge of local environments and resources, enabling them to continuously rebuild and adapt their ventures. Their familial responsibilities, rather than being perceived as obstacles, served as a catalyst for reinvention, motivating them to pursue entrepreneurial initiatives to ensure the well-being of their families.

> *Tapi ada kawan-kawan se- bersara dengan saya. Heran sy kau ni. Susah payah kau ambil degree nurse, tapi jual kopi pula hujung-hujung. Tapi saya sikit pun saya tidak tersinggung tu. Sebab saya tau saya punya - saya ada matlamat bah. betul lah, saya belajar nursing. Tapi bukan jugak nursing saja. Ada juga subjek keusahawanan tu [Anna].*
> (But some friends said they were surprised at me. They said I worked so hard to get a nurse's degree, but I am selling coffee to make ends meet. But I'm not offended at all. Because I know I have —I have a goal. that's right, I studied nursing. But not just nursing. There is also the subject of entrepreneurship.)

Despite these challenges, the women disclosed that a strong sense of collective responsibility underpinned their entrepreneurial efforts and helped lift the entire community. The dynamic interplay between the stressors they faced, adaptive strategies, and environmental resources frames their resilience, both as an individual and collective process, influenced by context and

relationships.

One participant highlighted the importance of a local skills program supported by KEMAS, specifically aimed at empowering women who might not have formal employment:

> Di kampung kami ada satu komuniti…dia bagi kemahiran percuma untuk para…wanita yang anu lah. Guru pengajar kami…lebih kepada jahitan lah, kalau dia. Cara mengurus, begitu. Apa yang kau perlu buat kalau mau buat perniagaan. Jadi kami jumpa setiap hujung minggu…Di sanalah kami cerita tu, apa sudah kau buat. Ada sudah kau jual? Begitu. Diorang tanya [Farah].
> (In our village, we have a community…but it's more like a skills program. They provide free skills training for women, especially housewives who don't have jobs…Every weekend, we gather… that's where we talk, like, 'What have you done so far? Have you sold anything yet?'" This enables women to share progress, encourage each other, and exchange tips.)

During the pandemic, the necessity to adapt their businesses led to innovative approaches within the community. One entrepreneur noted that she saw a demand for herbs and organized the women in her neighborhood to meet for brief planning sessions, even during movement restrictions. Together, they strategized to grow herbs in demand by local restaurants, experimented with hydroponic and aquaponic systems, and adapted to challenges like plant diseases. The sense of collaboration was invaluable.

The women's ability to pivot during the pandemic exemplifies how adversity catalyzed creative problem-solving and innovation. By identifying local demands, such as the need for herbs, and mobilizing community resources to grow and distribute them, they demonstrated proactive adaptability, a core concept in resilience theory. Proactive adaptability means anticipating obstacles and adjusting strategies before they escalate, while resilience is the capacity to recover and remain effective despite setbacks. The women's quick responses to challenges and their instinct to pivot exemplify this proactive adaptability.

Community outings organized for learning provided the

women with exposure to new growing techniques, without disrupting their family responsibilities - something which they highlighted as important.

> I think the best thing dengan ada network is kita boleh, sebab kita ni bila kita buat perniagaan begini, bila kita down, kalau tiada orang yang mau tegur kah, atau mau macam bagi inspirasi kah, macam susah mau bangkit balik bah [Imelda].
> (I think the best thing about having networks is that whenever we're starting a business and feeling down about it, if there's no one to advise or give us inspiration, it'll be a bit hard to restore the business.)
> Kan tuhau, orang kampung tanam sudah sekarang. Jadi, saya bagitau dengan diorang, ok kamu ambil tuhau…saya datang ambil. Jadi dalam masa yang sama, saya dapat bantu tingkatkan diorang punya ekonomi. Saya boleh bantu ibu-ibu tunggal, bagi diorang pekerjaan, begitulah. Itulah masa pandemik tu, saya rasa susah kan. Tapi saya nampak yang orang kampung lagi susah [Wani].
> (You see, people in the village are now planting tuhau. So I told them, 'Okay, you collect *tuhau*…and I'll come pick it up.' That way, at the same time, I can help improve their economy. I can help single mothers by giving them jobs. That's what happened during the pandemic—I felt it was hard for me, but I saw that it was even harder for the villagers.)

Despite these efforts, capacity-building remains a constraint, as the demands of daily life limit many women's ability to expand their businesses.

6.2.2. Resourcefulness and Ingenuity

The women demonstrated remarkable resourcefulness by capitalizing on local resources (and their traditional knowledge about indigenous produce), their immediate environment, and mutual support. Despite limited access to supplies, financial setbacks, and social distancing restrictions, the women demonstrated resourcefulness by using their surroundings (land and even the limited internet access) and leveraging on pre-existing skills (cooking, farming, craft) to continue their businesses, sustain their livelihoods, and support their communities.

> Masa pandemik tulah, saya macam bagus betul-betul fokus yang ni lah, sebab dia punya demand memang tinggi…Tapi dia punya problem: macam mana untuk kasi banyak production saja…Saya ada chat sama email a few restaurants sama hotel lah, untuk mintak diorang punya feedback…So dengan data yang ada tu, then saya buat strategy. Walaupun tidak boleh keluar, tapi ada wanita-wanita yang dekat rumah saja kan. Kan sebenarnya tidak boleh berkumpul, tapi saya bilang, kita berkumpul lebih satu jam je. [Imelda].
> (During the pandemic I realized that I should really focus on this (business) because the demand is high. The only issue was how to expand the production scale. I chatted and emailed a few restaurants and hotels for feedback. With that data, I created a strategy. Since there was a lot of demand, doing it by myself was impossible. Even though we weren't supposed to go out, there were women in the neighborhood. I told them that we could meet up for approximately one hour only.)

Even without consistent internet access, the women found creative ways to utilize social media and WhatsApp for orders and communication. One woman coordinated supply runs for fish from town, delivering them to her village despite the exhaustion of managing it alone:

> Saya WhatsApp saja diorang. Sebab diorang pun tiada boleh keluar dari pekan kan. Ok, siapa mau ikan? Oh, diorang bilang, lama sudah tiada makan ikan. Jadi, contact kawan-kawan yang jual ikan, ok saya mau sekian-sekian, penuh tu truck, kereta saya bawa pergi kampung. Tapi penat dia Tuhan sajalah yang tau" [Wani].
> (I just WhatsApp people...So, contact friends who sell fish, ok I want as much... the truck is full, my car will take it to the village. But God only knows how tired I was.)

6.2.3. The Female Advantage

Respondents felt that women possessed resilience that sometimes surpassed that of men in their communities. One respondent noted that women demonstrate a greater commitment to work and responsibilities. Even when they have a stable income, women continue to seek new ways to enhance their earnings, motivated by a persistent drive to improve their circumstances and support their families. This spirit of resourcefulness, she suggested, is a defining

strength that allows women to adapt and persevere in the face of economic challenges.

> I think as a woman, we have higher potential and I believe are more successful. Women's commitment is stronger than men. Even though they might have income, they will always try to find another way to increase that income [Imelda].

Another participant described the distinct strength and persistence she observed among women, noting that, unlike men, who may take rapid action but lack sustained patience, women's resolve is often fueled by a sense of responsibility and commitment.

This motivation is evident in her own experience: despite having earned a nursing degree, she chose to pursue entrepreneurship as a practical means of providing for her family, especially during the economic downturn brought on by COVID-19. For her, financial success is secondary to ensuring her children's well-being. This perspective exemplifies how Indigenous women entrepreneurs are driven by a mission beyond economic gain, drawing on a sense of purpose to navigate challenges and remain resilient in the face of adversity.

Another noted that even with limited networks, women always found ways to achieve their goals.

> Biasanya...lelaki cepat bertindak. Tapi itu kesabaran ada longgar lah. Tapi, wanita biarpun dia tidak-dia punya pergaulan yang terhad and dihadkan…kalau kita ada niat, kita ada matlamat, tiada masalah itu" [Anna].
> (Usually...men are quick to act. But their patience is less. But, we women, even if she is not - she has limited and restricted associations ... if we have intentions, we have goals, there is no problem with that.)

Ⅶ. Conclusion

The resilience of Indigenous women entrepreneurs in Sabah provides a compelling narrative of resourcefulness, adaptability, and

community-centered approaches. These women exemplify how adversity can drive innovation and collective problem-solving, as they navigate the unique challenges posed by limited resources, market access, and training opportunities, further exacerbated by the COVID-19 pandemic.

The traits and characteristics exhibited by these Indigenous women entrepreneurs in Sabah challenge the conventional masculine-oriented ideal of entrepreneurship, as they demonstrate a balanced integration of both traditionally masculine (self-reliant, self-sufficient, makes decisions easily, etc) and feminine (loyal, sensitive to the needs of others, compassionate, etc) attributes, which Ahl (2019) highlights, referencing both foundational texts on entrepreneurship as well as more contemporary texts which continue to depict entrepreneurs as extraordinary individuals with high levels of achievement orientation, optimism, self-efficacy, internal locus of control, cognitive skills, and tolerance for ambiguity (Shane & Venkataraman 2000, as cited by Ahl 2019).

The stories shared by participants underline the importance of community networks, traditional knowledge, and familial responsibilities as drivers of resilience. Their ability to pivot during crises, leverage local resources, and support each other highlights a powerful agency that challenges conventional resilience frameworks focused on individual efforts.

However, their experiences also illuminate systemic gaps, such as insufficient training, poor infrastructure, and restrictive policies, which hinder their entrepreneurial potential. Addressing these issues through targeted support programs, improved digital access, and tailored financial and skill-building initiatives could significantly enhance their capacity to thrive in both rural and urban markets.

Based on the findings of this study, several policy recommendations can be proposed: (1) establish targeted micro-grants coupled with practical business support, including basic training in pricing, branding, and bookkeeping, to enable small-scale Indigenous women entrepreneurs to move beyond subsistence-level operations; (2) develop concise, offline micro-learning modules delivered through community centers or women's associations to

strengthen entrepreneurial skills and digital literacy, particularly in areas with limited internet connectivity; (3) create local "connectivity windows," of shared digital and device hubs in district centers, to facilitate market access, logistical management, and participation in wider supply chains; and (4) introduce government supported state- or district-level micro-procurement quotas and preferential purchasing schemes for products produced by Indigenous women-led SMEs, while aligning training and funding initiatives with local caregiving schedules.

Ultimately, the resilience of these women is not just a testament to their strength but also a call to action for creating more equitable and inclusive entrepreneurial ecosystems that recognize and empower the contributions of Indigenous women. By investing in their development and addressing structural barriers, we can unlock their potential, and also that of the communities they sustain and inspire.

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