

## A Case Study on Family Resilience as the Scaffold for Rural Women Entrepreneurs' Micro Enterprises during the COVID-19 Pandemic

*Kajian Kes Mengenai Ketahanan Keluarga sebagai Perancah untuk Perusahaan Mikro Usahawan Wanita Luar Bandar semasa andemik COVID-19*

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### ABSTRACT

*Resilience may be an antecedent for one to offer support. The precursor for entrepreneurial support, like resilience, rarely takes center stage as support may have been portrayed as an independent fundamental element to achieve business success. This is evident among the family members of rural women entrepreneurs (RWE) in this study. The objectives of this study are to identify and describe the elements of family resilience as a potential component that scaffolds the businesses managed by RWE. Qualitative research through several in-depth interviews involving 13 purposive sampled RWE in rural Pahang, Malaysia were undertaken, on their family members' resilience in supporting RWE running their businesses. These interviews were recorded and transcribed. Data were inductive, where upon specific observation, and noticing that matters pertaining to family resilience frequently arose, thematic analysis was conducted. The findings of this pattern recognition suggest that RWE's business strength may be contingent on family members' resilience. Recognized family resilience elements were of tangible and intangible accounts. The former includes space and finance, while the latter involves mental and emotional reliance, communication, and relationship resiliency. All these elements may contribute to RWE business resilience. The study sought to develop insights on family-based strategies that RWE can capitalize on to strengthen their business presence. Despite the significant role of tangible support and assistance to which RWE can resort to thrive from entrepreneurial challenges, intangible forms of family resilience (mental, emotional, communication, and family bonding) are considerably pertinent to rural women's entrepreneurial survival.*

*Keywords: Family members' resilience; women entrepreneurship; rural business*

### ABSTRAK

*Ketahanan mungkin merupakan anteseden bagi seseorang untuk menawarkan sokongan. Pelopor untuk sokongan keusahawanan, seperti daya tahan, jarang menjadi tumpuan kerana sokongan mungkin telah digambarkan sebagai elemen asas yang bebas untuk mencapai kejayaan perniagaan. Ini terbukti dalam kalangan ahli keluarga usahawan wanita luar bandar (RWE) dalam kajian ini. Objektif kajian ini adalah untuk mengenal pasti dan menghuraikan unsur-unsur ketahanan keluarga sebagai komponen berpotensi yang berperanan dalam perniagaan yang diuruskan oleh RWE. Penyelidikan kualitatif melalui beberapa temu bual mendalam yang melibatkan 13 sampel RWE bertujuan di luar bandar Pahang, Malaysia telah dijalankan, mengenai ketahanan ahli keluarga mereka dalam menyokong RWE menjalankan perniagaan mereka. Temu bual ini telah direkodkan dan ditranskripsikan. Data adalah induktif, di mana setelah pemerhatian khusus, dan menyedari bahawa perkara yang berkaitan dengan ketahanan keluarga sering timbul, analisis tematik telah dijalankan. Penemuan pengesanan corak ini menunjukkan bahawa kekuatan perniagaan RWE mungkin bergantung pada daya tahan ahli keluarga. Elemen ketahanan keluarga yang diiktiraf ialah akaun ketara dan tidak ketara. Yang pertama termasuk ruang dan kewangan, manakala yang kedua melibatkan pergantungan mental dan emosi, komunikasi dan daya tahan perhubungan. Semua elemen ini boleh menyumbang kepada daya tahan perniagaan RWE. Kajian ini berusaha untuk membangunkan pandangan tentang strategi berasaskan keluarga yang boleh dimanfaatkan oleh RWE untuk mengukuhkan kehadiran perniagaan mereka. Walaupun peranan penting sokongan dan bantuan ketara yang boleh digunakan oleh RWE untuk berkembang maju daripada cabaran keusahawanan, bentuk ketahanan keluarga yang tidak ketara (mental, emosi, komunikasi dan ikatan keluarga) amat berkaitan dengan kelangsungan keusahawanan wanita luar bandar.*

*Kata kunci: Ketahanan keluarga; keusahawanan wanita; perniagaan luar bandar*

## INTRODUCTION

Global economic uncertainties have led to financial ambiguities and affected our economic development and investment in various sectors. These include significant shock of unforeseen pandemic and restrictions in active monetary activities announced by the government (Osiska & Zalewski, 2023). It is undeniable that the COVID-19 pandemic may have a significant impact on businesses around the world. However, the impact of worldwide health calamities and challenges varies depending on the individual, type of business, geographical area, size and own resources (Lai & Scheele, 2018). Micro, small and medium-sized enterprises (MSMEs) may have suffered the COVID-19 outbreak the most. When compared to large companies, MSMEs usually do not have sufficient resources, especially financial and management resources, and are not prepared to deal with such disruptions, which are likely to last longer than expected (Bartik et al., 2020; Fabeil et al., 2020). Following the implementation of the Movement Control Order 3.0 (MCO 3.0), approximately 37,415 businesses in Malaysia were forced to close; of which 26,007 were micro-enterprises and 2,738 were small and medium-sized enterprises (SMEs) (Daim & Yunus, 2021).

The recent health pandemic, for example, is one of the major recent economic hazards that has had a significant impact on micro-enterprises especially those owned by women entrepreneurs (Martinez Dy & Jayawarna, 2020; Seetharaman, 2020; Werner, 2020; Bartik *et al.*, 2020). Martinez Dy and Jayawarna (2020) found that many women-owned businesses experienced significant income losses due to stock shortages during the lockdown. The Malaysian Association of Bumiputera Women in Business and Profession (Peniagawati) confirmed that more than 190,000 women entrepreneurs working in micro-enterprises have been severely affected by the such pandemic (Alias, 2020) due to their limited financial resources, lack of support from their spouses (Memon, 2020) and lack of sufficient networks and expertise (Villasaca *et al.*, 2020). Adib (2020) claimed that many women entrepreneurs are still in the process of rebuilding their businesses and that the impact of this crisis on their ventures continues.

Fabeil et al. (2020) found that small businesses in rural areas suffered more by such economical obstacles than those in urban areas. Thus, Federal Land Development Authority (FELDA) related businesses, especially those managed by Malay rural women entrepreneurs (RWE) in Pahang, Malaysia may have been adversely affected by the COVID-19 outbreak. As outlined in the Entrepreneurship Cluster under the Pahang Women's Policy and Action Plan (2022-2026), the State Government of Pahang is committed to lifting the FELDA RWE in Pahang out of poverty and ensuring their resilience in the economy. However, such economic crisis has put additional strain on them as they have been affected by a variety of family roles while struggling to maintain their business (Afshan *et al.* 2021; Rudhumbu *et al.* 2020). The FELDA community is known to be socially and culturally well-structured. Hence, the concept of family resilience emerges as crucial, as these entrepreneurs navigate the intricate balance between managing their businesses and fulfilling familial responsibilities. Family resilience refers to a family's ability to withstand, recover from, and thrive in the face of adversity (Walsh 2003; Walsh 2020). Through resilience-building initiatives and support systems, such as those outlined in the Entrepreneurship Cluster under the Pahang Women's Policy and Action Plan (2022-2026), efforts can be made to bolster the resilience of FELDA women entrepreneurs in Pahang, ultimately aiding them in overcoming the multifaceted challenges posed by the pandemic.

Le Breton-Miller and Miller (2022) highlighted that family support can generate effective motivation, cooperation and support business stability. Through information sharing, developing

trust and solving problems together across family ties, family support increases the likelihood that a business will continue to exist (Neneh 2017). However, these family members need to be equipped with tools to withstand such business challenges first (Le Breton-Miller & Miller 2022). Families would experience extended bonds and become more resourceful in tackling future problems as they gain resilience (Walsh 2020). Building strong family networks and community support systems can help alleviate the burden and enable these entrepreneurs to thrive despite the challenges posed by the pandemic. Thus, ensuring that these factors are sustainable shall encourage RWE business stability.

The past pandemic has catalysed a variety of research focusing on women's entrepreneurship (Filimonau *et al.* 2024). Previous studies have examined the negative impact of economic activities lockdowns on women-led businesses (Grandy *et al.* 2020) and the learning experiences of women entrepreneurs (Afshan *et al.* 2021). Previous research such as Zhu *et al.* (2020) and Neneh (2017) have focused on the impact of family influence on individuals' decision to start or take up entrepreneurial activity and on the success of women-owned businesses, but not on family business resilience.

There is a lack of research on family resilience especially among RWE in Malaysia. Only recent minimal studies have been conducted on the resilience of the family members (Boers *et al.*, 2024; Zipper-Weber & Mandik, 2024). Most studies have been conducted on the need of support which partially derived from family members. Research on entrepreneurship have been extensively explored in the developed countries and Western contexts of the world (for example, Birkner *et al.* 2018; Rashid & Ratten 2020). Amalgamate, the complexity of resilience, which encompasses crises, disasters, and day-to-day difficulties, is necessary to be intellectually researched (Boers *et al.* 2024), especially on how individual resilience contributes to family strength (Brewton *et al.* 2010, Calabro *et al.* 2021) and other multidimensional ideas (Boers *et al.* 2024). The present study is build based on this gap as family members' resilience embodiment needs to materialise before they could give support to the RWE.

Resilience is often confused with support though the strengths of a family for the participating women entrepreneurs in this study is undeniable. Pooley and Cohen (2010) defines resilience as the capacity to demonstrate resourcefulness in addressing various contextual and developmental issues by utilising available internal and external resources. Support, on the other hand, is elements or components that bear or assist the construction or creation of something or someone. The entrepreneurial support ecosystem covers actors who support entrepreneurs and this complex relationship developed through cooperation and competition to achieve the strategic objectives between them (Theodoraki & Messeghem 2017). Thus, without family members' self-resilience, support cannot be furnished.

This current study may contribute to the growing literature on rural women's entrepreneurship by examining the role of family resilience in supporting the RWE business. By focusing on rural women entrepreneurs, the study offers specific insights into the unique challenges and resilience strategies in this geographical and cultural context. By sustaining their businesses, these women entrepreneurs are helping to reduce poverty and improve the living standards of their families and communities. The results can inform policy makers on how to better support these entrepreneurs to ensure business continuity and family stability. The findings of the study can also help the Pahang State Government to develop a specific policy or measure to increase the number of women entrepreneurs in the country as envisaged in the Pahang Women's Policy and Action Plan (2022-2026).

This study therefore attempts to fill this gap by elaborating on family resilience as a potential component for RWE's business by describing the elements of family resilience. The research questions are: 1) What are the key elements of family resilience that contribute to the rural women entrepreneurs (RWE) businesses? 2) How do RWE perceive and prioritise the different elements of family resilience? The objective is to describe the elements of family resilience as a potential component that scaffolds the businesses managed by RWE.

This study begins with a literature review, emphasising and incorporating the concept of family resilience in entrepreneurial endeavours. The following section presents the research methodology, which includes case and sample selection, data collection and data analysis. The qualitative results of the study are then presented. Finally, the key findings from the literature are reviewed and discussed before the conclusion of the study is presented. The implications, limitations and future research opportunities in this area are also discussed.

## REVIEW OF LITERATURE

Family resilience is the capacity of a family to continue or return to efficient functioning, including providing for the needs of its members, after possibly traumatic experiences. It is the capacity of a family to prevail in hardships, overcome them, and prosper as a result (Walsh 2003). The term "family resilience" also refers to the capacity of a family to endure and bounce back after experiencing a crisis or challenge, which necessitates constructive adaptation, bearing losses, and managing disruption (Walsh 2020). The suggested provisional connectedness and communication, Positive framing, and Resources (CPR) components of family resilience, are elements that constitute family resilience (Tang *et al.* 2024; Chow *et al.* 2022). Calabro *et al.* (2021) found that it appears that business families are genetically predisposed to navigating and surviving the most difficult of crises—a pandemic that challenges established corporate and family assumptions by adding another level of unpredictability and upheaval where business families have been able to react forcefully to the various problems brought on by a pandemic by utilising their distinctive qualities. It is important to investigate, theorise, and systematise the distinct qualities of business families as systemic organisations, as well as the formal and informal mechanisms that control them and their innate variety (Calabro *et al.* 2021). Therefore, for this study, "family resilience" refers to a family's capacity to withstand, and quickly bounce back from adversity to support RWE and function competently despite experiencing stressful life events. This study may refer to stressful life events, such as changes in the business landscape due to the pandemic.

According to Ramadhana (2020), family resilience was quantified using three domains, namely family belief system (meaning-making, positive view, transcendence), organisation patterns (flexibility, connectedness, social resources), and communication or problem-solving skills (clarity, emotional disclosure, collaborative problem-solving). Some other recent researchers also used these three domains in measuring family resilience (Duncan *et al.* 2021). Another study carried out by Chen and Bonanno (2020) found that significant factors of family resilience were adaptability, family cohesion, good communication, and adequate financial management. Their findings are in line with the major components of family resilience highlighted by Black and Lobo (2008), which are a positive outlook, faith, family member agreement, adaptability, financial management, communication, family time, shared recreation, routines and rituals, and social networks.

The primary risk factor faced by women entrepreneurs during any economic hurdles is inefficiency in managing business compared to male entrepreneurs. When such economic strain happened, women entrepreneurs faced severe hurdles than their male counterparts, including a lack of access to money, cultural limits on movement, and lack of marital support (Memon 2020). Due to school closures, RWE must attend to the children and with the added needs of sick household members, rural women have less time to focus on their economic activities (OECD 2021). The enormous strain of housework on women (Khan *et al.* 2018), additional tasks in managing jobs as well as family commitments, encompassed the barriers for women entrepreneurs (Boz *et al.* 2016; Mari *et al.* 2016).

Apart from being housewives, women in Malaysia play an important role in the nation's economy. Many female entrepreneurs are still rebuilding their firms, and some are still suffering from the effects of the previous pandemic (Adib 2020). Hazudin *et al.* (2021) contended that women rural entrepreneurs are emotionally sensitive, and they require both tangible and intangible assistance, particularly in light of the detrimental effects of the pandemic. It is believed that family resilience may have an impact on RWE businesses because family members may serve as a source of support and motivation for an entrepreneur; they can help to reduce the burden of the entrepreneur, especially when the firm is experiencing a crisis such as the health pandemic. Walsh (1996) believed that the idea of family resilience provides a valuable framework for identifying and strengthening fundamental processes that allow families to overcome crises and persistent stresses. It is significant to note that family members working together can lead them to develop new and renewed competencies, mutual support, and shared confidence in their ability to succeed under duress (Walsh 1996). In their study on business continuity in Pakistan, Asgary *et al.* (2016) discovered that businesses that received more assistance from family members were more engaged in the recovery process, and they were able to recover faster than other businesses. Research findings are supported by Walsh (2020), who asserted that a family that has experienced a crisis or difficulty and emerged stronger and wiser was not only surviving or managing but was, in fact, expanding and thriving.

For RWE, entrepreneurial durability or long-lastingness may also mean the sustainability of their businesses, supported by family resilience. Elements such as family support, good communication, adaptability and effective financial management are essential in ensuring that businesses can survive and recover from crises. Firstly, support from family members not only provides emotional encouragement but also practical assistance with business operations and domestic responsibilities (Brush & Cooper 2012). This support is particularly beneficial for married women, who often have greater financial resources and backing from their spouses, positively impacting their business strategies and outcomes. In addition, effective communication (Jennings & McDougald 2007) within the family and business networks is essential. This helps in resolving conflicts, aligning business goals, and ensuring everyone is on the same page. Good communication facilitates better decision-making and crisis management, which are crucial for sustaining a business over time.

Next, the ability to adapt to changing market conditions and unexpected challenges is a significant factor in entrepreneurial success. Yap, Keling, and Ho (2023) found that rural indigenous women entrepreneurs in Sarawak who demonstrate flexibility and innovation, such as finding new ways to market their products or adjusting business models in response to economic shifts, are more likely to succeed. Furthermore, effective financial management practices are vital for business survival and growth (Daud *et al.*, 2023). This includes maintaining accurate financial records, managing cash flow, and making informed investment decisions. Financial literacy

programs and access to financial resources, such as microfinance and government grants, are crucial for supporting these entrepreneurs. Studies highlight the importance of financial management in overcoming barriers and sustaining business operations (Mitchelmore & Rowley 2013; Hasan et al. 2023).

## METHOD

This study aims to explore family resilience as a potential driver of RWE business and subsequently generate meaningful insights to describe elements of family resilience in SMEs owned by rural women. A qualitative research methodology using a case study approach with in-depth one-on-one semi-structured interviews for about 60 minutes was carried out to obtain rich descriptions, a high degree of contextualisation understanding, and details in analysis (Creswell 2003; Patton 2002). As there is still a lack of scholarly work on general family resilience in the literature (Walsh, 2012; Yang et al., 2024), an exploratory approach is most appropriate as the method lends itself to the advantage of flexibility in obtaining a holistic and in-depth understanding of the elements of family resilience based on the context of women's entrepreneurship study.

The key informants were selected based on purposive sampling method, whereby a specific criterion for participant selection is predetermined to fulfil the following requirements: 1) The women entrepreneurs must have owned and actively managed their businesses; and 2) The business must continue to operate at the time of the study for at least three years; 3). These criteria are essential because women entrepreneurs who have sustained their business for more than three years tend to face a substantial amount of business struggles and could have received enormous support from their closest network ties, providing in-depth data to allow the issues to be thoroughly investigated (Matharu & Juneja 2021). Following recommendations from the Department of Entrepreneurship Development of three FELDA regional offices in the state of Pahang in Malaysia, a list of potential informants for the study were obtained. These specific FELDA areas were chosen because they had a higher representation of RWE, and they were also the largest rural settlement communities with many rural MSMEs. More instance, the kind of a family nucleus that are involved in this study are husbands where the wives are entrepreneur; and mothers/ fathers where the daughters are the entrepreneurs; and lastly, siblings.

Prior to interview meetings, participants were contacted to explain the objectives and focus of this research. Their voluntary agreement to participate in the study was obtained verbally. All interviews were conducted in the Malay language between June and August 2022 and were conducted at the business sites, except for one case of a handicraft producer, in which the interview was performed at the interviewee's home. The structured interview matrix (SIM) technique (O'Sullivan *et al.* 2015) was used to promote engagement during interview sessions based on questions related to the phenomenon of resilience within a family context. The process of the interview was conducted according to guidelines by Saunders *et al.* (2009), in which probing questions were interplayed to allow for a natural flow of responses from the participants to encourage the generation of quality data from the interview. The data saturation was concluded after the 13th interview session, and it was decided that additional interviews would not promote any new insights into understanding the case. The interviews were audio-recorded, then transcribed by code interviewer's ID: lines of transcription. This is then utilised with coding as such (2:1) for description. Coding to the data were set at business continuity, business success, challenges, and family barriers. These were based on initial literature. Data were inductive, where

upon specific observation, and noticing that matters pertaining to family resilience frequently arose, thematic analysis was conducted. The findings of this pattern recognition suggest that RWE's business strength may be contingent on family members' resilience. The emergence of the themes was then clustered into tangible and intangible codes. These are then further explained as mental and emotional reliance, communication and relationship resiliency, for the latter and finance and space as the initial sub-themes. Accordingly, Table 1 shows a summary of the key information related to participants' details.

In terms of data analysis strategy, the method of inductive qualitative study (Thomas 2006) was applied, whereby the primary procedure involved reading and rereading the transcripts together with the notes taken by the researchers, with the help of the Atlas.ti version 9 analysis software package. This software package offers a systematic and user-friendly approach to exploring data and assigning coding throughout the analytical process of immersing oneself in a great volume of qualitative data. As the topic of family resilience has not been well-explored and yet to extend to women's entrepreneurship studies, the choice of inductive and theoretical thematic analysis offers a valid method to identify emergent themes from categories initially generated by the raw data. In doing so, a description of the most important and relevant themes according to the research question can be conceptually developed and ascertained by the researchers, which allows a comprehensive understanding of the key factors and underlying variables, leading to a more cohesive interpretation of the existing knowledge (Eisenhardt 1989).

Simultaneously, the data evaluation and coding processes were scrutinised by two researchers who had prior experience in performing qualitative data analysis. It was ensured that researcher triangulation was applied during the coding process to minimise research bias related to validity and reliability (Creswell 2003). Through peer checking using a constant data comparison method (Glaser & Strauss 2017), a systematic consideration is undertaken to ensure reliability in performing a review process. By validity means, the researchers have worked together, from generating initial coding until they reached a point of consensus regarding the uniformity of selected coding and themes, guided by the research questions set forth in the study (Rose & Johnson 2020). Multiple data sources, which include interview data and field notes kept during the data collection phase, were fully utilised to gain overall insight into the theme development. The use of field note in this study would allow the researcher to compensate the potential loss of information and quality of interpretation which may not fully captured using voice recording (Tessier, 2012). As literature in supporting growth of women entrepreneurship is concerning the knowledge pertinent to critical resources for their survival capacity, the emergence of themes will be generally scrutinized to align with the literature and data in hand. Accordingly, the process of creating robust themes initially begin with a thorough assignment of descriptives codes (i.e., initial capital, business place) based on reflection of the participants' interview transcripts. Each code which generated from within-case and cross-case analysis will be further examined to determine its similarities and differences and later be grouped into common categories (financial support, space provision). Pattern check was established from each category to ensure the interconnection between them. Through the consistency of pattern described by the respective categories which the data speaks in accordance with the existing literature (family tangible support), the entire process will lead to the emergence of robust and relevance themes associated with elements of family resilience as a key resource to survival quest of women entrepreneurship in the rural context.

TABLE 1. Profile of The Interviewees

No	Age Group	Marital status	Highest Education	Main Business Activities	Business location	Ownership Category	Business Age	No. of employees
1	31 – 40	Married	Tertiary education	Agri-food & farming activities	Kuantan	Partnership	3	4
2	41 – 50	Married	Secondary school	Home-based food business	Kuantan	Partnership	10	12
3	41 – 50	Married	Secondary school	Handicraft	Kuantan	Sole Proprietorship	3	0
4	41 – 50	Married	Secondary school	Home-based food business & cafe	Kuantan	Sole Proprietorship	11	0
5	31 – 40	Married	Secondary school	Home-based food business	Bentong	Sole Proprietorship	6	0
6	51 – 60	Divorced	Secondary school	Home-based food business	Lanchang	Sole Proprietorship	8	0
7	41 – 50	Married	Secondary school	Home-based food business & cafe	Lanchang	Sole Proprietorship	11	3
8	31 – 40	Married	Tertiary education	Food cafe	Jengka	Sole Proprietorship	4	12
9	51 – 60	Married	Secondary school	Beauty Salon & SPA	Jengka	Sole Proprietorship	21	4
10	41 – 50	Married	Secondary school	Beauty Salon & SPA	Jengka	Sole Proprietorship	6	2
11	51 – 60	Married	Secondary school	Hair Salon	Jengka	Sole Proprietorship	20	4
12	31 – 40	Married	Tertiary education	Food cafe	Jengka	Partnership	4	11
13	21 – 30	Single	Tertiary education	Bakery & pastry	Bentong	Sole Proprietorship	5	3

## RESULTS AND DISCUSSION

The current study found that family resiliency is essentially divided into intangible and tangible aspects. This division is also often seen in support centering around family members (Kent *et al.* 2023). The intangible strength within a family nucleus ensures that support is consistent. Kent *et al.* (2023) noted that intangible entities among families insinuate “a sense of belonging and feeling safe.” This sense is the predicament in sustaining entrepreneurial activity. Tangible resilience is the strength to accept limited physical resources. This type of resilience is noted as potentially including “a sense of ownership” (Kent *et al.* 2023). These are described further in detail below.

### INTANGIBLE ASPECTS OF FAMILY RESILIENCE

Intangible aspects are matters pertaining to mental, emotional, reliance, communication and relationship. These factors are found to be visible in this case study, although other non-physical elements may be applicable to others. A family member needs to be sound mentally, emotionally, reliable, possess strong sense of connectedness and commitment to the relationship and have good communication skills before one can provide support to RWE. Therefore, consistent resilience ensures the existence of family support. This is warranted for RWE businesses. These factors are deemed significant as they are catalysts for providing business support (Brewton *et al.* 2010, Calabro *et al.* 2021) to RWE.

FAMILY MENTAL RESILIENT

Mental resilience ensures that mental support is continuous from the family members to the RWE. A family must be wary of business hurdles but still are willing to support and encourage a family member to strive in business. Such entrepreneurial endeavours come with a known set of challenges that demand mental strength. This is seen in statement 2:1. A family who cannot withstand business-related challenges tend to avoid such acts, what more to pressure an offspring to venture into such a task. Family members who are homogenous (sameness in thinking, among others) (Zipper-Weber & Mandik 2024) may possess a mentally strong business mindset shall produce similar business success drives for their children. In statement 20:142, a father suggested a woman entrepreneur marry someone of business background as the future husband will be equipped with resilient skills. The father also acknowledged the need to be able to withstand business challenges is easier for those from similar backgrounds. This marks the father's own resilient skill where he is shielding his daughter from potential difficulties. Zipper-Weber & Mandik (2024) spoke of how homogenous teams demand lesser reflection, interpersonal communication abilities, cultural sensitivity and awareness, and have high acceptance of some limitations. This resilient factor is aligned with the findings highlighted in Walsh (2020).

*Statement 2:1 I am doing this (business) because of family pressure. I was told to take up a skill-based field after SPM, so I took business studies.*

*Statement 20:142 I remember the time before I married him. My father told me to marry him because he has a restaurant background. Because I am a restaurant business ... because he has a restaurant background. He can help you later. Ha father's message .... I didn't know him before I got married.*

Based on the statement above, the interviewed female entrepreneur family members are resilient to any approaching social media negative comments. Stepanović (2022) discussed the brutality of hate comments in the media that can easily break a family bond. Despite their vulnerability following the abundance of hate comments on their business products on social media, this family is mentally resilient, and its members are keen to offer support when needed. Willingness to challenge themselves exhibits a strong mentality to withstand and bounce back from upcoming harshness, like critics on Facebook, is resilience which then only enables the production of strength to support the success of a family business. Statement 15:82 showed that the family was open to the possibilities of such potential mental threats and still pursued a social media-based medium of marketing. Persistence is seen in statement 23:13, while statement 23:33 shows that the act of growing after a fall is done with mental strength. Statement 23:6 exhibits the husband's mental resilience to fail and learn again. This mental resilience has influenced the capacity to give unlimited support for the rural women's businesses.

*Statement 15:82 So the family first spread the product of our product, friends of each other, on everyone's Facebook. So many people know - So thank God.*

*Statement 23:13 We must try. Despite everything, whenever we do feel down, it is ok, to take a break but never stop. Sit back for a day or two. Then, we strive again. Actually, as an entrepreneur, it is difficult to stop. I felt it once; I thought of quitting, but one day I thought, I have come too far. My husband and I are all out on this.*

*Statement 23:33 [...] I felt down for a while... Then, my husband and I stayed focused on these 2 products.*

*Statement 23:6 That's why I talked with my husband, we learned. The marinated goat is actually my sister's husband's recipe, he made it himself and he prepared it. It's like honey chicken bro. Enter PJJ (Distance Education). Because during MCO there are many PJJ classes on facebook. The fee is only RM10. So I went to the PJJ class and we tried the recipe. Ok, let's look at the recipe, let's work a little. We follow people's preferences. For example, during the MCO, people who want to go to the night market can't. During the fasting month, people want to eat honey chicken.*

Gayatri and Irawaty (2022) agreed that resilience enables an understanding of how humans handle challenges. This cognitive ability encourages strong emotional and physical embodiment, which significantly produces strength and courage to assist others. Statement 23:13 may conform to positive framing (Tang *et al.* 2024; Chow *et al.* 2022) since the process of thinking aloud has taken place which can only be executed with mental preparedness towards resilience. It also suggested that the husband shared similar mental strength.

#### FAMILY EMOTIONAL RESILIENCE

Emotionally resilient families may be able to build a wall to protect themselves from any shortcomings too. Family members' optimistic viewpoints (Black & Lobo 2008) may assist these women to rise after facing unfortunate events. Being emotionally strong is one of the key requirements to surviving a catastrophic life event. This viewpoint is reflected in the statements below. In statement 19:26 the mother was able to bound back from the husband's death and pursued in assisting the daughter until her passing. The mother may have served as a role model here and gave a survival example for the RWE to base on. For a husband or mother to listen to whining and complaining from these female entrepreneurs, they first need to be emotionally resilient. This is evident in statement 22:24 where an RWE relied on the husband and mother as places to confine in.

Statement 19:26 *My father died in 2015. My mom and I pursued the business until her passing in 2016. [...] We had to think about what to do. My younger siblings love to bake, thus...*  
Statement 22:45 *Husband! (my) husband and my mother. I always phone my mother.*

The informants' family members are united in overcoming these challenges. Each informant has endured difficult moments that prevailed strong family bonds and support. Bonanno (2004) mentions that people can function competently and succeed regardless of harsh conditions. Being resilient can be emotionally draining, but enduring trials as a family creates robustness. This resilient is described as family emotional resilience.

#### FAMILY RELIANCE RESILIENCE

Walsh (2020) stated that the meaning of family reliance is broad. It includes support derived from great relationships, bonds, and, above all, willingness to withstand challenges together. This resilience offers the ultimate assurance that the family will strive for success together. Some businesses are passed down from mothers to daughters. As mentioned in statement 25:56, the resilience of the daughter was purely business oriented. The daughter was entrusted to inherit and run the business as she had proven her capabilities. The daughter was to be strong and open to such expectations, and the way was paved for ownership to pass down to her. Statement 24:4 exemplifies how RWE can rely on her siblings because the siblings saw the potential and challenges in the business. These siblings are from business backgrounds and have paved through many business hurdles. With such skill to rise back, they are able to support.

Statement 25:56 *This business is from my mother. I inherited and continued it. Initially, it was a tender (loan), not personal (own).*  
Statement 24:4 [...] *The brothers and sisters. Brothers and sisters help a lot. A lot of people help because they see what's ahead.*

Family reliance resilience may come in the form of a willingness to share any burden in business. Working together harmoniously without rivalry is a significant element that can help combat challenges. Statement 27:51 shows RWE could rely on the mother because the bond was better than with the workers. The mother must be reliably resilient first. Statement 25:48 could not have been made if the resilience of reliance does not exist. Not all family members are armoured with such strength to continuously give emotional, financial or even time to support unless only they themselves are resilient, making them reliable.

*Statement 27:51 In the year 2019, there was only me and my mother. No workers. Moreover, the sales went up. With workers, there were problems. But after I took over with Mom, the sales rose because we managed it ourselves.*

*Statement 25:48 [...] like me, I feel like my mother is supportive, my husband is ok, my siblings just tell me if I have a problem. Even if it's just a pound of money, people will help. Ha... like I'm surrounded by great people.*

In many cases, parents rely on their children's understanding, time, and energy to guarantee success. Their willingness to fulfil this expectation also requires mental strength. Children who are mentally receptive and strong may team up with a mother to create positive business collaboration. The children who are cognitively entrepreneurial inclined shall seek knowledge and develop skills when assigned tasks and challenges to assist with the business. This value enables business sustainability. Baker (2023) mentioned that children who do not have similar values may be resentful of business. Unlike Canadian participants in Baker's study, the present informants cited a positive note. As exemplified in statement 22:25, the woman entrepreneur mentioned that assistance from other family members would be required to achieve business success if her child was unable to assist.

*Statement 22:25 Yes, correct (children are my strength to work). For those without children, perhaps, the mother needs to assist, or the grandmother, perhaps.*

Parent biases (Baker 2023) do not seem to emerge in the above statements. Relationships among siblings in business is presented in the next section. As time is not a luxury to RWE (OECD 2021), some women need to depend on their family members' time. In the present findings, family resilience is shown in the supportive and accommodating attribute of the husband to contribute his time. Without resilience, the husband would not be able to offer such support. This value is reflected in the statements below.

*Statement 26:6 My husband usually finishes his office work and then delivers the products until night time.*

*Statement 27:13 We - (husband and I) - would deliver (the products) late in the evening.*

The husband's resilience is potentially led by love and support or due to the successes of the business in aiding the family's financial standing. It is not without challenges and demands. Occasionally, demands may seem stressful, too.

Walsh (2020) supports family reliance resilience. The strength to rebound upon harsh moments is usually focused around close and trustworthy people. Only such a powerful relationship allows reliance. Halil and Özkapu (2023) also found reliance to be an important aspect in striding through uncompromising times. Reliance is a method of coping, with correlated perceptions of reliance more regularly steered to optimistic modifications in one's regular life (Halil & Özkapu 2023). Thus, entrepreneurial success begins with all forms of demanding tasks which need reliance and foundation.

FAMILY RELATIONSHIP RESILIENCE

Family assistance helps businesses to improve (Asgary *et al.* 2016). This resilience can be witnessed from the statements below. Stable family relationships could withstand business hurdles and retain such stability despite challenges that may easily break an otherwise fragile bond. Similarly, without relationship resilience, such significant family support may never be offered in businesses. The statement 27: 51 evidently shows the strength of the relationship with the mother to uphold such business. The most resilient in rural women's business life is witnessed mostly among siblings. These siblings are resilient in terms of obeying commands, receiving criticisms (see statement 25:52), or not making criticisms.

Statement 19:1 *I started in 2017, with my youngest sibling.... (cont.)*

Statement 20:45 *Our main agent is our sister-in-law. She distributes our paste to teachers and her colleagues.*

Statement 20:46 *So far, agents are those closest to us – family.*

Statement 22:29 *So far here, in KL. Like my sibling in Kelantan, she stays in Kelantan. She orders for the teachers. We would pack a lot and send it to her.*

Statement 22:60 *(My) younger sibling helped (with marketing during MCO). The one who stayed in Kelantan...*

Statement 23:68 [...] *siblings, Siblings helped a lot. They helped because they see it too; they are forward-thinking too.*

Statement 24:68 *One whole container. I was dumbfounded. Ya Allah, then they (siblings) felt guilty too. We collected (together), siblings. (we) got about RM1000, approximately. Then, although I got the money, it is not like the energy I have to pour into it.*

Statement 25:52 *Aside from siblings. (With) siblings if we are not satisfied, we could just scold them. If outsiders (workers), (I) may not be satisfied.*

It is noted that siblings can play a great role in every aspect of business, from marketing to advertising. Baker (2023) reported 77% occurrences of sibling dynamics. Variety and equalisation are two important aspects involving siblings changing aspects (Baker 2023). Siblings must withstand all hurdles and must possess patience and tolerance. Their resilience promises good support to the business.

Apart from siblings, having understanding children is also important to these women. These children not only offer assistance but also understanding and perseverance. They seem to not cause problems, and instead, they are able to demonstrate patience towards any parental shortcomings due to their parents' busy business schedules. Because they can withstand these hurdles without retaliating, they are able to offer support. Strong mental health is important. All this leads to adaptability, as highlighted by Chen and Bonanno (2020).

Statement 22:27 *No (I have no workers) Before this, merely my children (are my helpers).*

Statement 22:73 *No, I cook by myself. Only the children (helped me).*

The lack of marital support (Memon 2020) for women can be attributed to spouses with low levels of resilience. These spouses may be lacking emotional endurance and confidence, being fragile and weak in their ability to offer such support for their wives when needed. Meanwhile, narcissistic men tend to be threatened by successful wives, thus, constant behavioural and verbal abuses to undermine their wives would emerge. The resilient husband in statement 18:11 offers help, while in transcription numbered 22:30, the informant explains her husband's potential vices.

Statement 18:11 *That year in 2018, only three of us managed it, my husband, a worker, and me.*

Statement 22:30 *We need to put in our effort so that we can help him (husband). He sees that I could succeed on my own. It does not mean that when I am successful, he (husband) does not provide.*

Statement 23:54 *We had manpower issues, but with COVID19, my husband and I did it together, we were home. [...]*

Statement 23:70 *[...] I spoke to my husband, we discussed just the 2 of us. (we decided) to make do with what we have first.*

Statement 25:66 *(ability to predict trends...) My husband and I are not entirely focused on this. He has other jobs.*

This finding is in line with Halil and Özkapu (2023). They also found that psychological counselling procedures with families may substantially proliferate the degree of family resilience. The exploitation of one's spiritual resources may also boost family resilience (Halil & Özkapu 2023).

#### COMMUNICATION

Families with strong family relationship resilience and positive communication may succeed in overcoming adversity (Chen & Bonanno 2020). They can withstand each other's behaviour and speaking style, and they can also understand each other's train of thought. They have good communication levels and can tolerate each other. Clarity, emotional disclosure, and collaborative problem-solving (Ramadhana 2020) were seen in the discourses of the present findings. Willingness to devote themselves, seek comments and welcome advice in statement 22:62 is commendable. Furthermore, without reliance on family relationships, open-mindedness, and positivity, as exemplified in statement 22:69, mutual understanding would not have materialised. In statement 25:52, acceptance of a potentially abusive communication style is visible. Though this may be a violation of traditional business communication traits, such a style is acceptable as resilience to endure is at a high level.

Statement 22:62 *No, I am in KL. Sometimes, I come back home and ask my mother, family, and siblings. They assisted in how to...*

Statement 22:69 *[...] it is my product, but my sibling wants to make her own packaging. So, she produces her own bottles. This way, I get to save on the cost of packaging.*

Statement 25:52 (ibid.)

#### TANGIBLE ASPECTS OF FAMILY RESILIENCE

##### SPACE

Tolerance of space availability is also important in resilience. Furthermore, not being selective or envisaging a glamorous and posh set-up for a business venue was evident in statement 19:1. Spatial freedom was given; equal sharing of space used was also seen in statement 25:4. This is praiseworthy. Statement 26:87 is also commendable as business was prioritised, and the bond between mother-in-law and daughter-in-law bond was also made strong.

Statement 19:1 (cont.) *We started in the workshop - we have a special workshop in the kitchen. A house-workshop, and we sell our goods in front of our house.*

Statement 25:4 *meaning, it is not all entirely passed down from my mother. This shop, yes. My mother took it 5 years ago. Moreover, I backed her up.*

Statement 26:87 *[...] with my mother-in-law's oven. My late mother-in-law.*

FINANCE

Money is a vital component of any business. The need for family understanding of financial hurdles balances the demands of strict discipline (Chen & Bonanno 2020) in ensuring entrepreneurial success. In statement 2:51, the informant was lucky that her family was supportive enough to take risks by providing her with the required capital. To risk financial loss due to poor business investment is not a gamble that all family members are willing to make. This is seen in statement 20:89 when financial help was not offered for free, yet partial assistance was available. In statement 23:43, the requirement of accountability is apparent, whereby all actions must be accounted for. However, willingness of each family member to trust plays a role, allowing businesses to grow within resilient-able boundaries.

Statement 2:51 *At first, my capital was provided by my family.*

Statement 20:89 *This one, I actually rented it from my parents.*

Statement 23:43 *Yes, true (Saving is crucial). Cash flow (is important) ..... They (siblings) will ask ... how/what now? ... siblings, ... (will be in need).*

It is evident from the present study that there is more intangible strength within a nucleus family. This type of resiliency is necessary for sustainable entrepreneurial activity. Tangible resilience, although less commonly found, has offered much strength in tolerating constrained physical resources.

Multifaceted aspects of family resilience for RWE businesses include husbands, mothers, even siblings. Based on Figure 1, findings of the study generated a family resilience framework, which was interpreted as multi-faceted determinants towards building on RWE business resilience. Figure 1 below shows how these multifaceted aspects of family resilience may be able to offer support for RWE business. This support would be translated into success for RWE. If the family members are not resilient, they will fail to provide the support that is crucial to RWE. Future research can include an analysis of how intensified resilience leads to greater support, thus correlating with impactful entrepreneurial success. Therefore, it is relevant to acknowledge family resilience as one of the catalysts for family support, thus taking suitable action. Potential NGO or governmental support givers may need to also consider tax reliefs, workshops for mental health, marital guidance, communication and family bond coaching as part of the support that can be offered to RWE. These are initially suggested elements of family resilience. This finding aligns with Tang *et al.* (2024) CPR family resilience model in a limited way. Elements of family provisional resilience like communication and connectedness were found to be paralleled. While positive framing was not fully covered in this present study, the resources wo tangible ones unlike community involvement.

This research finding is parallel with the Brewton *et al.* (2010) and Calabro *et al.*, (2021). The need for individual resilience among family members as the precursor for family support (Brewton *et al.*, 2010, Calabro *et al.* 2021) persist. Grasping the complexities of resilience by considering the various layers that are presented in a family business is vital (Boers *et al.* 2024). Although these factors are often regarded as factors to support women's business and as having strength to support the success of family business, family members' resilient has influenced the unlimited support for the rural women's businesses.

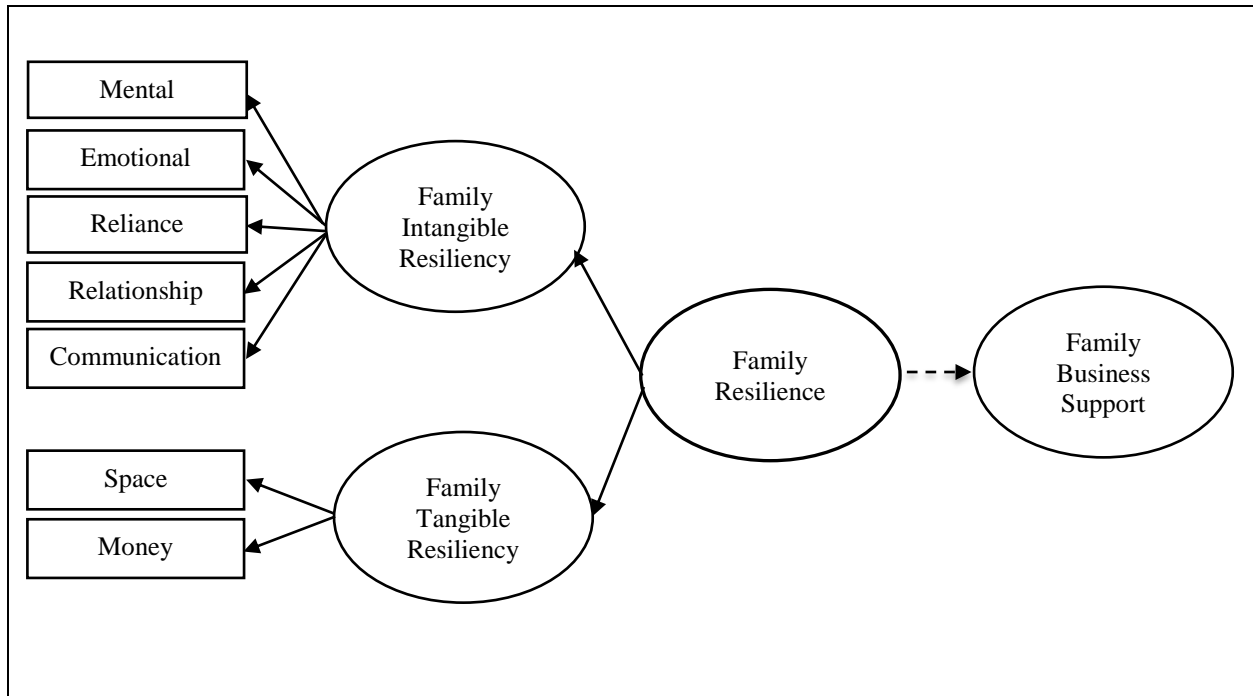


FIGURE 1. Multifaceted aspects of family resilience for RWE businesses

## CONCLUSION

This study was conducted to explore family members' resilience as a potential component supporting the RWE businesses and to describe elements of family resilience. The study found that the resilience of RWE's business depends on the resilience of the family members first. Family resilience was categorised into two aspects: tangible and intangible. The former includes space and finances, while the latter includes mental and emotional support, trust, relationships and communication. Both aspects contribute significantly to the success of RWE's business.

The results of the study are integrated into a family resilience framework for RWE's business, as shown in Figure 1. The framework implies that the study has identified significant factors or variables related to family resilience that contribute to RWE businesses. Therefore, this study contributes to the body of knowledge as it proposes a new conceptual model or framework that explain the interplay between family resilience among women entrepreneurs in the rural context. Furthermore, this study also offers practical implications. Recognising that it is indeed difficult to tackle the business environment alone and that it is even more difficult when women in rural areas have limited support, the research framework developed contributes to potential improvements in current policy making.

The framework provides comprehensive elements of family resilience that can ensure the sustainability of RWE' business. It can serve as a basis for policy makers, especially the Pahang State Government, to improve the Pahang Women's Policy and Action Plan (2022-2026). Policy frameworks should take a holistic approach that considers both the material and immaterial aspects of family resilience. This means providing not only financial support and resources but also mental health and emotional support services, fostering trust, nurturing relationships and improving communication. Policies should also promote community-based programmes that strengthen

relationships, communication and interdependence between families and businesses. The government could organise training programmes that involve both RWE and their family members. These programmes should cover areas such as financial management, stress management, effective communication and relationship building. Regular monitoring and evaluation of programmes is crucial to ensure their effectiveness, identify areas for improvement and tailor interventions to the changing needs of RWE and their families.

Nevertheless, this study has some limitations that may not allow for statistical generalisation, as qualitative research uses smaller data sets compared to quantitative methodology. The analysis of interview data from 13 participants, which may not fully represent all MSME sectors, may limit the generalisability of the results. However, it is reported that female entrepreneurs in rural areas mainly focus on food production and the service sector. Therefore, the results may also be relevant for similar population groups. As highlighted by the thematic structure of understanding how family resilience supports RWE businesses, future research should apply the quantitative methodology to respond to a research need that highlights the salience of female entrepreneurship development in minority and marginalised contexts in dealing with uncertain business environments. The tangible and intangible aspects found in this study are consistent with the method used by Kent *et al.* (2023), which focuses on communication within aspects of the family. Research could also develop a family resilience scale to capture the underlying concept for statistical validity and reliability testing. The results should motivate entrepreneurs to build stronger relationships with their closest family members to sustain and accelerate their entrepreneurial goals.

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