

UNIVERSITI TEKNOLOGI MARA

**DEVELOPING A COMPREHENSIVE
CHARACTERIZATION
FRAMEWORK BEHAVIORAL
TRAITS OF RURAL
WOMENPRENEURS IN SABAH,
MALAYSIA**

**DG KU ZUBAIDAH BINTI AG
MAJID**

MSc

June 2026

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DG KU ZUBAIDAH BINTI AG MAJID

Thesis submitted in fulfilment
of the requirements for the degree of
Master of Science
(Business Management)

Faculty of Business and Management

June 2026

CONFIRMATION BY PANEL OF EXAMINERS

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I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

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ABSTRACT

Currently, the involvement of rural womenpreneurs in Sabah has increased to 22,740 registrations, compared to 219,015 womenpreneurs out of 1,226,494 registrations in Malaysia. There are obstacles and challenges for rural womenpreneurs to be active when taking on the responsibilities of being mothers, wives and rural womenpreneurs at the same time compared to male entrepreneurs. Although previous researchers have studied the success factors of female entrepreneurs, there is limited research on the factors that cause female entrepreneurs to lag behind male entrepreneurs and the success factors of rural womenpreneurs in Malaysia. Therefore, this study aims to look at the behavioral characteristics of rural womenpreneurs focusing on the context of Sabah, Malaysia. Specifically, this study will be conducted on 10 rural womenpreneurs from 5 rural districts including Kudat, Kota Belud, Pitas, Tuaran and Beaufort, Sabah using face-to-face interviews registered with local agencies. In addition, the focus group interview study focused on 4 experienced mentors in collaboration with researchers from the Koperasi Nelayan (Ko-Nelayan) and the Richgrads Academy. As a result, this study identified the key cognitive, emotional and social factors that influence rural womenpreneurs in decision-making and resilience. Therefore, the findings of this research contribute to the development of targeted interventions and policies that enhance the success and sustainability of rural womenpreneurs which will be used to develop a comprehensive characterization framework for the behavioral characteristics of rural womenpreneurs in Sabah, Malaysia.

ACKNOWLEDGEMENT

Firstly, I wish to thank Allah SWT for giving me the opportunity to embark on my Master and for completing this long and challenging journey successfully. My gratitude and thanks go to my supervisors Associate Professor Dr. Imelda Gisip Albert, Dr. Cynthia Robert Dawayan and Dr. Sharifah Nurafizah Binti Syed Annuar.

My appreciation goes to the Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy as local trade agencies of womenpreneurs who provided the facilities and assistance during sampling. Special thanks to my family and friends for helping me with this project.

Finally, this thesis is dedicated to my very dear father and mother for the vision and determination to educate me, my younger sisters, to motivate, pray and support me. This piece of victory is dedicated to all of you. Alhamdulillah.

Ag Majid bin Ag Hussain

Dg Ku Zuraidah binti Ag Majid

Dg Ku Zunaidah binti Ag Majid

Dg Ku Zulaikha binti Ag Majid

Aziemah Ahmat

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CHAPTER 1

INTRODUCTION

1.1 Introduction to Chapter One

This chapter provides an overview of the research background and context to enable the researcher to understand the underlying research problem. It outlines the research objectives, research questions, and significance of the study. This chapter also defines the scope of the study and presents the structure of the thesis to guide the overall research direction.

1.2 Background of Studies

According to the Global Gender Gap Report (2022), Malaysia ranked 103rd out of 146 countries with a score of 68.1%, indicating only a slight improvement from 2021 (Global Gender Gap Report, 2022). The change in numbers does not indicate a significant decrease in gender inequality; rather, it highlights the continued existence of structural obstacles that restrict rural womenpreneur's access to leadership and economic roles. Refer to past research, Department of Statistical Malaysia (2022) stated the rural womenpreneurs continue to face lower labour force participation, lower earnings, and under-representation in senior decision-making positions, despite making up 15.7 million of the country's population (Department of Statistical Malaysia; World Economic Forum, 2022). Together, these metrics show that gender inequality in Malaysia is still systemic and needs ongoing academic investigation.

In Sabah, the pressing situation experienced by the community and rural womenpreneurs is compounded by the socio-economic realities of facing the challenges of limited employment opportunities, geographical isolation, inadequate infrastructure, and continued rural-urban migration that constrain rural womenpreneur's access to formal employment. As such, rural households often rely on self-employment and micro-enterprises as alternative sources of income, forcing entrepreneurship to be the only viable economic pathway for rural women. In this context, rural womenpreneur's entrepreneurship is not simply an economic activity but a mechanism for household

income diversification, community resilience, and empowerment, especially in areas with a lack of paid employment.

According to Othman et al. (2022), Malaysia has helped rural womenpreneurs in many ways, such as by giving them money, helping them learn new skills, and giving the rural womenpreneurs access to digital tools (Othman et al., 2022; Filzah et al., 2021; Nasip et al., 2017). But, the Malaysia Statistical Business Register (2022) says that only 20.6% of the 1.23 million small and medium-sized businesses (SMEs) in the country are owned by women who live in rural areas. The Ministry of Industrial Development and Entrepreneurship (MIDE, 2025) in Sabah also said that there were 22,740 registered rural womenpreneurs businesses in Sabah in 2025 compared to 44,252 male entrepreneurs' registration in Sabah (Ministry of Industrial Development and Entrepreneurship (MIDE), 2025; Kementerian Pembangunan Usahawan dan Koperasi (KUSKOP), 2025; TEKUN Nasional, 2025), underscoring a clear gender disparity.

In addition, recent research by Khan et al. (2021) the rural womenpreneurs in Sabah still have a lot of problems and challenges to deal with. For instance, the rural womenpreneurs have trouble getting around because of gender roles, they can't get to markets, they don't use technology very often, and they don't always have family support (Khan et al., 2021; Topimin et al., 2019). Khan et al. (2021) added, because of these problems, the rural womenpreneurs often must work for small businesses that don't need much money and rely on manual labour (Khan et al., 2021; Topimin et al., 2019, Nasip et al., 2017). But it's not enough to just think of rural womenpreneurs as limited. Moreover, studies by Othman et al. (2022) research show that rural womenpreneurs business owners develop self-efficacy, adaptability, and important life skills that help the rural womenpreneurs deal with problems and improve the health of their families (Othman et al., 2022; Gah et al., 2019). In rural areas where people don't get enough help, business can also help people get power, freedom, and achieve a better social status.

Given these dynamics, a comprehensive analysis of the behavioral determinants that influence rural womenpreneurs in Sabah is important and urgent. However, the current literature provides insufficient qualitative insights into the interactions of personal agency, societal norms, and environmental factors that influence entrepreneurial behavior in this context. Similarly, Othman et al. (2022) supports the existence of these differences is made more apparent due to the lack of new statistical data and Social Cognitive Theory (SCT) provides a robust framework for analyzing

these interactions by integrating personal characteristics (such as self-efficacy and motivation), behavioral patterns, and environmental influences (Othman et al., 2022). Therefore, this study employs Social Cognitive Theory (SCT) qualitatively to develop a comprehensive behavioural characterization framework for rural womenpreneurs in Sabah. Such a framework will support policymakers, development agencies, and local institutions in designing targeted programmes and interventions that strengthen rural womenpreneurial participation, economic resilience, and long-term sustainability.

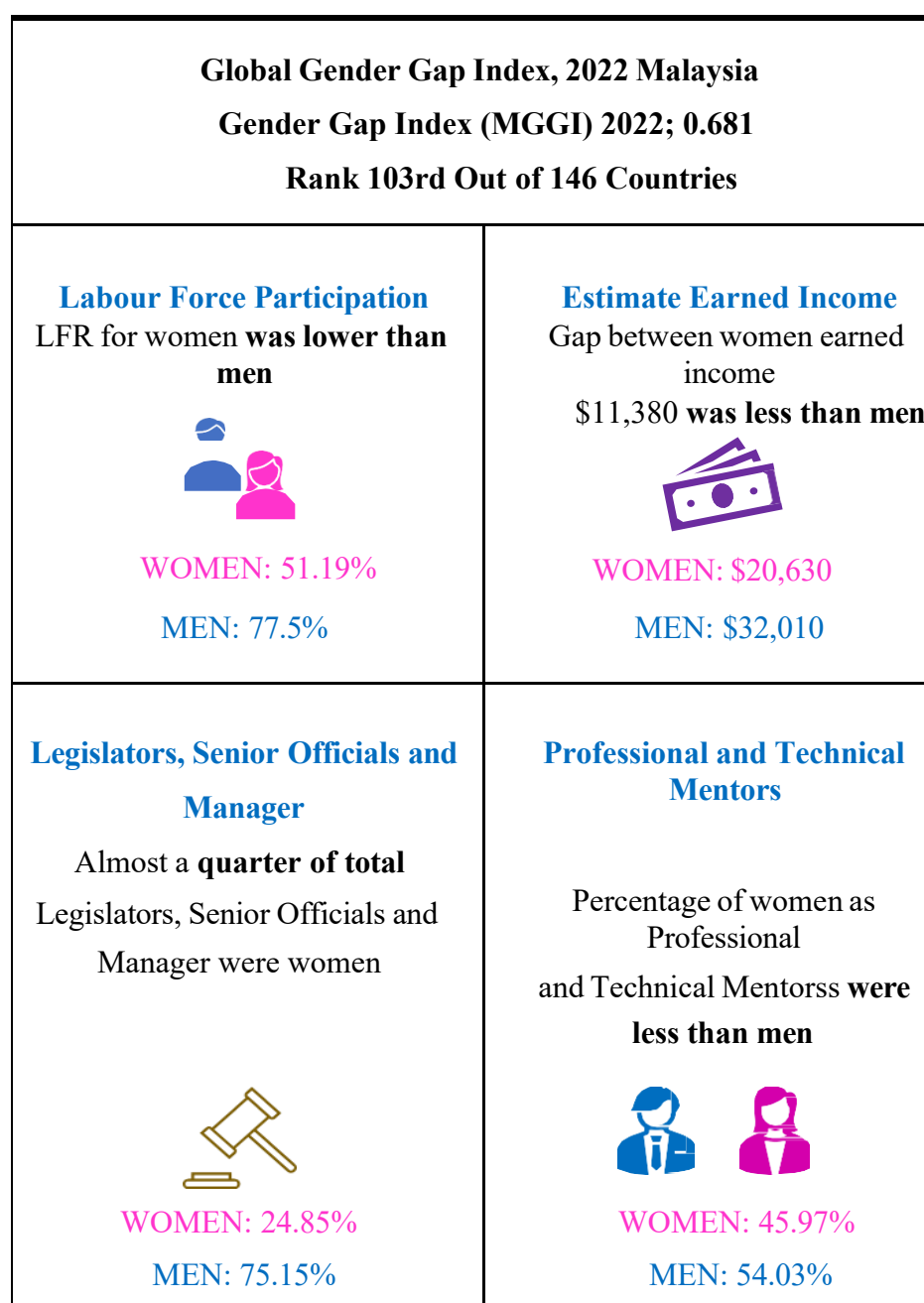


Figure 1.1 Economic Participation and Opportunity

Table 1.1
Number of Women-Owned SMEs Organizations by Sectors

Sectors	SME	Percent (%)
Service	173,323	92.7
Manufacturing	9,519	5.1
Construction	2,570	1.4
Agriculture	1,498	0.8
Mining & Quarrying	20	0.01
Total	186,930	100.0

Table 1.2
Number of SMEs Organizations by Status

States	SME	Percent (%)
Selangor	179,271	19.8
W.P Kuala Lumpur	133,703	14.7
Johor	98,190	10.8
Perak	75,140	8.3
Pulau Pinang	66,921	7.4
Sarawak	61,036	6.7
Sabah	55,702	6.2
Kedah	48,894	5.4
Kelantan	46,618	5.1
Pahang	37,573	4.1
Negeri Sembilan	32,721	3.6
Melaka	31,361	3.5
Terengganu	29,324	3.2
Perlis	6,808	0.8
W.P Labuan	2,567	0.3
W.P Putrajaya	1,236	0.1
Total SME	907,065	100.0

Source: Economic Census Profile of Small and Medium Enterprises (2016); Department of Statistics Malaysia.

1.3 Studies of Rural Womenpreneurs' Behavioural Traits

Empirical studies confirm that rural womenpreneurs can have various behavioral traits that can contribute to their success factors. According to Khan et al. (2022), the success factor of a rural womenpreneur business owner is identified as having the courage to take risks, giving a great impact on the performance and success of the business they run. Especially when the role of rural womenpreneurs has a positive impact on the economy of a developing country. Therefore, the improvement and successful performance of rural womenpreneurs have many opportunities to venture into new business fields, in addition to receiving support and encouraging rural womenpreneurs to be active in the business field (Khan et al., 2022, Zalata et al., 2019). Furthermore, Khan et al. (2021) added in the past studies, the role, rules and implementation of businesses owned by rural womenpreneurs are different from womenpreneurs from urban areas and male entrepreneurs. Obviously, the behavior of rural womenpreneurs is very important to balance their business and family life as mothers, wives and the backbone of the family (Khan & Modaressi., 2021; Balohun et al., 2017). However, Pattanayak (2023) stated that although rural womenpreneurs show different individual characteristics, not all rural womenpreneurs will show the same characteristics. Therefore, the behavior of rural womenpreneurs can be driven and influence the success of businesses owned by rural womenpreneur in Sabah, Malaysia (Pattanayak, 2023).

In addition, most past studies debate the success factors of rural womenpreneurs influenced by internal and external factors that are only known and faced by rural womenpreneurs. Yap et al. (2023) stated the language of entrepreneurial motivation included in factors driven by opportunities or driven by positive or negative needs. In addition to being driven by internal factors, rural womenpreneurs can be driven by factors such as ego to succeed, the ability to work independently, the ability to be financially independent and contribute to the household income as a mother, wife and backbone of the family (Yap et al., 2023). Then, Yap et al. (2023) added that rural womenpreneurs are also driven by external factors such as social networks, resources and financial support, business training and entrepreneurship workshops found to influence the involvement of rural womenpreneurs in running and owning their own businesses (Yap et al., 2023). Therefore, the behavioral characteristics of successful and unsuccessful rural womenpreneurs show significant differences from each other and

define rural womenpreneurs as individuals who have "foresight and intelligence", who do not eagerly "accept uncertainty" in the framework of the economic market, actively "pursue profit" and have a visionary and innovative mind to develop their business. Apart from rural womenpreneurs being far-sighted individuals, Josep et al. (2021) stated that the behavior of successful rural womenpreneurs has high resilience, the ability to empathize and relate feelings to the experiences of other individuals, rural womenpreneurs are also individuals who excel in a collaborative approach and teamwork when building a business network (Josep & Thomas et al., 2021).

However, apart from rural womenpreneurs having high behavior and resilience, excelling in collaboration, several studies found that the behavior of rural womenpreneurs in entrepreneurial self-efficacy, personal characteristics, courage to take risks, background and career intentions are still low compared to female entrepreneurs in the area city and male entrepreneurs. In fact, Josep et al. (2021) stated the personal elements shown by rural womenpreneurs who lack experience, management and leadership skills before starting a business are the main challenges faced by rural womenpreneurs in Sabah, Malaysia (Josep et al., 2021). Meanwhile, Pattanayak and Gull (2023) also stated that the behavior and leadership style of rural womenpreneurs is difficult to predict and can even change according to individual thinking according to the challenges and problems they face. Therefore, Pattanayak (2023) emphasizes that the study of rural womenpreneurs with existing characteristics and behaviors can be developed, practiced, polished, modified and new characteristics can be obtained to improve the effectiveness of the study (Pattanayak & Gull 2023).

In conclusion, although rural womenpreneurs have different characteristics, not all rural womenpreneurs show the same characteristics. The characteristics of successful rural womenpreneurs do not differ from the behavior of unsuccessful rural womenpreneurs. Therefore, Pattanayak et al. (2023) emphasized that it is very important for researchers to conduct qualitative research to explore the factors that influence the success of rural womenpreneurs from the grassroots, even rural womenpreneurs have the opportunity to share experiences, perspectives, challenges and problems faced when building businesses that are unknown to the community (Pattanayak et al., 2023; Murshid et al., 2018). Therefore, this study is considered important by researchers, current and future academics to provide useful results to related parties, especially government agencies, local agencies, communities and rural womenpreneurs to understand the needs of rural womenpreneurs that are different from

female entrepreneurs in urban areas and male entrepreneurs, the need for support and encouragement, cultural awareness, increasing resilience and the appropriate type of business to balance the life and business needs of rural womenpreneurs in Sabah, Malaysia.

1.4 Problem Statement

Referring to Filzah et al. (2021), although Malaysia has implemented extensive initiatives to support rural women-owned enterprises, providing entrepreneurial guidance and training including financial assistance, incubator facilities and advisory services, the participation and performance of rural womenpreneurs in Sabah is still much lower than that of male entrepreneurs, especially in Sabah, but it still exists where the gender gap in entrepreneurship is still very significant (Filzah et al., 2021; Berma, 2001; Harper, 1991). Equally important, the existence of women makes up almost half of the Malaysian population, but only 32.14% of registered small and medium enterprises (SMEs) are owned by rural womenpreneurs. Therefore, this data shows that there is still a gap between men and women in terms of owning and expanding businesses (Malaysia Statistical Business Register, 2022). To be specific, the statistical data obtained in 2025, Sabah had 22,740 registered rural womenpreneurs, but their number and performance are still much lower than men entrepreneurs (Kementerian Pembangunan Usahawan dan Koperasi (KUSKOP)2025; TEKUN Nasional (2025).

In addition, Dayang et al. (2023) stated that previous studies on rural womenpreneur's entrepreneurship in Sabah mostly used a quantitative methodology. As a result, previous quantitative studies only provided descriptive insights into training needs, access to assistance, demographic profiles and general challenges faced by rural womenpreneurs in Sabah (Dayang, 2023; Topimin et al., 2021; Arshad & Azlin, 2020). Hence, the results of the study found that previous scholars did not adequately address the behavioral, cognitive and contextual factors that influence rural womenpreneur's entrepreneurial decision-making. Furthermore, refer to Khan et al. (2021) rural womenpreneurs still face gender-specific barriers, including time fragmentation, caregiving duties, constraining social norms, limited mobility and unreliable support systems. Furthermore, Khan et al. (2021) stated the rural womenpreneurs are significantly more likely to manage micro-level, low-risk and low-capital enterprises than their male counterparts (Khan et al., 2021; Gah et al., 2019; Nasip et al., 2017).

Furthermore, although Social Cognitive Theory (SCT) by Bandura (1977) provides a robust framework for explaining how personal factors, environmental influences and behavioural patterns interact to shape the rural womenpreneurs behaviour, but there is no existing study in Sabah that has applied SCT qualitatively to explore the entrepreneurial experiences of rural womenpreneurs (Bandura, 1977). To sum up, past academician Khalid et al. (2021) stated the key behavioural determinants such as self-efficacy, outcome expectations, modelling, environmental reinforcement and reciprocal interactions remain under-researched among rural womenpreneurs in Sabah (Khalid et al., 2021; Hussain et al., 2016). Therefore, the absence of theory-driven qualitative research limits the understanding of why gender differences persist despite the provision of substantial institutional support. However, the main problem is the lack of Social cognitive Theory based qualitative research that examines the behavioural characteristics, cognitive processes and environmental pressures that influence rural womenpreneurs in Sabah. Briefly, without such understanding, policy interventions, training programs and entrepreneurial support systems risk being out of sync with the realities of rural womenpreneur's lives, thus reducing their effectiveness in addressing the gender-based entrepreneurship gap and hindering sustainable development in rural Sabah.

Table 1.3
Number of Women-Owned SMEs Organizations by Sectors

State	Sabah
Male Entrepreneurs	44,252
Rural Womenpreneurs	22,740
Total SMEs	67,248

Source: Kementerian Pembangunan Usahawan dan Koperasi (KUSKOP); TEKUN Nasional (2025).

1.5 Research Objectives

Based on the research questions, the research objectives address would include:

1. To investigate factors that cause rural womenpreneurs to lag behind male entrepreneurs;
2. To identify factors of rural womenpreneurs success in Sabah, Malaysia.
3. To identify behavioral traits of successful rural womenpreneurs in Sabah, Malaysia.

Refer to the research objectives, this study first aims to investigate the factors that cause rural womenpreneurs in Sabah to lag behind male entrepreneurs. Because, the objective focuses specifically on identifying the structural, cultural, and resource-based constraints that uniquely hinder rural womenpreneur's entrepreneurial progress in Sabah areas. According to state-level statistics, only 22,740 rural womenpreneurs were registered compared to 44,252 male entrepreneurs in Sabah (Minister of Industrial Development and Entrepreneurship (MIDE) 2025; Kementerian Pembangunan Usahawan dan Koperasi (KUSKOP) 2025; Tekun Nasional, 2025), underscoring a clear gender disparity. Also, refer to the previous studies by Othman et al. (2022) indicate that womenpreneurs in rural settings frequently face limited access to financial capital, insufficient business resources, restricted mobility, and gendered cultural expectations that prioritise domestic roles (Othman et al., 2022; Khan et al., 2021; Gah et al., 2019). Therefore, RO1 specifically focuses on documenting these constraints to understand why rural womenpreneurs remain behind their male counterparts. Still, in line with RO2, the study seeks to identify the success factors of rural womenpreneurs who have managed to overcome these barriers. Unlike RO1, which focuses on hindering factors, RO2 focuses on enabling factors. Then, Isa et al. (2021) supports successful rural womenpreneurs often demonstrate strong internal motivation, resourcefulness, persistence, and strategic utilisation of available support systems (Isa & Khan, 2021; CAWTAR, 2020; Rubert et al., 2020). They may adopt innovative practices, build community-based networks, or capitalise on niche markets to sustain their enterprises. Identifying these success factors is essential for developing targeted support programmes that help more rural womenpreneurs achieve similar outcomes.

Finally, RO3 aims to identify the behavioural traits of successful rural womenpreneurs in Sabah, which complements RO2 by focusing not on external enablers but on internal behavioural characteristics. In addition, the drawing from Social Cognitive Theory by Bandura (1977), behavioural traits are formed through reciprocal interactions between personal beliefs, environmental influences, and social experiences (Bandura, 1977). For instance, the traits such as resilience, adaptability, confidence, risk willingness, and persistence influence how women respond to obstacles and pursue success. As a result, understanding these behavioural patterns provides valuable insight into how successful entrepreneurs navigate challenges differently from those who lag behind. Scholars have highlighted that behavioural elements such as perseverance, risk-

taking propensity, and self-efficacy significantly influence entrepreneurial decision-making and outcomes (Zhao & Seibert, 2006, Bandura, 1986;).

Additionally, the previous studies by Ismail et al. (2019) also show that entrepreneurs with strong internal motivation and cognitive resilience are better equipped to adapt to uncertainties and pursue business opportunities effectively (Ismail & Othman, 2019; Carter et al., 2017). To sum up, Bandura (1986) stated through qualitative research, these three research objectives work together to look at different but related narratives and issues, such as the barriers that still exist among rural womenpreneurs and hinder progress, external factors that facilitate success, and internal traits that influence entrepreneurial performance (Bandura, 1986). Ultimately, Farid et al. (2021) stated the qualitative research conducted through this study offers a comprehensive understanding of the needs of rural womenpreneurs in Sabah by examining all three dimensions, thus generating knowledge that can improve the effectiveness of gender-responsive entrepreneurship development programs (Farid & Salleh, 2021; Nor & Said, 2018).

1.6 Research Questions

1.6.1 Research Question Design

Table 1.4
Research Question Design

No	Research Question
1.	Why do rural womenpreneurs in Sabah lag behind male entrepreneurs?
2.	What are the factors that determines entrepreneurial success of rural womenpreneurs in Sabah, Malaysia?
3.	What are the behavioral traits of successful rural womenpreneurs in Sabah, Malaysia?

The study conducted by the researcher is a qualitative study and narrative research approach. Therefore, changing the objective of the study to a qualitative research question is very important to set the direction of the study and guide the exploration of the study. To study why rural womenpreneurs still lag behind male entrepreneurs, the question that researchers can use to participants is "how do social, cultural, and economic factors contribute to the disparities in entrepreneurial success between womenpreneurs and men in rural Sabah, Malaysia". These questions are more

open-ended and avoid causal assumptions, encouraging the exploration of specific factors and nuanced interactions between interviewers and participants.

In addition, after knowing how social, cultural and economic factors contribute to the entrepreneurial success gap between womenpreneurs and men in rural Sabah, to find out the factors that determine the entrepreneurial success of rural women in Sabah, Malaysia by changing to "what strategies, resources, and personal strengths enable rural womenpreneurs in Sabah, Malaysia to achieve success in their entrepreneurial ventures?", because this question focuses on identifying positive factors that contribute to success, not just the limitations experienced by rural womenpreneurs, and allows researchers to explore various paths leading to the success of rural womenpreneurs during the interview. Moreover, to study the behavioral characteristics of successful rural womenpreneurs in Sabah, Malaysia can be changed according to the qualitative study and narrative research approach to the question "how do the behavioral characteristics of successful rural womenpreneurs in Sabah, Malaysia contribute to their enterprise and design forms of local entrepreneurship among the rural womenpreneurs communities?", as this question goes beyond simply listing traits and seeks to understand how these traits are used to navigate context- specific business challenges and opportunities in Sabah, Malaysia.

As a conclusion, Nikolopoulou (2022) supports to use qualitative questions and a strong narrative research approach, researchers should focus on a concept or phenomenon from the experiences told by rural womenpreneurs during the interview, use open language that is easily understood by rural womenpreneurs and aim for exploration, avoiding questions that have a yes or no answer, or questions that have predetermined answers, the researcher must also consider the participants and the exact purpose of the research, the questions asked must also interest the participants to tell their experiences, be thoughtful, encourage curiosity and guide researchers towards a deeper understanding of the experiences and perspectives of rural womenpreneurs in Sabah (Nikolopoulou, 2022).

1.7 Limitation of Study

This study is subject to several limitations that may influence the scope and generalisability of the findings. First, the research is geographically limited to selected rural districts in Sabah, which means the behavioural traits and experiences identified may not fully represent rural womenpreneurs in other Malaysian states. Second, the sample size are constrained by the qualitative design of the study, where only a limited number of participants can be interviewed in depth. As a result, Othman et al. (2022) supports the findings reflect rich insights from selected participants but cannot be generalised to the entire rural womenpreneur population in Sabah. Third, the study relies on rural womenpreneurs who are officially registered with the state agencies, trade associations, Ko-Nelayan and Richgrads Academy in Sabah. Then, this creates a limitation because unregistered or informal rural womenpreneurs, who may face different or greater challenges, are not captured due to difficulties in accessing reliable data (Othman et al. 2022). Fourth, the access to up-to-date gender-disaggregated entrepreneurship data in Sabah remains limited, particularly for 2024 to 2025, which restricts the ability to make broader statistical comparisons.

Lastly, the behavioural traits of rural womenpreneurs in Sabah are examined through self-reported narratives, which may be influenced by the respondent bias, memory recall limitations or social desirability tendencies. Although qualitative methods allow deep exploration of lived experiences, they may not capture all behavioural variations among rural womenpreneurs. Despite these limitations, the findings are valuable for understanding the contextual realities, behavioural determinants, and support needs of rural womenpreneurs in Sabah.

1.8 Scope of Study

The scope of this study focuses on registered rural womenpreneurs located in 5 selected districts of Sabah, namely Kudat, Pitas, Kota Belud, Tuaran, and Beaufort. Supported by empirical studies Rahman et al. (2020), these 5 districts are selected due to their representation of diverse rural economic environments in Sabah, including coastal communities, agricultural settlements, and semi-rural regions with varying levels of infrastructural access and market connectivity, as highlighted in previous rural development studies (Rahman, Aziz, & Yunus, 2020). To add, the inclusion of

geographically and socioeconomically diverse districts is intended to allow for a broader understanding of rural womenpreneurial dynamics across different contexts in Sabah. In addition, referring to past studies by Othman et al. (2022) consistent with the existing literature, rural womenpreneurs entrepreneurial ecosystems are often shaped by factors such as local resource availability, community interdependence, infrastructural limitations, and prevailing cultural norms (Othman et al., 2022; Ahmad & Xavier, 2012; Nawai & Shariff, 2011). Furthermore, prior studies by Ismail and Othman (2022) have noted the increasing participation of rural womenpreneurs in micro-enterprises, particularly in food-based activities, handicrafts, agriculture, and home-based services in East Malaysia (Ismail & Othman, 2022). These observations provide the rationale for focusing this study on registered rural womenpreneurs operating within the selected districts.

In line with the research objectives, this study is structured around three primary components. First, the study seeks to explore the challenges that may limit the entrepreneurial performance of rural womenpreneurs in comparison to their male counterparts. Previous studies by Filzah et al. (2022) have identified issues such as limited access to capital, mobility constraints, household responsibilities, and restricted market networks as recurring barriers in rural womenpreneur's entrepreneurship literature (Filzah et al., 2022; Nor & Said, 2018; Carter et al., 2017). These factors are considered within the scope of this study to contextualise the experiences of rural womenpreneurs in Sabah.

Second, the study aims to examine success factors that potentially support rural womenpreneurs in sustaining and expanding their enterprises. The literature suggests that access to training programmes, community support, digital platforms, and institutional assistance from government agencies plays a critical role in entrepreneurial development (Farid & Salleh, 2021; Yusoff & Ibrahim, 2016). Accordingly, these elements are included within the scope to assess their relevance in the rural Sabah context.

Third, this study focuses on behavioural characteristics associated with entrepreneurial success among rural womenpreneurs, including resilience, self-efficacy, persistence, creativity, and risk tolerance. These behavioural attributes are conceptually grounded in Social Cognitive Theory by Bandura (1986), which emphasises the role of personal agency and self-belief in influencing entrepreneurial behaviour and outcomes (Bandura, 1986; Bandura, 1997; Lent, Brown, & Hackett, 2000). Prior empirical studies

by Othman et al. (2022) suggest that such behavioural traits are particularly important for entrepreneurs operating in resource-constrained rural environments (Othman et al., 2022; Selamat et al., 2020; Topimin et al., 2019).

Methodologically, this study is confined to a qualitative research approach. Data are intended to be collected through in-depth interviews and focus group discussions with registered rural womenpreneurs in Sabah. Othman et al. (2022) shows the qualitative methods are considered appropriate for capturing lived experiences, motivations, emotions, and social contexts that shape rural womenpreneur's entrepreneurial journeys, as supported by previous methodological literature (Othman et al., 2022; Filzah et al., 2021). Participants will be selected through recognised organisations such as Ko-Nelayan and Richgrads Academy to ensure participant legitimacy, data traceability, and relevance to formal enterprise development initiatives (Othman et al., 2022; Filzah et al., 2021; Nasir, 2020).

Geographically, the study is limited to the 5 selected districts to enable cross-contextual comparison while maintaining analytical depth. To support, Ismail et al. (2021) added each district represents a distinct rural entrepreneurial setting shaped by environmental resources, infrastructural development, cultural practices, and proximity to urban markets (Ismail et al., 2021; Rahman et al., 2020). By focusing on these locations, the study seeks to generate contextually grounded insights while enhancing the applicability of the findings to broader rural entrepreneurship settings in Sabah. In summary, Goh and Low, (2022) stated the scope of this study is confined to examining behavioural characteristics, challenges, success factors, and selected demographic aspects of registered rural womenpreneurs in Sabah. By maintaining a clearly defined scope, the study aims to contribute meaningful insights into how internal strengths and external conditions interact to shape entrepreneurial outcomes among rural womenpreneurs. Ultimately, the findings are expected to inform gender-responsive entrepreneurship development policies and support programmes relevant to Sabah and similar rural contexts (Goh & Low, 2022).

1.9 Significance of Study

According to Nikolopolou (2022), this study is significant because it generates a rural womenpreneurs behavioural characterization framework that offers new insights into how the rural womenpreneurs in Sabah think, act, and make entrepreneurial decisions within the constraints of their socio-cultural environments. Such a framework is crucial because existing entrepreneurship support programmes in Malaysia tend to focus on financial aid, generic training, or technical skills, yet do not sufficiently address the behavioural and cognitive factors that strongly influence entrepreneurial success (Nikoloupoulou, 2022). By identifying the rural womenpreneurs behavioural traits, success drivers, and barriers faced by rural womenpreneurs, this study provides evidence that can guide practitioners and agencies in designing more targeted, relevant, and context-sensitive interventions. From a policy standpoint, the findings will help state and local agencies such as JHEWA, MIDE, SME Corporation, KUSKOP and Ko-Nelayan to develop gender-responsive and behaviour-informed entrepreneurship programmes. Also, Othman et al. (2022) supported this is especially important in districts of Sabah, where the economic landscape and infrastructural challenges differ significantly from peninsular Malaysia, making one-size-fits-all policy approaches ineffective (Othman et al., 2022). In this way, the proposed framework can support the development of evidence-based policies that strengthen rural womenpreneur's participation in the rural economy. For academia, this study contributes a novel theoretical advancement by applying Social Cognitive Theory (SCT) within a qualitative exploration of rural womenpreneurs in Sabah, something that has rarely been done. On the other hand, the study not only fills a gap in rural womenpreneurs behavioural entrepreneurship research but also provides a foundation for future scholars to replicate, refine, or expand the framework in other rural contexts. By combining SCT with real grassroots narratives, the study enriches the academic understanding of how personal agency, environmental influences, and behavioural patterns interact to shape entrepreneurial outcomes among women in underserved regions. According to Datta et al. (2022), at the societal level, the significance of this study lies in amplifying the voices of rural womenpreneurs whose experiences are often overlooked (Datta et al., 2022). Because by documenting the rural womenpreneurs challenges, strategies, and behaviours, the study highlights the strengths, resilience, and contributions of rural womenpreneurs to the local economy (Datta et al., 2022; Tracy et al., 2020). Then, this

contributes to greater public awareness of gender inequalities in entrepreneurship and encourages more inclusive support for rural women-led businesses. So, these frameworks can also help to build stronger networks and peer support systems among rural womenpreneurs, enabling knowledge sharing and mentorship within and beyond the rural womenpreneurs communities. Ultimately, Datta and Othman et al. (2022) supported this study holds the potential to influence practice, action, policy, and academic discourse by providing a comprehensive and contextually grounded understanding of rural womenpreneur's entrepreneurship in districts of Sabah. Because through this, it contributes to building a more equitable, inclusive, and sustainable entrepreneurial ecosystem that aligns with national goals of increasing rural womenpreneur's to the economic participation and strengthening the rural development in Malaysia (Datta & Othman et al., 2022; Tracy et al., 2020; Agarwal & Lenka, 2018).

1.10 Definition of Terms

1.10.1 Behavioral Traits

In this study, Isa et al. (2021) stated the the behavioural traits refer to the set of consistent patterns of actions, cognitive tendencies, and adaptive responses demonstrated by rural womenpreneurs when operating their businesses. Then, these traits include resilience, adaptability, perseverance, risk tolerance, self-confidence, and the ability to utilise available resources effectively (Isa & Khan, 2021; CAWTAR & Rubert et al., 2020). Operationally, behavioural traits are defined as observable and self-reported behaviours that shape how rural womenpreneurs in Sabah make decisions, respond to challenges, overcome constraints, and sustain their enterprises. Although rural womenpreneurs often exhibit strengths such as ingenuity and perseverance, the rural womenpreneurs may also display risk avoidance, lower self-efficacy, limited networking, and hesitation stemming from cultural expectations or gendered social norms (Othman et al., 2022; Khan et al., 2021). In this study, Bandura (1977) stated the behavioural traits are examined qualitatively through the lens of Social Cognitive Theory focusing on how personal beliefs, environmental pressures, and social contexts interact to influence entrepreneurial behaviour (Bandura, 1977).

1.10.2 Rural Areas

For the purpose of this study, Malin (2021) stated the rural areas refer to geographical locations were characterised by a low population density, limited economic diversification, and restricted access to the infrastructure and formal employment opportunities (Malin, 2021). So, these areas in Sabah including Kudat, Pitas, Kota Belud, Tuaran and Beaufort are typically reliant on agriculture, fisheries, handicrafts, retails and resource-based micro-enterprises. Operationally, the rural areas are defined based on limited access to markets, financial institutions, transportation, digital connectivity, and entrepreneurial infrastructure, which fundamentally shape the entrepreneurial opportunities and constraints faced by rural womenpreneurs (Isa et al., 2021; Nasri et al., 2020). As a conclusion, the rural context in Sabah also affects rural womenpreneurs's mobility, access to support services, and exposure to the entrepreneurial ecosystems, making the rural womenpreneurs operational environment distinct from urban entrepreneurs.

1.10.3 Rural Womenpreneurs

Researchers have defined the rural womenpreneurs as a women living in rural areas of Sabah who start, run, or manage small or micro businesses using resources that are available in their rural areas (Othman et al., 2022; Azlin & Ademokun, 2019). Operationally, rural womenpreneurs are defined by their involvement in income-generating activities in geographically isolated or resource-limited environments, and by their necessity to reconcile entrepreneurial duties with familial and communal obligations. In short, Khan et al. (2021) supports the rural womenpreneurs often work in agriculture, food processing, handicrafts, retail, informal services, and traditional knowledge-based products (Khan et al., 2021; Krishnamoorthy et al., 2019). Other than that, rural womenpreneurs often must deal with gender norms and cultural expectations of caregiving while also dealing with problems like not being able to get financing, infrastructure, training, or markets (Khan et al., 2021; Krishnamoorthy & Topimin, 2019). Consequently, this definition directs the selection of participants and the interpretation of behaviours within the qualitative inquiry of this study.

1.10.4 Rural Womenpreneurs Success

For this study, rural womenpreneurs success is defined not only in financial terms but also through the personal, social, and community outcomes. Because referring to past studies by Caroline et al. (2021), the rural womenpreneurs success encompasses financial stability, increased household income, business continuity, personal growth, self-actualisation, community contribution, job creation, and long-term sustainability of the enterprise (Caroline et al., 2021). Operationally, the rural womenpreneurs success are understood as the extent to which rural womenpreneurs achieve their self-defined goals, which may differ from urban or male entrepreneurs due to contextual constraints and cultural expectations. Furthermore, the indicators of success therefore include profitability, improved quality of life, enhanced confidence, acquisition of new skills, positive family impact, and recognition within the community. In this study, the success is examined based on rural womenpreneur's subjective interpretations rather than rigid economic indicators, acknowledging that micro-businesses in rural areas operate under different structural conditions.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter is to ensure all important findings in previous studies are included to enable the researcher to understand the underlying problem. It helps the researcher to select the variables of the study and develop a theoretical framework for the study.

2.2 Literature Review

Several studies have established that the rural womenpreneurs display entrepreneurial patterns that differ markedly from their male counterparts, particularly in terms of behavioural tendencies, risk orientation, and strategic decision-making (Lerner, Brush, & Hisrich, 1997). Although rural womenpreneur's participation in rural entrepreneurship is actively increasing, the societal expectations continue to shape how rural womenpreneurs in Sabah are perceived in economic roles.

However, the rural womenpreneurs are still primarily viewed as a carers and homemakers in many rural places, including districts in Sabah, Malaysia. Consequently, rural womenpreneurs may find it more difficult to recognise their potential as an entrepreneur as a result (Othman et al., 2022; Rubert et al., 2020). However, the rural womenpreneurs are still primarily viewed as a carers and homemakers in many rural places, including districts in Sabah, Malaysia. Consequently, rural womenpreneurs may find it more difficult to recognise their potential as an entrepreneur as a result (Othman et al., 2022; Rubert et al., 2020). Nonetheless, scholars constantly highlight that when rural womenpreneurs in Sabah are given the opportunity to actively participate in entrepreneurship, they significantly increase household income, strengthen community resilience, and support national economic growth (CAWTAR, 2020; IFC, 2007). Additionally, the cultural norms, mobility restrictions, and unequal resource accessibility impede rural womenpreneur's participation in entrepreneurship in Malaysia and other ASEAN countries (Selamat & Endut, 2020; Rehman & Roomi, 2018). Other than that, the rural places where patriarchal structures are well ingrained, these problems are particularly noticeable. Refer to past researcher, the rural

womenpreneurs in emerging economies, such as Indonesia, Bangladesh, India, Pakistan, and Malaysia, encounter similar challenges related to limited market access, dependence on unofficial networks, and reduced entrepreneurial confidence, according to comparative regional studies (Isa et al., 2021; Nasri et al., 2020; Arshad et al., 2020; Nasip et al., 2017). With this in mind, the rural womenpreneurs commonly use entrepreneurship as a way to accomplish their social mobility, personal empowerment, and community service in spite of these obstacles. To support, according to the Khan et al., (2021), rural womenpreneurs who own microbusinesses can improve the socioeconomic through standing of their families and communities, create jobs, and support local industries (Khan et al., 2021; Rubert and Gah et al., 2020). To add, the research indicates that while government agencies and local agencies have initiated initiatives to support rural womenpreneurs, many of these programs fall short in addressing the obstacles rural womenpreneurs encounter or the behavioural factors that influence their success as a business owners in Sabah, Malaysia (Kamberidou, 2020; Mohamad & Bakar, 2017). So, this disparity is especially noticeable in rural Malaysia, where interventions usually focus on the technical training or financial support while ignoring the behavioural characteristics that support rural womenpreneurs entrepreneurial tenacity, resilience, and decision-making. Then, the importance of behavioural aspects in academic and professional performance is acknowledged by international research (Hassan, 2020; Spengler and Ferro et al., 2018). Nevertheless, there are few and inconsistent studies that expressly address the entrepreneurial activity of rural womenpreneurs. Furthermore, the influence of behavioural traits such as self-efficacy, adaptability, creativity, and risk tolerance among rural womenpreneurs has not been thoroughly examined in the Sabah rural context, despite the increasing interest in rural womenpreneurs entrepreneurial activities. According to former academician Zulkifli et al. (2022), the current research on the behavioural factors affecting rural womenpreneurs' performance is inconclusive and lacks sensitivity to contextual variables (Zulkifli et al., 2022; Kappal et al., 2020). So, most of the research done in Sabah looks at structural or economic issues instead of how to learn the rural womenpreneurs behaviours, thought patterns, and personal agency affect the business success of rural womenpreneurs.

As a result, these gaps collectively underscore the necessity for research that transcends mere descriptive analyses of rural womenpreneurs' entrepreneurship, seeking instead a comprehensive understanding of behaviours, success predictors, and

challenges faced by rural womenpreneurs in Sabah. Nonetheless, qualitative research was examining the lived experiences of rural womenpreneurs, especially in Sabah, is markedly deficient, and most prior studies are based on quantitative surveys rather than the qualitative analyses, thereby constraining our understanding of the behavioural characteristics and intricate social dynamics influencing rural womenpreneurs in Sabah. Last but not least, there is an urgent need for qualitative research on the entrepreneurship of rural womenpreneurs in Sabah grounded in Social Cognitive Theory (SCT). Because, the present study expands the application of Social Cognitive Theory (SCT) by investigating the reciprocal relationships among individual beliefs, contextual factors, and behaviours among rural womenpreneurs in Sabah, unlike prior research that merely delineates SCT. With this in mind, the approach not only fills a theoretical gap, but it also gives us useful information for making a behavioural characterisation framework that helps make policies and programs.

2.3 Underpinning Theory – Social Cognitive Theory (SCT)

2.3.1 Social Cognitive Theory (SCT)

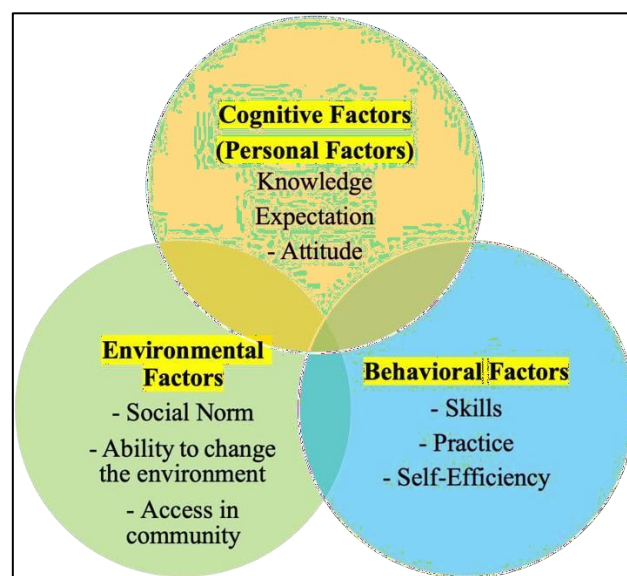


Figure 2.1 Social Cognitive Theory

Social Cognitive Theory (SCT), was developed by Bandura (1989, 1977), provides the theoretical foundation for this study by explaining why and how rural womenpreneurs in Sabah behave the way they do in their entrepreneurial journeys. In the meantime, SCT posits that rural womenpreneurs behaviour results from the dynamic interaction of three key determinants such as personal factors, environmental

influences, and behavioural responses (Bandura, 1989, 1977). Furthermore, this triadic reciprocal causation offers a comprehensive perspective for understanding the entrepreneurial actions of rural womenpreneurs in Sabah, whose behaviours are shaped simultaneously by internal beliefs, cultural expectations, and contextual realities that influence the decisions and achievements in the businesses of rural womenpreneurs in Sabah. From the standpoint of personal factors, SCT emphasises the role of self-efficacy, defined as individuals' beliefs in their ability to perform actions necessary to achieve specific goals.

In the meantime, Bandura (1989) argues that individuals with high self-efficacy interpret challenges as opportunities for growth, whereas those with low self-efficacy tend to avoid difficult tasks and doubt their capabilities. Nevertheless, the behavioral dimension is important to explain why some rural womenpreneurs in Sabah lag behind, while others succeed despite similar constraints including environmental factors, another core element of SCT, encompassing social norms, cultural expectations, family responsibilities, community support, market access and institutional structures faced by rural womenpreneurs in Sabah. Because, for rural womenpreneurs in Sabah, environmental influences including strong caregiving expectations, mobility restrictions, limited digital access and patriarchal community structures shape their level of entrepreneurial participation. In short, past research has found that through SCT, behavior is not simply a matter of rural womenpreneurs' personal choices but emerges from ongoing negotiations with one's environment, but that rural womenpreneurs who successfully navigate these constraints often do so by modeling the behavior of other successful rural womenpreneurs, adapting strategies learned through observation or leveraging community networks, demonstrating the observational learning principle of SCT (Othman et al., 2022; Bandura, 1971). Meanwhile, behavioral responses, the third component, refer to the actual actions that rural womenpreneurs take in managing and growing their businesses such as problem solving, persistence, risk taking and innovation. To sum up, SCT suggests that these behaviors are strengthened when they produce positive outcomes, such as increased income or community recognition, and become weakened when rural womenpreneurs face failure, criticism or resource constraints. Finally, SCT offers a valuable lens for understanding why behavioral characteristics differ among rural womenpreneurs and how these characteristics shape their level of entrepreneurial success.

2.4 Challenges Faced by Womenpreneurs

Globally, although the participation of rural womenpreneurs in the social and entrepreneurial fields has grown significantly over the past few decades, Othman et al., (2022) stated that gender stereotypes persist, and rural womenpreneurs still face subtle obstacles associated with gender (assumed). when engaging in male-dominated entrepreneurial fields such as mining, construction, oil and gas, coal and technology (Othman et al., 2022; Joseph et al., 2020). Therefore, Bandura (1999) stated that Social Cognitive Theory and gender stereotypes have a complex and interconnected relationship because the method of Social Cognitive Theory is to explore how rural womenpreneurs learn and acquire new behaviours through observation, social interaction and personal reinforcement. However, gender stereotypes are the opposite because they influence and are influenced by social cognitive, influencing the behaviour of rural womenpreneurs, self-perception and personal expectations based on gender stereotypes. (Othmen et al., 2022; Roomi et al., 2018; European Commission, 2017; Bandura., 1999). In addition, due to the historical construction of individuals involved in the field of entrepreneurship as "masculine" is a phenomenon that has long historical roots, this view and perspective is still maintained by culture, social and economic processes embedded in attitudes and cultural norms in rural areas. (European Commission, 2017; Hamilton, 2013). Therefore, the impact on rural womenpreneurs from the view of gender stereotypes and cultural norms causes rural womenpreneurs to face lower legitimacy than men and subsequently affects the market position and image of women-owned business companies, restricts the availability of critical resources and becomes a barrier to rural womenpreneurs full awareness of the entrepreneurial potential of rural women in Sabah, Malaysia. (Roomi et al., 2018; European Commission, 2017; Marlow, and Patton, 2005; Brush, Carter, Gatewood, Greene, and Hart., 2004; Ogbor, 2000).

Apart from a previous study on the relationship between Social Cognitive Theory and gender stereotypes, the Department of Statistics Malaysia (DOSM, 2022), in Malaysia showed a gap of (0.9%) percent between the entrepreneurial activities of men and women in the participation of rural womenpreneurs. The report shows that male entrepreneur involvement (23%) is more than (20.1%) rural female entrepreneurs, and male entrepreneurial intention is (18.7%) higher than (16.5%) their rural female entrepreneur counterparts. The Ministry of Women, Family and Community

Development Malaysia reports that the participation of rural womenpreneurs in small and medium industries alone is 20.6%. (Othman et al., 2022). This shows that women contribute less to the workforce and economic activities of the country. Apart from the low participation of rural womenpreneurs, the reality to be faced is that rural womenpreneurs are the least represented among the entrepreneurial population. Rural womenpreneurs tend to run smaller and more dynamic businesses than male entrepreneurs. In fact, rural womenpreneurs also prefer to venture into businesses with low capital and the potential to generate high and sustainable income. Although these rural womenpreneurs choose businesses with less risk and low returns, rural womenpreneurs tend to have strong motivations and different intentions than male entrepreneurs. Some rural womenpreneurs tend to choose to be self-employed to better manage work-life balance, and some rural womenpreneurs start businesses to avoid the "glass ceiling" which refers to the situation of losing a job or source of income dependent on a spouse or family and who most importantly still have a source of income through the business built. (European Commission, 2017).

In addition, according to Othman et al., (2022), rural womenpreneurs having the awareness to increase income and businesses that operate small, rural womenpreneurs also face a lack of support from the surrounding community, traditional cultural practices that consider women as the backbone of the family educating children at home and taking care of the husband, entrepreneurial skills are still at a low level, difficulty in accessing funding to start a business, social relationships with rural womenpreneurs who are small and less effective, networks and policy frameworks that do not encourage the involvement of rural womenpreneurs to be active (Othman et al., 2022; Roomi et al., 2018). The approach by the organization and Association of Womenpreneurs in Sabah has been used, but this approach needs to be expanded because the percentage of achievement is still not full and there is still much to be explored. Therefore, according to Yap et al., (2023) efforts to help and support gender equality policies and reduce the gender gap need to be further increased because although previously rural womenpreneurs faced gender inequality in the participation of entrepreneurial activities to start a business, significant progress has been registered throughout the past decade (Yap et al., 2023; Haven, 2019; World Bank Group, 2019; European Union, 2017). In sum, though past studies have conducted various research on womenpreneurs, closing the gap between success of rural womenpreneurs, urban womenpreneurs and male entrepreneurs, specifically the rural womenpreneurs, further studies on the behavioural

traits of successful womenpreneurs would be beneficial in order to customise training programs or assistance package to suit the behavioural traits of rural womenpreneurs.

2.5 Relevance to Government Policy

The findings of the Developing Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia study will be used as a basis to develop a comprehensive characterization framework based on behavioral characteristics to stimulate rural womenpreneurs in the state of Sabah, Malaysia. Sanchez et al., (2024) stated that the appropriateness of the program developed for rural womenpreneurs is subject to the incorporation of a gender-specific perspective at the program design stage to address entrepreneurial issues related to gender equality Goal 2 of the Sustainable Development Goal (SDG5), further eradication poverty among the people of the state of Sabah, Malaysia (SDG1) and the 10-10 Framework for Science, Technology, Innovation and Economy (MySTIE) which calls for impact-driven research to provide realistic feasible solutions to problems on the ground, strategic collaboration between entrepreneurs rural women and government, industry, academia and society not only in the present, but the study should continue in the future (Sanchez et al., 2024; Arifin, Baqutayan & Mohd Mahdzir (2018).

Additionally, in line with the goal of the Shared Prosperity Vision 2030 which is to make Malaysia as a country that continues to develop sustainably along with fair, equitable and inclusive economic distribution at all levels of income groups, ethnicities, regions and supply chains must be responded to and implemented. Likewise, in line with the Shared Prosperity Vision 2030 goal to provide a standard of living for all citizens in 2030, participation opportunities for rural womenpreneurs in Sabah, Malaysia should be taken and make programs organized by the government a stepping stone for rural womenpreneurs to learn, increase knowledge and gain experience in the field of business not only at the district or state level of Sabah, but to be a major contributor to the national economy in Malaysia and at the global level in line with the Shared Prosperity Vision 2030 objectives.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The qualitative methodology adopted in this study is closely aligned with three cores of research questions, each of which seeks to uncover the behavioural, social and structural dynamics influencing the rural womenpreneurs in Sabah, Malaysia. Briefly, the first research question is how do social, cultural, and economic factors contribute to the disparities in entrepreneurial success between rural womenpreneurs and men in rural Sabah and requires an approach capable of capturing lived experiences, meanings and contextual nuances that quantitative methods may fail to reveal. Then, Bhandari (2023) stated using qualitative interviews allow rural womenpreneurs to articulate how gender norms, household responsibilities, traditional expectations, mobility restrictions, limited access to resources and weak social support networks shape their entrepreneurial opportunities and outcomes (Bhandari, 2023; Mai, 2019; Creswell & Poth, 2018). Similarly, this aligns directly with Social Cognitive Theory (SCT), which emphasises that rural womenpreneurs in Sabah behaviour is influenced by personal cognition and environmental conditions (Bandura, 1986). Because through the theoretical lens of SCT, environmental determinants illustrate how cultural and economic structures constrain women differently from men in rural contexts.

Then, the second research question to identify what strategies, resources, and personal strengths enable rural womenpreneurs in Sabah to achieve success in their entrepreneurial ventures, to further strengthen the justification for a qualitative approach, as such success factors are best understood through rich narratives of coping strategies, self-efficacy, resilience and adaptive behaviour. Accordingly, past studies (Mohamad et al., 2020) stated these capacities often emerge from the lived realities of balancing domestic roles, navigating gender expectations, and managing the rural womenpreneurs resource limitations. Similarly, the qualitative inquiry is therefore critical in identifying these strategies, enabling participants to describe experiences in their own voice, free from rigid pre-defined survey categories (Mohamad et al., 2020; Merriam & Tisdell, 2016). Subsequently, SCT also highlights the local agency through self-belief, mastery experiences, motivation and observational learning, all of which

underpin how rural womenpreneurs overcome adversity (Bandura, 2001; 1997). Additionally, through thematic analysis, this research interprets participant narratives to reveal how psychological resources and internal motivations contribute to rural womenpreneurs entrepreneurial success.

The third research question is to identify how the behavioural characteristics of successful rural womenpreneurs contribute to their companies and local entrepreneurial designs within their communities, it requires an understanding of how individual behaviour expands into broader socio-community outcomes. In the same way, Rahman et al. (2021) stated the behavioural traits such as leadership, innovation, risk tolerance, problem-solving and community engagement are best explored qualitatively, as they are embedded in real-life interactions and daily business activities (Rahman and Shafei et al., 2021; Mohamad et al., 2020; Yin, 2018). Because the surveys alone may overlook these subtle expressions. SCT's principle of reciprocal determinism explains how behaviour is shaped by the environment but also capable of reshaping it (Bandura, 1989). Thus, the successful rural womenpreneurs in Sabah may influence their rural communities by acting as role models, offering mentorship, creating employment opportunities and introducing new ideas. As a conclusion, the qualitative interviews provide a depth in understanding how these traits translate into community-level rural womenpreneurs entrepreneurial development and local business ecosystems. By integrating the three research questions with qualitative inquiry and Social Cognitive Theory establishes a robust methodological and theoretical foundation. Briefly, according to Bhandari (2023) the qualitative methods enable the researcher to uncover socio-cultural barriers, identify success strategies, and interpret behavioural characteristics using authentic participant narratives. In a nutshell, using a SCT further provides an analytic structure for understanding how personal, behavioural and environmental components interact to influence the entrepreneurial outcomes among rural womenpreneurs in Sabah (Bhandari, 2023; Othman et al., 2022). In addition, the successful rural womenpreneurs in Sabah may influence their rural communities by acting as role models, offering mentorship, creating employment opportunities and introducing new ideas. As a conclusion, the qualitative interviews provide a depth in understanding how these traits translate into community-level rural womenpreneurs entrepreneurial development and local business ecosystems. By integrating the three research questions with qualitative inquiry and Social Cognitive Theory establishes a robust methodological and theoretical foundation. Briefly, the qualitative methods

enable the researcher to uncover socio-cultural barriers, identify success strategies, and interpret behavioural characteristics using authentic participant narratives. As a conclusion, using a SCT further provides an analytic structure for understanding how personal, behavioural and environmental components interact to influence the entrepreneurial outcomes among rural womenpreneurs in Sabah. Ultimately, this interconnected approach ensures the research questions are addressed comprehensively, grounded in empirical evidence and supported with strong theoretical rigour to achieve the objective of developing a comprehensive characterization framework behavioral trait of rural womenpreneurs in Sabah, Malaysia.

3.2 Qualitative Research Method

Qualitative research method was selected for this study because it provides the depth, contextual sensitivity and interpretive strength needed to understand the lived experiences, behavioural characteristics and environmental realities of rural womenpreneurs in Sabah. As emphasised by Creswell and Poth (2021), the qualitative inquiry is most suitable when researchers seek to explore how individuals interpret their experiences, construct meaning and navigate social environments (Creswell and Poth, 2021; Joseph and Rahman et al., 2020). So, this approach aligns closely with the purpose of the present study, which aims to uncover why rural womenpreneurs still lag behind male entrepreneurs, which behavioural traits shape the rural womenpreneurs entrepreneurial practices and how environmental pressures influence these behaviours (Creswell and Poth, 2021). Referring to the foundational work, Lim (2025) describes qualitative research as an approach concerned with studying real-world contexts, personal narratives and subjective meanings (Lim, 2025; Denzin and Lincoln et al., 2018). Such an approach is important for this study because rural entrepreneurship is embedded in complex intersections of gender norms, cultural expectations, community dynamics and limited economic resources. Still, Patton (2022) stated more recent scholars reiterate that qualitative methods are particularly effective for capturing complex social behaviour, motivations and contextualised understandings that cannot be quantified (Patton, 2022; Aspers and Corte, 2019). So, these insights are vital for understanding the nuanced behavioural traits of rural womenpreneurs in Sabah. Unlike the quantitative research, which focuses on measurement and generalisability, using the qualitative method seeks to uncover the narratives of “why” behind rural

womenpreneurs actions in their community (Bhandari, 2023; Salleh et al., 2021; Mai and Wood et al., 2019; Merriam & Tisdell, 2016). According to McElwee (2023), the rural womenpreneurs, whose experiences are shaped by challenges faced gender responsibility, mobility constraints, limited market access and cultural expectations, because qualitative methods enable the researcher to capture the rural womenpreneurs real struggles, strategies and aspirations in their own words compared to using a quantitative method (McElwee and McElwee, 2023). However, Varpio et al., (2021) emphasise that the qualitative interviews are instrumental for understanding how rural womenpreneurs make sense of their experiences, which makes them particularly suitable for exploring the personal and behavioural dimensions of rural womenpreneur's entrepreneurship. Equally important, the advantage of qualitative research is its ability to give voice to marginalised groups whose perspectives are often overlooked in mainstream policy and research (Queiros, Faria and Almeida, 2020). So, the rural womenpreneurs represent such a group, and qualitative interviews provide rural womenpreneurs in Sabah with a platform to articulate their challenges, coping mechanisms, motivations and behavioural choices without being restricted by predetermined response options, as is the case in quantitative surveys. Patton (2022) explains, through the open-ended and semi-structured questions, allow the researchers to explore unexpected themes, probe deeper into participants' answers and generate rich data that reflect the complexity of rural womenpreneur's lived realities.

Accordingly, the interpretive flexibility of qualitative research was crucial for this study because behavioural traits such as resilience, self-efficacy, risk tolerance, perseverance and adaptability often emerge through narratives rather than measurable scales. To add, (Braun and Clarke, 2021) updated guidance on thematic analysis further supports the ability of qualitative studies to identify patterned meanings across narratives, making it possible for researchers to systematically analyse behavioural themes grounded in rural womenpreneurs' experiences. Moreover, the use of thematic analysis strengthens analytical rigour by allowing for careful coding, theme categorisation and iterative refinement (Braun and Clarke, 2021; Castleberry and Nolen, 2018; Nowell et al., 2017). Other than that, the qualitative research also enabled the researcher to situate rural womenpreneurs's entrepreneurial behaviours within their natural environment, which is important because context strongly shapes rural womenpreneur's decisions and actions. By observing rural womenpreneurs in their business settings and listening to their narratives provided insights into how

environmental pressures such as cultural norms, community expectations and infrastructure limitations influence the rural womenpreneurs in Sabah behaviours. So, this emphasis on context is consistent with (Denzin and Lincoln, 2018) call for naturalistic inquiry and (Flick, 2018) argument that qualitative research must pay attention to the sociocultural backdrop of human action. Furthermore, qualitative research supports inductive analysis, where themes emerge directly from the data rather than being imposed by the researcher. In a nutshell, this is essential in studies like the present one, where little is known about the behavioural traits of rural womenpreneurs in Sabah, and existing literature does not fully capture the rural womenpreneurs lived realities. Referring to (Aspers et al., 2019) note, the qualitative inquiry is indispensable for discovering new insights, developing grounded explanations and extending theoretical understanding in this case, contributing to the application of Social Cognitive Theory in a new cultural and gendered context (Aspers and Corte et al., 2019). Overall, the qualitative research approach adopted in this study allowed for a deep and holistic understanding of the rural womenpreneurs behavioural traits, personal motivations, environmental influences and structural barriers experienced. Subsequently, this approach is not only to generate rich empirical data but also to provide the interpretive lens needed to address the research objectives meaningfully (Patton, 2022; Braun, Clarke and Varpio et al., 2021; Aspers and Corte et al., 2019).

3.3 Research Design



Figure 3.1 Research Design

The research design of this study employs a qualitative methodology, utilising an exploratory framework to examine the factors contributing to the success, behavioural characteristics, and challenges encountered by rural womenpreneurs in Sabah. Kazdin (2021) posits that a research design encompasses the array of decisions that determine the execution of a study, including the methodologies employed for data collection and analysis, the procedural frameworks implemented, and the regulations

governing the research process. The phenomena being examined specifically the behavioural traits, contextual barriers, and success patterns of rural womenpreneurs are inadequately researched in Sabah and necessitate a profound understanding rooted in lived experience; thus, an exploratory qualitative design is considered most suitable for this study (Creswell & Poth, 2018). Subsequently, to attain this level of inquiry, the study performs comprehensive interviews with 10 rural womenpreneurs from 5 rural districts in Sabah including Kudat, Kota Belud, Pitas, Tuaran and Beaufort. With this in mind, the utilisation in-depth interviews, rather than the more straightforward "face-to-face interview," signifies the aim of obtaining comprehensive narratives, particular anecdotes, behavioural insights, and the subtle interpretations that participants associate with rural womenpreneurs entrepreneurial experiences (Pattanayak and Yap et al., 2023; Rahman et al., 2020; Creswell et al., 2018; Kvale & Brinkmann, 2015). Even though the interviews are done in rural womenpreneurs, the term "in-depth interview" better describes the method's goal of getting detailed, descriptive accounts. Additionally, using the purposive sampling directs the rural womenpreneurs selection process, rendering it appropriate for the recruitment of individuals possessing characteristics directly pertinent to the research objectives (Bhandari, 2023; Palinkas et al., 2015). To take part in this study, rural womenpreneurs must meet a number of requirements. Then, rural womenpreneurs need to be officially registered with regional business groups such as Richgrads Academy or Ko-Nelayan, Sabah. To add, the rural womenpreneurs also need to run a micro or small business in a rural area for at least three years, and the rural womenpreneurs need to be both the main carer for their household and an active entrepreneur in their community. Because these criteria guarantee that the rural womenpreneurs are embody genuine, established entrepreneurial experiences rather than informal or unverified economic activities (Bhandari, 2023; Othman et al., 2022). In the meantime, this study choosing Richgrads Academy and Koperasi Nelayan (Ko-Nelayan) Sabah as the main places to find participants has both theoretical and practical value. Because these groups keep an eye on rural womenpreneurs who run businesses and have good relationships with business owners in remote areas. So, their participation as a local agency guarantees that the rural womenpreneurs as participants are engaged with formal support programs, integrated within authentic rural business ecosystems, and indicative of genuine entrepreneurial environments pertinent to the study's objectives.

Gradually, the researchers can find rural womenpreneurs from different fields, like fisheries, farming, food production, handicrafts, retails and community-based businesses, that are common in Sabah's rural areas (Yin, 2018). Briefly, the study utilises both purposive sampling and snowball sampling to selected local agency mentors for participation in focus group discussions, and then using a snowball sampling method to collect more data with a specialised knowledge, to the local agency mentors who has experiences and know how to help rural womenpreneurs with their local agencies support systems, training programs, and behavioural issues (Ismail et al., 2021; Ong et al., 2020; Noy, 2008). From here on, the mentors suggest extra key information from their networks, which helps find people who might not be on official lists, and this broadens the researcher's comprehension of how rural institutions perceive rural womenpreneur's entrepreneurship and enhances the richness and accuracy of the data.

There are two focus group discussions with four mentors from Ko-Nelayan Sabah and Richgrads Academy. Refer to (Malin et al., 2021) these discussions yield triangulated insights into the behavioural characteristics of rural womenpreneurs, the structural challenges they encounter, and the institutional expectations within their business contexts (Malin et al., 2021; Basit and Eyana et al., 2020). In-depth interviews produce comprehensive individual narratives, while focus groups provide collective insights, a dialogue that adds to the rigor of the study's analysis. The study clearly demonstrates the differences between the two methods: in-depth interviews elicit personal stories, while focus groups elicit expert and institutional insights (Josep et al., 2021; Krueger and Casey, 2015).

In a nutshell, this study used a comprehensive research design using in-depth interviews, purposive sampling, snowball sampling, and focus group discussions to elucidate the behavioral characteristics and success factors of rural womenpreneurs. Accordingly, this multi-layered approach allowed the researcher to analyze personal and behavioral factors, as well as institutional, cultural, and structural influences that influence the trajectories of rural womenpreneurs's entrepreneurship. By aligning methodological choices with the research objectives, this study produced significant, reliable, and contextually relevant findings that significantly enhance the understanding of rural womenpreneurs entrepreneurship in Sabah.

3.4 Primary Data

According to George (2023), primary data is often used in qualitative studies, especially when conducting face-to-face interviews and focus groups. Primary data refers to information collected directly by the interviewer directly from each participant for the purpose of answering the research questions and to achieve the objectives of the study which is to investigate why rural womenpreneurs still lag behind male entrepreneurs, identify behavioral characteristics and success factors rural womenpreneurs in Sabah, Malaysia. George (2023) added, the advantage of using primary data is that researchers can get new insights related to research, information that is fresh and relevant to the situation experienced by rural womenpreneurs now compared to secondary data depending on existing sources. Therefore, primary data allows researchers to gain a deeper perspective and experience of rural womenpreneurs about the "why" behind the "what" of the problems and challenges faced by rural womenpreneurs from Sabah, Malaysia (George, 2023).

To add, the researchers will conduct two types of interviews to obtain primary data to find out the challenges and problems faced by rural womenpreneurs. The first interview was a face-to-face interview between the interviewer and 10 rural womenpreneurs from 5 districts in Sabah, Malaysia including Kudat, Kota Belud, Pitas, Tuaran and Beaufort, Sabah. Nikolopoulou (2023) stated, the face-to-face interview interaction allows the interviewer to build a relationship with the participants, create a comfortable and trustworthy environment, and even encourage rural womenpreneurs to share the challenges and problems faced more honestly, openly and may not be known by the community (Nikolopoulou, 2023). Apart from face-to-face interviews, the researcher will also use primary data during focus group interviews conducted with four mentors from two local agencies, namely Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy in Sabah. Tobias et al., (2018) stated, the advantage of using primary data during focus group interviews is to generate rich data through group interaction and perspectives that may not be shared during face-to-face interviews conducted with rural womenpreneurs. In addition, researchers can get new ideas, a deep understanding of the challenges and problems faced by rural womenpreneurs when doing business in rural areas, refining their perspective and experience guiding rural womenpreneurs in a period of more than three years. However, the advantage of combining the two methods in this study is a process of confirming, enriching findings

through different sources, strengthening the credibility and trustworthiness of the research to achieve the purpose of the study which is Developing a Comprehensive Characterization Framework Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia (Nikolopoulou and George, 2023; Tobias et al., 2018).

3.5 Population

Leroy (2019) stated, the population is a complete set of people with certain characteristics, and the sample is a subset of the population. Leroy (2019) added, most people think of the defining characteristics of a population from the perspective of geographic location, but in qualitative research, there are two types of population, namely the target population and the accessible population (Leroy 2019; Majid, 2018). To add, according to (Kementerian Pembangunan Usahawan dan Koperasi (KUSKOP); Tekun Nasional 2025; Kementerian Perindustrian, Keusahawanan dan Pengangkutan, 2024; Jabatan Hal Ehwal Wanita (JHEWA), 2023; Department of Statistic Malaysia, 2016) the total number of entrepreneurs in Sabah is 67,248, while the number of registered rural womenpreneurs in Sabah only 22,740 individuals. Therefore, for the purpose of empowering rural womenpreneurs in Sabah and reducing the gap in the involvement of rural womenpreneurs in business, the researcher chose to conduct a study on the population of rural womenpreneurs who are accessible and meet the characteristics of the target group which is 10 individuals who run businesses from rural areas including 5 districts in Sabah including Kudat, Kota Belud, Pitas, Tuaran, and Beaufort, Sabah. In addition, the researcher will also conduct a study on four individuals who are mentors from two local agencies namely Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy in Sabah who have more than three years of experience guiding rural womenpreneurs.

To add, researcher's purpose in choosing this population is to understand the target population, to know and understand the population of rural womenpreneurs more widely, to obtain findings of a larger context, to explore the experiences of rural womenpreneurs that are similar or different from other rural womenpreneurs and to obtain data rich in experiences and perspectives that exists in the population of rural womenpreneurs in Sabah. In addition, according to Nikolopoulou (2023), researchers also have the opportunity to listen to the underrepresented and marginalized rural womenpreneurs sharing, taking into account the dynamic potential and ensuring that

the research results are useful as a reference for certain parties including the government, agencies and the community to make accurate improvements to solve problems and challenges faced by rural womenpreneurs in the future.

3.6 Sampling Technique

3.6.1 Purposive Sampling Technique and Face-to-Face Interview

Table 3.1
Purposive Sampling and Face-to-Face Interview Criteria

Criteria	Details
Age	20 years to 40 years old
Status	Mother, housewives or backbone of family
Areas	Rural Womenpreneurs
Type of Business	Agriculture, farming, fishery, handcraft, food and beverages, medicine and resources based on rural areas
Registered with Agencies in Sabah	Koperasi Nelayan (Ko-Nelayan) Sabah or Richgrads Academy

Referring to past researcher Nikolopoulou (2023), the sampling technique chosen by the interviewer will influence the research to achieve the main objective of the study. Nikolopoulou (2023) adds that accurate sampling techniques play an important role in qualitative research and help the interviewer select the right participants, providing the richest and most relevant data to achieve the objectives of the study. Nikolopoulou (2023) stated that purposive sampling is best used when researchers want to focus in-depth on certain characteristics in addition to needing to examine issues that may have unique cases, identifying phenomena among rural womenpreneurs and communities that help develop studies that is to investigate why rural womenpreneurs still lag behind male entrepreneurs, to identify the behavioral characteristics and success factors of rural womenpreneurs in Sabah, Malaysia.

Therefore, qualitative research experts, Creswell and Poth (2021) expressed the opinion that there is no direct answer to the question of "how much" is the population and the sample size depends on several factors related to methodological and practical issues. Creswell and Poth (2021) support the statement of Joseph and Rahman et al., (2020) by saying that the more usable data is collected from each person, the fewer

participants will be needed taking into account the scope of the study, the complexity and accessibility of the topic or issue being studied, the quality data and study design. Therefore, (Morse and Bakar et al., 2000) found the influence of the data generated needs attention, empirical studies require open questions during interviews and tend to get richer data from participants (Creswell and Poth, 2021; Joseph and Rahman et al., 2020; Morse and Bakar et al., 2000). In fact, (Ahmed, 2025) suggests that the study uses individual interviews of no more than twenty people so that the researcher can manage the complexity of the analytical task, and most of the experiences of qualitative researchers are relatively specific questions and little new information is generated after interviewing 10 rural womenpreneurs or belonging to an analytically relevant category of participants (Ahmed, 2025; Creswell & Poth, 2021; Joseph & Rahman et al., 2020; Morse, 2000; Bakar & Green et al., 2018).

Therefore, to achieve the objectives of the study, the interviewer will conduct purposive sampling and face-to-face interviews with 10 rural womenpreneurs in 5 areas. The purpose of the interviewer conducting purposive sampling and face-to-face interview in the qualitative study is to strengthen and complement others to build a rich and meaningful understanding of the complex phenomenon experienced by rural womenpreneurs and unknown to the general public. Among the advantages of carrying out purposive sampling will be a gradual and non-random setting as the basis for selecting rural womenpreneurs to be interviewed. The interviewer will carefully select participants who have specific characteristics related to the study's goals, namely rural womenpreneurs already registered with entrepreneurial agencies in Sabah which include the Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy in Sabah, a woman who carries out the role of mother, wife or backbone of the family, the age between twenty years old to forty years old and has had a business for more than three years. In addition, the specific characteristics that are examined are that rural womenpreneurs must reside in rural areas, run businesses that have specific characteristics of the company such as farming, agriculture, handcraft, food and beverages, natural herbs and resources that come from rural areas. Refer to (Othman et al., 2022; Agarwal and Lenka., 2018; Nasip et al., 2017) this specific feature is set for the interviewer to get rural womenpreneurs who have achieved success such as being able to help the family's income and finances, provide job opportunities to the community and become an inspiration to the local community. In addition, this specific characteristic is set by the interviewer because the main objective of the study is to

investigate why rural womenpreneurs still lag behind male entrepreneurs, to identify the behavioral traits and success factors of rural womenpreneurs in Sabah, Malaysia (Othman et al., 2022; Agarwal and Lenka., 2018; Nasip et al., 2017). To support this, the impact of this qualitative study, purposively sampling and face-to-face interviews will help interviewers obtain rich data to know the experiences of rural womenpreneurs starting businesses, challenges and factors that influence their behavioral traits to achieve success. In addition, the advantage of the interviewer conducting purposive sampling and face-to- face interviews to ten participants from 5 areas in Sabah, the interviewer is able to focus the lens and narrow the group of participants that aims to collect and deepen the perspective of experiences from rural womenpreneurs, enriching the quality of the data collected and maximized face-to-face interviews between interviewers and participants.

In addition, apart from the advantages of purposive sampling and face-to-face interview is to get a step-by-step determination that is researched by the interviewer, get lens focus and narrow the group of participants, purposive sampling also helps to unlock the depth and understanding of the interviewer to the experiences experienced by the participants facing the obstacles and challenges of doing business in rural areas, building relationships with participants, capturing the emotions of the participants' stories, revealing hidden non-verbal layers through the expression of emotions and valuable insights beyond spoken words and capturing narratives that the interviewer did not expect. Therefore, the interviewer's expectation from the combination of purposive sampling technique and face-to-face interview will have an impact on qualitative research that is rich in data, gain a deep understanding of the experiences experienced by participants who build businesses in rural areas, capture the reality of rural womenpreneurs' lives. having to face various challenges as a mother, wife and backbone of the family in addition to having a role as rural womenpreneurs to increase income and achieve success goals according to their perspective.

As a conclusion, the interviewer will use purposive sampling and face-to-face interview in this qualitative study to 10 rural womenpreneurs in Sabah, Malaysia including Kudat, Kota Belud, Pitas, Tuaran and Beaufort, Sabah. The interviewer will carry out a phased determination that rural womenpreneurs are already registered with entrepreneurial agencies in Sabah which include the Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy in Sabah, rural womenpreneurs who have the role of mother, wife, and backbone of family, have businesses for more than three years in rural

areas and run businesses that have specific characteristics of resources from rural areas such as agriculture, fisheries, food and beverages, herbs and handicrafts that are cultivated by rural womenpreneurs. In addition, the specific characteristics are that rural womenpreneurs who have achieved success in business according to the perspective of rural womenpreneurs such as the ability to generate income for themselves and their families, able to provide employment opportunities to the surrounding community and become an inspiration to the local community.

This phased setting is set to narrow the group of participants with the aim of the interviewer deepening the perspectives and experiences of rural womenpreneurs that meet the objective of the study which is to investigate why rural womenpreneurs still lag behind male entrepreneurs, to identify the behavioral traits and success factors of rural womenpreneurs in Sabah, Malaysia.

3.6.2 Snowball Sampling Techniques and Focus Group Interview

Table 3.2
Snowball Sampling Technique and Focus Group Interview Criteria

Criteria	Details
Age	25 years to 40 years old
Experience	More than 3 years
Status	Mentors
Local Agencies and Trade Association	Koperasi Nelayan (Ko-Nelayan) Sabah or Richgrads Academy

The use of snowball sampling and focus group interviews on this study was guided by the need to access specialised insights held by individuals who work closely with rural womenpreneurs in Sabah. Then, the need to gather specialized insights from individuals directly engaged with Sabah's rural womenpreneurs prompted the use of focus groups and snowball sampling in this study. According Nikolopoulou (2023), to emphasizes the necessity of meticulously selecting sampling strategies in qualitative research to ensure access to participants with relevant information and experiences that can deepen the understanding of a phenomenon (Nikolopoulou, 2023). Because of this, the study employed snowball sampling to select agencies mentors from Ko-Nelayan Sabah and Richgrads Academy who possess direct knowledge of the strengths,

challenges, behavioral patterns, and support needs of rural womenpreneurs. To add, the snowball sampling was appropriate as it enabled the researcher to tap into a network of mentors via professional referrals within the agency, given that these individuals were challenging to locate through public databases. In qualitative research, Nikoloupoulou (2023) explains that snowball sampling is widely recognized as an effective technique for accessing "hidden populations," especially when participants possess specialized knowledge or belong to tightly knit professional networks (Nikolopoulou, 2023). Because of this, the focus group discussions with four agency mentors give these experts a place to talk about the behavioral traits and problems that rural womenpreneurs face. The focus groups give an institutional view that help triangulate and add to the findings, which is different from the in-depth interviews with womenpreneurs, which focus on personal stories (Collins et al., 2024; Lathen et al., 2022; Barbour, 2018). As an example, the mentors talk about patterns they've seen over the years they've worked with rural womenpreneurs. Similarly, these include behaviors that are linked to success, barriers that keep coming up because of gender norms and environmental factors, and the kinds of help rural womenpreneurs usually ask for or get. So, dialogic exchanges are useful for getting practitioners' shared interpretations and for finding insights that might not come up in one-on-one interviews (Pattanayak et al., 2023; Shafei et al., 2021; Morgan, 2019).

The rationale for integrating snowball sampling with focus groups is based on the synergistic advantages of these methodologies. Snowball sampling helps the researcher find experienced mentors who can help with the research in a meaningful way. Furthermore, the focus group method, on the other hand, creates a dynamic space where ideas can be shared, clarified, and built upon (Collins et al., 2024; Lathen et al., 2022; Farooq et al., 2021). To this end, this aligns with the principles of qualitative research that emphasize the importance of obtaining diverse perspectives to enhance data quality and depth of interpretation (Queiros et al., 2020; Creswell & Poth et al., 2018; Tracy, 2010). In addition, four mentors from local agencies often provided complementary perspectives, allowing the researcher to uncover institutional insights that rural womenpreneurs may not have revealed during in-depth interviews. So, these insights, in turn, encompass agency-level observations of behavioral traits, structural challenges in the rural entrepreneurial ecosystem, and support utilization patterns among rural womenpreneurs. The snowball sampling method had a clear goal in the research design to systematically seek knowledgeable informants from a network of

agencies who could provide context- and practice-based insights into rural womenpreneur's entrepreneurship. This was in line with the overall study's goal, which was to find out why rural womenpreneurs still lag behind their male counterparts and to find out the behaviors and success factors that help them in their entrepreneurial journey. The focus group discussions, which included mentors aged 25 to 40 years old with at least three years of experience mentoring rural womenpreneurs, were an important addition to the rural womenpreneurs' stories as they provided institutional and ecosystem-level explanations of the problems and behaviors faced by women in rural Sabah. As a conclusion, the combination of snowball sampling and focus group interviews increased the rigor of the study methodology by allowing access to expert participants, encouraging rich dialogic data, and providing narratives and insights that individual interviews alone could not generate. Another, by using this method are necessary to meet the research objectives, enhance the triangulation, and gain a deeper understanding of the nature of entrepreneurial behaviors and barriers faced by the rural womenpreneurs in Sabah.

3.7 Unit Analysis

In qualitative research, the unit of analysis refers to the main entity that the researcher seeks to understand and interpret to answer the research question. According to Creswell et al., (2021) by using a qualitative research method represents who or what is being studied and determines how the data is collected, analyzed, and interpreted (Creswell et al., 2021; Sanjay & Trochim, 2018). In this study, the unit of analysis is not defined by the data collection method but by the participants whose experiences, perspectives, and rural womenpreneurs behaviors form the core of the research. Accordingly, two distinct groups that serve as the units of analysis are rural womenpreneurs, and the local agency mentors who support rural womenpreneurs in Sabah. So, these units are directly aligned with the research objectives, which are to examine the factors behind gender differences in rural womenpreneurs entrepreneurship, the behavioral traits of successful rural womenpreneurs, and the success factors that influence their entrepreneurial journeys in Sabah. The first unit of analysis, rural womenpreneurs, consists of 10 rural womenpreneurs who meet certain criteria that are important for the purpose of the study. These participants were between 20 to 40 years old, had been actively managing rural micro or small enterprises for more

than three years, resided in rural areas in Sabah and were formally registered with agencies such as Ko-Nelayan Sabah or Richgrads Academy. Accordingly, the rural womenpreneurs represented typical economic sectors of rural communities, including agriculture, fisheries, food production, handicrafts and natural resource-based enterprises. Then, the selection of these women provided access to authentic lived experiences that reflected the complexity of rural womenpreneurs entrepreneurship in Sabah, where women often manage two or more roles as entrepreneurs, mothers, wives and primary caregivers. Their narratives offered rich insights into behavioral traits such as resilience, coping mechanisms, self-efficacy, motivation and persistence traits that cannot be captured through quantitative methods but are important for interpreting differences between male and female entrepreneurs in rural settings.

Also, the second unit of analysis consisted of four agency mentors from Ko-Nelayan Sabah and RichGrads Academy who had at least 3 years of experiences mentoring rural womenpreneurs. These mentors have specific knowledge of institutional programs, training needs, behavioral challenges, and the types of support mechanisms available to rural womenpreneurs. Through the local agencies prolonged engagement with rural womenpreneurs across various stages of business development, they observe behavioral patterns that rural womenpreneurs may not be able to articulate during individual interviews. Using their perspectives help validate and triangulate the narratives of rural womenpreneurs in Sabah, offering a broader understanding of how environmental, structural, and systemic factors shape rural womenpreneurs's entrepreneurial behavior. In addition, the contribution of local agencies is crucial to the application of Social Cognitive Theory in this study, especially in understanding the interactions between personal agencies, environmental influences, and behavioral outcomes of rural womenpreneurs.

Overall, these two units of analysis create a comprehensive picture of the entrepreneurial ecosystem of rural womenpreneurs in Sabah. In conclusion, rural womenpreneurs contribute in-depth personal accounts that describe behavioral traits and challenges embedded in their daily entrepreneurial experiences. In contrast, agency mentors provide ecosystem- and institutional-level insights that reveal broader cultural, environmental, and systemic influences. In short, the integration of the two groups is in line with the principles of qualitative research, which emphasizes the importance of combining multiple perspectives to interpret complex social phenomena (Creswell & Poth, 2021). Because by analyzing these interrelated units, this study can holistically

achieve its objectives of exploring the factors that contribute to gender differences in entrepreneurship, identifying behavioral characteristics of successful rural womenpreneurs, and understanding how the behaviors of these rural womenpreneurs influence entrepreneurial practices in their communities.

3.8 Interview Methods

3.8.1 The Face-to-Face Interview

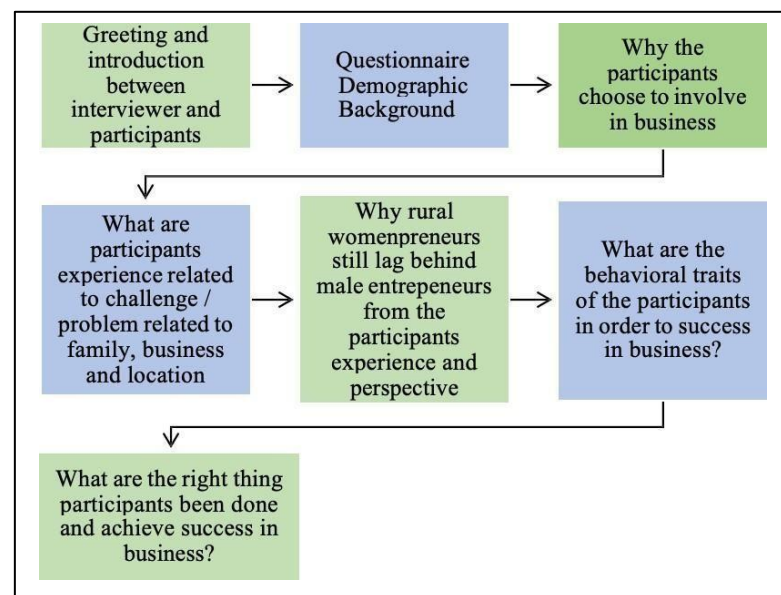


Figure 3.2 The Face-to-Face Interview Process

The face-to-face interview and qualitative research will be conducted between interviewers and participants selected from the cooperation of interviewers and entrepreneurial agencies Koperasi Nelayan (Ko-Nelayan) Sabah and Richgrads Academy in Sabah, Malaysia. Then, the result of the collaboration is to obtain ten registered participants from 5 areas in Sabah including Kudat, Kota Belud, Pitas, Tuaran, and Beaufort. Each area will be represented by two participants who are rural womenpreneurs in Sabah, Malaysia. The face-to-face interview will be conducted face-to-face; the interviewer and participants meet in person at a designated location which is the participants' business location. After that, the interviewer will conduct qualitative research to obtain information regarding the participants' background, the life experiences that led the participants to choose to do business, the reason for choosing the type of business, the challenges and problems faced, how to deal with problems, the right attitude and behaviour practiced by the participants throughout doing business and

impact on success to know more in depth the experiences that the participants went through and achieve the objective of the study to investigate why rural womenpreneurs still lag behind male entrepreneurs, and to identify the behavioral traits and success factors of rural womenpreneurs in Sabah, Malaysia. In addition, the face-to-face interview and qualitative research process started with an informal introduction so that the participants from rural areas in Sabah feel comfortable, the interviewer will state that the purpose of the study is to Develop a Comprehensive Characterization Framework Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia and the time that will be taken to conduct the interview session is only three hours for each person, participants should be prepared and share their experiences clearly and thoroughly. To add, the face-to-face interview and qualitative research process has the advantage of allowing the interviewer to get information directly from the participants, open dialogue and exploration related to life experiences and the participants' understanding of the attitudes and behaviours practiced by the participants, factors that influence success and investigate the participants' view why rural womenpreneurs still lag behind male entrepreneurs in Sabah, Malaysia. Other than that, the face-to-face interviews and qualitative research are conducted face-to-face and non-verbal communication, face-to-face interviews allow the interviewer to observe and interpret the facial expressions, body language and tone of voice of the participants while sharing experiences and views. These non-verbal indicators help the interviewer to gain valuable insight about the participants' emotions, attitudes, behaviours and experiences related to the challenges faced when building a business, especially participants who come from rural areas in Sabah, Malaysia. Therefore, the rich and detailed data collected by the participants is invaluable to understand the complexity of social phenomena and the behaviour of participants who come from rural areas to change and improve the quality of life, forced to compete with entrepreneurs from urban areas, gender stereotypes and face the perspective taboo culture that is women as mothers, wives and the backbone of the family (Khan et al., 2021; Topimin and Buncha, 2019., Krishnamoorthy et al., 2014). However, there is still a limitation in conducting a face-to-face interview, which is the probability that the interview time will go astray and exceed the set time. Therefore, the interviewers and participants should know and meet the set time by sharing clear experiences without straying from the main objective of the study to investigate why rural womenpreneurs still lag behind male entrepreneurs and to identify the behavioral traits and success factors rural womenpreneurs in Sabah, Malaysia. Next,

to ensure that the entire data and experience is not dropped or overlooked by the interviewer, the interviewer will use equipment such as Remax RQ1 Digital Voice Recorder, Hero 9 Black Go Pro to record video, iPhone 16 Pro to record photos, Dell Laptop to store data, Google Drive and Telegram application to save the entire data as a back-up and audio, video and picture reference, paper questionnaire to record the name, age, origin, village name, type of business, marital status, number of children, and education level to record the participants' background.

After the interviewer and participants have completed the interview, the interviewer will present a certificate and gift of appreciation to the participants for cooperating and being part of the study Developing a Comprehensive Characterization Framework Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia. Then, after the interviewer and participants have completed the interview, the interviewer will record all the data and use Thematic Analysis to analyse all the data.

3.8.2 The Focus Group Interview

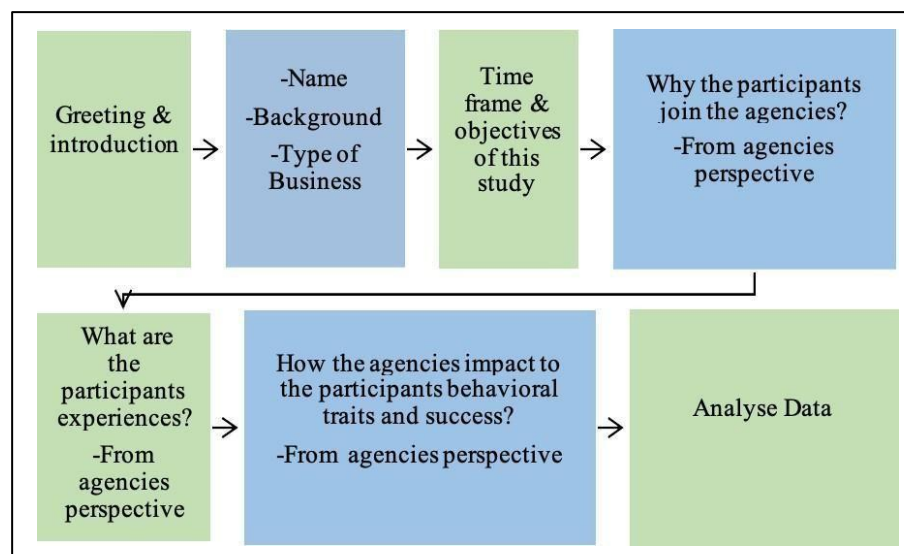


Figure 3.3 The Focus Group Interview Process

To begin with, other than using face-to-face interviews, a focus group interview formed an essential component of this qualitative study, complementing the in-depth interviews with rural womenpreneurs. The purpose of the focus group was to obtain institutional and ecosystem-level insights from individuals who play a direct role in mentoring and supporting rural womenpreneurs in Sabah. While the rural womenpreneurs' narratives provided personal experiences, the focus group discussions offered a broader understanding of structural challenges, behavioural patterns,

programme effectiveness, and the types of support that influence rural womenpreneur's entrepreneurial development. A total of four participants took part in the focus group interview, comprising two mentors from Ko-Nelayan Sabah and two mentors from Richgrads Academy. All participants were female, within the age range of 25 to 40 years, and possessed a minimum of three years of experience guiding rural womenpreneurs. Their roles involved delivering entrepreneurship training, conducting monitoring visits, providing advisory support, and facilitating access to financial or market-related resources. These characteristics made them an appropriate and meaningful unit of analysis, as they held specialised, experience-based knowledge of how rural womenpreneurs behave, cope with challenges, and progress through entrepreneurship programmes. Their gender was also relevant, as previous research indicates that women mentors are often more attuned to the gender-specific barriers experienced by rural womenpreneurs. Subsequently, the rationale for conducting focus group interviews was grounded in the need for collective dialogue and expert triangulation. According to Querios et al., (2020), the focus groups allow participants to build on each other's ideas, clarify shared observations, challenge assumptions, and collectively describe patterns they observe among rural womenpreneurs. This method is particularly suitable when exploring the behaviour and experiences of a group indirectly through individuals who interact with them regularly (Queiros et al., 2020). Through this approach, the mentors were able to discuss how rural womenpreneurs respond to training, manage family responsibilities, negotiate gender expectations and develop entrepreneurial competencies over time. Referring to Nikolopoulou (2023), the Snowball sampling was used to recruit the mentors because mentors with the required profile are part of a specialised and relatively small professional network. This technique enabled the researcher to access individuals who may not be reachable through public listings or general recruitment. One mentor recommended another who met the study criteria, facilitating the recruitment of a complete and information-rich group. Snowball sampling is an appropriate strategy for locating participants with niche expertise and for accessing "hidden networks" embedded within institutional contexts (Nikolopoulou, 2023). Subsequently, focus group interviews were also conducted face-to-face, allowing the researcher to observe nonverbal cues such as tone, facial expressions, and group interaction dynamics are important elements that enrich qualitative data and deepen interpretations (Nikolopoulou, 2023; Queiros et al., 2020; Barbour, 2018; Kvale & Brinkmann, 2015).

3.8.3 Unstructured Questions

Ugwu et al., (2023) stated that unstructured questions are open-ended questions that allow participants from rural womenpreneurs in Sabah to freely answer according to the views, perspectives and experiences of the participants. The interviewer chose an unstructured interview because the purpose of the qualitative study was to achieve the objective of investigating why rural womenpreneurs still lag behind male entrepreneurs and to identify the behavioral characteristics and success factors of rural womenpreneurs in Sabah, Malaysia. Unlike structured questions, the choices and answers that have been set are limited and participants are forced to choose answers that are close to the perspective or experience of the participants but do not match the actual experiences and answers experienced by the participants (Ugwu et al., 2023). Therefore, qualitative research and unstructured questions help the interviewer obtain information from the participants, encourage exploration and discovery related to the experiences and behaviour of the participants while doing business, reveal a deeper insight and understanding to achieve the objectives of the study.

In addition, the advantage of the interviewer conducting an unstructured questionnaire to study Developing a Comprehensive Characterization Framework of the Behavioral Characteristics of Rural womenpreneurs in Sabah, Malaysia is flexible because the interviewer can adapt to the flow of the conversation and can be modified spontaneously based on the participants' responses. After that, follow-up questions based on the participant's answers are common. Apart from the advantage of unstructured interviews being flexible, the questions asked by the interviewer are deep and able to go beyond superficial information and aim to reveal the experiences, beliefs, behaviours and emotions of the participants in a situation.

Therefore, an unstructured interview is a suitable method conducted by the interviewer on rural womenpreneurs in Sabah to learn more about their experiences, perspectives, beliefs, behavioral traits in order to achieve the objective of the study which is to investigate why rural womenpreneurs are still lagging behind male entrepreneurs and identify the behavioral characteristics and success factors of rural womenpreneurs in Sabah, Malaysia.

3.9 Qualitative Data Analysis

According to Braun (2021; 2006), the qualitative data in this study were analyzed through Thematic Analysis, following the six-phase analytic framework established by Braun and Clarke (2021; 2006). To be specific, this thematic analysis was chosen for its flexibility and rigor, facilitating the systematic identification of patterns of meaning within qualitative datasets. Williams and Moser (2024) added, this method also is especially useful for looking into complicated social, behavioral, cultural issues and this method fits with the study's goal of looking at the behavioral traits, success factors, and gendered differences that rural womenpreneurs in Sabah face (Williams & Moser, 2024; Henry & Foss, 2022). Other than that, the methodology also aligns with the utilization of Social Cognitive Theory (SCT), which underscores the interaction among personal factors, behavior, and environmental influences of rural womenpreneurs in Sabah (Chinomona & Maziriri, 2023). Next, the analysis commenced with the transcription of all audio-recorded interviews and focus group discussions into written form. However, Robinson & Smith et al., (2023) the researcher subsequently engaged in a comprehensive process of data familiarization, and this involved reading the transcripts repeatedly, going over field notes, and thinking about the most important things that came up during the interviews with mentors from two local agencies and rural womenpreneurs as a participant. So, this immersion allowed the researcher to comprehend the contextual subtleties of the rural womenpreneurs' in Sabah experiences and to identify preliminary patterns associated with behavioral traits, structural impediments, and socio-cultural influences (Robinson & Smith et al., 2023).

To add, the second step was to come up with the first code. Gradually, the coding was done by hand, using color coding, margin notes, and reflective memos to find important parts of the transcripts. Then, the inductive coding was used, which meant that patterns could come directly from the participants' descriptions during the focus group and face to face interviews with two mentors from a local agency and 10 rural womenpreneurs in a district of Sabah (Moser, 2023). Subsequently, the coders were also aware of SCT components like self-efficacy, behavioral responses, and environmental constraints. Because some of the first codes were limited mobility, fear of taking risks, resilience, family expectations, lack of resources, and creative adaptability. So, to make sure the analysis was thorough, the same codes were used on all transcripts. In the third phase, the researcher looked over the codes again and put

them into larger groups of possible themes. In this step, according to Taylor & Ussher (2024), we found a connection between codes and grouped them into categories that showed how the participants all meant the same thing. For example, the codes about emotional resilience, perseverance, and proactive problem-solving came together to make a theme about entrepreneurial agency. On the other hand, the codes about cultural expectations and domestic responsibilities came together to make a theme about gendered socio-cultural constraints (Taylor & Ussher, 2024). Then, the grouping process needed to keep checking the raw data against the patterns that were starting to form to make sure everything made sense. The fourth step was to go over the themes again and make them better. According to past research (Royo & Prats, 2023), we looked at each theme to see if it accurately reflected the coded data and if there was enough evidence from all the participants to back it up. For some themes were split into sub-themes to show more detailed understandings (Royo & Prats, 2023). For example, there were structural barriers (like limited infrastructure) and interpersonal barriers (like family opposition). Finally, the researcher established and designated the concluding themes in the fifth phase. To be specific, (Robinson & Smith, 2023) stated each theme was given a clear description so that the boundaries, scope, and main organizing ideas were clear. This step was very important because it connected the thematic findings to the research goals and the Social Cognitive Theory framework (Robinson & Smith, 2023). In the end, the finalized themes encapsulated essential aspects, including behavioral adaptation, environmental challenges, cultural norms, success strategies, and emerging patterns of self-efficacy among rural womenpreneurs. Furthermore, the last step was to write the analytic narrative, according to Lim (2025) which put all the themes together into a clear interpretation. Using verbatim quotations were incorporated to maintain the authenticity of participants' voices and to illustrate how their lived experiences corroborated each theme (Williams & Moser, 2024).

To sum up, the results were analyzed through the lens of Social Cognitive Theory, enabling the researcher to investigate how individual beliefs, behavioral choices, and environmental factors influenced the paths of rural womenpreneurs in Sabah. Later, Robinson and Smith et al., (2023) stated this theoretical integration elucidated the reasons for the persistent disparity between female and male entrepreneurs, the strategies employed by successful rural womenpreneurs to overcome challenges, and the behavioral characteristics that foster entrepreneurial growth in rural communities. In general, the manual thematic analysis was a thorough and clear way to

look at qualitative data (Robinson & Smith, 2023). It allowed the researcher to discover profound insights into the behavioral, cultural, and structural aspects of rural womenpreneurs's entrepreneurship. By anchoring the analysis in the lived experiences of participants and SCT principles, the findings enhanced the comprehension of rural womenpreneurs in Sabah, providing a more profound and contextual relevant insight.

3.9.1 Narrative Research Approach

Referring to past researchers, Bhandari (2023) stated that narrative research approach known as narrative inquiry is an interesting way to explore human experience and understand the world through stories. Therefore, the best approach to gain experience, situations experienced by rural womenpreneurs from the grassroots is to use narrative research in qualitative research. Narrative research also gives advantages to rural womenpreneurs to tell stories according to the language, culture, experience, situations faced from the grassroots that reveal meaning through emotions, body language, response and behaviour of rural womenpreneurs when telling stories, and offer a variety of unique perspectives on various phenomena faced by rural womenpreneurs during face-to-face and focus groups interviews.

Therefore, the advantage of narrative research approach is also the focus on the stories presented about personal narratives, shared narratives and historical narratives. It is important for researchers to recognize the importance of experiences, situations from the grassroots told by rural womenpreneurs in shaping the understanding of researchers to understand why rural womenpreneurs still lag behind male entrepreneurs, which is often recorded and presented in the Malaysian Gender Gap Index (MGGI, 2022), listening to stories and understanding the challenges and obstacles faced by rural womenpreneurs who settle and build businesses in rural areas and to identify the behavioral traits and success factors of rural womenpreneurs in Sabah, Malaysia. In addition, the advantage of conducting narrative research approach is also unstructured and flexible, unlike other research methods that are structured and the questions have been set by the interviewer, making the interviewed participant have to choose the answer that is closest but does not match the experience, situation, personal perspective and culture that believed by the participant himself. Therefore, the narrative research approach is also the most suitable approach to be used to understand the sharing of experiences, stories, situations, personal perspectives of rural womenpreneurs due to

the background although almost the same as rural womenpreneurs who carry out their responsibilities as mothers, wives and the backbone of the family, but come from different rural areas which are 5 districts in Sabah including Kudat, Kota Belud, Pitas, Tuaran, and Beaufort, Sabah will tell different experiences, stories, rich with more unique and pure data from the grassroots. In addition, narrative approach research also recognizes the influence of the social and cultural context according to the experience and interpretation of individuals as rural womenpreneurs, giving rural womenpreneurs an advantage to speak on behalf of marginalized groups and shed light on personal journeys that are often obscured by traditional research methods and structured questions. In addition, to giving opportunities to rural womenpreneurs to share their experiences, situations faced, flexible, representing the voices of marginalized groups, narrative research approach also has the advantage of analysing data, interpreting and understanding stories. The researcher does not just code and categorize the data, but the research also pays attention to the language, the emotions conveyed, and the implied meaning embedded in the narrative research approach. Other than that, due to the challenges faced during the narrative research approach is the time used by the interviewer and participant during face-to-face and focus group interviews, the interview should set a suitable and sufficient time and be known by the interviewer and participant so that the story shared is meet the objective of the study which is to investigate why rural womenpreneurs, to identify behavioral traits and success factors of rural womenpreneurs to the rural womenpreneurs and local agencies or trade association in Sabah, Malaysia.

As a conclusion, the advantage of narrative research is not only collecting stories, but researchers can listen to stories about experiences, situations faced, explore experiences and understand from different worlds, researchers can also understand the meaning and importance of stories conveyed by rural womenpreneurs who were interviewed using face- to-face and focus group interviews. Therefore, researchers must be skilled and able to create a safe space to tell stories, listen actively, analyse narratives that are collected ethically to achieve the objective of the study which is to investigate why rural womenpreneurs, to identify behavioral traits and success factors of rural womenpreneurs in Sabah, Malaysia including Kudat, Kota Belud, Pitas, Tuaran and Beaufort.

3.9.2 Data Coding

Referring to Mai and Saldana (2019), coding in basic form is a simple operation to identify segments in the data and label them to codes, further defined as "words or short phrases that symbolically designate summative, stand out, capture the essence and/or attributes. evocative for some of the language-based or visual data" (Mai and Saldana, 2019) adds, smaller projects and limited amounts of data, coding can be marked with simple colours, with one colour for each code produced by the researcher (Mai & Saldana, 2019).

Therefore, for the qualitative research process that will be carried out based on initial ideas, the researcher begins open coding, which involves giving labels or codes to small segments of data. A set of codes was used to categorize the data; this process helps identify and label concepts or themes without preconceived categories. Then, the researcher will perform a constant comparison, where the codes are constantly compared to each other to refine the categories and identify the relationships of the data collection. This iterative process helps develop the coding structure.

3.9.3 Thematic Analysis

After the interview session was completed, all data collected from the participants were systematically recorded, and then the results were transcribed verbatim and prepared for analysis. Then, this study used thematic analysis as the main analysis technique to examine the qualitative data. In addition, thematic analysis was chosen because of its flexibility and suitability to identify, analyze data and report patterns of meaning in qualitative data sets, especially in studies that explore the rural womenpreneurs' behavioural traits and lived experiences of rural womenpreneurs in Sabah as participants. In addition, the interpretive flexibility of qualitative research is important for this study because behavioural traits such as resilience, self-efficacy, risk tolerance, perseverance and adaptability often emerge organically through participants' narratives rather than through structured measurements. Thus, these traits are embedded in personal stories, decision-making experiences and sociocultural contexts, which require an analytical approach that is capable of capturing both explicit and implicit meanings. To support this, the thematic analysis allows researchers to move beyond

surface-level descriptions to interpret the underlying behavioural patterns that shape entrepreneurial actions among rural womenpreneurs.

In line with this approach, Braun and Clarke's (2021) recent guidance on thematic analysis further supports the ability of qualitative research to identify patterned meanings across narratives while maintaining methodological transparency and analytical depth. To add, the reflexive thematic analysis framework emphasizes the active role of the researcher in meaning-making, acknowledging that themes do not simply "emerge" from the data but are constructed through careful engagement with the data set (Braun & Clarke, 2021). Briefly, this is particularly relevant in entrepreneurship research, where the rural womenpreneurs experiences are shaped by structural, cultural, and environmental influences. In addition, Braun and Clarke's (2021) added the use of thematic analysis strengthens analytical rigor by allowing for careful coding, systematic categorization of themes, and iterative refinement throughout the analysis process. Then, the initial codes are generated inductively from the data, followed by clustering of related codes into potential themes (Braun & Clarke, 2021). To conclude, the themes are then reviewed, refined, and validated to ensure coherence, internal consistency, and relevance to the research objectives. So, this iterative process enhances the credibility and trustworthiness of findings by ensuring that themes accurately reflect participants' experiences and perspectives.

In a nutshell, the previous qualitative studies highlighted the effectiveness of thematic analysis in examining gendered entrepreneurial behavior, particularly among rural womenpreneurs operating in rural and resource-limited environments. According to Roomi et al. (2022), the method has been shown to be effective in uncovering behavioral dimensions such as motivation, agency, and adaptive strategies that are important for women's entrepreneurial success (Roomi & Parrott, 2023; Henry et al., 2022). Therefore, the application of thematic analysis in this study provides a robust and systematic way to capture the complex behavioral nature of rural women entrepreneurs in their socioeconomic context. Overall, thematic analysis offers a rigorous yet flexible analytical framework that aligns with the objectives of this study, enabling a comprehensive understanding of the behavioral nature of rural womenpreneurs while ensuring methodological credibility and depth of analysis.

3.10 Conclusion

In conclusion, this study uses a qualitative research design based on narrative inquiry to explore in depth the lived experiences, behavioral traits, and success factors of rural womenpreneurs in Sabah. A qualitative methodology was selected due to the research questions necessitating comprehensive, contextual, and interpretive insights that quantitative methods could not adequately provide (Nikolopoulou, 2023). Harrison & Jurowetzki (2024) added, this study facilitated a genuine comprehension of the perspectives of rural womenpreneurs and local agency mentors within their social, cultural, and economic contexts through comprehensive interviews and focus group discussions (Harrison and Jurowetzki, 2024). Following the guidelines of thematic analysis gave researchers a systematic but flexible way to find patterns in the stories told by mentors from a local agency and rural womenpreneurs as a participant (Harrison and Jurowetzki, 2024; Braun and Clarke, 2021; 2006). According to past studies (Royo & Prats, 2023), using this method was appropriate because it allowed emergent themes such as gender constraint, behavioral adaptation, self-efficacy, and strategies for entrepreneurial success to be directly shaped by the data. Then, the analytical process comprised familiarization, coding, theme development, revision, definition, and synthesis, thereby ensuring rigor and credibility throughout the study (Royo & Prats, 2023). Then, the methodological decisions in this chapter align with Social Cognitive Theory, which constitutes the foundational theoretical framework of the study. Chinomona & Maziriri (2023) added, SCT elucidates the influence of reciprocal interactions among personal factors, environmental conditions, and behavioral responses on the conduct of rural womenpreneurs (Chinomona & Maziriri, 2023). Consequently, a qualitative design is appropriate as it enables researchers to elucidate these reciprocal dynamics through authentic narratives and experiences.

In a nutshell, the chosen methodological framework of qualitative inquiry, narrative interviews, purposive and snowball sampling, and thematic analysis establishes a robust foundation for achieving the research objectives. To sum up, Henry & Foss (2022) supported the chosen methodological framework using a qualitative inquiry, narrative interviews, purposive and snowball sampling, and thematic analysis establishes a robust foundation for achieving the research objectives. Similarly, it ensures a comprehensive analysis of the complexities, challenges, and strengths of rural

womenpreneurs in Sabah, enabling the development of a characterization framework grounded in empirical evidence and real-world circumstances (Henry & Foss, 2022).

CHAPTER 4

DATA ANALYSIS AND RESULTS

4.1 Introduction

The chapter presents the findings from data analysis regarding the perspectives and experiences of rural womenpreneurs and local trade agencies in developing a framework practiced in Sabah, Malaysia.

4.2 Data Collection and Response Rate

For this study, two different groups of people were used to collecting the data, first are rural womenpreneurs from rural areas including Kudat, Pitas, Kota Belud, Tuaran and Beaufort. Second, the mentors from a local agency in Sabah. After that, the past researcher Robinson and Smith (2023) added, to ensure the clarity and prevent confusion, the data collection process are delineated in two phases including initially, interviews with agency mentors, succeeded by interviews with rural womenpreneurs, because the structured approach aligns with contemporary qualitative research methodologies that underscore the necessity of precisely delineating participant groups to enhance analytical coherence (Robinson & Smith, 2023). The first step in collecting data was to hold two focus group interviews with four mentors from the Ko-Nelayan and the Richgrads Academy. The researchers conduct the focus group interviews in person to learn more about the kinds of help that agencies give, the ways that rural womenpreneurs in Sabah act, and the problems that rural womenpreneurs often face on their challenge and journeys as entrepreneurs. Subsequently, face-to-face focus groups enabled researchers to examine nonverbal cues, participant interactions, and collective interpretations factors that enhance qualitative comprehension and bolster interpretive validity (Harrison & Jurowetzki, 2024). So, both focus group sessions had 100% attendance, and all four mentors met the study's requirement of having more than three years of experience mentoring rural womenpreneurs in Sabah. In the second phase of data collection, follow the Henry and Foss (2022) guidelines, researchers conduct a depth interview with rural womenpreneurs, the researchers went to several rural districts, such as Kudat, Kota Belud, Pitas, Tuaran and Beaufort, between July and

September 2024. Still, seventeen interviews were conducted initially; however, seven were excluded due to non-compliance with the essential selection criteria including being born in Sabah, managing a rural-based enterprise for over three years, and being officially registered with Ko-Nelayan or Richgrads Academy. Then, the rural womenpreneurs who didn't meet these requirements made sure that the data set stayed methodologically sound and in line with a purposive sampling strategy and focused on cases with a lot of information (Henry & Foss, 2022). This step made the data set more reliable and trustworthy by making sure that only people with relevant life experiences were included. In the end, 10 rural womenpreneurs from rural areas met all the requirements and were included in the final analysis. The total response rate among eligible participants was hundred percent, which shows that rural womenpreneurs in districts of Sabah were very interested in the study and willing to share their stories. And then, Chimona and Maziriri (2023) added, each comprehensive interview produced extensive narrative data, reflecting participants lived experiences, entrepreneurial obstacles, behavioral adjustments, motivations, and strategies for sustaining business operations in rural Sabah. Such rich qualitative information is crucial for comprehending gendered entrepreneurial experiences, particularly in marginalized communities (Chimona & Maziriri, 2023).

During both phases of data collection, the researcher maintained systematic scheduling, fostered rapport with participants, and ensured ethical compliance, including obtaining informed consent. Over the course of two months, we collected a lot of data. From here on, this included ten narrative interviews with rural womenpreneurs and two focus group interviews with four local agency mentors. As a conclusion, according to Royo and Prats (2023) the data set provides a robust empirical basis for examining the behavioral traits, obstacles, and determinants of success influencing the rural womenpreneur's entrepreneurship in Sabah. Moreover, this multi-source qualitative design improves triangulation and depth of interpretation, adhering to contemporary standards of methodological rigor in qualitative and entrepreneurship research (Royo & Prats, 2023).

4.3 Profile of Respondents

Table 4.1
The Rural Womenpreneur's in Sabah, Malaysia Profile

Demographic Variable	No. of Respondents	Percentage
Nationality		
Sabahan (Malaysian)	10	100%
Gender		
Female	10	100%
Age		
16 - 25	-	-
26 - 35	2	20%
36 - 45	5	50%
46 - 55	3	30%
Education Level		
Primary School	2	20%
Secondary School	5	50%
University	1	10%
Others	2	20%
Status		
Single	-	-
Married	10	100%
Divorce	-	-
Children		
1 – 5	10	100%
6 – 10	-	-
11 – 15	-	-
Type of Business		
Food and beverage	6	60%
Retail	2	20%
Farming and Fishery	1	10%
Services	1	10%

Demographic Variable	No. of Respondents	Percentage
Business Period		
1 – 5 years	6	60%
4 – 10 years	2	20%
11 – 15 years	2	20%
Total Employee		
Less than 10	10	100%
11 – 20	-	-
21 – 30	-	-
Monthly Income		
Less than RM 3,000	5	50%
RM 3,001 – RM 6,000	3	30%
RM 6,001 – RM 9,000	-	-

Referring to Table 4.1 total of 10 rural womenpreneurs participated in the study. The analysis of respondent data reveals that 100% of the participants were women, aligning with the study's focus on women and consistent with the title involving rural womenpreneurs in Sabah, Malaysia. In addition, Table 1.7 shows demographic profile indicates that all respondents originated from Sabah, including Kudat, Kota Belud, Pitas, Tuaran and Beaufort, Sabah. Table 4.1 also shows that all respondents were rural womenpreneurs who were married and had fewer than 5 children. Also, most respondents (50%) were aged between 36 and 45 years, which is considered the most active age group in entrepreneurship. These were followed by those aged 26 to 35 years (30%) and those aged below 26 years (20%). In terms of education, 50% of the respondents had a maximum education level of secondary school, suggesting that most rural womenpreneurs have basic formal education but may not have pursued higher education. Following secondary school, 20% of respondents completed primary school or other forms of education, while 10% were university graduates. Additionally, regarding income, 50% of the rural womenpreneurs interviewed had a monthly income of less than RM3,000, while 20% earned more than RM9,000. To add, the percentage of monthly income among rural womenpreneurs highlights a significant income gap within the group. In addition to the income disparity, the most popular type of business among the rural womenpreneurs interviewed was food and beverages (60%), reflecting

the market potential for food-related businesses within the rural womenpreneurs' community. This was followed by retail (20%), farming and fishery, as well as services, each accounting for 10%.

The conclusions from Table 4.1 indicate that the majority of rural womenpreneurs fall within the age range of 36 to 45 years, have a secondary school education, are married, and have between one and 5 children. Most rural womenpreneurs are engaged in the food and beverage sector and operate micro-businesses with fewer than ten employees. Therefore, the insights derived from Table 4.1 provide a comprehensive demographic profile and an overview of the business conditions of rural womenpreneurs. The findings support the study's objective of developing a comprehensive characterization framework for the behavioral traits of rural womenpreneurs in Sabah, Malaysia.

4.4 The Definition of Rural Womenpreneurs' Experiences and Knowledge Are Developed from Role Models in Communities

The concept refers to the process by which rural womenpreneurs acquire entrepreneurial skills, insights, and knowledge through observation, learning from, and interacting with individuals in the community, while also serving as role models for other rural womenpreneurs in Sabah, Malaysia. Thus, these role models can act as examples for rural womenpreneurs to achieve success, influenced by family members or peers who demonstrate effective business practices, problem-solving strategies, or innovative approaches that inspire and guide rural womenpreneurs in the entrepreneurial journeys.

Additionally, Bandura et al. (2021) stated an understanding of the experiences faced by rural womenpreneurs in Sabah is gained through personal involvement in entrepreneurial activities, often shaped by the challenges and successes of the rural womenpreneurs role models (Bandura & Kirkwood et al., 2021). For instance, Rae (2020) supports the examples of rural womenpreneurs' experiences in Sabah include learning effective time management or problem-solving by observing other rural womenpreneurs dealing with similar situations during their business operations (Rae, 2020). Beyond the rural womenpreneurs experiences, role models also contribute to the knowledge of rural womenpreneurs, which includes both theoretical and practical information absorbed through observation, mentorship, or communication within the

community. Then, according to McElwee and Smith (2020) these knowledge helps rural womenpreneurs learn how to manage a business in alignment with the rural context in Sabah, Malaysia. For example, approaches used by rural womenpreneurs include gaining insights into market trends, financial management, or engaging with the business customers. These strategies reflect the rural womenpreneurs adaptive learning process and resourcefulness in running businesses in rural areas (McElwee & Smith, 2020).

Besides that, how rural womenpreneurs acquire skills through experiences and knowledge absorbed through observation, rural womenpreneurs also learn from role models found in individuals who demonstrate entrepreneurial success, resilience, or innovation within the community. Therefore, the perspectives of rural womenpreneurs toward these role models serve as a source of inspiration, motivation, and informal education during entrepreneurial activities. Furthermore, past researcher Bandura et al. (2021) supports rural womenpreneurs also acquire skills from the context of the community, which influences the rural womenpreneurs attitudes and behaviors due to the unique cultural, social, and economic environment in which the rural womenpreneurs business operate. Then, the community context shapes the dynamics of learning and interaction with role models, including practices such as sharing, traditions, and local networks that facilitate the transfer of knowledge to help grow the businesses during entrepreneurial activities (Bandura & Rae, 2021; Kirkwood & Welter, 2020). In conclusion, the definition of the experiences and knowledge of rural womenpreneurs developed from role models highlights the importance of social learning, where observing and interacting with community role models empowers rural womenpreneurs to enhance their capabilities, adapt to challenges, and achieve business growth.

4.4.1 The Understanding of Rural Womenpreneurs' Experiences and Knowledge Are Developed from Role Models in Communities

The results showed that many rural womenpreneurs who started businesses in rural Sabah learned how to be entrepreneurs by observing role models in their rural communities. However, participants often spoke about acquiring business acumen, decision-making skills, and behavioral strategies by observing other rural womenpreneurs in their villages who had achieved success in their entrepreneurial

endeavors. With this, a type of community-based observational learning was widely raised in the interviews. As such, one said, “I started a business because I saw my cousin.” She was hard-working and good at dealing with customers. From there, I learned little by little, which shows how being around people who are familiar with business can help the rural womenpreneurs learn and stay motivated. Recent research by Chimona and Maziriri (2023) has shown that rural womenpreneurs are more likely to start their own businesses if they have role models in their communities, especially in rural areas where informal learning is common (Chimona & Maziriri, 2023).

Several participants spoke about how these role models helped them by giving them informal advice, showing them how to do things, and providing them with emotional support. Another participant said, “In the village, we learn by watching people who are successful.” “You don’t need a course; just watch how they evaluate and treat customers. That’s all you need to know.” This suggests that people often learn how to be entrepreneurs by observing others rather than taking formal classes and rural womenpreneurs said that seeing others overcome problems like not having enough money or having to do chores made them feel more confident about starting their own businesses. As a result, Osei and Ackah (2023) said this pattern is consistent with research showing that roles significantly influence rural womenpreneur’s confidence, self-efficacy, and entrepreneurial behavior (Osei & Ackah, 2023).

Other than that, the research shows that roles extend beyond family members to include neighbours, village elders, and other rural womenpreneurs active in the community. Some people learn how to be strong by watching others in their community continue to thrive despite difficult circumstances. “I saw the aunt next door,” said one rural womanpreneurs. “Even though it was difficult, she was still selling cakes.” So, I learned from that not to give up easily. Referring to this response, this shows how the role helps shape attitudes about persistence and determination, which are essential traits for rural womepreneurs to survive. Previous research by Henry and Foss (2022) has highlighted the importance of local rural womenpreneurs entrepreneurial individuals in enhancing behavioral adaptation and resilience in rural environments (Henry & Foss, 2022). Then, the local agency mentors supported this observation by saying that many rural womenpreneurs act like successful businesswomen in their communities. Such as, one mentor said, “The villagers teach the rural womenpreneurs a lot.” They used proven methods, which demonstrate the importance of community-based learning in rural womenpreneurs entrepreneurial ecosystems. Next, the mentor also noted that rural

womenpreneurs often use informal networks to learn important business skills such as how to set prices, find materials, and manage their time. To add, one mentor said, “They don’t ask us first; they ask friends or relatives who have been in business for a long time.” This demonstrates the importance of having trusted social connections while learning. According to past research by Royo and Prats (2023), the results are consistent with recent research showing that informal peer networks serve as a primary source of entrepreneurial learning in rural communities (Royo & Prats, 2023).

Overall, the findings of the study indicate that community role models serve as an important source of experiential and behavioral knowledge for rural womenpreneurs in Sabah. Because through informal observation, imitation and learning by example, these rural womenpreneurs acquire essential business skills that support the initiation and sustainability of enterprises. To sum up, this insight highlights the important role of rural womenpreneurs' in Sabah social learning processes and informal networks in shaping entrepreneurial practices in rural areas, thus reinforcing the importance of community influence in the development of rural womenpreneur's entrepreneurship.

Table 4.2

The Rural Womenpreneurs Participated in Business Training - Interview Question 1: Have you participated in any business training before?

Theme	Informant Responses
Skills and Knowledge for Success	Learn about business knowledge, strategy, business direction and digital usage (Informants 1, 3, 4, 5, 7, and 10)
Observational Learning	Learn from successful rural womenpreneurs (Informants 2, 6)
Financial Independence	Women must have their income and do not depend on their spouse (Informant 8)
Environmental Influences	Awareness from the local agencies (Informant 8)
Outcome Expectations	To get a grant and machines (Informant 9)

Thematic analysis of the interview data yielded several key themes regarding the advantages rural womenpreneurs faced in participating in business training programs. These themes included skills and knowledge for success, learning by observing others, financial independence, environmental factors, and expectations for outcomes. These themes were developed by coding consistent analog patterns in

participants' responses, and each was further supported by direct quotes to enhance the validity of the findings.

According to Kirkwood et al. (2022) the most important theme that emerged was "skills and knowledge for success." This is because most participants emphasized the importance of training in improving their business skills. Informants said that learning about key business ideas such as strategic planning, business direction, and digital tools helped them better understand and become more capable in running their businesses. One participant said, "Through the training, I learned to reorganize the direction of the business and better understand strategic management," and another said, "Now I know how to use digital for promotion." This shows how training helped them understand their business better and become more technologically literate. As a result, these stories show how acquiring business knowledge helps rural womenpreneurs make better decisions (Kirkwood, Welter & Rae, 2022).

Meanwhile, to technical knowledge, Bandura (1986) stated the observational learning was another important theme, especially among participants who discussed the importance of learning from the experiences of successful rural womenpreneurs (Bandura, 1986). Informants said that seeing other rural womenpreneurs succeed gave them useful ideas and made them feel more confident to adopt similar strategies. One participant said, "I learn from successful village women, because they understand our situation," and another said, "When I see successful people, I feel like I want to work harder." According to past studies, Othman and Kirkwood (2022) suggest that peer models can make people want to imitate what others are doing. Hence, this type of social learning reinforces the role of community-based knowledge transfer in the rural womenpreneurs entrepreneurial ecosystem (Othman & Kirkwood, 2022). Then, Roomi and Harrison (2022) support the theme of financial independence also emerged strongly when one participant emphasized the importance of rural womenpreneurs having their own income and not being dependent on their husbands (Roomi & Harrison, 2022). To add, the participant stated, "Rural womenpreneurs need to have their own income, they cannot just depend on their husbands," indicating a desire for independence and empowerment. So, this theme illustrates that economic independence is not only considered a business objective but also an important element of personal agency among rural womenpreneurs.

In addition, the environmental factors also significantly influenced entrepreneurial behavior. As one of the participants said that training and awareness

programs from local agencies opened up new opportunities and information for them. The rural womenpreneurs said, “When local agencies reveal the information, then we know what is available,” indicating that institutional outreach helped participants find resources that they were previously unaware of. Through this insight, support by past study Othman et al. (2022) suggests that environmental support structures such as government or local agencies led initiatives functioned as important facilitators of rural womenpreneurs entrepreneurial engagement (Othman, Cho & Welter, 2022). Finally, the theme of outcome expectations emerged when one participant expressed aspirations to obtain grants, equipment, or machinery upon completion of the training program. As one participant said, “Hopefully when I join this training, I will get a machine or assistance from the local agency,” indicating how the rural womenpreneurs expectations of getting something useful influenced their desire to join the program. While expectations can vary, statements like these show that thinking about the future and perceived rewards is very important in deciding whether to engage in entrepreneurial activities. With this in mind, the researcher combines these 5 themes, it shows how the importance of business training helped rural womenpreneurs in Sabah not only improve their skills but also changed their motivation, confidence, and awareness of the environment. Presently, the results show how the knowledge acquisition, social learning, personal goals, exposure to institutions, and expected outcomes all work together to shape these rural womenpreneurs's behavior as they start their own businesses.

Table 4.3

The Training Helps Rural Womenpreneurs in Sabah, Malaysia - Interview Question 2: How did the training help you in business?

Theme	Informant Responses
Skills and Knowledge for Success	Learn about business direction, strategy, skills, and digital usage (Informants 3, 4, 5, 8 and 10)
Observational Learning	Learn from successful communities and rural womenpreneurs (Informants 2 and 6)
Financial Independence	Women must have their multiple income resources and do not depend on their spouse (Informants 8 and 9)
Environmental Influences	Awareness and learning from the local agencies (Informants 1 and 6)
Self-Efficacy	Lack of confidence and not knowing how to do marketing on social media (Informants 5 and 8)

Refer to Table 4.3, the empowerment of rural womenpreneurs in Sabah, Malaysia, relies on the development of a comprehensive framework that addresses the behavioral traits, skills, and environmental factors that influence the rural womenpreneurs' entrepreneurial journeys. Subsequently, Social cognitive theory (SCT), which emphasizes the interaction of personal, environmental, and behavioral determinants, provides a relevant lens for analyzing the effectiveness of training programs tailored to rural womenpreneurs. First, the key informants (3, 4, 5, 8, and 10) emphasized the importance of understanding business direction, strategy, skill development, and digital literacy. Therefore, the training programs that aim to equip rural womenpreneurs with the competencies foster rural womenpreneurs' entrepreneurial growth and resilience. Then, the past research Isa et al. (2021) supports the notion that structured curricula that focus on strategic planning and digital technology equip rural womenpreneurs with the tools to compete in the broader marketplace (Isa et al., 2021; Nasir & Ibrahim et al., 2020).

Other than that, informants 2 and 6 emphasized the value of learning from successful communities and peers. The observational learning, a core principle of SCT, underscores the role of role models in shaping entrepreneurial behavior. Studies, such as those conducted by Bandura (1986), confirm that seeing others succeed in a similar environment inspires confidence and goal setting among rural womenpreneurs, enabling them to replicate strategies that are in line with the local context (Bandura,

1986). Furthermore, apart from understanding the importance of business direction and learning from peers, for informants 8 and 9, achieving financial independence was of utmost importance. And the rural womenpreneurs emphasized the importance of diversifying sources of income to reduce dependence on their spouses. Yap and Ahmad et al. (2023) highlighted how financial autonomy empowers rural womenpreneurs to make independent business decisions, which is essential for sustained entrepreneurial success in rural settings (Yap & Ahmad et al., 2023).

However, environmental factors, including support from local agencies, play an important role, as stated by informants 1 and 6. Then, awareness campaigns and collaborations with government and non-governmental organizations provide resources and networking opportunities to rural womenpreneurs. Research by Yunirwan et al. (2020) emphasized the importance of institutional support in creating a conducive environment for entrepreneurial endeavors in rural Malaysia (Yunirwan et al., 2020; Rosli et al., 2019). To add, the challenges in self-efficacy, such as lack of confidence and inadequate social media marketing skills, were identified by informants 5 and 8. SCT suggests that self-efficacy significantly influences an individual's ability to set and achieve goals. According to a study by Isa et al. (2021) targeted interventions to build confidence and digital marketing competence can significantly enhance the entrepreneurial capabilities of rural womenpreneurs (Isa et al., 2021; Nasir, Arshad & Osman et al., 2020).

In a nutshell, the researcher suggests that training and workshop programs must integrate the principles of SCT to address skills gaps, leverage observational learning, and enhance self-efficacy for rural womenpreneurs in Sabah. To achieve the ultimate goal, a comprehensive framework informed by behavioral characteristics and environmental factors will ensure that rural womenpreneurs are equipped to navigate the challenges of rural entrepreneurship and empower rural womenpreneurs to strengthen financial independence and contribute to the socio-economic development of the community.

Table 4.4

The Benefits Rural Womenpreneurs Get from The Training - Interview Question 3:
What benefits did you get from the business training?

Theme	Informant Responses
Skills and Knowledge for Success	Learn about business direction, strategy, skills, and exposure digital usage (Informants 1, 3, 4, 5, 7 and 10)
Observational Learning	Learn from networking, communities and successful rural womenpreneurs (Informants 1, 2 and 6)
Financial Independence	Women must have their multiple income resources and do not depend on their spouse (Informant 8)
Environmental Influences	Awareness from the local agencies and rural womenpreneurs (Informants 1, 2 and 8)
Outcome Expectation	To get machines and fund from the agencies (Informant 9)

An examination of the interview transcripts revealed several key themes regarding rural womenpreneurs' engagement in business training programs. These themes were derived from a methodical process of open coding, categorization, and theme development, which facilitated the emergence of recurring patterns from individual interviews and focus group discussions. Then, 5 key themes were found: (i) skills and knowledge for business success, (ii) learning by observing others, (iii) financial independence, (iv) environmental factors, and (v) expectations for outcomes.

The first theme, skills and knowledge for success, was the most common theme that emerged in the interviews. Six respondents (Informants 1, 3, 4, 5, 7, and 10) reported gaining business-related skills, strategic planning knowledge, and familiarity with digital tools as a result of their participation in the training programs. For example, Informant 1 said, "I just understood the direction of the business when I took this course," and Informant 4 said, "They taught me how to use digital... which helped me a lot," indicating that structured training is a key part of building foundational business skills. Through this response, past researcher Holmes and Cho et al. (2021) suggests that training programs are the primary way rural womenpreneurs in order to build their skills (Holmes & Cho et al., 2021). The second theme, past studies by Newman and Singh (2021) stated observational learning, emerged from the notes of informants 2 and 6, which indicated that they learned from the success stories and practices of other womenpreneurs in their communities. Refer to informant 2 said, "I just saw people from

my village who were successful, from there I copied,” and Informant 6 said, “When I saw my friends succeed, my confidence increased,” demonstrating how informal social learning can change the way people act as entrepreneurs. This theme emphasized peer modeling as an important factor in the rural entrepreneurial ecosystem (Newman & Singh, 2021).

To add, the third theme found was financial independence, which was discussed extensively by Informant 8. Support by the past studies, Yadav and Panda (2022) stated the same with the rural womenpreneurs emphasized the importance of personal income, asserting, “Women must have their own income, not depend on their husbands,” indicating a deep drive to be independent. So, this theme indicated that many rural womenpreneurs wanted to ensure that they and their families had a stable income (Yadav & Panda, 2022). The fourth theme, related with Roundy and Stam et al. (2022) past studies, the environmental influences, was reinforced by participants’ understanding of the external support systems provided by local agencies. Informant 8 said, “If the agency hadn’t come to inform us, we wouldn’t have known about this course,” indicating that obtaining training often depends on outreach and communication from institutional actors. In short, this suggests that environmental exposure significantly influences participation in entrepreneurial development initiatives (Roundy & Stam et al., 2022).

The final theme, Mustafa and Newman (2022) support outcome expectations, comes from the experiences of Informant 9. They said they expected to receive real business assistance, such as grants or machinery. She said, “I took this course because I wanted to get a machine,” indicating that some rural womenpreneurs saw the training as a way to get the tools they needed to run their businesses. The views of mentors from local agencies further support these findings. Mentors said during focus group interviews that rural womenpreneurs who had been trained had higher confidence, better communication skills, and better strategic thinking skills. According to the table, one mentor said, “After they took the course, the way they talked about business was more confident,” while another said that rural womenpreneurs often faced challenges such as having to take care of children, which made it difficult for them to attend training regularly. This insight adds to our understanding of the social and structural factors that influence how rural womenpreneurs interact with capacity-building programs (Mustafa & Newman, 2022). In conclusion, the results show that business training is crucial in helping rural womenpreneurs in Sabah prepare to start their own

businesses. Furthermore, the skill acquisition, exposure to role models, aspirations for financial independence, environmental support and realistic outcome expectations collectively influenced the rural womenpreneurs learning experiences. These themes, supported by direct quotes from rural womenpreneurs as a participant, capture the real experiences of rural womenpreneurs and offer a comprehensive understanding of their motivations and challenges regarding business training participation.

Table 4.5

The Role of Funding and Assistance in Enhancing Rural Womenpreneurs' Businesses in Sabah, Malaysian - Interview Question 4: How does the funding/assistance help your business?

Theme	Informant Responses
Observational Learning	Learn from peers, experts, and trainers through training (Informants 2, 4, 5 and 8)
Self-Efficacy	Building confidence through learning digitalization, business strategies, managing staff, and multiple sales channels (Informants 3, 6, 7 and 10)
Outcome Expectation	To get machines and funds from the agencies (Informant 1)

Refer to Table 4.5, funding and assistance play a significant role for rural womenpreneurs to foster the growth and sustainability of their businesses. Funding and assistance support not only provide material resources but also empower rural womenpreneurs by addressing behavioral and cognitive aspects that are important for the success of rural womenpreneurs. Based on Social Cognitive Theory (SCT), Table 1.11 examines how financing and financial assistance helps rural womenpreneurs to focus on the themes of attention learning, self-efficacy and outcome expectations.

First, observational learning is the main mechanism through which rural womenpreneurs gain insights and knowledge and informants 2, 4, 5, and 8, stated that peer interactions, expert guidance, and training sessions have played an important role in improving rural womenpreneur's entrepreneurial skills. Refer to Bandura's SCT, which emphasizes learning through observing the experiences and successes of others. A previous study by Josep, Yunirwan and Mohamad et al. (2021) emphasized that observational learning helps rural womenpreneurs adopt best practices, innovate rural womenpreneurs businesses, and build confidence by reflecting on successful behaviors (Josep, Yunirwan & Mohamad et al., 2021). Therefore, strengthening confidence from

observational learning, secondly, self- efficacy, or belief in one's ability to succeed, emerged as a critical theme. Informants 3, 6, 7, and 10 emphasized the importance of building confidence through learning about digitalization, managing staff, and exploring multiple sales channels. Access to financing and training increased self-efficacy by equipping rural womenpreneurs with the skills to overcome operational challenges. According to Shafei and Wan Mahmood (2021), high self-efficacy correlated with improved decision-making, resilience, and business performance among rural womenpreneurs. By mastering tools and strategies, the rural womenpreneurs were empowered to navigate complex business environments more effectively (Shafei & Wan Mahmood, 2021).

Apart from observational learning and self-efficacy, informant 1 stated that the importance of rural womenpreneurs obtaining financing and assistance from local agencies is the expected outcome of obtaining the benefits of critical resources such as machines aimed at expanding the business and increasing production productivity. According to Yunirwan and Yunus et al. (2021) emphasized that such support not only met immediate operational needs but also inspired long-term planning and growth. In addition, the expectation of receiving assistance drives participation in the program and increases entrepreneurial commitment (Yunirwan & Yunus et al., 2021). As a conclusion, funding and assistance are essential in empowering rural womenpreneurs in Sabah, enabling them to learn through observation, build self-efficacy, and achieve results-driven goals. So, the researcher's recommendation is a form of support that addresses key behavioral characteristics, as identified in the SCT framework, and equips rural womenpreneurs with the skills and resources needed for sustainable growth. By understanding and leveraging the themes, policymakers and stakeholders can design targeted interventions to strengthen rural entrepreneurship, and foster economic resilience, and independence among rural womenpreneurs in Sabah.

Table 4.6

The Role of Funding and Assistance in Enhancing Rural Womenpreneurs' Business in Sabah, Malaysia - Interview Question 5: (If yes to question 10, then) What kind of funding/assistance did you receive?

Theme	Informant Responses
Outcome Expectation	To get fund and packaging for business (Informants 1, 2, 3, 5, 6, 8 and 9)
Financial Independence	Do not apply funds from local agencies (Informants 4, 8 and 10)
Self-Efficacy	Confidence to abilities to succeed without external support (Informants 7 and 10)

The local agencies play a key role in supporting rural womenpreneurs, offering financial assistance, resources and skills development to improve business operations. However, the impact of such assistance varies based on the nature of the rural womenpreneurs behaviors and motivations and using the Social Cognitive Theory (SCT) framework, Table 4.6 explores themes related to outcome expectations, financial independence, and self-efficacy to understand how local agency assistance benefits rural womenpreneurs in Sabah. Refer to Table 4.6, an important motivation for engaging with local agency programs is the expectation of receiving capital and resources for business improvement. Informants 1, 2, 3, 5, 6, 8, and 9 emphasized that access to capital and better packaging options are important for growing the rural womenpreneurs businesses. According to Yap et al. (2023), access to financial resources and technical support from local agencies enables rural womenpreneurs to innovate and improve product quality. The expectation is in line with Bandura's SCT, where expected outcomes motivate individuals to actively pursue goals (Yap et al., 2023; Mohamad et al., 2020).

Meanwhile, the support from local agencies is often a valuable resource, some rural womenpreneurs, such as informants 4, 8, and 10, chose to avoid applying for external funding. Afterwards, rural womenpreneurs reflect a strong tendency toward financial independence, a critical behavioral trait that fosters self-reliance. Research by Yap et al. (2023) suggests that rural womenpreneurs who prioritize financial independence often exhibit greater resilience and a proactive approach to business challenges (Yap et al., 2023; Shafei et al., 2021). Then, the individuals emphasize continuous growth, relying on personal savings or reinvested profits rather than external assistance. Aside from the expectation of receiving capital and resources for business

growth, confidence in one's ability to succeed, or self-efficacy, is another key theme that emerges from the data. Informants 7 and 10 expressed confidences in the rural womenpreneurs ability to run a successful business without external support. Through high self-efficacy, past studies by Yunus et al. (2021) support the rural womenpreneurs are able to navigate complex challenges, dare to take calculated risks, and are always prepared to face the changing environment to achieve long- term business sustainability regardless of external assistance, including local agencies and communities (Yunus et al., 2021).

In a nutshell, the different perspectives of local agencies reflect the diverse behavioral characteristics of rural womenpreneurs that differ according to their culture and unique challenges. Therefore, researchers and local agencies face the challenge of designing a Social Cognitive Theory (SCT) framework according to the needs of rural womenpreneurs in Sabah. For example, different motivational and capacity building programs conducted by local agencies with financial assistance to build skills and foster self-reliance of rural womenpreneurs have had an impact on the development of rural womenpreneurs in Sabah. In addition, the researchers also suggest that by addressing outcome expectations, promoting financial independence, and increasing self-efficacy, these programs align with the SCT framework to support diverse entrepreneurial needs. However, policymakers should consider these behavioral characteristics when they effectively design initiatives to empower rural womenpreneurs and foster sustainable entrepreneurship and economic resilience in rural communities.

Table 4.7

The Role of Funding and Assistance in Fulfilling Rural Womenpreneurs' Aspirations in Sabah, Malaysia - Interview Question 6: (If no to question 10, then) What kind of funding / assistance are you hoping to get?

Theme	Informant Responses
Outcome Expectation	To get capital and packaging for business (Informants 1, 2, 3, 4, 5, 6, 7 and 9)
Environmental Influences	Attend training due to information from rural womenpreneurs in the community (Informants 3, 4, 6, 7 and 9)
Skills and Knowledge	Interested to learn and growing the business (Informants 6, 7, 8 and 10)

Referring to Table 4.7, financing and assistance are important to support the development of rural womenpreneurs' business operations. Drawing on Social

Cognitive Theory (SCT), Table 4.7 explores how financing and assistance fulfill the hopes and aspirations of rural womenpreneurs, focusing on the themes of outcome expectations, environmental influences and the desire to acquire skills and knowledge. Referring to Table 4.7, the expectation of receiving capital and better packaging for products than existing packaging are important motivators for rural womenpreneurs. Informants 1, 2, 3, 4, 5, 6, 7, and 9 expressed a desire to obtain financial support to scale up their businesses. Then, findings aligned with the framework of Social Cognitive Theory (SCT) function as the main driver for rural womenpreneurs to engage in entrepreneurial activities in Sabah. Previous studies by Yap et al. (2023) emphasize that access to financing and resources from local agencies aims to empower rural womenpreneurs, improve product quality, expand market reach, and achieve business sustainability (Yap et al., 2023; Shafei et al., 2021; Mohamad et al., 2020).

In addition to the expectation of receiving capital and packaging, environmental factors, such as community networks and shared information, also play an important role in shaping rural womenpreneurs' engagement with financing and training opportunities. Informants 3, 4, 6, 7, and 9 mentioned that rural womenpreneurs attended training programs because of information shared by other rural womenpreneurs in the communities. Bandura's SCT underscores the importance of social and environmental influences, stating that individuals are more likely to adopt behaviors modeled by peers and mentors. According to Kamberidou (2020), strong community networks encourage rural womenpreneurs to seek training, fostering collective growth and collaboration (Kamberidou, 2020; Yunus et al., 2019). Furthermore, a strong desire to learn and grow the rural womenpreneurs businesses was observed by informants 6, 7, 8, and 10, indicating the importance of skill acquisition and knowledge development. So, the aspiration is in line with the nature of self-improvement behavior, which is essential for entrepreneurial success. Shafei and Wan Mahmood (2021) found that rural womenpreneurs who actively seek out new skills and knowledge are better prepared to adapt to market demands, overcome challenges and achieve sustainable growth (Shafei & Wan Mahmood, 2021). Next, training and workshop programs not only build technical competence but also instill confidence in rural womenpreneurs, enabling them to pursue innovative business strategies.

Therefore, the interplay of outcome expectations, environmental influences and skills development highlights the role of various forms of financing and assistance in fulfilling the aspirations of rural womenpreneurs. While, the researcher recommends

that financial support addresses immediate needs such as capital and packaging, environmental influences and training initiatives create a supportive ecosystem that fosters long-term growth. Because, the programs designed with a focus on these themes can better meet the aspirations of various rural womenpreneurs, ensuring both short-term benefits and ongoing entrepreneurial success. In conclusion, financing and assistance programs play a significant role in fulfilling the aspirations of rural womenpreneurs in Sabah. Because, by addressing outcome expectations, leveraging environmental influences, and promoting skills development, the program aligns with the SCT framework to empower rural womenpreneurs and drive economic resilience in rural communities. Hence, the policymakers and stakeholders should consider the themes when designing interventions and ensure to create an opportunity that not only meets immediate needs but also fosters long-term growth and sustainability.

Table 4.8

The Role of Funding and Assistance in Fulfilling Rural Womenpreneurs' Aspirations
The Experiences Why Rural Womenpreneurs in Sabah involved in Business - Interview
Question 1: Tell us about your experience, what made you get involved in business?

Theme	Informant Responses
Outcome Expectation	To create an asset, time freedom (Informants 2, 5, 7, 8, 9 and 10)
Environmental Influences	Attend training due to information from rural womenpreneurs in the community (Informants 1, 3, 4, 6, 7 and 9)
Skills and Knowledge	Interested in learning and growing the business (Informants 6, 7, 8 and 10)
Financial Independence	To support family financially, have own money (Informants 5, 7 and 8)
Observational Learning	Learning from successful entrepreneurs (Informant 6)

First, refer to Table 4.8, the experiences that led rural womenpreneurs to engage in business are that the desire to create assets and achieve time freedom are important motivators for rural womenpreneurs and informants 2, 5, 7, 8, 9, and 10 identified these goals driving their business engagement. Referring to Yap et al. (2023), rural womenpreneurs see entrepreneurship as a way to increase and increase finances, in addition to being able to balance family and business responsibilities (Yap et al., 2023; Mohamad et al., 2020). So, these expected outcomes provide a strong incentive for rural womenpreneurs to invest time and effort in entrepreneurial ventures.

Second, the experiences that led rural womenpreneurs to engage in business are due to environmental factors, such as community networks and shared information, playing an important role in encouraging rural womenpreneurs to participate in business. Informants 3, 4, 6, 7, and 9 stated that rural womenpreneurs attended training programs because of suggestions and information shared by other rural womenpreneurs in the communities. Through the Social Cognitive Theory (SCT) framework, Bandura emphasizes the influence of the environment, social interaction, and community networks fostering the motivation of rural womenpreneurs create practical learning opportunities because Yunus et al. (2019) argue that the social network of rural womenpreneurs open opportunities to access formal education is limited (Yunus et al., 2019).

Afterwards, from the expected desire to create assets and influenced by environmental factors such as community networks and shared information, the aspiration to learn and grow their businesses emerged as a recurring theme among informants 6, 7, 8, and 10. In as much, the rural womenpreneurs showed a strong interest in acquiring new business skills and knowledge to enhance the rural womenpreneurs entrepreneurial capabilities. Therefore, research by Shafei and Wan Mahmood (2021) highlighted that continuous learning is a critical factor in the success of rural womenpreneurs, enabling them to adapt the changing market demands and improve business operations. Then, informants 5, 7, and 8 stated that rural womenpreneurs have the goal of supporting their families and having money from their own sweat is a motivating factor to foster confidence and decision-making ability to improve the rural womenpreneurs' economy (Yap et al., 2023; Shafei & Wan Mahmood et al., 2021).

Through observational learning, SCT Bandura emphasizes the role of modeling as highlighted by informant 6, rural womenpreneurs observe the success and strategies of successful rural womenpreneurs as inspiration and imitate behavior. Therefore, Othman and Mohamad et al. (2022) stated that rural womenpreneurs often benefit from informal mentoring as role models that impact practical insights and motivation to achieve success in business (Othman & Mohamad et al., 2020). Furthermore, rural womenpreneurs also highlight the interaction of personal aspirations, social environment and rural womenpreneurs' behavior successful ones to learn from to shape the entrepreneurial journey of rural womenpreneurs in Sabah. Then, expectations of outcomes drive the initial engagement, while environmental influences and observational learning provide the support and inspiration needed to sustain the efforts.

In addition, Yap et al. (2023) the desire of rural womenpreneurs to achieve financial independence requires the collaboration of researchers and local agencies to ensure that rural womenpreneurs are equipped with knowledge and skills to navigate the challenges of rural entrepreneurship (Yap et al., 2023).

In conclusion, the experience of rural womenpreneurs in Sabah reflects a complex combination of motivation and influence that is consistent with the Social Cognitive Theory (SCT) framework. Therefore, the researchers suggest that policymakers and stakeholders, including local agencies consider factors influencing the behavior of rural womenpreneurs when designing programs that support rural womenpreneurs due to the unique challenges they face, providing financial assistance, formal and practical learning opportunities, engagement and support. community that aims to empower rural womenpreneurs to achieve sustainable success and contribute to the Sabah economy.

Table 4.9

The Business Challenges Among Rural Womenpreneurs in Sabah, Malaysia - Interview Question 2: Can you share why you chose the type of business you are running now? What challenges did your business face and how did it turn out?

Theme	Informant Responses
Self-Efficacy	Focus on building a successful business, customer satisfaction, adapting to changes and taking responsibility (Informants 1, 2, 5, 6, 8, 9, and 10)
Environmental Influences	Expand business to urban areas, districts offices legal limitations, adapt to changes (MCO), due to economic impact and market demand (Informants 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10)
Skills and Knowledge	To learn new business and strategy (Informants 3 and 10)
Financial Independence	To create wealth and multiple income (Informants 1, 2, and 3)

Presently, rural womenpreneurs in Sabah are shaping the economic futures by leveraging creativity, resilience, and adaptability. The rural womenpreneurs decisions to pursue a particular type of business was influenced by personal aspirations, economic opportunities, and societal needs. So, Table 4.9 examines the choices, the challenges rural womenpreneurs face, and the strategies used to overcome the challenge using Social Cognitive Theory (SCT).

First, self-efficacy is a driving factor in business selection and sustainability. As highlighted by informants 1, 2, 5, 6, 8, 9, and 10, rural womenpreneurs focus on building a successful business, ensuring customer satisfaction and adapting to challenges with a sense of responsibility. Then, previous studies support the importance of self-efficacy. According to Othman et al. (2022), rural womenpreneurs with high self-efficacy are more likely to set ambitious goals and persevere in the face of adversity (Othman et al., 2022; Rahman et al., 2020; Agarwal & Lenka, 2018). For example, several rural womenpreneurs in Sabah diversified their offerings and improved the quality of services to retain customers and meet market demands. Other than self-efficacy, environmental factors, such as legal restrictions and the economic impact of the Movement Control Order (MCO), significantly shaped business choices and outcomes for informants 1 to 10. Many rural womenpreneurs expanded their efforts to urban areas or adapted their businesses to comply with new regulations. So, Isa et al. Hassan (2021) observed that rural womenpreneurs often faced challenges related to infrastructure, regulations, and market access (Isa, Salleh & Hassan, 2021; Nasri et al., 2020). However, those who adopted rural womenpreneurs strategies such as pivoting to digital platforms or identifying urban markets will experience more sustainable growth.

In addition, other than self-efficacy and environmental factors, informants 3 and 10 emphasized the importance of learning new strategies to sustain the rural womenpreneurs businesses and continuous skill development enables rural womenpreneurs to innovate, remain competitive, and respond effectively to market trends. Referring to previous studies, Yap and Azmi et al. (2023) emphasized that the motivation of rural womenpreneurs to continue to engage in entrepreneurship programs and skills workshops including digital marketing, financial management and operations provides impact on increasing the business success rate of rural womenpreneurs (Yap & Azmi et al., 2023). Informants 1, 2, and 3 viewed business ownership as a pathway to create wealth and establish multiple income streams, ensuring long-term economic security for themselves and their families. So, Yap et al. (2023) found that financial independence empowers rural womenpreneurs to make strategic decisions that benefit the businesses and rural communities (Yap, Wahid & Sulaiman et al., 2019).

In short, rural womenpreneurs make decisions based on self-efficacy, environmental adaptation, skill acquisition, goals to achieve improvement and financial independence causing rural womenpreneurs to choose to continue running a business. While challenges such as legal restrictions, market dynamics, and economic disruptions

remain, these rural womenpreneurs consistently demonstrate resilience and innovation. Just then, based on the findings in Table 1.15, the researcher's recommendations are to establish mentorship programs to enhance self-efficacy and provide strategic guidance, expand access to skill-development workshops focusing on digital marketing, financial literacy, and business innovation, simplify legal processes for rural entrepreneurs expanding to urban markets, to provide grants and low-interest loans to support business diversification and growth grants and low-interest loans to support business diversification and growth. To support, Yap et al. (2023) stated in past studies by addressing these factors, local agencies and trade associations can empower rural womenpreneurs to achieve long-term success and contribute to Sabah's socio-economic development (Yap et al., 2023; Othman et al., 2022; Isa et al., 2021).

Table 4.10

The Business Choices and Resilience Among Rural Womenpreneurs in Sabah, Malaysia - Interview Question 3: Describe a situation where you have to manage business and family. How do you manage both, what are the challenges and the results?

Theme	Informant Responses
Self-Efficacy	Confidence in balancing multiple roles (Informants 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10)
Resilience in facing role-related challenges	Overcoming stress through creative problem-solving (Informants 3, 6, 7, and 9)
Outcome Expectation	Stress through creative problem-solving (Informants 7, 9, and 10)
Reciprocal Determinism	Interaction between business and family roles (Informants 3, 5, and 6)

Rural womenpreneurs in Sabah play the role of mother, wife, and family in addition to having to run a business. Therefore, the management of overlapping roles as faced by rural womenpreneurs reflects key concepts from Social Cognitive Theory (SCT), including self-efficacy, resilience, outcome expectations and reciprocal determinism. So, the section explores how rural womenpreneurs navigate the challenges of managing both business and family, offering insights into the behavioral traits and coping mechanisms.

First, self-efficacy, or confidence in one's ability to succeed, emerged as a significant theme across all informants. Informants 1 to 10 expressed confidence in balancing multiple roles as businesswomen and family caregivers. According to

Bandura's SCT, individuals with high self-efficacy are more likely to persevere in the face of challenges, and the trait is evident in the ability of rural womenpreneurs to manage the dual responsibilities effectively. Moreover, Shafei and Wan Mahmood (2021) emphasize that self-efficacy among womenpreneurs fosters time management skills and adaptability, which are essential for maintaining a balance between business and family life (Shafei & Wan Mahmood, 2021). Subsequently, other than self-efficacy, resilience, or the ability to overcome stress and adversity, was highlighted by informants 3, 6, 7, and 9 as they described managing stress through creative problem-solving. In short, rural womenpreneurs may delegate tasks, innovate in the businesses, or rearrange family routines to reduce role-related stress and research by Caroline and Mohamad et al. (2021) found that resilience is a defining characteristic of successful rural womenpreneurs, enable to remain resourceful and proactive when dealing with the unique challenges of balancing work and family (Caroline & Mohamad et al., 2021).

Additionally, the informants 7, 9, and 10 shared that the ability to creatively solve problems and manage stress contributed to achieving the rural womenpreneurs goals, both at home and in business. According to SCT, outcome expectations the expected benefits of a particular action motivate individuals to take proactive steps. For rural womenpreneurs, these expectations include financial stability, business growth, and family well-being. To add, Yunus et al. (2020) suggested that rural womenpreneurs are more likely to invest in solutions and strategies that produce positive outcomes for the rural womenpreneurs businesses and families (Yunus et al., 2020). Therefore, the interaction between business and family roles, as noted by informants 3, 5, and 6, reflects reciprocal determinism, a core concept of SCT. These dynamic interactions involve business and family roles influencing and shaping each other, including family support may allow rural womenpreneurs to focus on growth of the business, while the financial success of the ventures may improve the quality of life for the families. Nevertheless, the two-way relationship highlights how rural womenpreneurs integrate their personal and professional lives to achieve harmony. Yap and Shafei et al. (2023) state that reciprocal determinism enables rural womenpreneurs to leverage family resources, such as emotional and logistical support, to sustain the businesses (Yap & Shafei et al., 2023).

Behind the scenes, the experiences of rural womenpreneurs in Sabah reveal a complex interplay of self-efficacy, resilience, and reciprocal determination in managing business and family responsibilities. Therefore, based on the findings in Table 1.16 the

researcher suggests these traits enable rural womenpreneurs to weather stress, maintain focus on goals, and find creative solutions to challenges. So, the policies and support systems should aim to strengthen these behavioral traits by providing training on time management, stress reduction, and family integration strategies. In addition, creating networks that connect rural womenpreneurs can facilitate peer learning and mutual support, enhancing the ability to manage dual roles. As a conclusion, refer to past studies by Shafei and Yap et al. (2023) stated the rural womenpreneurs show exceptional self-reliance, resilience and adaptability in balancing family demands and expanding business operations. Therefore, through Social Cognitive Theory (SCT) it provides an insight into the behavioral characteristics of rural womenpreneurs who achieve success and thrive in managing family and business, which has an impact on economic growth and family well-being in rural communities (Shafei & Yap et al., 2023; Yunus et al., 2020).

Table 4.11

Balancing Business and Family: Experiences of Rural Womenpreneurs in Sabah, Malaysia - Interview Question 4: Tell me about your challenges as a rural womenpreneurs in Sabah, Malaysia and how you overcame them? What steps did you take and what did you do?

Themes	Informant Responses
Self-Efficacy	Confidence in overcoming criticism, managing business challenges, maintaining product quality and professional relationships, confidence in leveraging knowledge and skills (Informants 2, 4, 9, and 10)
Social Support	Role of family in entrepreneurial decisions (Informants 4, 6, 8 and 10)
Observational Learning	Learning from experience and customer behavior, peer experiences, learning through entrepreneurial education and practices, learning from successful entrepreneurs and market trends, overcoming resource and workforce challenges, learning Through collaboration and social interaction (Informants 2, 3, 5, 6, 7, 8, 9 and 10)
Outcome Expectation	Motivation to seek better markets, maintain and grow sales, motivation to achieve market penetration, motivation to meet customer needs and achieve growth, belief in consistency as a key to success (Informants 1, 3, 5, 7, 8, 9 and 10)
Environmental Influence	Impact of purchasing power and customer behavior, market dynamics and infrastructure, impact of market and technological changes, Market

Themes	Informant Responses
	competition and access challenges, market and demographic challenges in rural areas, impact of location and infrastructure on business operations (Informants 3, 4, 5, 6, 7, 8 and 9)
Reciprocal Determinism	Interaction between market environment and entrepreneurial behavior, the interaction between personal beliefs, business actions, and social feedback (Informants 1, 2, 3, and 5)

Refer to Table 4.11, the rural womenpreneurs in Sabah face various challenges in business journeys, shaped by environmental, social, and personal factors. Based on Social Cognitive Theory (SCT), this part explores how the rural womenpreneurs overcome obstacles, highlighting the themes of self-efficacy, social support, observational learning, outcome expectations, environmental influences, and reciprocal determinism. By understanding these experiences, the researcher can identify behavioral characteristics and strategies that enable rural womenpreneurs to achieve resilience and success.

Thus, the results from the interviews conducted, first confidence in handling criticism, managing business challenges, maintaining product quality, and leveraging skills emerged as important characteristics of rural womenpreneurs. As stated in Table 4.11, informants 2, 4, 9, and 10 shared how self-efficacy enabled rural womenpreneurs to persevere despite facing external and internal challenges. Still, Bandura's SCT emphasizes self-efficacy as a critical factor in overcoming adversity, indicating that individuals who believe in the rural womenpreneurs ability to succeed are more likely to persevere. So, Shafei and Wan Mahmood (2021) also emphasize the importance of self-efficacy in fostering resilience and adaptability among rural womenpreneurs (Shafei & Wan Mahmood, 2021). Soon, the role of family in entrepreneurial decisions was a recurring theme among informants 4, 6, 8, and 10. Support from family members helped these rural womenpreneurs balance the dual roles as caregivers and entrepreneurs, providing emotional, logistical, and sometimes financial assistance. So, according to Kamberidou et al. (2020) social support from close networks greatly influences entrepreneurial success, as it increases rural womenpreneurs confidence and provides resources to address challenges (Kamberidou, 2020; Yunus Mohamed & Bakar et al., 2020).

Meanwhile, experiential learning, peer interaction, entrepreneurial education and market observation were highlighted by informants 2, 3, 5, 6, 7, 8, 9, and 10 showed the rural womenpreneurs gained valuable insights by observing customer behavior, analyzing market trends and collaborating with peers. Therefore, Bandura's SCT outlined observational learning as a mechanism for acquiring skills and strategies by leveraging others. Kamberidou and Mohamad (2020) found that rural womenpreneurs in rural Sabah, Malaysia often learn informally from successful rural womenpreneurs, leveraging the knowledge to improve the rural womenpreneurs operations and address workforce or resource issues (Kamberidou & Mohamad, 2020). Subsequently, the motivation to access better markets, achieve customer satisfaction and grow sales was evident among informants 1, 3, 5, 7, 8, 9, and 10. These rural womenpreneurs emphasized belief in consistency and customer-centric strategies as the key to success. While, the SCT identified outcome expectations as a motivational driver, where individuals act based on the expected benefits of their efforts. Equally important, Shafei and Wan Mahmood (2021) noted that rural womenpreneurs who have clear outcome expectations are more likely to take proactive steps to expand their market reach and sustain their businesses (Shafei & Wan Mahmood, 2021).

Then, challenges such as market competition, having infrastructure and demographic information were highlighted by informants 3, 4, 5, 6, 7, 8, and 9. These rural womenpreneurs navigated issues related to purchasing power, technological changes and location-specific challenges by adapting the rural womenpreneurs strategies. In summary, according to Nasri and Yunus (2020), understanding and responding to environmental influences is important for rural womenpreneurs, as the rural womenpreneurs businesses are strongly influenced by local market dynamics and infrastructure (Nasri & Yunus, 2020). Still, interactions between entrepreneurial behaviour, personal beliefs and social feedback were observed by informants 1, 2, 3, and 5. These reflect the concept of reciprocal determinism of SCT, where personal, behavioural and environmental factors influence each other. For example, positive feedback from customers may strengthen confidence, while market challenges may drive innovative responses. Similarly, Kamberidou and Mohamad, (2020) argue that these dynamic interactions enable rural womenpreneurs to adapt the strategies based on external and internal feedback loops (Kamberidou & Mohamad, 2020).

On the contrary, the experiences of rural womenpreneurs in Sabah illustrate a complex balance of personal agency, social networks and environmental adaptability. Based on Table 1.17 findings, the researcher recommended self-efficacy and social support support the rural womenpreneurs ability to survive, while observational learning and reciprocal determination help to refine the rural womenpreneurs strategies. Presently, Shaafei et al. (2021) support the outcome expectations drive motivation and understanding environmental influences enable the rural womenpreneurs to address market challenges. Similarly, policies aimed at supporting rural womenpreneurs should emphasize skill building, mentoring and infrastructural support to effectively address these interrelated challenges. Ultimately, rural womenpreneurs in Sabah demonstrate remarkable resilience and adaptability in managing business challenges. The rural womenpreneurs experiences, framed within the theme of SCT, highlight the critical role of the self (Shafei et al., 2021; Kamberidou et al., 2020).

Table 4.12

Overcoming Setbacks and Failures: Experiences of Rural Womenpreneurs in Sabah, Malaysia - Interview Question 5: Can you share an experience where you faced setbacks or failures in your business? How did you bounce back from those challenges?

Theme	Informant Responses
Self-Efficacy	Confidence in managing financial growth, stability and pivoting, learning and improving, overcoming adversity, challenges, life transitions and difficulties (Informants 2, 5, 6, 7, 9 and 10)
Observational Learning	Learning from experience and customer behavior, peer experiences, learning through entrepreneurial education and practices, learning from successful entrepreneurs and market trends, overcoming resource and workforce challenges, learning Through collaboration n and social interaction (Informants 1, 3, 4, and 8)
Outcome Expectation	Motivation to seek better markets, maintain and grow sales, motivation to achieve market penetration, motivation to meet customer needs and achieve growth, belief in consistency as a key to success (Informants 6, 8, and 10)
Environmental Influence	Impact of purchasing power and customer behavior, market dynamics and infrastructure, impact of market and technological changes, market competition and access challenges, market and demographic challenges in rural areas, impact of location and infrastructure on business operations (Informants 2, 3, 4, and 7)

Referring to Table 4.12, rural womenpreneurs face unique obstacles including financial limitations to expand business, meet market demand and infrastructure. Despite the obstacles faced by rural womenpreneurs, Table 4.12 shows the resilience, adaptability and ingenuity of rural womenpreneurs enabling them to face these obstacles more strongly. Using Social Cognitive Theory (SCT) as a framework, Table 4.12 explores the behavioral characteristics of rural womenpreneurs facing challenges, including focusing on themes such as self-efficacy, observational learning, outcome expectations, and environmental influences.

For this reason, confidence in managing financial growth, overcoming difficulties, and navigating life transitions plays a crucial role in helping rural womenpreneurs overcome obstacles. Informants 2, 5, 6, 7, 9, and 10 highlighted the rural womenpreneurs ability to pivot during challenges, learn from the rural womenpreneurs mistakes and adapt the strategies. Through Bandura's SCT (1986), which emphasizes that individuals with high self-efficacy are more likely to persevere through adversity and take proactive steps toward recovery (Bandura, 1986). Accordingly, Shafei and Wan Mahmood (2021) also found that self-efficacy among rural womenpreneurs fosters resilience and the ability to rebuild after setbacks, making it a cornerstone of entrepreneurial success. Other than that, learning from experience, customer behavior, and peer interactions emerged as key strategies for overcoming business failure (Shafei & Wan Mahmood, 2021). Informants 1, 3, 4, and 8 shared how the rural womenpreneurs adapted by observing successful rural womenpreneurs, analyzing market trends, and collaborating with others to solve resource and workforce challenges. Therefore, Bandura's SCT emphasized the importance of observational learning, where individuals acquire new skills and strategies by observing the actions and successes of other rural womenpreneurs. To add, research by Filzah et al. (2021) highlighted that rural womenpreneurs often benefit from informal mentoring and peer learning, which help the rural womenpreneurs navigate crises effectively (Filzah et al., 2021; Mohamad, Berma & Harper et al., 2020).

With this in mind, rural womenpreneurs were driven by the desire to achieve market penetration, meet customer needs, and sustain growth. The informants 6, 8, and 10 indicated the importance of clear outcome expectations. Then, the motivation drives rural womenpreneurs to persevere through obstacles, focusing on long-term goals such as better market access and increased sales. Meanwhile, SCT argues that positive outcome expectations give individuals the incentive to maintain consistency and

employ innovative strategies in the rural womenpreneurs business practices. According to Caroline et al. (2021) assert that having clear goals helps rural womenpreneurs stay focused during challenging periods and external factors such as purchasing power, customer behavior, market competition, and infrastructure limitations significantly impact the ability of rural womenpreneurs to recover from obstacles (Caroline & Yunus, 2021; Kamberidou, 2020; Mohamed & Bakar et al., 2017). Informants 2, 3, 4, and 7 stated that adapting to market dynamics and technological changes is important to overcome challenges. Nonetheless, environmental influences, as described in SCT, shape behavior and outcomes by providing both opportunities and opportunities. So, Othman et al., (2022) argue that rural womenpreneurs who actively respond to environmental factors, such as changing market demands and infrastructure challenges, are better positioned to recover and grow the rural womenpreneurs businesses (Othman et al., 2022; Khan et al., 2021; Mohamad et al., 2020; Agarwal et al., 2018).

To sum up, the ability of rural womenpreneurs in Sabah to overcome obstacles is a testament to their resilience and adaptability, shaped by personal confidence, social learning, and responsiveness to the environment. Furthermore, refer to Table 1.18 the researcher recommends that the ability of self-efficacy drives the rural womenpreneurs determination, while observational learning provides the rural womenpreneurs with practical tools and strategies. Therefore, outcome expectations provide motivation and focus, while environmental influences influence the rural womenpreneurs to innovate and adapt. These themes highlight the personal, social, and environmental factors that interact in restoring recovery and growth among rural womenpreneurs. Briefly, Filzah et al. (2021) stated in past research the rural womenpreneurs in Sabah demonstrate remarkable resilience in overcoming obstacles and failures, drawing strength from self-efficacy, observational learning, and clear outcome expectations. Because the ability to adapt the environmental challenges highlights the importance of creating supportive ecosystems that enhance the rural womenpreneurs capacity for innovation and recovery (Filzah & Caroline et al., 2021; Kamberidou & Mohamad et al., 2020). By understanding these dynamics through the SCT framework, stakeholders can design targeted programs and initiatives to empower rural womenpreneurs, fostering long-term rural womenpreneurs entrepreneurial success in Sabah.

Table 4.13

The Behavioral Characteristics of Rural Womenpreneurs in Sabah, Malaysia – Insights from SCT Framework - Interview Question 6: Can you describe a situation where you had to make a difficult decision for your business? What factors did you consider, and how did you reach your decision?

Theme	Informant Responses
Self-Efficacy	Confidence is enhanced by support-systems, overcoming financial constraints, balancing family and business needs, and personal problem solving. (Informants 2, 4, 6, 7, and 9)
Observational Learning	Learning through programs and peer collaboration observational learning, and experience. (Informants 1, 8, and 10)
Outcome Expectation	Belief in stability and growth through perseverance (Informant 8)
Environmental Influence	Access to skill-building programs and resources, challenges from unexpected circumstances, impact of family dynamics, financial constraints and business decisions. (Informants 1, 3, 4, and 5)
Social Support	Family and spousal encouragement, decision-making, and building strong relationships with family. (Informants 2, 7, and 8)
Reciprocal Determinism	Interactions between environment, beliefs, and behavior. (Informant 3)

The thematic analysis conducted in this study revealed six dominant themes that reflect the behavioural characteristics of rural womenpreneurs in Sabah. Then, these themes were derived through systematic coding and categorisation of interview data, and each was supported by verbatim quotations to strengthen analytical validity. Other than that, the themes that emerged include rural womenpreneurs self-efficacy, observational learning, outcome expectations, environmental influences, social support, and reciprocal determinism. To begin with, Bandura (2021) stated the self-efficacy emerged as a central theme because several participants described the ongoing need to strengthen their confidence in managing business operations despite constraints. So, this form of self-belief was shaped through experiences of overcoming financial hardship, balancing household obligations, and solving personal problems while running businesses (Bandura, 2021). Similarly, one participant said, "If I'm not strong, the business will fail." "Because, I have to handle everything myself including business and

household," which shows how the rural womenpreneurs face challenges over and over again to build their confidence. Another participant said, "There were a lot of problems, but I learned on my own," which shows that rural womenpreneurs are persistent. According to Salleh et al. (2024), these narratives suggest that self-efficacy is significantly linked to rural womenpreneur's capacity to maintain their enterprises amidst conflicting familial and economic pressures (Salleh et al., 2024; Chin & Nasri, 2023; Isa et al., 2022, Bandura, 2021).

Aside from this personal aspect, observational learning is also very important in shaping how the rural womenpreneurs act to the challenges. To add, the other rural womenpreneurs often said that they learned by watching their peers, working together, and taking part in business programs were conducted by local agency. In addition, one participant said, "I saw how rural womenpreneurs' villagers were successful at doing things, and that's where I learned," which shows how peer modeling affected her business strategy. Another participant said, "I got new ideas when I went through this program and met other people." This shows that being around new people and things in the program helped them adopt better business practices. Consequently, Rubert et al. (2023) support the observational learning developed as both an informal educational method and a means through which women acquired tacit knowledge from role models, peers, and community members (Rubert et al., 2023; Datta & Othman, 2022; Bandura, 2021).

Other than self-efficacy and observational learning, the theme of outcome expectations was also very strong in the data. Participants believed that sticking with their business activities would eventually lead to stability and growth. This way of thinking about the future changed how they dealt with problems. As one participant said, "If I tried harder, I was sure I could stabilize in business," which shows that she was acting as a rural womenpreneur because she thought things would turn out well. Furthermore, the empirical study by Ahmad et al. (2023) these kinds of expectations made rural womenpreneurs more determined and motivated them to keep doing business even when things get tough (Ahmad et al., 2023; Khan et al., 2023; Bandura, 2021).

Similarly, the environmental influences play a significant role in shaping the behavior of rural womenpreneurs in Sabah. For instance, several participants described how external conditions such as access to training programs, availability of resources, community expectations, financial pressures, and even weather influenced the rural

womenpreneurs business-related decisions. As one participant explained, “If weather is unpredictable, the business sales will drop,” emphasizing the challenges and vulnerability of rural womenpreneurs enterprises to the environmental uncertainty. Then another participant stated, “When there are programs from local agencies, then we know what to do,” indicating that institutional exposure creates opportunities for rural womenpreneurs behavioral change. Subsequently, Yap et al. (2024) support these accounts demonstrate that the environment acts as both a constraint and an enabler, influencing not only business decisions but also attitudes and motivation (Yap et al., 2024; Nasri & Chin, 2023; Othman et al., 2021). Equally important, social support emerged as a recurring theme in the rural womenpreneur’s narratives. Several participants emphasized the importance of emotional encouragement and practical assistance from family members in sustaining their entrepreneurial endeavors. For example, one participant stated, “My husband helps a lot, otherwise I have a hard time-sharing time,” emphasizing the importance of spousal support. Another rural womenpreneurs as a participant commented, “My family gives me an encouragement, that’s what keeps me going,” indicating how encouragement strengthened their resolve to keep going. From here on, recent studies by Chin et al. (2023) added these findings reveal that support from spouses, parents, or extended family members plays an important role in stabilizing business and domestic responsibilities (Chin et al., 2023; Ali, Abu & Chin, 2022; CAWTAR, 2022).

Finally, the theme of reciprocal determinism emerged as participants described how the rural womenpreneurs environment, beliefs, and behaviors influenced each other. Refer to the one participant reflected, “The village environment influences business. When there is support, I am more confident,” illustrating how the rural womenpreneurs behavioral choices are shaped by external conditions and internal perceptions. To add, recent scholarship strongly supports the longitudinal methodologies by Salleh et al. (2024) that this reciprocal interaction suggests that the rural womenpreneurs are constantly adapting their actions in response to environmental demands, personal aspirations, and social influences. As a result, their entrepreneurial behavior develops as part of an ongoing interaction between internal and external factors (Salleh et al., 2024; Othman & Datta, 2023; Bandura, 2021).

Table 4.14

Overcoming Business Challenges: The Insights from Rural Womenpreneurs in Sabah Using the SCT Framework - Interview Question 7: Tell me about a time you faced a significant obstacle in your business. What steps did you take to overcome it? What skills or qualities did you draw upon?

Theme	Informant Responses
Self-Efficacy	Confidence in managing perishable inventory, growing the business, achieving business goals through efforts. (Informants 2, 4, and 8)
Observational Learning	Learning through interactions and experiences, classes and training observational, experience to improve recruitment practices, market opportunities, and trends. (Informants 1, 4, 6, 8, and 10)
Outcome Expectation	Belief in success through innovation and demand fulfillment, and business growth through skilled employees. (Informants 2, 3, and 5)
Environmental Influence	Impact of rising costs on business operations, challenges of handling perishable goods, leveraging locations and market conditions, gaining community support and local market opportunities, effect of workforce availability on business operations, home-based business operations, location changes on business decisions and impact of price fluctuations on business operations. (Informants 1, 2, 3, 4, 5, 6, 7, 8, and 9)
Social Support	Delegating care responsibilities within the family and building trust through customer communication. (Informants 7, and 9)
Reciprocal Determinism	Interactions between peer feedback, beliefs and advisory success. (Informant 10)

Referring to Table 4.14, rural womenpreneurs face unique challenges that shape their entrepreneurial journey. Therefore, through the lens of Social Cognitive Theory (SCT), past research and feedback from informants to examine the behavioral characteristics of rural womenpreneurs, decision-making processes, and strategies to overcome barriers are conducted to explore themes and connect them with real-world examples to overcome significant business obstacles faced by rural womenpreneurs in Sabah.

First, self-efficacy, or belief in one's abilities, is a critical factor in overcoming business challenges. Informants 2, 4, and 8 demonstrated confidence in managing perishable inventory, expanding the rural womenpreneurs businesses, and achieving

goals through sustained effort. Just then, aligns with findings by Salleh and Hassan (2021), who noted that self-efficacy empowers rural womenpreneurs to face challenges with resilience and adaptability (Salleh & Hassan, 2021). Similarly, Gull (2021) emphasizes that the self-efficacy of rural womenpreneurs fosters perseverance and allows rural womenpreneurs to be able to maintain a growth-oriented mindset despite facing a changing market (Gull, 2021; Wahid & Sulaiman, 2019). According to Gull (2021), self-confidence is important to navigate the uncertainties faced by rural womenpreneurs to ensure the sustainability of the business they run (Gull, 2021).

Other than that, through observational learning, rural womenpreneurs gain knowledge through observation from the experiences of rural womenpreneurs who have achieved success and influence the characteristics The behavior of informants 1, 4, 6, 8, and 10 while participating in entrepreneurial guidance programs and training conducted by local agencies. Therefore, these learning opportunities enabled rural womenpreneurs to refine hiring practices, identify emerging market opportunities, and keep up with industry trends. Studies by Ismail et al. (2020) supported this perspective, asserting that observational learning complements individual efforts by offering actionable strategies derived from real- world examples (Ismail et al., 2020). By modeling the success of others, rural womenpreneurs gain both practical insights and the confidence to implement innovative solutions in rural womenpreneurs businesses.

Subsequently, the belief in achieving success through innovation and meeting demand is essential for rural womenpreneurs. Informants 2, 3, and 5 linked rural womenpreneurs' growth expectations to hiring skilled labor and adopting innovative practices. Social Cognitive Theory (SCT) by Bandura (2001) highlights the significance of outcome expectations, which assert that individuals are motivated by the rural womenpreneurs anticipation of positive results (Bandura, 2001). Through the belief inspires rural womenpreneurs to invest in the businesses and apply creative solutions to meet evolving market demands. However, environmental factors such as rising operational costs, managing perishable goods, labor availability, and market dynamics substantially affect business decisions. Informants 1, 2, 3, 4, 5, 6, 7, 8, and 9 emphasized how external challenges, including price fluctuations and location changes, shaped the rural womenpreneurs business operations. Therefore, to address the unique challenges faced by rural womenpreneurs requires adaptability and support from the rural womenpreneurs community. Then, Nikoloupoulou et al. (2022) also stated the importance of social and environmental factors in influencing rural womenpreneurs

entrepreneurial resilience, noting that community engagement and innovative problem-solving strategies enable rural womenpreneurs to sustain their businesses effectively (Nikoloupoulou, 2022; Alvi & Mohamad, 2020).

Next, family and community support emerged as important enablers. Informants 7 and 9 emphasized the distribution of responsibilities within the family and building trust with customers through open communication. Meanwhile, McElwee and Al-Riyami (2023) highlighted the value of strong social networks in reducing stress and providing a safety net, reinforcing the importance of relational support in business success. Meanwhile, reciprocal determinism captures the interaction between beliefs, behaviors, and environmental factors (McElwee & Al-Riyami, 2023; Isa, 2021; Nasir et al., 2020). Thus, informant 10 illustrates how peer feedback and advisory support influenced decision-making. Refer to Wood and Bandura (1989) assert that the dynamic interaction facilitates continuous adaptation and improvement in entrepreneurial practices, enabling rural womenpreneurs to thrive despite challenges (Wood & Bandura, 1989). In conclusion, based on the findings in Table 1.20, the researcher suggests that the SCT framework offers valuable insight into the behavioral characteristics of rural womenpreneurs in Sabah, Malaysia supported by Othman et al. (2024) including self-efficacy, observational learning, environmental influences, outcome expectations, social support and the mutual determination of rural womenpreneurs that reveal various strategies to be used to overcome the existing unique challenges (Othman et al., 2024; Ahmad et al., 2023; Chin & Nasri, 2023; Bandura, 2021). Therefore, according to past studies by Yap et al. (2025) stated the collaborating with researchers and local agencies to address the unique challenges and barriers faced by rural womenpreneurs will help policymakers and stakeholders to design targeted interventions that will have an impact on empowering rural womenpreneurs, indirectly contributing to the local economy in Sabah, Malaysia (Yap & Chin, 2025; Salleh et al., 2024; CAWTAR, 2022).

Table 4.15

The Risk Taking Among Rural Womenpreneurs in Sabah Through the SCT Framework
 - Interview Question 8: Have you ever taken a significant risk in your business venture?
 Why or why not? How did you assess the risk, and what was the outcome?

Theme	Informant Responses
Self-Efficacy	Confidence in managing financial needs, growing the business without loans, building a sustainable business, navigating risk successfully, leveraging new skills, managing loans, and scaling business. (Informants 3, 5, 6, 7, 8, 9, and 10)
Observational Learning	Learning from initial financial experiences. (Informant 10)
Outcome Expectation	Belief in business growth through investment, financial stability through cautious borrowing, growth through learning and adaptation, financial discipline, success through innovation and adaptation and strategic investment. (Informants 2, 3, 5, 6, 9 and 10)
Environmental Influence	Impact of external market and pandemic conditions, financial and operational needs, poor initial planning and financial decisions. (Informants 1, 2, and 7)
Social Support	Family support as a key driver for business growth. (Informant 4)

Briefly, rural womenpreneurs entrepreneurship inherently involves taking risks, because risk-taking is a complex process shaped by confidence, learned experiences, external conditions, and social support systems. So, refer to Table 1.21 examines the decision-making processes of these rural womenpreneurs when confronted with significant risks, applying the principles of Social Cognitive Theory (SCT) to understand the rural womenpreneurs behaviors and strategies.

First, recent research empirical by Othman et al. (2024) self-efficacy plays a pivotal role in how rural womenpreneurs assess and manage risks and informants highlight confidence in navigating financial challenges, growing businesses without loans, and building sustainable enterprises. For example, rural womenpreneurs displayed strong decision-making skills by leveraging newly acquired skills to scale the rural womenpreneurs businesses or manage loans effectively (informants 3, 6, 8, 9, and 10) (Othman et al., 2024; Chin & Nasri, 2023; Bandura, 2021). According to Pattanayak et al. (2023), rural womenpreneurs with high self-efficacy are more likely to take calculated risks and demonstrating resilience in the face of uncertainty because the

confidence enables rural womenpreneurs to innovate, adapt to changing markets, and seize growth opportunities (Pattanayak, 2023; Gull, Salleh & Hassan et al., 2021). Other than self-efficacy, observational learning, another SCT component, enables rural womenpreneurs to draw from previous financial experiences to assess risks better. Informant 10 emphasized the importance of learning from initial financial missteps, which provided valuable insights into managing future challenges. Referring to Ismail et al. (2020), rural womenpreneurs often observe the outcomes of their peers' successes and failures, using these examples to refine the rural womenpreneurs own strategies as approach fosters a learning culture, where rural womenpreneurs continuously improve their decision-making processes (Ismail et al., 2020).

Afterwards, belief in positive outcomes drives rural womenpreneurs to take risks strategically and informants (2, 3, 5, 6, 9, and 10) expressed the importance of disciplined borrowing, innovation, and adaptation to achieve financial stability and business growth. Study by Sorayah and Khan et al. (2021) observed that rural womenpreneurs often weigh the potential benefits of investment against the risks, ensuring the rural womenpreneurs actions align with long-term goals (Sorayah & Khan et al., 2021; Wahid & Sulaiman, 2019). Other than that, rural womenpreneurs take calculated approaches to minimize losses while fostering growth, particularly when faced with uncertain conditions. Including the external factors including market conditions, pandemics, and operational needs, significantly impact to rural womenpreneurs risk assessment and informants 1, 2, and 7 noted that poor initial planning and unpredictable financial decisions posed challenges during crises, such as the COVID-19 pandemic. Then, Isa et al. (2021) stated the rural womenpreneurs need to adapt to these external influences that require resilience and flexibility. For example, rural womenpreneurs who pivoted the strategies to meet changing market demands demonstrated the importance of environmental adaptability (Isa & Salleh et al., 2021; Nasri et al., 2020).

Yet, other than self-efficacy, observational learning, outcome expectation and environmental influence, family support emerged as a key driver for risk-taking and rural womenpreneurs business growth. Informant 4 highlighted how encouragement and assistance from family members provided the emotional and financial backing needed to make bold decisions and as highlighted by Yap et al. (2023), rural womenpreneurs often rely on their families as a support system, helping rural womenpreneurs overcome challenges and maintain motivation during difficult times

(Yap et al., 2023; Sorayah, Khan, Salleh et al., 2021; Joseph, Othman, 2020; Wahid & Sulaiman, 2019).

In short, based on the findings in Table 4.15, to empower rural womenpreneurs in Sabah to take calculated risk, Othman et al. (2024) added the local agencies must offer training on financial literacy, strategic planning, and risk management to rural womenpreneurs, to conduct facilitate peer- to-peer learning and mentorship programs to share best practices, to provide access to market research and forecasting tools to help entrepreneurs make informed decisions and develop financial assistance programs tailored to the unique needs of rural womenpreneurs (Othman et al., 2024; Salleh et al., 2024; Chin & Ngasri, 2023). In a nutshell, rural womenpreneurs in Sabah exhibit remarkable resilience and strategic thinking when faced with significant risks. Because, Yap and Chin (2025) support by fostering confidence, learning from experiences, adapting to external challenges, and leveraging family support, the rural womenpreneurs demonstrate the potential for sustained business growth. So, the local agencies, trade associations, and policymakers must continue to provide the necessary resources and support systems to enhance risk management capabilities, ensuring the long- term success of rural womenpreneurs in Sabah, Malaysia (Yap & Chin, 2025; CAWTAR, 2022; Bandura, 1997, 1986).

Table 4.16

Adapting Business Approaches: The Behavioral Insights from Rural Womenpreneurs in Sabah Using the SCT Framework - Interview Question 9: Describe a situation where you needed to adapt your business approach due to changing circumstances. What strategies did you use to adapt, and what were the results?

Theme	Informant Responses
Self-Efficacy	Confidence in overcoming challenges, changes and trends, and expanding the business. (Informants 4, 5, 6, 7, 8, and 10)
Observational Learning	Learning through experience, trial and social networks. (Informants 1, and 4)
Outcome Expectation	Belief in maintaining quality through focused efforts, success through preparedness and focus. (Informants 3, and 6)
Environmental Influence	Adapting to customer behavior and preferences. (Informant 2)
Social Support	Collaborative decision-making and guidance, family and business success, value of employee contribution and welfare. (Informants 1, 3, 7, and 9)

Referring to Table 4.16, the ability of rural womenpreneurs to adapt to changing circumstances is a hallmark of entrepreneurial success, especially in dynamic environments. Thus, rural womenpreneurs in Sabah, Malaysia, demonstrate adaptability, leveraging key behavioral traits to sustain and grow their businesses. Using Social Cognitive Theory (SCT) as a framework, Table 4.16 examines how these rural womenpreneurs respond to changing circumstances by analyzing the themes of self-efficacy, observational learning, outcome expectations, environmental influences, and social support.

First, self-efficacy, or the confidence to overcome challenges, is important for adapting business approaches and informants 4, 5, 6, 7, 8, and 10 emphasize the ability of rural womenpreneurs to handle changing trends and grow their businesses in the face of uncertainty. According to Pattanayak (2023), self-efficacy is important for building entrepreneurial resilience and fostering strategic responses to external challenges (Pattanayak, 2023; Saqib & Murshid et al., 2021). Similarly, Dias et al. (2022) argue that high self-efficacy among entrepreneurs drives proactive adaptation and innovation, helping the rural womenpreneurs to navigate complex market demands (Dias et al., 2022; Isa, 2021; Nasri et al., 2020). Then, Broccia et al. (2022) stated the observational

learning through experiences, experiments, and social networks provides valuable insights for adaptation, and informants 1 and 4 describe how learning from experience and leveraging social connections helps refine the rural womenpreneurs' approaches. Then, observational learning enables rural womenpreneurs to model successful strategies and avoid pitfalls (Broccia et al., 2022, Kamberidou, 2020). Furthermore, Gull and Hu. (2021) emphasize that social modeling to rural womenpreneurs and peer engagement promote creative problem-solving and resilience (Gull & Hu., 2021). Third, a strong belief in achieving success through focused effort and willingness drives strategic adaptation. Informants 3 and 6 emphasize the importance of rural womenpreneurs maintaining quality and focusing on long-term goals. According to Yap et al. (2023), outcome expectations based on SCT motivate continued entrepreneurial behavior, allowing rural womenpreneurs to persevere in the face of adversity (Yap, Yin & Zhou et al., 2023; Sorayah, Khan, Salleh et al., 2021). Because the belief reinforces a commitment to deliver value while adopting innovative approaches to changing circumstances.

Furthermore, informant 2 stated that the understanding and response of rural womenpreneurs to environmental factors in customer behavior and preferences is very important to rural womenpreneurs to Nguyen et al. (2021) maintain a competitive advantage due to changing customer demands and in line with interest's market responsiveness (Nguyen & Isa et al., 2021; Nasri et al., 2020). By adapting their offerings to align with consumer preferences, rural womenpreneurs in Sabah maintained relevance and loyalty among their customers. Equally important, collaborative decision-making, family involvement, and employee well-being contributed significantly to business adaptability. Informants 1, 3, 7, and 9 mentioned the value of rural womenpreneurs to shared decision-making and guidance from trusted networks. According to Roohi et al. (2023) emphasized that social support systems enhance entrepreneurial resilience and provide a foundation for confident decision-making (Roohi & Pattanayak et al., 2023; Murshid et al., 2018). Then, the finding is in line with past studies by Shetty et al. (2023), who emphasized that collaboration strengthens adaptability and fosters business growth (Shetty et al., Josep & Thomas et al., 2021).

In conclusion, the findings in Table 4.16 indicate that rural womenpreneurs in Sabah exhibit remarkable adaptability by leveraging self-efficacy, observational learning, outcome expectations, responsiveness to environmental influences, and social

support. So, past studies by Roohi et al. (2023) support these behavioral characteristics, based on the SCT framework, enable rural womenpreneurs to navigate changing circumstances effectively (Roohi & Pattanayak, 2023; Dias et al., 2022, Saqib & Murshid et al., 2021). Afterwards, recognizing and nurturing these characteristics can help stakeholders support rural womenpreneurs in sustaining and expanding the businesses, contributing to the socio-economic growth of the rural womenpreneurs communities.

Table 4.17

The Perspectives on Success Among Rural Womenpreneurs in Sabah Using the SCT Framework - Interview Question 10: Tell me, what is your view on success? How to achieve such success?

Theme	Informant Responses
Self-Efficacy	Confidence in managing multiple roles and responsibilities, financial independence and skills application, discipline and focus, achieving goals through a structured approach, managing business, family, and personal goals, and achieving success through perserverance and effort. (Informants 2, 3, 4, 5, 6, 7, 8, 9, and 10)
Observational Learning	Serving as a role model for the community, learning the value of financial and personal discipline, learning to balance roles through experience and successful entrepreneurs. (Informants 1, 2, 5, 7, and 8)
Outcome Expectation	Belief in success through resource utilization and hard work, improving quality of life through entrepreneurship and success through gradual progress. (Informants 3, 4, and 6)
Environmental Influence	Confidence in managing multiple roles and responsibilities. (Informant 2)
Social Support	Buildingrelationships through respectand interaction. (Informant 1)
Reciprocal Determinism	Interaction between family needs, business goals, and personal aspirations, interaction between internal motivation, knowledge, and opportunities, and interaction between personal values, professional standards, and business practices. (Informants 7, 9, and 10)

Presently, success is a multifaceted concept, especially for rural womenpreneurs in Sabah, Malaysia. The rural womenpreneurs' perspectives on success and the strategies used to achieve it reflect key behavioral characteristics framed by Social

Cognitive Theory (SCT). Thus, Table 1.23 examines the perspectives through themes such as self-efficacy, observational learning, outcome expectations, environmental influences, social support, and reciprocal determinism, drawing insights from informant responses and academic research.

First, self-efficacy, or confidence in managing challenges, plays a crucial role in achieving success. Informants 2, 3, 4, 5, 6, 7, 8, 9, and 10 highlighted the rural womenpreneurs' ability to manage multiple roles, achieve financial independence, and balance business, family, and personal goals. Therefore, rural womenpreneurs emphasized perseverance and organized effort as critical to achieving their objectives. Refer to past studies, Ghouse et al. (2024) emphasize that self-efficacy drives resilience and goal achievement among rural womenpreneurs, confirming its critical role in navigating complex challenges (Ghouse et al., 2024; Pattanayak, 2023; Murshid et al., 2018). Other than that, Ferreira et al. (2022) underscores the importance of entrepreneurial self-efficacy in fostering confidence to overcome adversity (Ferreira et al., 2022). Second, observational learning informs the path to success for rural womenpreneurs. Informants 1, 2, 5, 7, and 8 described serving as role models in their communities and learning from other successful rural womenpreneurs. Similarly, referring to previous studies Broccia et al. (2022) found a significant increase in the impact of rural womenpreneurs learning through observational learning in improving entrepreneurial skills, strengthening confidence in managing financial discipline, personal growth and balance the responsibilities at home and expanding the business they run (Broccia et al., 2022). And the finding aligns with Yin and Zhou (2023) argument that social comparison and role modeling significantly enhance entrepreneurial self-efficacy and skill development (Yin & Zhou, 2023; Broccia et al., 2022; Yunirwan et al., 2021).

Moreover, the belief in success through hard work, resource utilization, and gradual progress drives rural womenpreneurs' entrepreneurial behavior. Informants 3, 4, and 6 stated that success improves their quality of life and is achieved through consistent effort. According to Yunirwan et al. (2021), positive outcome expectations motivate sustained goal-oriented behavior, reinforcing the importance of long-term planning and perseverance in achieving rural womenpreneurs entrepreneurial success (Yunirwan, Sorayah & Khan, 2021; Wang et al., 2019). In addition, rural womenpreneurs manage multiple roles and responsibilities in a complex environment require confidence and adaptability. Informant 2 emphasized the challenge of

navigating competing demands while focusing on business growth. As highlighted by Nguyen et al. (2022), addressing external influences, such as market conditions and cultural expectations, is vital for entrepreneurial sustainability (Nguyen & Othman et al., 2022; Khan et al., 2021; Agarwal et al., 2018). By mastering these dynamics, rural womenpreneurs can achieve balance and sustainability in their ventures.

However, building strong relationships based on respect forms a foundation of social support for rural womenpreneurs. Informant 1 highlighted how these relationships enhance trust and cooperation, creating an environment that supports success. Therefore, referring to the study by Pramod et al. (2023), strong social networks help rural womenpreneurs to provide resources and become valuable opportunities for business growth (Pramod & Ramachandran, 2023; Josep & Thomas, 2021). In addition, this finding is in line with Shetty and Pattanayak et al. (2023), who emphasized that social connections strengthen the entrepreneurial resilience of rural womenpreneurs (Shetty & Pattanayak et al., 2023). Therefore, the dynamic interaction between personal values, family needs and professional aspirations defines success for rural womenpreneurs. Based on Table 1.23, informants 7, 9, and 10 explained how internal motivation, knowledge and external opportunities shape the business practices of rural womenpreneurs facing unique business challenges and Dias et al. (2022) emphasize reciprocal determinism as a driver of entrepreneurial behavior, where personal, environmental, and behavioral factors interact in a feedback loop to influence the outcomes of business operations carried out by rural womenpreneurs in Sabah (Dias et al., 2022; Azlin, Ademokun, Goal et al., 2020). In conclusion, the success of rural womenpreneurs in Sabah is shaped by their confidence, resilience, and adaptability in the face of challenges. In a nutshell, based on the findings in Table 1.23, the researchers recommend using the SCT framework to provide valuable insights into how self-efficacy, observational learning, outcome expectations, environmental influences, social support, and reciprocal determination interact to drive achievement (Pramod, Shetty & Pattanayak et al., 2023; Nguyen, Dias & Othman et al., 2022; Khan et al., 2021). Because, by understanding this perspective, policies and programs aimed at empowering rural womenpreneurs, fostering socio-economic development in their communities can be informed.

Table 4.18

Attitudes and Behaviors Influencing Business Success Among Rural Womenpreneurs in Sabah Using the SCT Framework - Interview Question 11: Tell me about your experience, what are your attitudes and behaviors that influence your business success? What are the attitudes and behaviors that rural womenpreneurs in Sabah need to do to achieve business success?

Theme	Informant Responses
Self-Efficacy	Building confidence to take risks and expand business, problem-solving, and improvement, leveraging experience and continuous education, overcoming challenges, and achieving success through learning and adaptation. (Informants 3, 4, 5, 6, 7, 8, and 9)
Observational Learning	Role modeling for rural womenpreneurs, problem- solving, and improvements, learning through mentorship and experience, continuous education, learning from past rejection and challenges, and learning through positive interactions. (Informants 3, 5, 6, 7, 8, and 10)
Outcome Expectation	Belief in success through staying informed and persistence effort, growth through responsiveness to feedback, long-term success through determination, success through mental strength, effort, and financial growth. (Informants 1, 4, 7, and 9)
Social Support	Using peer networks and associations for guidance, maintaining positive relationships with customers and family, encouraging mutual support and positive relationship. (Informants 1, 2, and 10)

Refer to Table 4.18, the rural womenpreneurs in Sabah, Malaysia, are crucial in driving local economic growth through entrepreneurship. The rural womenpreneurs attitudes and behaviors, rooted in resilience, adaptability, and strategic thinking, are essential to achieving business success. Using Social Cognitive Theory (SCT) as a framework, Table 4.18 explores how self-efficacy, observational learning, outcome expectations, and social support influence rural womenpreneurs' entrepreneurial journeys.

First, self-efficacy, or belief in one's abilities, is a key determinant of entrepreneurial success. Informants 3, 4, 5, 6, 7, 8, and 9 emphasized the importance of taking risks, solving problems, leveraging experiences, and continuous learning in overcoming challenges and growing their businesses. According to Bandura (2020), self- efficacy motivates individuals to persevere through adversity and adapt the rural

womenpreneurs' strategies for continued growth. Another, for rural womenpreneurs, building confidence through education and practical experience empowers the rural womenpreneurs to overcome uncertainty and seize opportunities (Bandura, 2020). Second, Table 4.18 shows rural womenpreneurs learn through observation and mentoring shaping the behaviors of successful entrepreneurs. Because informants 3, 5, 6, 7, 8, and 10 highlighted the value of role models, learning from mentors, and applying lessons from past challenges. According to Pattanayak et al. (2023), emphasized that observing successful behavior improves problem- solving skills and encourages innovative thinking. Other than that, the rural womenpreneurs in Sabah, engaging with experienced entrepreneurs and peers provide inspiration and practical knowledge, fostering continuous improvement (Pattanayak, 2023; Gull, 2021).

Next, the belief in achieving success through perseverance, responsiveness to feedback, and determination is essential to rural womenpreneurs entrepreneurial thinking. informants 1, 4, 7, and 9 shared that staying informed, demonstrating mental toughness, and focusing on long-term growth were critical factors in the rural womenpreneurs' success. Through the SCT framework, Wood and Bandura (2019) posits that expectations of positive outcomes motivate the rural womenpreneurs to maintain effort and resilience (Wood & Bandura, 2019). Furthermore, the rural womenpreneurs belief emphasizes the importance of strategic planning and adaptability in achieving financial stability and personal goals. Nevertheless, strong social networks and relationships are essential for rural womenpreneurs' entrepreneurial success. Informants 1, 2, and 10 emphasized the importance of peer networks, family support, and maintaining positive customer relationships. In addition, Pattanayak et al. (2023) emphasized that social support systems not only buffer stress but also provide resources and guidance to navigate challenges (Pattanayak, McElwee & Al-Riyami, 2023; Murshid et al., 2020). However, the rural womenpreneurs in Sabah must rely on collaborative networks to share knowledge, gain encouragement, and foster mutual growth to create an ecosystem that supports business development.

As a conclusion, the attitudes and behaviors of rural womenpreneurs in Sabah, based on self-efficacy, observational learning, outcome expectations and social support, are key drivers of their business success. In short, refer to Table 4.18 the researcher suggests by cultivating confidence, learning from peers, adapting to challenges, and leveraging social networks, so rural womenpreneurs can achieve sustainable growth. To support, Pattanayak et al. (2023) stated the policymakers and stakeholders must

continue to support these characteristics, creating an environment that enables them to thrive as successful rural womenpreneurs (Pattanayak, McElwee & Al-Riyami et al., 2023; Murshid et al., 2020).

Table 4.19

The Challenges Faced by Rural Womenpreneurs and Strategies for Overcoming Gender Disparities in Sabah, Malaysia - Interview Question 12: Tell me your views, why are rural womenpreneurs still lagging behind male entrepreneurs? How do you deal with this situation?

Theme	Informant Responses
Self-Efficacy	Building confidence to act independently, decision-making, overcoming barriers and achieving goals, womenpreneur's capability to compete equally, breaking barriers and achieving higher sales goals. (Informants 1, 2, 4, 5, 6, and 10)
Observational Learning	Learning from limited local examples, female participation as a role model, learning from both positive and negative examples and experiences of other womenpreneurs. (Informant 3, 5, 6, and 7)
Outcome Expectation	Belief in success through patience and gradual learning, limited growth opportunities due to family priorities and prioritizing family over business risks. (Informants 6, 7, and 8)
Social Support	The role of encouragement in overcoming barriers, balancing input with personal autonomy, impact of limited family and spousal support, encouragement and positive reinforcement, leveraging family support to manage dual responsibilities and role of peer networks in coping with role strain. (Informants 1, 2, 3, 4, 7, 8, and 9)

Refer to Table 4.19, rural womenpreneurs in Sabah, Malaysia, face significant challenges compared to their male counterparts, based on societal norms, limited resources and systemic barriers. Therefore, using the Social Cognitive Theory (SCT) framework, Table 1.25 explores the reasons for the differences and strategies to address the challenges faced by rural womenpreneurs when carrying out entrepreneurial activities. First, self-efficacy, or belief in one's ability to succeed, is a critical factor for rural womenpreneurs in overcoming gender differences. Refer to Table 4.19 shows that informants 1, 2, 4, 5, 6, and 10 emphasized the importance of building confidence to act independently, make decisions and achieve goals. Then, rural womenpreneurs must also

break barriers and compete equally with their male counterparts. Therefore, Bandura (2020) emphasizes that self-efficacy increases resilience and fosters a proactive approach, enabling rural womenpreneurs to challenge traditional roles and effectively achieve higher sales goals (Bandura, 2020).

Second, observational learning plays a significant role in empowering rural womenpreneurs. Informants 3, 5, 6, and 7 discussed learning from local examples, including both positive and negative experiences of other rural womenpreneurs. To add, Othman et al. (2022) argues that role models are important for rural womenpreneurs to gain confidence and learn strategies to navigate business challenges. Then, the limited availability of successful rural womenpreneurs role models in rural settings hinders widespread empowerment, indicating the need for more tangible success stories (Othman et al., 2022; Khan & Zimmerman et al., 2021; Basit et al., 2020). Next, beliefs about success strongly influence entrepreneurial behavior. Then, informants 6, 7, and 8 stated that rural womenpreneurs often face limited growth opportunities due to family priorities and the need to balance family obligations with business risks. Through SCT, Khan et al., (2021) suggests that expectations of positive outcomes motivate individuals to persevere (Khan et al., 2021; Wood & Bandura, 2019). However, rural womenpreneurs may prioritize family over business due to societal norms, which restrict the rural womenpreneurs ability to expand the ventures.

However, social support is both an enabler and a constraint for rural womenpreneurs. Informants 1, 2, 3, 4, 7, 8, and 9 emphasized the role of encouragement from family, peers, and networks in overcoming obstacles. Because family support is important for managing dual responsibilities, but its absence or inadequacy often exacerbates role tension. To support, McElwee et al. (2023) emphasized that peer networks and positive reinforcement can help rural womenpreneurs face challenges, making social support a critical factor in achieving success (McElwee & Al-Riyami, 2023; Josep & Thomas et al., 2021). In a nutshell, rural womenpreneurs still lag behind male entrepreneurs due to societal norms, limited resources, and rural womenpreneurs have to manage their families and businesses at the same time. Therefore, referring to Table 4.19, researcher recommendation is using the SCT framework, are clear that self-efficacy, social support, observational learning, and adaptive strategies are essential to overcome these unique challenges faced by rural womenpreneurs. Nevertheless, MEIwee & Al-Riyami (2023) support the collaboration between researchers and local agencies will help foster a supportive environment, encouraging role models and

community expectations to bridge the gender gap faced by rural womenpreneurs to achieve sustained business success (McElwee & Al-Riyami et al., 2023; Josep & Thomas et al., 2021; Basit et al., 2020).

Table 4.20

The Business Training Needs for Rural Womenpreneurs in Sabah, Malaysia Through the SCT Framework - Interview Question 13: Let me know what you think, what business training you need to help your business?

Theme	Informant Responses
Self-Efficacy	Building confidence through accessible learning opportunities, expanding and diversifying the business. Financial and marketing skills, managing business operations and employees, training and guidance from the agencies. (Informants 2, 4, 6, 7, 8, and 9)
Observational Learning	Learning from others use of digital tools, experienced desginers and business models, real- world business examples, successful practices and business technology. (Informants 1, 3, 5, 8, and 9)
Outcome Expectation	Belief in increased sales through digital skills and events. (Informant 3)
Social Support	Localized mentorship and training. (Informant 4)

Refer to Table 4.20, rural womenpreneurs in Sabah face unique challenges in managing and growing the businesses. To effectively address these challenges, the rural womenpreneurs require business training that is tailored to specific needs and circumstances. To add, the Table 4.20 uses the Social Cognitive Theory (SCT) framework to explore these training needs and focus on self-efficacy, observational learning, outcome expectations, and social support.

First, building self-efficacy through accessible and relevant training is a priority for rural womenpreneurs. The informants 2, 4, 6, 7, 8, and 9 identified the need for skills in financial management, marketing, business operations, and employee management. However, rural womenpreneurs also supported the importance of mentoring provided by agencies to enhance the rural womenpreneurs capabilities. Thus, Bandura (2020) stated that self-efficacy is important to the achievement of success of rural womenpreneurs, because rural womenpreneurs need to face unique challenges while

running a business, make good decisions and have self-confidence to grow a business specifically in rural Sabah (Bandura, 2020). Secondly, apart from self-efficacy, informants 1, 3, 5, 8, and 9 highlighted the importance of observational learning through digital platforms and practical strategies, as rural womenpreneurs being exposed to experienced rural womenpreneurs will have a significant impact on the development of their business models. However, Nikoloupoulou (2021) also emphasized that observational learning also enables rural womenpreneurs to replicate effective strategies, innovate and adapt their businesses to industry trends (Nikoloupoulou, 2021).

Furthermore, the belief in achieving better results through skill development motivates rural womenpreneurs to seek specialized training. Then, the informant 3 expressed confidence that acquiring digital skills and participating in business events can significantly increase sales. Hence, SCT by Wood and Bandura (2019) argues that expectations of positive outcomes motivate continuous effort and learning (Wood & Bandura, 2019). In addition, the training programs that focus on technology integration and market development can meet these expectations and improve rural womenpreneurs business performance. Other than that, McElwee and Al- Riyami (2023) emphasized that a social support system including local agencies, local mentoring, guidance and encouragement, practical knowledge assistance to rural womenpreneurs is very necessary to achieve success in business McElwee & Al- Riyami (2023). Because informant 4 stated in Table 4.20, rural womenpreneurs need guidance and community-based entrepreneurship programs due to rural womenpreneurs having to face unique challenges compared to urban entrepreneurs. Therefore, local guidance and training play an important role in empowering rural womenpreneurs. As a conclusion, the business training needs of rural womenpreneurs in Sabah are diverse and reflect the unique challenges and aspirations. So, the researcher suggests using the SCT framework, it is evident that self-efficacy, observational learning, outcome expectations, and social support play important roles in determining the success of training initiatives. Thus, according to McElwee et al. (2023) the tailored programs that focus on financial skills, digital tools, operations management, and local mentoring can empower these rural womenpreneurs to achieve sustainable growth and contribute to the socio- economic development of the rural womenpreneurs communities (McElwee & Al-Riyami., 2023; Othman et al., 2022; Nikolopoulou, 2021; Bandura, 2020).

Table 4.21

The Business Training for Rural Womenpreneurs in Sabah, Malaysia: Through SCT Perspective - Interview Question 7: What business training does your local agency or trade association run?

Theme	Informant Responses
Self-Efficacy	Confidence in managing finances, marketing, operations, production and financial management skills, through targeted training and growth through consistent mentorship, and monitoring, participants acquire new skills and certifications. (Informants 1, 2, 3, and 4)
Observational Learning	Participants learn best practices from practical demonstrations, hands-on guides, and structured training and mentorship programs. (Informants 3, and 4)
Outcome Expectation	The belief is that training leads to improved financial control, marketing outcomes, and efficient operations. (Informant 1)

To illustrate, business training plays a critical role in empowering rural womenpreneurs in Sabah, equipping and empowering rural womenpreneurs with the skills, confidence, and knowledge required to sustain and grow the empowering rural womenpreneurs ventures. Afterwards, local agencies and trade associations facilitate these programs to address the unique challenges these rural womenpreneurs face, focusing on financial management, marketing strategies, and operational efficiency. So, Table 4.21 explores how training programs align with the principles of Social Cognitive Theory (SCT), emphasizing self-efficacy, observational learning, and outcome expectations.

First, self-efficacy, the belief in one's ability to execute tasks and achieve goals, is a central theme in the training initiatives provided to rural womenpreneurs. Informants 1, 2, 3, and 4 highlighted how targeted training in financial management, marketing, and operations build confidence and enable rural womenpreneurs to take control of their businesses. Additionally, certifications acquired through these programs validate the rural womenpreneurs' skills and boost self-assurance. According to Isa et al. (2021), training programs and skills workshops held by local agencies to prioritize self-efficacy are particularly effective in empowering rural womenpreneurs to make informed decisions and adapt to changing market conditions (Isa, 2021; Nasri et al., 2020; Wahid & Sulaiman, 2019). Therefore, the local agency's focus is on improving the practical skills of rural womenpreneurs, such as budgeting operations, customer

engagement and inventory management. The overall goal of this program is to equip rural womenpreneurs to address the unique challenges of their daily businesses.

In addition, informants 3 and 4 indicated that observational learning is important to improve the knowledge of rural womenpreneurs including practical guidance and demonstrations, guidance and structured training learned from mentors to appreciate best practices and apply them effectively. Anyway, Othman et al. (2022) stated that mentorship programs foster a supportive learning environment, encouraging participants to replicate successful business models. For rural womenpreneurs in Sabah, such mentorship opportunities provide valuable insights into marketing, production processes, and customer retention strategies (Othman et al., 2022; Rahman et al., 2020).

Nevertheless, other than observational learning, outcome expectation, the belief that specific actions will lead to desirable results, motivates rural womenpreneurs to participate in training programs. Refer to Yap et al. (2023), rural womenpreneurs who frequently engage in business training and programs held by local agencies will experience tangible benefits including increased revenue, increased customer satisfaction, and being able to have better resource management (Yap et al., 2023; Salleh et al., 2021). This is similar to what informant 1 stated, namely that rural womenpreneurs who regularly attend training and skill workshops instill confidence in managing finances better, achieving marketing results and operational efficiency compared to before receiving guidance from local agencies. So, the positive impact obtained by rural womenpreneurs reinforces the value of continuous learning and inspires rural womenpreneurs to increase business results and expand their businesses even in rural areas in Sabah.

In a nutshell, the business training provided by local agencies and trade associations in Sabah demonstrates a comprehensive approach to empowering rural womenpreneurs. Whereas, Selamat et al. (2023) stated by integrating self-efficacy, observational learning, and outcome expectations, these programs address the multifaceted challenges rural womenpreneurs face in managing their businesses (Selamat et al., 2023; Lent et al., 2021; Bandura, 1997, 1986). However, based on findings in Table 1.27, researchers suggest that local agencies work with researchers to design training sessions and business skills workshops specifically for rural womenpreneurs including supply chain management, traditional and digital marketing, ensuring relevance and usability, creating programs and workshops guidance to foster the sustainable growth of rural womenpreneurs. Next, Chin et al. (2023) support the

researchers and local agencies work together to strengthen the skills rural womenpreneurs have learned so that they can be applied to the practical world, encouraging digital peer-to- peer learning and connections to increase the overall impact of the training initiative (Chin & Nasri, 2023; Othman et al., 2022; Goh & Low, 2022). Because researchers believe the impact of continued support from local agencies will help rural womenpreneurs to achieve significant business results in their livelihoods and indirectly contribute to the socio-economic development of Sabah.

Table 4.22

The Purpose and Benefits of The Business Training Organized for The Rural Womenpreneurs - Interview Question 8: Have are the purposes and benefits of the business training organized for the rural womenpreneurs?

Theme	Informant Responses
Self-Efficacy	Experience builds confidence in handling challenges and achieving goals. (Informant 3)
Observational Learning	Entrepreneurs gain knowledge by observing and practicing in real-world scenarios, other rural womenpreneurs and mentors, training programs, and fish ball production. (Informants 2, 3, and 4)
Outcome Expectation	Belief in achieving business success and societal empowerment through strategic learning, how financial and leadership skills impact long-term success. (Informants 1, and 2)
Resilience and Adaptation	Turning potential spoilage into profitable opportunities. (Informant 4)

Refer to Table 4.22, understanding the purposes and benefits of business training for rural womenpreneurs is essential to develop a comprehensive framework for empowerment. From here on, guided by Social Cognitive Theory (SCT), Table 4.22 analyzes key themes of self-efficacy, observational learning, outcome expectations, and resilience, based on responses to the purposes and benefits of the business training organized for rural womenpreneurs. Therefore, the views expressed by the informant aim to have an impact on rural womenpreneurs through the guidance and training programs carried out by local agencies. First, according to Salleh et al. (2024), self-efficacy refers to the confidence rural womenpreneurs build through experience to handle challenges and achieve the goals and informant 3 emphasized how training

programs equip rural womenpreneurs with practical skills, problem-solving strategies, and enhancing the ability to navigate entrepreneurial challenges in rural areas (Salleh et al., 2024; Othman et al., 2022).

In addition, past studies by Othman et al. (2022) stated the observational learning involves acquiring skills and knowledge through observing others and participating in real-world scenarios. Informants 2, 3, and 4 underlined the importance of mentorship, peer interactions, and practical demonstrations in training programs. Just then, the activities such as fish ball production provided opportunities for rural womenpreneurs to learn best practices and refine the skills. Meanwhile, the research by Othman et al. (2022) also supports the finding, indicating that rural womenpreneurs benefit greatly from observing and emulating successful rural womenpreneurs and mentors within the communities (Othman et al., 2022; Sulaiman & Tan, 2021). In spite of, informants 1 and 2 emphasized how business programs and training applying financial and leadership skills are very important to the strategic learning of rural womenpreneurs to achieve long-term success and community empowerment. Furthermore, Yap et al. (2023) stated that rural womenpreneurs who have clear outcome expectations will be more motivated to pursue and achieve their desired success goals (Yap et al., 2023; Karim et al., 2022; Sorayah, Khan, Salleh, Rahman & Ling et al., 2021). Therefore, through the expected results, this translates into the performance of rural womenpreneurs to achieve better performance and sustainable business growth.

Equally important, other than self-efficacy and outcome expectation, the resilience and adaptation are critical traits developed through training programs and informant 4 shared how rural womenpreneurs learned to show innovative thinking and adaptability into profitable opportunities. Refer to past studies, Pattanayak et al. (2023) highlight that resilience-building activities in guidance and training programs to empower rural womenpreneurs face unique challenges with resource-limited environments. In short, the business training programs organized for rural womenpreneurs in Sabah serve multiple purposes and offer significant benefits (Pattanayak & Ariffin et al., 2023; Hassan & Jamil, 2020). Briefly, the researcher suggests that by enhancing self-efficacy, fostering observational learning, instilling outcome expectations, and building resilience, these programs create a solid foundation for entrepreneurial success in rural areas. Because past research insights indicate that the role of local agencies in empowering rural womenpreneurs helps strengthen the

impact and future mentoring programs tailored to the unique needs of rural womenpreneurs in Sabah.

Table 4.23

The Financial Assistance for Rural Womenpreneurs in Sabah, Malaysia: A Pathway to Growth - Interview Question 9: Do your agencies provide financial assistance to rural womenpreneurs involved? If so, what are the conditions for rural womenpreneurs to be eligible for the funds?

Theme	Informant Responses
Outcome Expectation	The local agencies belief that meeting eligibility criteria leads to financial support will improve the rural womenpreneurs business growth and operations. (Informants 3, and 4)

Currently, access to financial assistance is important to rural womenpreneurs to expand their business operations. As a result of limited finances, rural womenpreneurs in Sabah face various challenges to increase productivity and the business they run. Therefore, business financing opportunities from local agencies help rural womenpreneurs to expand the businesses they run and contribute to the local economy. Therefore, Table 4.23 explores the provision of financial assistance through the lens of Social Cognitive Theory (SCT) and focuses on expected results as the main behavioral characteristic of rural womenpreneurs in Sabah.

First, the outcome expectation, a central component of SCT, emphasizes the belief that certain actions will lead to specific results. Informants 3 and 4 highlighted that financial assistance programs offered by local agencies are conditional upon meeting specific eligibility criteria. These include proper documentation, such as business registration and financial records, as well as presenting viable rural womenpreneurs business plans or growth strategies. Therefore, according to Yap et al. (2023), outcome expectations drive entrepreneurs to take proactive steps, such as improving business practices and complying with regulations, to access financial support (Yap et al., 2023; Shafei et al., 2021; Mohamad & Ismail et al., 2020). For rural womenpreneurs in Sabah, these criteria act as a guiding framework, ensuring funds are allocated to individuals committed to sustainable business growth. Because, the provision of financial assistance is not only a lifeline for rural womenpreneurs but also a catalyst for fostering accountability and disciplined financial management. Thus, the rural womenpreneurs who receive funding from local agencies have great potential to

reinvest and grow their businesses, increase sales revenue, product innovation, and expanding business market reach.

Other than that, financial support provides significant benefits, there are challenges associated with accessing it. In addition, the rural womenpreneurs often face barriers such as a lack of formal education, limited exposure to financial systems, and difficulties in meeting stringent eligibility requirements. Moreover, Azlin et al. (2019) observed that many rural womenpreneurs require additional guidance and capacity-building initiatives to prepare them for such opportunities. In short, Azlin et al. (2019) added that local agencies can address this challenge by offering preparatory training sessions and skills workshops focused on documentation, business planning, and financial literacy to ensure that eligible rural womenpreneurs are prepared to navigate the application process and maximize the benefits of financial support (Azlin, Ademokun, Wahid & Sulaiman et al., 2019). In addition, Yap et al. (2021) stated that eligibility criteria significantly drive financial support and that financial assistance programs enable rural womenpreneurs to instill confidence in their ability to achieve long-term success (Yap et al., 2023; Shafei et al., 2021; Mohamad & Ismail et al., 2020). Through funding initiatives from local agencies, it provides significant results to rural womenpreneurs' businesses including increased production capacity, business development and product diversification. To support, the benefits gained by rural womenpreneurs are also penetrating new markets, fostering a culture of responsibility and maintaining financial accountability for the growth of rural womenpreneurs.

Briefly, the researchers suggest local agencies to improve financial knowledge programs and workshops, documentation requirements should be streamlined to be easily accessible to rural womenpreneurs, diversifying entrepreneurship training programs, business planning and compliance criteria for qualified rural womenpreneurs, guidance and monitoring programs to ensure the use of funds which are effective. Because, the impact of this coaching program and training aims to meet the unique needs of rural womenpreneurs and enable rural womenpreneurs to overcome financial barriers and achieve sustainable business growth.

Table 4.24

The Funding and Assistance for Rural Womenpreneurs in Sabah, Malaysia: SCT Perspective - Interview Question 10: What kind of funding or assistance do you (local agency or trade association) provide?

Theme	Informant Responses
Self-Efficacy	Confidence in managing loans and business growth based on prior repayment success and grows as entrepreneurs receive mentorship and recognition of their potential. (Informants 2, and 4)
Observational Learning	Learning from mentors and peers about effective entrepreneurial practices. (Informant 1)
Outcome Expectation	The belief that traits such as good behavior and a clear vision, better business growth operations and financial schemes will lead to success in business. (Informants 2, and 3)
Reciprocal Determinism	Interaction between program structure, personal effort, and business success. (Informant 1)

Presently, Table 4.24 highlights the types of support available and the characteristics of success behaviors of rural womenpreneurs in Sabah, Malaysia, closely related to funding and assistance provided by local agencies and trade associations. So, using the Social Cognitive Theory (SCT) framework, the Table 4.24 explores how self-efficacy, observational learning, outcome expectations, and reciprocal determinism shape the entrepreneurial success of rural womenpreneurs in Sabah.

To begin with, the self-efficacy or confidence of rural womenpreneurs managing financial loans from local agencies to expand business operations became the main theme from informants 2 and 4. Therefore, informants emphasized that rural womenpreneurs who have achieved success in repaying business results often exhibit and improve self-confidence in managing future financial planning. Afterwards, the confidence is further enhanced when rural womenpreneurs receive mentorship and acknowledgment of the rural womenpreneurs potential. According to Ismail et al. (2023), self-efficacy is a critical determinant of entrepreneurial resilience, particularly for women in rural areas who face unique socio-economic challenges. Because, through nurturing the trait through targeted financial programs and mentorship, local agencies can empower rural womenpreneurs to take calculated risks and scale the businesses

(Ismail et al., 2023; Nikoloupoulou, 2022). Equally important, observational learning as noted by informant 1, plays a crucial role in helping rural womenpreneurs acquire effective entrepreneurial practices. Through interactions with mentors and peers, the rural womenpreneurs gain insights into successful business strategies, financial management, and market navigation. Then, a study by Tan et al. (2022) supports the finding, highlighting that peer learning and role modeling are instrumental in fostering entrepreneurial skills among women in rural communities (Tan & Ng, 2022; Azlin, Ademokun et al., 2019). Of equal importance, the structured mentorship programs offered by local agencies provide opportunities for rural womenpreneurs to observe and emulate the best practices of experienced entrepreneurs, creating a ripple effect of shared knowledge within the communities.

Nevertheless, the responses from informants 2 and 3 reveal that rural womenpreneurs with good behavior, a clear business vision, and commitment to growth are more likely to achieve success. Yet, the belief aligns with the SCT construct of outcome expectations, which posits that positive traits and deliberate actions lead to desirable outcomes. Refer to Caroline et al. (2021) found that rural womenpreneurs who maintain discipline in the financial and operational activities often secure greater support from local agencies and achieve sustained business growth (Caroline & Rahman et al., 2021). Just as important, the local funding programs that reward such traits foster a culture of accountability and excellence among rural womenpreneurs. In addition, the reciprocal determinism, described by informant 1, highlights the dynamic interaction between program structures, personal effort, and business outcomes. For instance, when local agencies design funding programs with flexible terms, rural womenpreneurs are more likely to exert effort and achieve success, thereby reinforcing the effectiveness of these programs. According to Abdullah et al. (2021) noted that mutual reinforcement between individual initiative and institutional support creates a robust entrepreneurial ecosystem. Whereas the programs that adapt to the specific needs of rural womenpreneurs while encouraging personal effort and accountability are more likely to yield positive results (Abdullah & Loo, 2021; Nasip, Fabeil, Buncha, Nga, Sondoh, Halim et al., 2020).

Based on the findings in Table 4.24 and the Social Cognitive Theory framework, the following recommendations can strengthen the funding and assistance programs provided by local agencies. The researcher recommendations are the local agencies should develop structured mentorship initiatives to enhance observational learning.

Because, according to Topimin et al. (2023) pairing rural womenpreneurs with experienced mentors and successful entrepreneurs can help them acquire essential skills, such as financial literacy, marketing, and strategic planning (Topimin et al., 2023; Datta & Othman, 2022; Bandura, 1986; Bandura, 1997). Then, Salleh et al. (2024) support these mentorships programs can also foster peer learning networks to encourage collaboration and knowledge-sharing among rural womenpreneurs. Then, the agencies should design funding programs that reward positive behavioral traits, such as discipline, clear business vision, and commitment to growth (Salleh et al., 2024; Selamat et al., 2023; Chin & Nasri et al., 2021). By providing additional terms and benefits to rural womenpreneurs will help increase the confidence of rural womenpreneurs to manage financial loans to expand their businesses and achieve success in their businesses. After that, Yap et al. (2025) stated the local agencies should organize awards, publicize achievements, and create platforms for successful womenpreneurs to share their journeys (Yap & Chin, 2025; Goh & Low, 2022; Lent et al., 2021). Because recognition can inspire rural womenpreneurs to pursue entrepreneurial success. Other than that, according to Nasri et al. (2023) the agencies should consider flexible repayment schemes, reduce collateral requirements, and tailored financial products to accommodate the realities of rural womenpreneurs entrepreneurship, to enhance outcome expectations, agencies should conduct regular workshops and training sessions focusing on best practices in business operations, financial management, and market strategies (Nasri & Chin, 2023; Isa, Othman et al., 2022; CAWTAR, 2022, Farid, Salleh & Man et al., 2021). In conclusion, these programs should emphasize the link between positive traits, effort, and business success to reinforce good behavior and strategic planning among rural womenpreneurs. In the meantime, establishing a mechanism to monitor and evaluate the impact of funding programs on rural womenpreneurs is crucial. To conclude, Salleh et al. (2025) stated the regular assessments will provide valuable insights into areas that require improvement and ensure that programs remain effective and aligned with the needs of beneficiaries. In short, by implementing these recommendations, local agencies can build a comprehensive characterization framework for rural womenpreneurs in Sabah (Salleh et al., 2025; Chin et al., 2024; Othman & Datta, 2023). To conclude, the approach will not only enhance rural womenpreneurs success but also contribute to the broader socio-economic development of rural communities.

Table 4.25

The Impact of Funding on Rural Womenpreneurs in Sabah, Malaysia: SCT Perspective
- Interview Question 11: How does the fund help rural womenpreneurs in Sabah, Malaysia?

Theme	Informant Responses
Social Support	Importance of mentorship and community encouragement in fostering entrepreneurial growth. (Informant 2)
Outcome Expectation	Belief in achieving tangible benefits like clarity, action, and sales growth. Belief that affordable loans lead to financial stability and business growth. Belief that funding and training lead to better sales and business outcomes. (Informants 1, 3, and 4)

To begin with, Table 4.25 highlights the impact of financial financing playing an important role for rural womenpreneurs to foster entrepreneurial growth and outlines the theme of social support and expected results. So, using the Social Cognitive Theory (SCT) framework, Table 4.25 explores how these factors contribute to the entrepreneurial journey of rural womenpreneurs and provides insights into developing a comprehensive characterization framework for the rural womenpreneurs behavioral traits.

First, the social support, as emphasized by informant 2, is a key factor in the success of rural womenpreneurs. Similarly, the mentorship and encouragement from the community create an environment where rural womenpreneurs feel supported in taking entrepreneurial risks. So, the studies have shown that social support can strengthen self- efficacy by boosting confidence and resilience in overcoming challenges. According to past studies, Ismail et al. (2023) stated that access to guidance and networks of rural womenpreneurs helps to develop innovative solutions and sustain businesses (Ismail et al., 2023; Othman et al., 2022). In addition, the collaborative environment of social support also facilitates rural womenpreneurs to learn together and foster the entrepreneurial growth of rural womenpreneurs.

According to the feedback from informants 1, 3 and 4, it was revealed that financial financing of rural womenpreneurs helped achieve significant results in increased sales, stability and development of business operations. This is in line with

the SCT framework of expected outcomes which shows that rural womenpreneurs become more motivated to expand their businesses when they achieve the desired results. For example, local agencies that provide affordable loans help rural womenpreneurs to expand their business operations, improve product quality and achieve financial stability. A study by Caroline et al. (2021) found that rural womenpreneurs who have access to finance and receive financing from local agencies show significant business changes and development in increased sales and operational efficiency (Caroline & Rahman et al., 2021). Therefore, local agencies believe that financial financing, training and skills guidance programs for rural womenpreneurs complement the knowledge and needs of rural womenpreneurs for effective business management. According to Nikoloupoulou (2021), business training and coaching including financial planning, marketing strategies, and customer relationship management help womenpreneurs to maximize the benefits of financing (Nikoloupoulou, Tan, Ng, 2022; Isa, 2021; Nasri et al., 2020). Through the combination of financial support and skills development enhances the long-term sustainability of rural womenpreneurs' businesses.

Subsequently, past studies by Othman et al. (2023) stated the interaction between social support and outcome expectations reflects the SCT principle of reciprocal determinism, where personal factors, environmental influences, and behaviors interact dynamically (Othman & Datta, 2023; Selamat et al., 2023; Bandura, 1986, 1997). Other than that, Salleh et al. (2024) added the funding and mentoring programs encourage rural womenpreneurs to practice proactive behavior to improve growth strategies and create a cycle of success and empowerment of rural womenpreneurs in Sabah. In a nutshell, the funding provided to rural womenpreneurs in Sabah, Malaysia, plays a transformative role in the rural womenpreneurs entrepreneurial journeys (Salleh et al., 2024; Chin & Nasri, 2023; Othman et al., 2022). Then, refer to Topimin et al. (2023), the social support through mentorship and community encouragement fosters confidence and resilience, while outcome expectations drive motivation and action. Briefly, these factors contribute to the success and sustainability of rural womenpreneur businesses (Topimin et al., 2023; Goh & Low, 2022; Datta & Othman, 2022).

To further enhance the impact of funding, Yap et al. (2025) suggested the local agencies should integrate mentorship, training, and affordable financial schemes into the programs. By adopting a holistic approach grounded in Social Cognitive Theory,

policymakers can develop a comprehensive characterization framework for rural womenpreneurs, empowering the rural womenpreneurs to thrive and contribute to the socio-economic development of the communities (Yap & Chin, 2025; Othman et al., 2022; Bandura, 1986, 1997).

Based on the findings in Table 4.25 and the Social Cognitive Theory framework, the following researcher recommendations can maximize the impact of funding programs on rural womenpreneurs. First, according to Topimin et al. (2023), the local agencies should strengthen social support systems by connecting rural womenpreneurs with experienced mentors and establishing peer learning groups (Topimin et al., 2023; Datta & Othman, 2022). Then, Selamat et al. (2023) added the purpose of this program is to create a sense of community, encourage knowledge sharing, and foster confidence among rural womenpreneurs (Selamat et al., 2023; Chin & Nasri, 2023). Next, past researcher Salleh et al., (2025) support to increase expected results, local agencies should provide training and workshops on financial management, business planning to help rural womenpreneurs use funds effectively and achieve better business results (Salleh et al., 2025; Nasri & Chin, 2023; Man et al., 2021). Because, through the tailored training modules that address the unique challenges of rural womenpreneurs will further enhance the relevance and impact of these programs (Salleh et al., 2024; Isa et al., 2022). Furthermore, Othman and Datta (2023) added to provide affordable loans with flexible repayment terms can improve financial stability and encourage more rural womenpreneurs to participate in entrepreneurship (Othman & Datta, 2023; Selamat et al., 2023). In the same manner, to simplify application processes and reducing collateral requirements will make funding more accessible to rural womenpreneurs in remote areas. In addition, to monitor and evaluate program outcomes, promote successful rural womenpreneurs stories and role models, to foster reciprocal partnership between local agencies and rural womenpreneurs. To be specific, added by the empirical studies Othman et al. (2022), the results of implementing these recommendations will help local agencies improve the effectiveness of funding programs, empower rural womenpreneurs, and contribute to the socio-economic growth of Sabah's rural communities. Because the holistic approach will create a supportive entrepreneurial ecosystem where rural womenpreneurs can thrive and achieve sustainable business success (Othman et al., 2022; Bandura, 1986; 1997).

Table 4.26

The Challenges Faced by Rural Womenpreneurs in Sabah, Malaysia - Interview Question 1: Tell us your experience, what are the most significant challenges faced by rural womenpreneurs in Sabah, Malaysia?

Theme	Informant Responses
Self-Efficacy	Building confidence to overcome fear and complacency. (Informant 1)
Outcome Expectation	Belief in the benefits of leaving the comfort zone for growth and success. (Informant 2)
Self-Regulation	Lack of discipline and consistency in business operations post-funding. (Informant 3)
Financial Accountability	Addressing mismanagement of funds through education and structured reporting. (Informant 4)

The empowering rural womenpreneurs entrepreneurship is a key driver of economic development and transformative potential for Sabah, Malaysia. However, refer to Table 4.26, rural womenpreneurs face various unique challenges in the framework of Social Cognitive Theory (SCT) focusing on the interaction of personal factors, behavior and environment of rural womenpreneurs in building a business.

First, according to past studies Othman et al. (2022) the urban womenpreneurs often struggle with self-doubt and fear of failure. The informant 1 emphasized that building confidence is important to overcome complacency and fear. In addition, the researcher suggested that fostering self-efficacy through mentoring and skill building programs can empower rural womenpreneurs to operate businesses effectively (Othman et al., 2022; Rahman et al., 2020). Because, without self-confidence rural womenpreneurs will influence decisions and actions to take risks that are considered critical for the growth of their business. Next, informant 2 emphasized that it is important for rural womenpreneurs to get out of their comfort zone to grow their business and achieve success. However, Salleh et al. (2021) added the rural womenpreneurs also often face cultural pressure from society not to take risks and brave actions to get out of their comfort zone and should focus on family and small businesses only. Studies have shown that lack of exposure to diverse business opportunities limits the rural womenpreneurs ability to demonstrate that success transcends traditional roles (Salleh & Hassan, 2021; Zalata et al., 2019).

Therefore, community-based training and exposure programs are necessary to broaden the rural womenpreneurs' entrepreneurial horizons. Other than that, the informant 3 stated that many rural womenpreneurs lack discipline and consistency especially after receiving financial assistance or grants. Apart from lack of discipline and consistency, rural womenpreneurs with weak self-regulation often led to inefficiency in managing daily operations. According to Kamberidou et al. (2022) this challenge is exacerbated by the lack of continuous support systems that help sustain disciplined business practices. So, implementing a structured business plan and follow-up guidance can address the gap (Kamberidou, 2022; Wahid & Sulaiman, 2021; Mohamed and Bakar et al., 2020). To add, informant 4 stated that financial mismanagement among rural womenpreneurs remains a significant obstacle to expanding business. Next, limited financial literacy guidance and training programs become a factor in the ineffective use of funds and affect the sustainability of rural womenpreneurs' businesses. To conclude, Yap et al., (2023) also emphasized the need for financial planning, education and structured reporting systems to ensure accountability, regularity and prioritization of rural womenpreneurs' financial structures to overcome the constraints faced by rural womenpreneurs (Yap et al., 2023; Azmi et al., 2022).

As a conclusion, the challenges faced by rural womenpreneurs in Sabah stem from both internal and external factors. To address the problem, Datta et al. (2022) support the researcher suggest a comprehensive approach includes skills development by implementing programs that build confidence and self-efficacy to empower rural womenpreneurs (Datta & Othman, 2022; Bandura, 1997; 1986) and conducting community engagement initiatives that can challenge societal norms, and encourage the bold entrepreneurial actions to provide cultural awareness to the community (Selamat et al., 2023; Goh & Low, 2022; Bandura, 1997; 1986). In addition, mentoring programs and follow-up mechanisms to ensure consistent self-regulation and operational efficiency to support structured support systems will help each program to achieve its targeted impact, and comprehensive training in financial management and accountability is essential for long-term sustainability. Therefore, Yap et al. (2025) supports future researchers and academics should focus on studies to evaluate targeted impacts including financial education, skill development, cultural awareness, and structured support systems for rural womenpreneurs and local agencies contributing to overall socio-economic development (Yap & Chin, 2025; Chin & Nasri, 2023).

Table 4.27

The Behavioral Traits Contributing to the Success of Rural Womenpreneurs in Sabah - Interview Question 2: In your view, what are the key behavioral traits that contribute to the success of rural womenpreneurs in Sabah?

Theme	Informant Responses
Self-Efficacy	Building confidence to take bold actions and engage on social media, strong belief in one's ability to achieve success through effort, and confidence in their ability to expand and achieve success. (Informants 1, 3, and 4)
Outcome Expectation	Belief that courage leads to expanded reach and increased sales, understanding the benefits of live streaming for customer engagement and sales. (Informants 1 and 2)

Refer to Table 4.27, rural womenpreneurs play a significant role in rural economic development, especially among rural womenpreneurs who balance cultural expectations with business ambitions. In Sabah, rural womenpreneurs exhibit unique behavioral traits that contribute to their success. At that time, the traits, as aligned with Social Cognitive Theory (SCT), underscore the importance of self-efficacy and positive outcome expectations in overcoming obstacles.

First, self-efficacy, the belief in one's ability to succeed, is a fundamental characteristic among successful rural womenpreneurs in Sabah. Informants 1, 3, and 4 emphasized the importance of confidence in taking bold actions and leveraging social media platforms for business growth. In addition, rural womenpreneurs' confidence includes participating in live streaming and online marketing to engage with a wider customer base. Recent research supports the observation, Pattanayak (2023) found that rural womenpreneurs with strong self-efficacy are more likely to experiment with innovative strategies and adapt to changing market demands. Thus, rural womenpreneurs' ability to believe in their potential fosters resilience and overcome uncertainty to grow the long-term goals of the businesses they build. Furthermore, rural womenpreneurs' self-efficacy encourages them to expand their business operations from local markets to larger regional platforms, because confidence is not only a driver but also a catalyst for the acquisition of skills and strategic thinking (Pattanayak., 2023; Gull, 2021; Rahman et al., 2020).

As a conclusion, apart from self-efficacy, outcome expectancy refers to the belief that certain actions will lead to desired outcomes. Meanwhile, informants 1 and 2 emphasized the importance of courage in achieving rural womenpreneurs

entrepreneurial success. For example, using live streaming as a sales strategy increases customer engagement but also increases sales by reaching untapped markets. Meanwhile, research by Isa et al. (2020) shows that rural womenpreneurs who understand the tangible benefits of modern business practices, such as live streaming and e-commerce, report higher business performance. Thus, such belief empowers rural womenpreneurs to use digital tools and innovative marketing approaches. To sum up, the bold actions, such as investing in marketing or diversifying product offerings, stem from the understanding that these efforts will expand the rural womenpreneurs business (Isa, Salleh, Hassan, 2021; Nasri et al., 2020). Next, the behavioral characteristics of self-efficacy and positive outcome expectations play an important role in success and shift the focus of rural womenpreneurs from survival to growth as a critical leap to overcome traditional barriers and leverage modern business strategies in rural areas.

Therefore, based on the interviews and results in Table 4.27, Salleh et al. (2024) support the researchers recommend that local trade agencies continue training programs to provide workshops that build self-efficacy through mentoring and skill development, especially in digital marketing and social media engagement (Salleh et al., 2024; Topimin et al., 2023). In addition, Selamat et al. (2023) stated create a peer network where rural womenpreneurs can share success stories and strengthen their confidence to achieve business success (Selamat et al., 2023; Goh & Low, 2022). Other than that, recent studies by Yap et al. (2025) showed apart from community-based training and support programs, promoting the use of live streaming and e-commerce platforms through accessible training sessions can help rural womenpreneurs achieve success and contribute significantly to socio-economic development in the rural womenpreneur community in Sabah, Malaysia (Yap & Chin, 2025; Nasri & Chin, 2023; Man et al., 2021).

Table 4.28

Using the SCT Framework to Empower Rural Womenpreneurs in Sabah - Interview Question 3: In your opinion, how can the framework be used to support the development and implementation of programs or initiatives aimed at empowering rural womenpreneurs in Sabah?

Theme	Informant Responses
Observational Learning	Mentoring and training programs allow rural womenpreneurs to learn from experienced mentors, trainers, and peers. (Informant 1)
Self-Efficacy	The programs and initiatives provided increase the confidence of womenpreneurs to achieve success, intensive training and coaching increased womenpreneurs' confidence in their ability to adapt products to global standards, training and a grant worth RM10,000 boosts womenpreneurs' self-confidence to grow their businesses. (Informants 2, 3, and 4)
Outcome Expectation	Through the framework, womenpreneurs can see potential benefits such as increased revenue, market expansion, and building a stronger brand, womenpreneurs who received the coaching were driven by the hope of seeing their products penetrate international markets and achieve great success. (Informants 2, and 3)
Environmental Influence	By supporting womenpreneurs through training and financial assistance, the framework creates an environment conducive to business development. (Informant 4)

Refer to Table 4.28, rural womenpreneurs in Sabah have great potential to drive economic transformation. Therefore, Social Cognitive Theory (SCT) provides a framework to support holistic development, address personal, behavioral and environmental factors and build programs to empower rural womenpreneurs in Sabah.

First, the results of interviews conducted with local entrepreneurship agencies, observational learning, as highlighted by informant 1, allows rural womenpreneurs to gain insights and skills by observing experienced mentors and peers. Then, structured mentoring programs by local entrepreneurship agencies provide practical knowledge and foster collaboration, allowing rural womenpreneurs to learn effective strategies to overcome challenges. According to Salleh et al. (2021), exposing rural womenpreneurs to innovative business models and practices helps accelerate the growth of diverse rural entrepreneurship. In addition to implementing business models and practices, training, mentoring, market and industry-specific programs can be tailored to the unique

challenges and needs of rural womenpreneurs through shared learning and networking opportunities (Salleh & Hassan, 2021; Azlin, Ademokun & Goal et al., 2019).

Second, an important component of rural womenpreneurs' empowerment is self-efficacy, or belief in one's ability to succeed in business. Therefore, informants 2, 3 and 4 emphasized that financial grants, training and entrepreneurial mentoring programs from local agencies helped increase confidence among rural womenpreneurs to scale up business operations to a higher level. For example, an intensive entrepreneurship mentoring program offering a RM10,000 grant encourages more rural womenpreneurs to get involved with the aim of improving IR products to meet global standards. To add, Pattanayak (2023) stated that rural womenpreneurs' self-efficacy is closely related to their resilience and ability to take risks, achieve goals and ambitions, and adapt businesses to market demands (Pattanayak, 2023; Gull, 2021; Rahman et al., 2020). Therefore, to build rural resilience Womenpreneurs, programs that build confidence among rural womenpreneurs in Sabah, Malaysia through skill development and financial resources are important.

Furthermore, other than observational learning and self-efficacy, the outcome expectations drive motivation by showcasing the potential reward to rural womenpreneurs endeavors. Informants 2 and 3 stated that the framework allowed rural womenpreneurs to visualize benefits such as increased revenue, market expansion, and international recognition to rural womenpreneurs products. According to Azmi et al. (2022) showcasing successful case studies of rural womenpreneurs who achieved market penetration and brand growth inspires others to follow suit (Azmi et al., 2022; Yunirwant et al., 2021). Then, clear articulation of the outcomes that can be achieved through training programs and campaigns can motivate rural womenpreneurs to actively participate in these initiatives.

Nevertheless, the environmental factors play a key role in the success of rural womenpreneurs. Informant 4 emphasized that training and financial assistance create an ecosystem conducive to business development. As an example, includes access to resources includes grants, infrastructure, and supportive policies, which are essential to fostering womenpreneurs in rural areas. To add, Josep et al. (2021) emphasized the importance of community-level support systems that enable rural womenpreneurs to thrive. So, local agencies and NGOs should work together with researchers to create an environment and ensure that training and financial assistance translates into actionable results. (Josep & Thomas et al., 2021; Wahid & Sulaiman et al., 2020).

In conclusion, recent empirical studies by Topimin et al. (2023) stated the SCT framework provides a comprehensive approach to designing programs and initiatives that empower rural womenpreneurs in Sabah (Topimin et al., 2023; Datta & Othman, 2022; Bandura, 1986). Therefore, based on the interview in Table 1.34, to ensure that the SCT framework, Salleh et al. (2024) stated the rural womenpreneurs empowerment efforts are sustainable and have an impact on business development, the researcher recommends focusing on self-efficacy, outcome expectations, observational learning and environmental influences (Salleh et al., 2024; Selamat et al., 2023; Goh & Low, 2022). Furthermore, Yap et al. (2025) supports the program and structured entrepreneurial mentoring help build confidence by offering mentoring and financial grants to help rural womenpreneurs achieve global standards in product development and showcase real success stories through research and testimonials to inspire rural womenpreneurs (Yap & Chin, 2025; Nasri & Chin, 2023). Briefly, Othman et al. (2021) said to drive economic growth and promote gender well-being in Sabah, the SCT framework for empowering rural womenpreneurs will help create transformative programs and enhance the businesses of rural womenpreneurs by fostering a supportive ecosystem and local agencies to provide financial assistance, infrastructure and support base (Othman et al., 2022; Man et al., 2021).

Table 4.29

The Feasibility of Developing a Comprehensive Framework for Rural Womenpreneurs in Sabah - Interview Question 4: Do you think about the feasibility of developing a comprehensive framework that can be based on the experiences of various rural womenpreneurs throughout Sabah?

Theme	Informant Responses
Outcome Expectation	The belief that awareness and reporting improve business outcomes, and the benefits of applying new knowledge to improve business outcomes. (Informants 2, and 3)
Observational Learning	Learning from successful use of digital platforms and expo participation. (Informant 4)
Reciprocal Determinism	Interaction between regional challenges, tailored guidance, and entrepreneurial behavior. (Informant 1)

Presently, rural womenpreneurs face unique challenges and obstacles that require innovative and local solutions in line with their experiences and Social Cognitive Theory (SCT) suggests a viable strategy to address the challenges faced by rural womenpreneurs in Sabah. As a suggestion, the framework study through three

main themes of SCT including outcome expectations, mutual determination and observational learning of rural womenpreneurs.

First, informants 2 and 3 highlighted the expected outcomes such as rural womenpreneurs believing that awareness and application of new knowledge will have an impact on business development. Meanwhile, rural womenpreneurs will benefit from the programs they participate in such as financial guidance, marketing strategy workshops and resource management. Refer to Azmi et al. (2022), the guidance programs organized aim to achieve practical outcomes such as business growth and market development. Therefore, Yunirwan et al. (2021) added, using the framework built can produce modules for knowledge and practical exposure to real rural womenpreneurs' businesses (Azmi et al., 2022; Yunirwan et al., 2021). The purpose of this approach is to ensure that rural womenpreneurs gain awareness and understand the strategies applied to the businesses they run. Equally important, informant 4 stated that successful observational learning through digital platforms helps rural womenpreneurs to engage in innovative business practices, expand their network of fellow rural womenpreneurs, engage in expo activities and exposure according to the latest market trends. To add, Salleh et al. (2021) found that rural womenpreneurs exposed to observational learning were more willing to use modern tools to expand their business reach. Therefore, taking this into account, Kamberidou (2020) stated that a complete framework helps to open up more opportunities for rural womenpreneurs to learn through the experiences of successful rural womenpreneurs, participate in mentoring programs, expos and digital marketing workshops organized by local agencies (Salleh & Hassan et al., 2021; Kamberidou, 2020; Mohamed & Bakar et al., 2017).

Meanwhile, the reciprocal determinism, as stated by informant 1, highlights the dynamic interaction between regional challenges, rural womenpreneurs entrepreneurial behavior and appropriate guidance. In summary, Sabah's rural womenpreneurs operate in an environment shaped by unique geographical, cultural, and economic factors. At least, addressing these challenges requires a flexible and adaptive framework. Similarly, studies by Othman et al. (2022) emphasize the importance of local interventions that are aligned with the specific needs of rural entrepreneurs. Nonetheless, a complete framework can use a modular design, allowing for adaptation based on regional characteristics. And now, the guidance that can ensure that solutions are relevant to the lived experiences of rural womenpreneurs, increases the rural womenpreneurs

effectiveness and efficiency (Othman et al., 2022; Khan et al., 2021; Wahid & Sulaiman et al., 2019; Agarwal et al., 2018).

In short, Salleh et al. (2024) supports the researchers, rural womenpreneurs and local agencies face unique challenges in understanding the needs of rural womenpreneurs in order to develop a comprehensive framework to empower rural womenpreneurs in Sabah (Salleh et al., 2024; Topimin et al., 2023; Datta & Othman, 2022). Therefore, Selamat et al. (2023) added, by integrating the SCT themes including observational learning, outcome expectations, and reciprocal determination, aiming to refine the framework over time will help empower rural womenpreneurs to overcome barriers, achieve sustainable success, and contribute to socio-economic development (Selamat et al., 2023; Goh & Low, 2022; Bandura, 1986). In addition, Yap et al. (2025) supports to achieve the goal of building this framework, the use of strategies including designing programs that link knowledge and business, making it easy for rural womenpreneurs to access programs and mentoring training from local agencies and using successful rural womenpreneurs as inspiration will help researchers and local agencies to refine the framework over time to suit the geographical and cultural nuances of rural womenpreneurs in Sabah, Malaysia (Yap & Chin, 2025; Nasri & Chin, 2023; Man et al., 2021).

Table 4.30

The Potential Challenges in Developing and Implementing a Comprehensive Framework for Rural Womenpreneurs - Interview Question 5: Do you see any potential challenges or obstacles in developing and implementing such a framework?

Theme	Informant Responses
Self-Efficacy	Self-Efficacy: Building confidence to face societal pressures and sustain motivation. (Informants 1)
Outcome Expectation	Belief in the positive outcomes of sustained effort, mismatch between desired results and actual effort or strategies. (Informants 1, and 3)
Observational Learning	Entrepreneurs observe mentors demonstrating persistence and adaptability. (Informant 2)
Reciprocal Determinism	Interaction between entrepreneurial capacity, behavior, and market demands. (Informant 4)

According to Othman et al. (2022), mentoring and skills building programs are important to foster the self-efficacy of rural womenpreneurs when running a business (Othman et al., 2022; Rahman et al., 2020). In short, to identify the main challenges and obstacles through the lens of the Social Cognitive Theory (SCT) theme, the process of developing a comprehensive framework to develop a framework to empower rural womenpreneurs in Sabah is indeed challenging.

Referring to Table 4.30, informant 1 highlighted that many rural womenpreneurs choose to run businesses according to limited cultural and societal norms. In addition, rural womenpreneurs also choose to take less risks to expand their businesses due to lack of self-confidence and motivation due to social pressures including family and rural communities. Therefore, the researcher stated that gradual support and encouragement from local agencies will help break down the barriers faced by rural womenpreneurs. However, the scalability of the initiative still remains a challenge for rural womenpreneurs due to limited access to qualified mentors and resources. And, to address these challenges, a digital mentoring platform can be developed to reach more rural womenpreneurs throughout Sabah.

Briefly, to empower the rural womenpreneurs in Sabah through a comprehensive framework that embraces Social Cognitive Theory (SCT) holds great promise. However, the process of developing and implementing the framework is fraught with challenges. Then, to identify the key barriers through the lens of the SCT theme and explore strategies to overcome them. First, self-efficacy, as highlighted by informant 1, involves the confidence to face social pressures and maintain motivation. Refer to Othman et al. (2022) who emphasize that consistent mentoring and skills building programs are important to foster self-efficacy as many rural womenpreneurs in Sabah operate within limited cultural and societal norms that discourage risk-taking and entrepreneurship (Othman et al., 2022). Therefore, building confidence to break these barriers is a gradual and resource-intensive process including building digital mentoring platforms that can be developed to reach a wider audience.

Second, informants 1 and 3 noted a mismatch between the outcomes that rural womenpreneurs expect and the strategies or efforts they employ. Ultimately, the unrealistic expectations can lead to frustration and disengagement, especially when rural womenpreneurs' business and efforts fail to yield immediate results. So, Nikoloupoulou (2022) suggested that integrating realistic goal setting and feedback mechanisms into rural womenpreneurs training programs can help manage

expectations. Frequent and effective progress tracking on strategies ensures alignment between efforts and outcomes (Nikoloupoulou, 2022). Therefore, the participation and engagement of rural womenpreneurs and local agencies in this guidance program is always a challenge to help grow the businesses of rural womenpreneurs. Other than self-efficacy and outcome expectation, the observational learning, as stated by informant 2, relies on access to mentors who demonstrate accuracy and adaptability. With this in mind, in rural Sabah, the availability of successful rural womenpreneurs models or mentors is a significant barrier. To add, Othman et al. (2022) emphasized the importance for local agencies to establish a mentoring network so that rural womenpreneurs can learn and observe from experienced rural womenpreneurs (Othman et al., 2022; Salleh et al., 2021). Apart from rural womenpreneurs learning and observing from experienced rural womenpreneurs, logistical challenges faced by rural womenpreneurs and local agencies, such as geographical factors and connectivity issues, complicate the establishment of such networks, but researchers believe mentoring and virtual workshops will help to address some of the gaps that exist faced by rural womenpreneurs and local agencies.

Nonetheless, the reciprocal determinism, as mentioned by informant 4, highlights the interplay between rural womenpreneurs entrepreneurial capacity, behavior, and market demand. Furthermore, rural womenpreneurs often lack the resources and skills to meet dynamic market needs, creating a disconnect between rural womenpreneurs entrepreneurial potential and actual performance. So, Othman et al. (2022) advocate for appropriate guidance to reflect regional market conditions and rural womenpreneurs entrepreneurial characteristics. Then, developing local interventions is resource intensive and requires ongoing market analysis to remain relevant (Othman et al., 2022; Wahid & Sulaiman et al., 2019).

To sum up, the steps to develop and implement a comprehensive framework for rural womenpreneurs in Sabah promise several challenges that must be addressed to ensure its success (Topimin et al., 2023; Selamat et al., 2023; Datta & Othman, 2022). With this in mind, Salleh et al. (2024) support the researchers' suggestion by focusing on self-efficacy, outcome expectations, observational learning, and reciprocal determination, these barriers can be reduced through innovative solutions (Salleh et al., 2024; Goh & Low, 2022; Bandura, 1986). Briefly, Yap et al. (2025) added to address the barriers and challenges faced by rural womenpreneurs strategically, researchers and local agencies should establish a digital platform to conduct mentoring programs to

overcome the geographical limitations faced by rural womenpreneurs in Sabah (Yap & Chin, 2025; Nasri & Chin, 2023). In addition, Othman et al. (2022) support the setting realistic goals, obtaining feedback from rural womenpreneurs, tracking the progress of training modules that are in line with outcome expectations, and inspiring rural womenpreneurs to meet regional demands to develop and implement a comprehensive rural womenpreneurs framework in Sabah (Othman et al., 2022; Man et al., 2021).

Table 4.31

The Collaboration with Local Agencies and Trade Associations to Ensure a Relevant Framework for Rural Womenpreneurs in Sabah, Malaysia - Interview Question 6: How can local agencies and trade associations work with researchers to ensure that the framework is relevant and useful to the needs of rural womenpreneurs in Sabah?

Theme	Informant Responses
Observational Learning	Learning from research-backed insights and best practices, monitoring and participation in program, from successful transitions to modern and digital strategies. (Informants 1, 2, and 3)
Self-Efficacy	Building confidence to use digital platforms effectively. (Informant 4)

Refer Table 4.31, the development of a relevant and useful framework for rural womenpreneurs in Sabah requires a collaborative approach. The local agencies and trade associations, working closely with researchers, can provide insights and practical resources that ensure the framework addresses real-world challenges.

First, through observational learning as stated by informants 1, 2 and 3 is the best learning used by rural womenpreneurs and supported by research. Therefore, local agencies should continue to run mentoring programs and skills workshops, aiming to facilitate the dissemination of insights where rural womenpreneurs can easily observe successful business practices. However, Josep et al. (2021) found that exposure to case studies of rural womenpreneurs transitioning to digital platforms significantly increased understanding and adoption of modern strategies (Josep, Thomas, Salleh & Hassan et al., 2021). Other than that, the agencies can work with researchers to document and share these success stories, creating relatable learning materials for rural womenpreneurs. Other than that, local agencies can also act as a bridge between researchers and rural womenpreneurs by organizing pilot programs that test the framework, keep on monitoring the results of these programs allows for iterative improvements, ensuring that the framework remains practical and relevant.

Additionally, observational learning, building self-efficacy, as stated by informant 4, is essential to enable rural womenpreneurs to effectively use digital platforms. Meanwhile, many rural womenpreneurs face technological and psychological barriers to using digital tools, such as social media marketing or e-commerce platforms. So, according to Josep et al. (2021) emphasize that training programs co-designed by researchers and local agencies can help rural womenpreneurs build confidence and acquire digital skills (Josep, Thomas & Rahman et al., 2021). Hence, by tailoring these programs to address the specific challenges faced by rural womenpreneurs, such as limited internet access or lack of digital literacy, local agencies can make these tools more accessible. Briefly, the researchers suggest that local agencies continue to support the efforts of rural womenpreneurs by providing financial subsidies for technology and digital needs, face-to-face training, and ongoing mentoring to build confidence and maintain long-term learning.

Gradually, past researchers believe the collaboration between local agencies, trade associations and researchers is essential to develop a framework that empowers rural womenpreneurs in Sabah (Selamat et al., 2023; Topimin et al., 2023; Datta & Othman, 2022). Similarly, to address the unique challenges and needs of rural womenpreneurs in Sabah, the researchers, Salleh et al. (2024) suggest that local agencies should focus on building self-efficacy and observational learning to ensure that the framework is practical and impactful for growing rural womenpreneurs' businesses (Salleh et al., 2024; Goh & Low, 2022; Bandura, 1986). In addition, the researchers believe that collaborating with local agencies to design and conduct training using digital platforms, creating cases and using modern strategies will help to strengthen the strategy for building the framework for growing rural womenpreneurs' businesses in Sabah. To add, Yap et al. (2025) added the implementation of pilot programs, repeated evaluation, improvement and continuous support from researchers and local agencies will have a positive impact on the business development of rural womenpreneurs in Sabah according to their needs and unique challenges (Yap & Chin, 2025; Nasri & Chin, 2023; Othman et al., 2022; Man et al., 2021).

Table 4.32

The Potential Impact of Research on Rural Womenpreneurs in Sabah - Interview Question 7: What do you think about the potential impact of this research on the lives and livelihoods of rural womenpreneurs in Sabah?

Theme	Informant Responses
Observational Learning	Learning through collaborative research and best practices, research findings and monitoring outcomes. (Informants 1, and 2)
Self-Efficacy	Building confidence in using internet and technology for financial growth. (Informant 3)
Outcome Expectation	Belief that international marketing will lead to business growth. (Informant 4)

Table 4.32 states that rural womenpreneurs in Sabah contribute significantly to the socio-economic development of their communities. However, rural womenpreneurs face unique challenges that limit their potential. In addition, research that aims to understand the needs and experiences provides an opportunity to create an actionable framework that improves the lives, livelihoods of rural womenpreneurs and the transformative impact of research through Bandura's (1986) theory, namely SCT. Refer to SCT by Bandura (1986), through observational learning, informants 1 and 2 emphasized the importance of rural womenpreneurs learning from collaborative research and sharing best practices (Bandura, 1986). Because research that documents successful case studies and provides actionable insights allows rural womenpreneurs to adapt strategies that have proven effective. Therefore, Josep et al. (2021) found that rural womenpreneurs who participated in collaborative programs were more likely to implement modern business practices. Therefore, by monitoring and analyzing the results of research-supported initiatives, rural womenpreneurs can make informed decisions and adopt innovations that increase productivity (Josep, Thomas, Salleh & Hassan et al., 2021).

However, informant 3 emphasized the role of research in building self-efficacy, particularly in helping rural womenpreneurs gain confidence in using technology and the internet for financial growth. First, using digital platforms such as social media and e-commerce, rural womenpreneurs have the opportunity to expand market access and potentially increase their income. Equally important, Isa et al. (2021) asserted that research-driven training programs focused on digital literacy and technology tools significantly increased entrepreneurial confidence (Isa, Nasri & Rahman et al., 2021).

By empowering rural womenpreneurs to navigate the digital economy, the initiative enabled them to access a wider market, streamline operations, and increase financial outcomes. Next, according to informant 4, research helped reinforce the belief that engaging in international marketing would lead to business growth. Then, the outcome expectation motivated rural womenpreneurs to adopt strategies that positioned the products for the global market. Similarly, Azmi et al. (2022) stated that rural womenpreneurs who had access to international markets and marketing tools achieved better business outcomes (Azmi, Isa, & Nasri et al., 2022). As a result, the research has explored market trends, customer preferences and export logistics equips rural womenpreneurs' businesses with the knowledge to compete internationally. For this reason, not only diversifies the income streams, but also increases the rural womenpreneurs economic resilience.

However, Selamat et al. (2023) past research has the transformative potential to improve the lives and pursuits of rural womenpreneurs in Sabah (Selamat et al., 2023; Topimin et al., 2023; Datta & Othman, 2022). Moreover, Salleh et al. (2024) fostering observational learning, building self-efficacy, and reinforcing positive outcome expectations, research provides actionable insights and tools that empower rural womenpreneurs to overcome challenges and achieve sustainable growth (Salleh et al., 2024; Goh & Low, 2022; Bandura, 1986). In addition, the researchers proposed a strategy for local agencies to create a platform and hold skills workshops to increase and build rural womenpreneurs' knowledge of the importance of technology and digital, because using this digital platform will impact rural womenpreneurs' businesses to facilitate access to international markets. Furthermore, Othman et al. (2022) suggested based on research findings, case studies and best practices of successful rural womenpreneurs will help rural womenpreneurs navigate export logistics and implement a system to monitor and evaluate the impact of research-driven initiatives to ensure continuous improvement (Othman et al., 2022; Man et al., 2021). In conclusion, as a result of leveraging this strategy, Sahlan et al. (2022) supports the future research can produce meaningful differences and rural womenpreneurs can contribute to economic growth and success in the long term (Sahlan & Wahid, 2022; Farid & Salleh, 2021).

Table 4.33

The Key Behavioral Aspects to Address in a Characterization Framework for Rural Womenpreneurs - Interview Question 8: What specific aspects of the behavior of rural womenpreneurs do you think are most important to address in a characterization framework?

Theme	Informant Responses
Outcome Expectation	Belief that leadership actions will result in societal impact (Informant 1)
Observational Learning	Learning through shared insights and collaborative efforts (Informant 2)
Self-Efficacy	Empowering womenpreneurs to believe in their potential for growth, building confidence to set and achieve goals (Informants 3, and 4)

To begin with, local agencies play an important role in addressing the unique challenges faced by rural womenpreneurs that limit their ability to achieve sustainable growth. Through initiatives aligned with Social Cognitive Theory (SCT), rural womenpreneurs focus on expected outcomes, self-efficacy and observational learning to foster entrepreneurial growth and resilience.

First, refer to Table 4.33 the outcome expectations, as stated by informant 1, reflect the belief that improving financial management skills leads to business stability. Hence, many mentoring programs emphasize teaching financial literacy, including budgeting, record keeping and investment planning. Then, Yap et al. (2023) observed that rural womenpreneurs equipped with financial management skills are more likely to achieve business sustainability (Yap et al., 2023; Azmi et al., 2022). In addition, through the entrepreneurship guidance program, rural womenpreneurs are highlighted the importance of knowing how to manage finances and resources effectively to plan future business growth. Furthermore, informant 2 emphasized the priority of building self-efficacy through mentoring programs because the programs conducted and designed to help rural womenpreneurs help increase confidence in making financial and business decisions to empower rural womenpreneurs in rural areas of Sabah. Other than that, Yap et al. (2023) noted that self-efficacy is a significant predictor of rural womenpreneurs' success in handling responsibilities as mothers, wives, families and growing businesses in rural areas, Sabah (Yap et al., 2023; Rahman et al., 2020). Briefly, confidence and financial management of rural womenpreneurs help to make

sound decisions, dare to take calculated risks, increase resilience and profitability in businesses run by rural womenpreneurs.

Equally important, informants 3 and 4 stated that rural womenpreneurs prioritize self- efficacy as belief and confidence in their potential to grow and succeed in the business they are involved in. Pattanayak et al. (2023) stated in a previous study, the priority of self- efficacy is closely related to entrepreneurial resilience and influences the business development of rural womenpreneurs to achieve success. So, recognizing that self-efficacy influences the business success of rural womenpreneurs, Shafei and Isa (2023) supports the researchers suggest that local agencies regularly hold entrepreneurship programs specifically designed for rural womenpreneurs that aim to build skills, goal-setting workshops, and recognition of achievements should be part of the framework to overcome challenges and maintain long- term business growth (Pattanayak, Shafei & Isa, 2023).

As a result, Sijabat (2024) stated the focus of building a framework to characterize rural womenpreneurs in Sabah should address the behavioral aspects of outcome expectations, self-efficacy, and through observational learning (Sijabat, 2024). Because the effect of focusing on these dimensions helps to effectively empower rural womenpreneurs and drive positive change in the rural womenpreneur community in Sabah. In short, researchers propose to integrate a module to develop a framework for characterizing the characteristics and behavior of rural womenpreneurs in Sabah, Malaysia with local agencies regularly creating community- focused leadership coaching programs, peer networks, workshops and platforms to encourage rural womenpreneurs to learn through observation from successful rural womenpreneurs, have knowledge of collective solutions and establish goal setting to improve rural womenpreneurs' self-esteem. Subsequently, Sijabat et al. (2024) and researchers believe that the combination of these dimensions will help understand and shape the behavioral characteristics of rural womenpreneurs, driving personal and community growth (Sijabat, Sahid, Norhisham & Narmaditya, 2024).

Table 4.34

The Mentoring Conducted for Rural Womenpreneurs in Sabah, Malaysia - Interview Question 9: Can you share what mentoring is conducted by your local agency or trade association towards rural womenpreneurs in Sabah, Malaysia? Why was the coaching conducted and what were the results?

Theme	Informant Responses
Outcome Expectation	Belief that financial management skills will lead to business stability (Informant 1)
Self-Efficacy	Building confidence to take control of finances and business decisions (Informant 2)
Observational Learning	Learning best practices through real-world examples of success and mentorship (Informants 3, and 4)

To begin with, local agencies play an important role to address the unique challenges faced by rural womenpreneurs that limit their ability to achieve sustainable growth. Through initiatives aligned with Social Cognitive Theory (SCT), rural womenpreneurs focus on expected outcomes, self-efficacy and observational learning to foster entrepreneurial growth and resilience.

First, the outcome expectations, as stated by informant 1, reflect the belief that improving financial management skills leads to business stability. Hence, many mentoring programs emphasize teaching financial literacy, including budgeting, record keeping and investment planning. Then, Yap et al. (2023) observed that rural womenpreneurs equipped with financial management skills are more likely to achieve business sustainability (Yap et al., 2023; Azmi et al., 2022). In addition, through the entrepreneurship guidance program, rural womenpreneurs are highlighted the importance of knowing how to manage finances and resources effectively to plan future business growth. Furthermore, informant 2 emphasized the priority of building self-efficacy through mentoring programs because the programs conducted and designed to help rural womenpreneurs help increase confidence in making financial and business decisions to empower rural womenpreneurs in rural areas of Sabah. Then, Yap et al. (2023) noted that self-efficacy is a significant predictor of rural womenpreneurs' success in handling responsibilities as mothers, wives, families and growing businesses in rural areas, Sabah (Yap et al., 2023; Rahman et al., 2020). Briefly, confidence and financial management of rural womenpreneurs help to make sound decisions, dare to take

calculated risks, increase resilience and profitability in businesses run by rural womenpreneurs.

Subsequently, informants 3 and 4 stated that rural womenpreneurs often apply observational learning from real-world examples and success stories of rural womenpreneurs as inspiration to drive their resilience to handle responsibilities as mothers, wives, families and grow businesses. With this in mind, the mentoring program organized by entrepreneurship agencies connecting rural womenpreneurs with experienced mentors to share strategies, overcome challenges and achieve success in business. Therefore, studies by Othman et al. (2022) found that best practices and business models who successfully inspire rural womenpreneurs to embrace innovative solutions (Othman et al., 2022; Khan & Salleh et al., 2021; Basit et al., 2020). And, mentors also provide practical advice on marketing, customer engagement and operational efficiency, which allows mentees to approach.

In a nutshell, the mentoring program run by local agencies and trade associations in Sabah aims to address the critical challenges faced by rural womenpreneurs in Sabah. Still, Sahid et al. (2024) added through observational learning, focusing on outcome expectations and self-efficacy, programs run by local agencies will help build and hone the skills of rural womenpreneurs to be more confident in managing the businesses they run (Sahid et al., 2024; Pattanayak et al., 2023; Bandura, 1986). Therefore, past researchers Sijabat et al. (2024) suggest that financial management awareness workshops be improved to be more many rural womenpreneurs in rural areas, increase formal mentoring programs that connect rural womenpreneurs with successful rural womenpreneur business leaders, introduce and guide rural womenpreneurs to use digital platforms for real-time mentoring, financial tracking and resource sharing (Sijabat, 2024; Farid & Salleh, 2021). Equally important, through this strategy, researchers believe that the mentoring program carried out will have a deeper and lasting impact on the lives and livelihoods of rural womenpreneurs in Sabah.

Table 4.35

The Challenges Faced by Rural Womenpreneurs in Managing Business and Family in Sabah - Interview Question 10: Tell us about the situation and challenges of rural womenpreneurs managing business and family, how do rural womenpreneurs in Sabah, Malaysia manage it?

Theme	Informant Responses
Self-Efficacy	Building confidence to balance family and business commitment, building confidence to overcome relational challenges and sustain business efforts (Informants 1, and 4)
Reciprocal Determinism	Interaction between business scale, spiritual beliefs, and entrepreneurial actions (Informant 2)
Self-Regulation	Maintaining consistent efforts despite relationship pressures (Informant 3)

To begin with, rural womenpreneurs in Sabah carry out their roles as wives, mothers, children, managing the home and running businesses in the rural areas of Sabah. Although rural womenpreneurs have to deal with society's taboo view that women should carry out responsibilities at home, rural womenpreneurs show extraordinary resilience and adaptability. Therefore, from the findings in Table 4.35, the researcher explored the situation and strategies of rural womenpreneurs in handling their roles and responsibilities as mothers, wives, children and rural womenpreneurs through the lens of Social Cognitive Theory (SCT). With this, self-efficacy as emphasized by informant 1 and 4, involving rural womenpreneurs building confidence to effectively manage family and business. Similarly, rural womenpreneurs are adept at adapting to handling responsibilities at home and running a small business which requires them to have strong beliefs in their ability to succeed in both roles. . Then, Pattanayak et al. (2023) found that self-efficacy is a critical factor for rural womenpreneurs in managing multiple roles. To add, the programs that focus on confidence- building, such as leadership training and time management workshops, empower the rural womenpreneurs to handle competing demands calmly and efficiently (Pattanayak & Rahman et al., 2023). So, by fostering self-confidence, rural womenpreneurs are able to maintain their entrepreneurial drive while fulfilling family responsibilities.

Subsequently, the reciprocal determinism, highlighted by informant 2, reflects the interaction between business scale, spiritual beliefs and rural womenpreneurs actions Bandura, (1986). Presently, many rural womenpreneurs in Sabah draw strength from the spiritual values, which influence the rural womenpreneurs decisions and resilience in overcoming challenges. Meanwhile, Yap et al. (2023) stated that spiritual beliefs often act as a source of motivation and stability for rural womenpreneurs. So, the beliefs guide rural womenpreneurs actions, helping to find balance and purpose in rural womenpreneurs roles as owners and family members (Yap et al., 2023; Sorayah et al., 2021; Hassan et al., 2020). Similarly, appropriate collaboration, including respect for culture and spirituality, can help increase the effectiveness of support programs for rural womenpreneurs. After that, self-regulation, many rural womenpreneurs face the expectations and views of society to build a family compared to the aspirations of rural womenpreneurs, informant 3 stated during the interview to continue to choose to maintain good relationships with the surrounding community to avoid potential conflicts, even though rural womenpreneurs face stress in relationships. In conclusion, according to past studies by Pattanyak et al. (2023) the rural womenpreneurs face various unique challenges to manage business and family responsibilities at the same time. Therefore, to address these challenges requires a comprehensive approach that combines self-efficacy, reciprocal determination and self-regulation. Then, the past study by Yap et al. (2023) supported the results of effectively empowering rural womenpreneurs will have a positive impact on stakeholders to increase the potential and contribution of rural womenpreneurs to society in Sabah. In short, the researchers recommend that local agencies guide rural womenpreneurs and provide effective training including leadership knowledge, time management, emotional resilience to increase self-efficacy, offer practical tools for self-regulation, develop interventions that are consistent with the spiritual beliefs and cultural values of rural womenpreneurs in their respective communities. Other than that, Sorayah et al. (2021) and the researchers believed that through the guidance and strategy carried out by local agencies and stakeholders to establish peer support groups, the provision of social media platforms will encourage rural womenpreneurs to easily interact, collaborate and make successful rural womenpreneurs role models and achieve realistic business goals (Pattanyak & Yap et al., 2023; Sorayah et al., 2021; Hassan et al., 2020). In conclusion, the results of implementing this strategy will help rural womenpreneurs to achieve a balance between

business and family roles and responsibilities, as well as foster economic and social empowerment.

Table 4.36

The Overcoming Obstacles and Failures Among Rural Womenpreneurs in Sabah - Interview Question 11: Can you share the experiences of rural womenpreneurs facing obstacles or failures in business? How do rural womenpreneurs in Sabah, Malaysia rise from the challenge?

Theme	Informant Responses
Self-Efficacy	Build confidence to overcome business failures and rebound, manage time and responsibilities, rebuild the business and overcome financial struggles, diversify products, and increase income (Informants 1, 2, 3, and 4)
Outcome Expectation	The belief that seeking guidance will lead to recovery and growth, rest and recovery lead to enhanced energy and creativity (Informants 1, and 2)
Observational Learning	Learning from peers who have successfully recovered from failures and womenpreneurs who have achieved financial success through training (Informants 1, and 4)

Refer to Table 4.36, the rural womenpreneurs in Sabah often face major challenges in rural womenpreneurs business journey, including financial problems, market fluctuations and personal setbacks. However, these rural womenpreneurs demonstrate remarkable resilience and determination to rise from these challenges. That is, exploring rural womenpreneurs experiences and strategies through the lens of Social Cognitive Theory (SCT). To be specific, self-efficacy, highlighted by informants 1, 2, 3, and 4, plays a key role in helping rural womenpreneurs overcome failure. Furthermore, the confidence to rebuild rural womenpreneurs businesses, diversify the product offerings, manage time, and responsibilities is essential for recovery and growth. Next, Pattanayak et al. (2023) stated that self-efficacy enables rural womenpreneurs to view failure as an opportunity for learning and improvement (Pattanayak & Rahman et al., 2023). Then, the rural womenpreneurs in Sabah often respond to financial problems by innovating the products, identifying new markets and leveraging available resources to rebuild their ventures. For this reason, the training programs that focus on skill development and goal setting further enhance confidence.

Just as important, other than self-efficacy, the outcome expectations, as emphasized by informants 1 and 2, indicate a belief that seeking guidance and time to rest and recover leads to long-term growth. So, most rural womenpreneurs attend entrepreneurship workshops, participate in community programs and choose to seek guidance from experienced mentors to increase their knowledge of business direction and maintain momentum while running their businesses and responsibilities as mothers, wives, housewives and rural womenpreneurs in Sabah. According to Othman et al. (2022), observations of rural womenpreneurs who engage with guidance from mentors will grow faster and experience sustainable personal and business growth (Othman & Azmi et al., 2022; Isa & Khan et al., 2021). In addition, rural womenpreneurs who have time to rest will have the space and time to be more creative and energetic to address challenges, as well as focus on innovation in observational learning. In this regard, observational learning as stated by Informants 1 and 4 also involved learning from peers who successfully overcame failure and achieved financial success in business. Further, witnessing the recovery and achievements of others provides a powerful resource and practical insight. Until Salleh et al. (2021) emphasize the importance of role models in fostering resilience among rural womenpreneurs (Salleh & Yunirwan et al, 2021). In the same way, the community networks and training programs that showcase rural womenpreneurs success stories offer practical strategies for overcoming obstacles and building sustainable businesses.

As a conclusion, the resilience of rural womenpreneurs in Sabah demonstrates the ability to overcome business failures through confidence, mentoring, and inspiration from peers. In short, referring to Table 4.36, past researchers Bandura (2000, 1999) believe that addressing the challenges faced by rural womenpreneurs requires collaboration from various parties including local agencies, government, academics and community support to facilitate observational learning of rural womenpreneurs, giving rural womenpreneurs the advantage of participating in mentoring programs to further strengthen self-efficacy of rural womenpreneurs in Sabah (Bandura, 2000, 1999). Therefore, Yap et al. (2023) and researchers suggest focusing on the implementation of the program to rebuild the confidence of rural womenpreneurs by providing practical tools for the recovery of rural womenpreneurs' businesses, providing personalized guidance and story resources, creating networks and social media platforms aimed at guidance and advice for rural womenpreneurs easy to connect and share recovery stories, providing examples of best practices as role models from successful rural

womenpreneurs for rural womenpreneurs to increase creativity and ability to solve problems encountered while carrying out their responsibilities as wives, mothers, children, housewives and rural womenpreneurs full-time (Yap et al., 2023; Sorayah et al., 2021; Joseph et al., 2020).. Because, by utilizing these strategies and methods, rural womenpreneurs will have a positive impact and can continue to rise from challenges, as well as contribute to personal and community growth.

4.5 Recaptulation of Study Findings

Qualitative data analysis yielded a series of themes that encompassed the lived experiences, behavioral traits, and determinants of success that influenced the entrepreneurial endeavors of rural womenpreneurs in Sabah. According to Robinson and Smith (2023), these themes were derived from a systematic manual thematic analysis, which identified and organized recurring patterns in the narratives of rural womenpreneurs and local agency mentors. In line with modern qualitative research norms, the findings detailed in this chapter emphasize the authentic voices of the participants, deferring additional interpretations and theoretical discourse to Chapter 5 (Robinson & Smith, 2023). Because the distinction to make sure analytical precision and maintained coherence with the research's objectives. Subsequently, the key theme that emerged from the interviews with womenpreneurs from rural areas was how social and cultural norms influenced rural womenpreneur's business choices. Many participants said that their primary responsibilities were at home, which influenced how much time, energy, and mobility they could dedicate to their businesses. According to past researcher, Chimonan and Maziriri (2023) stated as one participant stated, "If I didn't take care of the household first, then villagers would be like wives who are not good at taking care of the family," suggesting that rural womenpreneurs were expected to take care of their homes before they could work. From here on, recent studies have documented similar findings, underlining the persistent constraints that gender norms impose on rural womenpreneurs's entrepreneurial participation in rural communities (Chimona & Maziriri, 2023). Then, the mobility restrictions were also a common issue, with participants saying they felt like they were being watched when they attended training sessions or business meetings outside of their companies. Structural and environmental barriers exacerbate the difficulties faced by rural womenpreneurs. Limited access to financial capital, strict banking requirements, and lack of

documentation are key problems. One woman said, “Banks have a lot of paperwork... I don’t have pay slips, so it’s hard to get capital.” Referring to past studies, Urban and Muzamhindo (2024) stated these are infrastructure problems, such as poor roads and slow internet, make it difficult for businesses to grow and enter new markets. These structural barriers reflect the persistent systemic inequalities that affect rural entrepreneurial ecosystems, as highlighted in recent rural development research (Urban & Muzamhindo, 2024).

Despite these limitations, the stories show that rural womenpreneurs have strong behavioral strengths. When the going gets tough, many of them say they are strong, determined, and resourceful. “If you fall, you get back up.” “I’ve been through a lot of tough times,” said one participant. Next, rural womenpreneurs often demonstrate adaptive creativity by repurposing natural materials to create marketable products: “I use whatever I have... even village leaves can be a product.” Then, Harrison and Jurowetzki (2024) stated this incident demonstrates a broad trend of innovative survival strategies identified among womenpreneurs in resource-limited environments (Harrison & Jurowetzki, 2024). A strong theme that emerged was the desire to start a business. Many rural womenpreneurs felt that starting a business was a way to help their families’ financial situation. To add, one participant said, “I started a business so that my children wouldn’t have to struggle like they did before.” Being recognized by the community also increased their motivation: “When people from the village praise my work, my spirits rise.” To add, Henry and Foss (2022) stated this motivation is consistent with the feminist entrepreneurship literature, which highlights the importance of emotional and social motivation in sustaining rural womenpreneur’s entrepreneurial endeavors (Henry & Foss, 2022). Subsequently, the local agency mentors’ findings add to the rural womenpreneur’s stories by providing them with more information. Meanwhile, the local agencies mentors from Ko-Nelayan and Richgrads Academy observed that while rural womenpreneurs often demonstrate a strong work ethic, many individuals face challenges with reduced confidence in overseeing or growing their businesses. Next, one mentor said, “They don’t feel qualified to run a big business, they always say ‘I’m not good at that,’” which is indicative of how people feel about their own abilities. In conclusion, Osei and Ackah (2023) added the family dynamics also create barriers, as mentors often cite examples of where spousal constraints have restricted rural womenpreneur’s participation in training programs and this observation reflects a trend identified in a recent past study, showing that family influences can both facilitate and

hinder the advancement of rural womenpreneur's entrepreneurship (Osei & Ackah, 2023). Nevertheless, the local agencies' mentors also found weaknesses in the agency's support system. Because most people liked the training program, but mentors said that many of the modules did not reflect well what it was like to live in a rural area, especially with limited technology. To illustrate, one mentor said, "The program is good, but it is not suitable for the situation in a village where there is no internet." They also highlighted that follow-up after the training was inadequate, saying, "After the course, they go home... there is no one to monitor progress." The past research by Royo and Prats (2023) support these institutional constraints reflect difficulties identified in extensive entrepreneurial capacity building research (Royo & Prats, 2023). The findings of this study illustrate the complex interactions between cultural norms, structural barriers, behavioural resilience and institutional support systems that influence the trajectories of womenpreneurs in rural Sabah. This chapter also discusses the experiences of rural womenpreneurs and local agency mentors. It shows how their perspectives are similar, which will be explored in more detail in Chapter 5 using a Social Cognitive Theory framework. In short, the themes found here are derived from the real experiences of participating in rural womenpreneurs, ensuring that the analysis is valid and accurately reflects what it is like to be a rural womanpreneur in Sabah.

4.6 Conclusion

This chapter presents the findings of data analysis. The results of the study are also discussed in detail based on the research objectives. The findings of the study include the definitions of factors that cause rural womenpreneurs to lag behind male entrepreneurs and identify success factors and behavioral characteristics of rural womenpreneurs in Sabah, Malaysia, from rural womenpreneurs and local agencies perspectives. An overview of the findings was also presented in this chapter. The next chapter concludes the research findings, and the contributions and implications are described.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter discusses the findings of the study through the lens of Social Cognitive Theory (SCT) and synthesises the behavioural characteristics, success factors, and challenges experienced by rural womenpreneurs in Sabah, Malaysia. The chapter integrates the perspectives of both rural womenpreneurs and agency mentors, providing a holistic interpretation of how personal, environmental, and behavioural determinants shape entrepreneurial outcomes. Briefly, the proposed Comprehensive Characterization Framework is presented to demonstrate the theoretical and practical contributions of the study. Subsequently, this chapter further elaborates on the implications for local agencies, rural womenpreneurs, and academics, followed by the limitations of the study, suggestions for future research, and the conclusion.

5.2 Recaptulation of Study

This study was conducted to examine the behavioral characteristics and success factors of rural womenpreneurs in Sabah, Malaysia, while identifying the underlying reasons why they continue to lag behind male entrepreneurs in Sabah. To sum up, the comprehensively address this goal, this study uses Social Cognitive Theory (SCT) as its main theoretical framework. Through SCT, this study explores how personal beliefs, environmental influences, and behavioral capacities interact dynamically to shape the outcomes of rural womenpreneurs. Briefly, this theoretical lens allows the study to analyze not only the challenges that exist but also how rural womenpreneurs respond cognitively and behaviorally to those challenges.

5.3 Summary of Research Objectives and Questions

To systematically structure the investigation, this study is guided by three research objectives and corresponding research questions. The first objective aims to identify social, cultural and economic factors that contribute to gender differences in rural womenpreneurs entrepreneurship. Then, the findings reveal that deep-rooted

cultural expectations, unequal access to financial and institutional resources and limited mobility continue to limit rural womenpreneurs's full participation in entrepreneurial activities. By examining these constraints, Chimomona and Maziriri (2023) stated that this study demonstrates how structural barriers intersect with family expectations, ultimately disadvantage rural womenpreneurs. In addition, this is consistent with the recent observations that gender norms and socioeconomic inequalities continue to hinder the advancement of rural womenpreneur's entrepreneurship in rural contexts (Chimomona & Maziriri, 2023).

The second objective examines the strategies, resources and personal strengths that enable rural womenpreneurs to achieve entrepreneurial success despite these limitations. To add, the narratives shared by participants indicate that rural womenpreneurs who demonstrate strong resilience, adaptability and a proactive approach to learning are better prepared to navigate challenges. Access to mentoring programmes, community-based learning and microfinance opportunities further support their entrepreneurial development. According to Osei and Ackah (2023), these findings reinforce the relevance of Social Cognitive Theory (SCT), particularly its emphasis on self-efficacy and observational learning as key determinants of behavioral responses to adverse circumstances. Such insights are consistent with recent research highlighting the role of self-confidence, role modeling, and informal learning networks in enhancing rural womenpreneur's entrepreneurial capabilities (Osei & Ackah, 2023).

Moreover, the third objective focused on identifying behavioral characteristics that define successful rural womenpreneurs and understanding how these behaviors impact their businesses and communities. The study found that many rural womenpreneurs employ problem-solving approaches characterized by creativity, persistence, and emotional regulation. Subsequently, the rural womenpreneurs ability to balance household responsibilities with business operations not only reflects strong internal resilience but also positions them as influential role models in their communities. Through the lens of SCT, Henry and Foss (2022) support these behavioral characteristics illustrate how local agency interacts with environmental pressures to shape sustainable entrepreneurial identities. This is consistent with contemporary evidence suggesting that rural womenpreneur's entrepreneurial behavior often develops through an ongoing negotiation between personal strengths and sociocultural expectations (Henry & Foss, 2022).

5.4 Summary of Methodology

Methodologically, this study uses a qualitative narrative design to capture the lived experiences, challenges, and behavioral responses of rural womenpreneurs in a contextually rich and meaningful way. This approach was chosen because it allows researchers to explore the depth and complexity of human experience, an essential component in understanding how behavior is constructed in social and cultural settings. On the other hand, unlike quantitative methods, which may ignore the nuances of personal narratives, narrative designs provide detailed insights into participants' thoughts, emotions, and decision-making processes.

Currently, recent qualitative entrepreneurship research by Harrison and Jurowetzki (2024) has highlighted the suitability of narrative approaches for studying the lived realities of rural womenpreneurs, especially in rural and marginalized contexts (Harrison & Jurowetzki, 2024). The sampling process combines purposive and snowball sampling strategies. For this reason, purposive sampling was used to select 10 rural womenpreneurs who met certain criteria, including operating a business for more than three years, being registered with a local agency, and balancing dual roles as an entrepreneur and a family caregiver. Similarly, this ensured that participants had the depth of experience needed to address the research objectives. Snowball sampling was then used to recruit four mentors from Ko-Nelayan and Richgrads Academy, two agencies actively involved in mentoring rural entrepreneurs. Supported by empirical studies Osei and Ackah (2023) stated these approach facilitated the participation of informants with institutional expertise, thus enriching the data set with insights into the structural and organizational influences that influence rural womenpreneurs. Such a combined sampling strategy is increasingly recognized as effective in entrepreneurship research to access information-rich participants (Osei & Ackah, 2023). In fact, thematic analysis was used to analyze the data because it allows for the identification and interpretation of recurring patterns across participants' narratives. Through systematic coding and categorization, six main themes emerged from the rural womenpreneurs including self-efficacy, observational learning, outcome expectations, environmental influences, social support, and reciprocal determinism. The mentor's perspective produced parallel themes, allowing for cross-comparisons between experiential and institutional perspectives. According to Robinson and Smith (2023), this dual perspective enhances analytical depth by demonstrating how the behavioral traits

expressed by rural womenpreneurs align with the mentor's observations. Contemporary studies have highlighted that such a triangulated perspective enhances the rigor and credibility of qualitative findings (Robinson & Smith, 2023). In total, this study involved fourteen participants, comprising 10 rural womenpreneurs and four local agency mentors. The combination of their experiential and institutional perspectives provides a holistic understanding of the entrepreneurial ecosystem in rural Sabah. Past studies by Chimona and Maziriri (2023) stated, their contributions are crucial in shaping the study findings, particularly in illustrating how behavioural characteristics intersect with social norms, structural barriers and environmental constraints, a pattern that is widely reflected in the current literature on rural womenpreneurs (Chimona & Maziriri, 2023).

5.5 Factors Contributing to the Disparity Between Male and Female Entrepreneurs

The findings of this study indicate that rural womenpreneurs in Sabah face multiple sociocultural, economic and environmental challenges that continue to widen the entrepreneurial gap between rural womenpreneurs and men. Although the rural womenpreneurs in rural communities are increasingly participating in income-generating activities, their entrepreneurial performance is still constrained by traditional gender norms that position rural womenpreneurs primarily as caregivers, wives and mothers. These cultural expectations shape the environment in which rural womenpreneurs make decisions, thereby influencing their entrepreneurial behavior and trajectory. Within the framework of Social Cognitive Theory (SCT), Chimomona and Maziriri (2023) stated these constraints reflect the role of strong environmental determinants, which interact with personal beliefs and behavioral capacities to facilitate or inhibit entrepreneurial action. Recent empirical work has also reported that sociocultural expectations significantly limit rural womenpreneur's entrepreneurial opportunities (Chimomona & Maziriri, 2023).

Subsequently, thematic analysis of the study revealed that environmental influences including limited access to skills building programs, financial constraints, unpredictable weather and household responsibilities were frequently mentioned by informants (1, 3, 4 and 5). To add, SCT explains that such environmental pressures function as "conditions" that shape rural womenpreneurs behavior by providing

opportunities or imposing constraints. For rural womenpreneurs, these conditions often inhibit rather than support entrepreneurial engagement. Informant 3 emphasized how unpredictable weather directly reduces sales, while Informant 5 emphasized the need for local agency programs to guide business decisions. In addition, Osei and Ackah (2023) stated these environmental barriers reduce rural womenpreneur's behavioral ability to plan, take risks, or expand operations compared to men who typically face fewer domestic and cultural expectations. As a conclusion, this pattern is consistent with research showing that rural womenpreneurs often struggle to grow their businesses due to external constraints beyond their control (Osei & Ackah, 2023).

In addition, the cultural norms further reinforce the entrepreneurial gap. To be specific, SCT by Bandura (2001, 1991, 1986) argues that personal beliefs and behaviors are shaped by social structures such as family expectations, community values, and cultural discourse (Bandura, 2001, 1991, 1986). In rural Sabah, rural womenpreneur's expectations of prioritizing caregiving responsibilities influence how they allocate time, manage business demands, and assess their entrepreneurial self-worth. However, many informants described difficulties balancing household chores with business responsibilities a burden that male entrepreneurs disproportionately experience. These constraints reaffirm Bandura's (2001, 1999) claim that environmental influences operate not only through tangible barriers but also through symbolic and cultural factors that shape internal beliefs about capabilities and role identities (Bandura, 2001, 1999). Similarly, the study also found that rural womenpreneurs often experience limited access to key entrepreneurial resources, including microfinance, training programs, networks, and market exposure. Next, these inequalities arise from structural barriers as well as gendered assumptions about rural womenpreneur's ability to manage financial risk. However, SCT by Bandura (1997) explains that such limitations undermine rural womenpreneur's sense of self-efficacy by reducing their belief in their ability to successfully undertake entrepreneurial tasks (Bandura, 1997). Informants repeatedly expressed concerns about capital, machinery, and access to markets, reinforcing a sense of dependence on external support systems. Recent research by Henry and Foss (2022) also suggests that unequal access to entrepreneurial resources continues to disadvantage women in rural areas (Henry & Foss, 2022). Furthermore, the findings of this study highlight that social support structures significantly determine the success or failure of rural womenpreneur's entrepreneurship. Informants 2, 7 and 8 highlighted the importance of spousal and family support in sustaining their businesses. SCT by

Bandura (2001) highlighted that personal agency is socially supported, meaning that behaviour is strongly influenced by the availability of encouragement, practical assistance and emotional reinforcement (Bandura, 2001). Whereas the lack of support reduces rural womenpreneur's ability to sustain entrepreneurial endeavours, explaining why some informants struggled without consistent encouragement or assistance.

In conclusion, SCT by Bandura (2001, 1999, 1997, 1986) stated the differences between male and female entrepreneurs in rural Sabah are not the result of individual shortcomings but arise from the complex interaction between environmental constraints, cultural expectations and limited behavioural opportunities (Bandura, 2001, 1999, 1997, 1986). As a conclusion, through the lens of Social Cognitive Theory, the findings of this study reveal how structural inequalities and gender norms together shape rural womenpreneur's entrepreneurial behaviour. Briefly, Henry et al. (2022) supported this study highlights the need for gender-inclusive interventions that challenge rigid cultural norms while addressing structural barriers that hinder the potential of rural womenpreneurs to thrive (Henry & Foss, 2022; Minniti & Naude, 2010).

5.5.1 Identifying Success Factors of Rural Womenpreneurs

The findings of this study indicate that the success of rural womenpreneurs in Sabah is shaped by a combination of personal, behavioural, and environmental factors that operate in accordance with Social Cognitive Theory (SCT). While access to microfinance, digital skills, and training programmes emerged as important external enablers, Bandura (1997) supports the deeper analysis shows that these resources only translate into successful entrepreneurial outcomes when they interact with behavioural traits such as self-efficacy, perseverance, and proactive decision-making (Bandura, 1997). Therefore, Bandura (1986) added that the success of rural womenpreneurs cannot be attributed merely to resource availability; instead, it must be understood as the result of continuous reciprocal interactions between individual capacities and environmental affordances (Bandura, 1986).

One of the most influential determinants of success is family support, which strengthens rural womenpreneur's confidence and contributes to stable behavioural patterns that sustain business performance. According to SCT by Bandura (2001, 1997), supportive social environments enhance self-efficacy by validating one's ability to

overcome challenges (Bandura, 2001, 1997). Many informants described how encouragement from spouses or extended family members helped them balance childcare, household responsibilities, and business-related activities. Accordingly, Bandura (1999) stated this support fosters the belief that entrepreneurial goals are attainable, thereby reinforcing positive behaviours such as persistence, problem-solving, and long-term commitment to business operations (Bandura, 1999). Thus, family support functions not only as emotional reinforcement but also as a behavioural catalyst, enabling rural womenpreneurs to continue their ventures despite structural hardship.

Another significant success factor is access to microfinance, which reduces financial strain and enhances rural womenpreneur's perceived control over business decisions. Through the Bandura (1999, 1986) SCT lens, microfinance strengthens outcome expectations, meaning that rural womenpreneurs begin to believe that their efforts will yield tangible improvements such as higher income, access to better equipment, or business expansion (Bandura, 1997, 1986). However, Othman et al. (2020) belief in positive outcomes motivates entrepreneurs to engage in more ambitious behaviours, including attending training programmes, adopting new techniques, or entering wider markets (Othman, Minniti & Naude, 2020). Consequently, Henry and Foss (2022) added the financial access shapes both behaviour and motivation by altering the perceived cost–benefit structure of entrepreneurial action (Henry & Foss, 2022).

Furthermore, exposure to skills development programmes, digital literacy training, and workshops equip the rural womenpreneurs with essential business competencies. However, the success produced by these programmes is not solely due to the acquisition of knowledge but relies on observational learning, a central component of SCT. Bandura (1986) added, through participant interaction, rural womenpreneurs learn by watching peers who have successfully applied business strategies, adopted technology, or developed branding techniques (Bandura, 1986). Subsequently, Bandura (2001, 1999) added these observations enhance self-efficacy and inspire women to emulate similar practices. In this way, skill-building programmes create an environment that activates behavioural change through modelling, imitation, and reinforced learning (Bandura, 2001, 1999).

Additionally, successful rural womenpreneurs demonstrated an ability to utilise local cultural heritage and natural resources as part of their strategic advantage. This reflects behavioural adaptability, a key personal factor in SCT by Bandura (2001) where

individuals creatively adjust their behaviour in response to environmental opportunities (Bandura, 2001). By capitalising on traditional crafts, indigenous foods, or local tourism potential, rural womenpreneurs position themselves competitively while preserving cultural identity. The, Othman et al. (2020) support this adaptive behaviour is strengthened by outcome expectations, as rural womenpreneurs believe that using culturally relevant products increases marketability and business resilience (Othman, Minniti & Naude, 2020).

Finally, the findings show that success is amplified when rural womenpreneurs engage in social networks and collaborative relationships. These networks serve as behavioural reinforcement mechanisms, providing emotional validation, exchanging knowledge, and expanding market access. Then, SCT by Bandura (2001, 1986) explains that behaviour is sustained when it receives ongoing social reinforcement from peers and mentors (Bandura, 2001, 1986). For rural womenpreneurs, Henry and Foss (2022) stated that such reinforcement strengthens entrepreneurial identity and reduces feelings of isolation, thereby supporting long-term business sustainability (Henry & Foss, 2022).

In summary, the success factors of rural womenpreneurs in Sabah cannot be understood as isolated advantages but must be interpreted through the interdependent dynamics of SCT. Bandura (2001, 1997) stated the environmental enablers such as microfinance, digital training, and family support become effective only when aligned with behavioural traits such as confidence, observational learning, and adaptive problem-solving (Bandura, 2001, 1997). Through this integration of personal, environmental, and behavioural components, rural womenpreneurs can overcome structural inequalities and achieve sustainable entrepreneurial growth in rural Sabah.

5.5.2 Behavioral Traits and Characteristics of Successful Rural Womenpreneurs

The findings of this study reveal that successful rural womenpreneurs in Sabah consistently exhibit behavioural traits that are shaped not only by their personal strengths but also by their ability to learn from others and adapt their actions to the demands of the rural entrepreneurial environment. When examined through the lens of Social Cognitive Theory (SCT) by Bandura (2001, 1997, 1986), these behavioural traits resilience, adaptability, creativity, strong commitment, and community-oriented thinking reflect the interplay of personal factors, self-efficacy, and observational

learning, all of which contribute significantly to shaping entrepreneurial outcomes (Bandura, 2001, 1997, 1986).

One of the most prominent behavioural traits identified is resilience, which functions as a core personal factor in SCT. Several informants described overcoming emotional strain, financial hardship, and family-related challenges, demonstrating that resilience is not simply an innate trait, but an adaptive response strengthened through personal experiences. For this reason, past empirical studies SCT by Bandura (1997) posit that individuals who successfully navigate repeated challenges develop stronger beliefs in their ability to control outcomes (Bandura, 1997). Thus, each instance of overcoming adversity enhances self-efficacy, making these rural womenpreneurs more confident in their capacity to sustain and grow their businesses. According to past studies by Henry and Foss (2022), this explains why resilient rural womenpreneurs display a greater willingness to persist despite unpredictable circumstances, limited resources, and disruptions common in rural environments (Henry & Foss, 2022).

Another essential behavioural characteristic is adaptability, referring to the ability of rural womenpreneurs to adjust their strategies when confronted with obstacles. According to Bandura (2001, 1986) this adaptability arises from two SCT components are cognitive flexibility (personal factor) and behavioural capability (skill acquisition) (Bandura, 2001, 1986). Then, Bandura (1999) added many rural womenpreneurs reported modifying their business practices in response to market changes, weather conditions, or family responsibilities. This ability to adapt is strengthened when rural womenpreneurs observe how peers or local role models respond to similar challenges. Through observational learning, rural womenpreneurs internalise new ways of coping, experimenting, and innovating (Bandura, 1999). Therefore, adaptability is not only a behavioural response but also a learned practice reinforced by exposure to successful examples within the community.

Furthermore, the study highlights creativity and innovation as behavioural traits that allow rural womenpreneurs to develop unique products and business approaches, often by integrating cultural knowledge and locally available resources. SCT by Bandura (2001, 1997) suggests that when rural womenpreneurs as an individual's believe they possess the capability to generate valuable ideas supported by self-efficacy, rural womenpreneurs are more likely to engage in creative problem-solving (Bandura, 2001, 1997). Gradually, the rural womenpreneurs demonstrated this by leveraging heritage-based products, experimenting with digital marketing, and developing

customised offerings for niche markets. Further, the rural womenpreneurs creativity, therefore, emerges at the intersection of personal confidence and environmental learning signals that encourage exploration.

In addition, the findings emphasise commitment and discipline as central traits among successful rural womenpreneurs. This commitment is strengthened by high self-efficacy, which encourages consistent effort even when outcomes are uncertain. SCT argues that individuals with strong self-belief maintain behavioural persistence because they trust their ability to influence results. Accordingly, Henry and Foss (2022) stated the rural womenpreneurs who believed in their entrepreneurial potential were more likely to manage their time effectively, invest in training opportunities, and pursue long-term business goals despite competing family responsibilities (Henry & Foss, 2022). Another significant behavioural characteristic is the willingness to contribute to the community, a form of prosocial behaviour that reflects both personal and environmental influences. Many rural womenpreneurs expressed a sense of responsibility to uplift their communities by sharing knowledge, creating employment, or preserving cultural heritage. However, the SCT by Bandura (2001, 1986) helps explain this phenomenon through the mechanism of reciprocal determinism, whereby individuals' behaviour influences the community environment, which in turn reinforces entrepreneurial identity and motivation (Bandura, 2001, 1986). To add, the community contribution becomes both a source of social validation and a reinforcer of entrepreneurial commitment.

Finally, across all behavioural traits, observational learning plays a crucial role in shaping the cognitive and behavioural patterns of successful rural womenpreneurs. Then, the rural womenpreneurs who repeatedly reported learning strategies, values, and problem-solving approaches through observing peers, mentors, and business role models. These observations shape what Bandura (1999) describes as "symbolic modelling," where individuals internalise behaviours they perceive as effective or admirable. Through this mechanism, rural womenpreneurs acquire not only practical knowledge but also behavioural attitudes, confidence, courage, and perseverance that underpin their entrepreneurial success (Bandura, 1999).

In summary, the behavioural traits of successful rural womenpreneurs in Sabah emerge from the dynamic interaction of personal attributes, environmental learning cues, and reinforced beliefs in their own capabilities. Through the SCT lens Bandura (2001, 1997, 1986), these traits represent more than mere personality characteristics;

they are shaped through experience, sustained by social learning, and strengthened by self-efficacy (Bandura, 2001, 1997, 1986). Together, Henry and Foss (2022) support SCT by Bandura explain why certain rural womenpreneurs are better able to overcome systemic barriers and achieve sustainable entrepreneurial success in the rural context of Sabah (Henry & Foss, 2022).

5.6 Proposed Comprehensive Characterization Framework

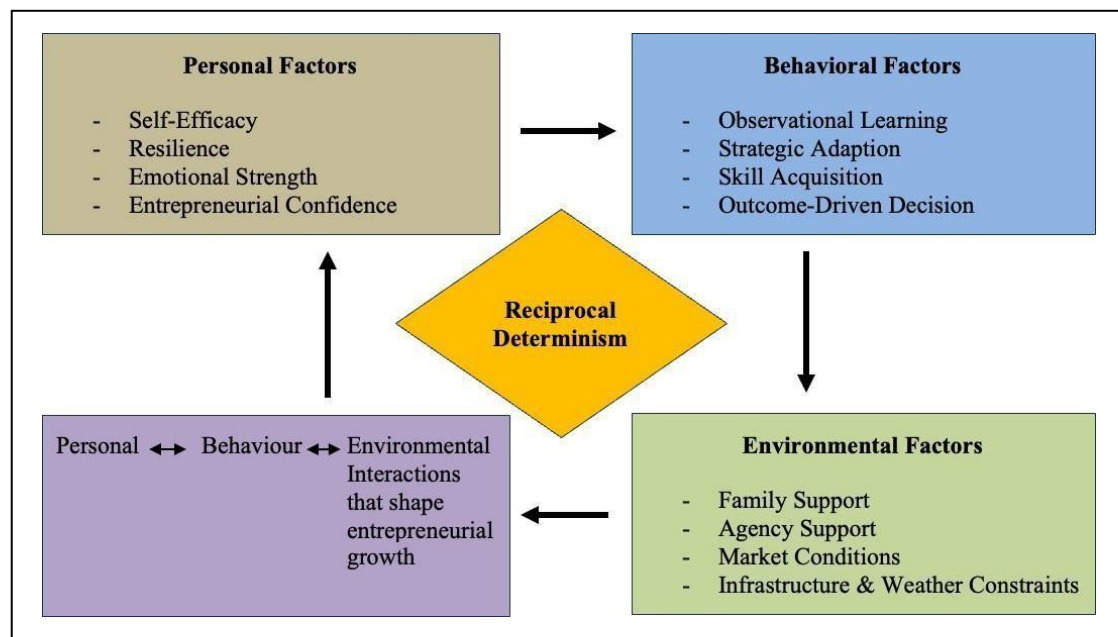


Figure 5.1 A Comprehensive Characterization Framework for Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia

The proposed framework developed in this study offers a comprehensive, theory-driven explanation of how rural womenpreneurs in Sabah develop, sustain, and enact entrepreneurial behaviour. Grounded in Social Cognitive Theory (SCT) by Bandura (2001, 1997, 1986), the framework integrates 3 interdependent components: personal factors, behavioural factors, and environmental factors to illustrate how entrepreneurial outcomes emerge through dynamic and reciprocal interactions (Bandura, 2001, 1997, 1986). Rather than viewing these factors in isolation, the framework demonstrates that rural womenpreneurs' success is shaped by a continual interplay of beliefs, actions, and external conditions that reinforce or constrain entrepreneurial efforts.

5.6.1 Personal Factors

Personal factors represent the internal psychological processes that influence how rural womenpreneurs interpret challenges, assess their capabilities, and make entrepreneurial decisions. Within the SCT framework by Bandura (2001, 1997, 1986), these factors include self-efficacy beliefs, motivation, resilience, and cognitive appraisal of opportunities and risks (Bandura, 2001, 1997, 1986). The findings of this study showed that rural womenpreneurs frequently draw upon emotional strength and cognitive coping mechanisms to overcome financial hardship, family obligations, and unpredictable business conditions. According to Henry and Foss (2022) supports the rural womenpreneurs beliefs in their ability to succeed play a central role in shaping their willingness to persist in business, even when faced with adversity (Henry & Foss, 2022). Consequently, the framework positions self-efficacy as the core personal factor because it directly affects how rural womenpreneurs approach goal setting, problem-solving, and decision-making (Bandura, 1997). In addition, Bandura (1986) added the rural womenpreneurs with strong self-efficacy are more likely to view obstacles as challenges to be mastered, whereas those with lower self-efficacy may perceive the same obstacles as insurmountable. Then, these variations in personal belief systems ultimately shape the trajectory of rural womenpreneurs entrepreneurial behaviour (Bandura, 1997, 1986).

5.6.2 Behavioural Factors

Behavioural factors refer to the observable actions and strategies that rural womenpreneurs adopt as they engage in entrepreneurship. Within SCT by Bandura (2001, 1997, 1986) behaviour is both a product of personal beliefs and a catalyst that shapes future cognition through feedback and reflection (Bandura, 2001, 1997, 1986). The framework incorporates several key behavioural dimensions identified from the data, including resilience in action, adaptive problem-solving, innovative business practices, consistent participation in training, and collaborative networking. As an example, Bandura (2001, 1999, 1986) added these behaviours emerge because rural womenpreneurs continuously evaluate the outcomes of their previous actions and adjust their strategies accordingly. Furthermore, behavioural factors are strongly influenced by observational learning, as participants often model the attitudes, techniques, and

strategies demonstrated by successful peers or community members (Bandura, 2001, 1999, 1986). Thus, Henry and Foss (2022) support through imitation, experimentation, and reinforcement, behavioural patterns become increasingly refined and aligned with successful entrepreneurial practices (Henry & Foss, 2022).

5.6.3 Environmental Factors

According to past empirical studies by Henry et al. (2022), the environmental factors encompass the external conditions and social structures that influence entrepreneurial engagement. In rural Sabah, these factors include cultural norms, family expectations, community support systems, market access, infrastructure limitations, and institutional support from local agencies (Henry & Foss, 2022; Bandura, 2001, 1986). The study revealed that rural womenpreneurs operate within an environment that both constrains and supports their entrepreneurial development. For example, cultural expectations regarding rural womenpreneur's domestic roles often create barriers to business growth, whereas family encouragement and agency-led training programs can positively reinforce entrepreneurial behaviour. In the framework, environmental conditions are not portrayed merely as passive background variables; instead, they actively shape how rural womenpreneurs form beliefs, learn behaviours, and interpret outcomes. To conclude, Bandura, (1997, 1986) support the presence or absence of influence on environmental structures significantly influences whether behavioural rural womenpreneurs patterns become sustainable or fragmented (Bandura, 2001, 1997, 1986).

5.6.4 Reciprocal Interaction of the Three Components

The strength of the proposed framework lies in its incorporation of reciprocal determinism, an SCT by Bandura (1999, 1986) principle explaining how personal factors, behaviour, and the environment continuously influence one another (Bandura, 1999, 1986). For instance, a rural womanpreneurs with strong self-efficacy (personal factor) is more likely to pursue training opportunities (behavioural factor), which can expose her to new knowledge and supportive mentors (environmental factor), thereby further enhancing her confidence. Conversely, Bandura (2001) added the restrictive cultural norms (environmental factors) may diminish a rural womanpreneur's belief in

her abilities (personal factor), which then reduces her motivation to engage in business activities (behavioural factor) (Bandura, 2001). Therefore, Yap et al. (2022) support the framework highlights that entrepreneurial success is not a result of isolated variables but emerges from a dynamic interplay that continually evolves as rural womenpreneurs interact with their contexts (Yap et al., 2022). The integration of SCT into this model enables a deeper understanding of why some rural womenpreneurs thrive despite adversity, while others remain constrained by structural and psychological barriers.

5.7 The Process of How Framework Was Derived

According to past empirical studies by Creswell et al. (2024) development of the proposed framework emerged through a systematic integration of empirical findings generated from the thematic analysis and the theoretical principles of Social Cognitive Theory (SCT) (Creswell & Poth, 2024; Braun & Clarke, 2021, 2022; Bandura, 2020). Rather than constructing the framework solely from conceptual assumptions, the process was grounded in the lived experiences of rural womenpreneurs and the interpretive insights obtained from agency mentors. Consequently, the framework represents both an inductively derived model from field data and a deductively informed structure anchored in SCT. This dual approach ensures that the framework is theoretically robust, empirically grounded, and contextually reflective of the realities of rural entrepreneurship in Sabah.

To begin with, Guest et al. (2024) stated the thematic analysis identified 6 dominant themes including self-efficacy, observational learning, outcome expectations, environmental influences, social support, and reciprocal determinism. These themes emerged naturally through iterative coding of interview transcripts, constant comparison across cases, and progressive categorisation of meaning units (Guest et al., 2024; Braun & Clarke, 2021). Because Zhao et al. (2023) supports the voices of rural womenpreneurs consistently emphasised confidence, resilience, modelling from peers, and the importance of family or agency support, these elements formed the empirical foundation of the framework. Each theme represented not merely descriptive categories but behavioural patterns that directly shaped entrepreneurial decision-making, motivation, and performance (Zhao & Zhang, 2023; Newman et al., 2021).

As the thematic patterns became clearer, SCT by Bandura (2020) provided the conceptual scaffolding needed to transform raw data into a structured behavioural

framework. SCT posits that human behaviour is shaped by the continuous interaction between personal factors, behavioural processes, and environmental conditions (Bandura, 2020). Therefore, the themes derived from the data were mapped meaningfully onto these three theoretical components. For example, self-efficacy and psychological resilience aligned with personal factors, while adaptability, innovation, and peer learning corresponded to behavioural factors. Similarly, Brush et al. (2023) stated in past research the cultural norms, family expectations, and institutional support clearly represented environmental factors. Through this mapping process, it became evident that the empirical themes were not isolated observations but were instead manifestations of SCT's core constructs (Brush et al., 2023; Newman et al., 2021).

Furthermore, the integration of data and theory revealed how these components influenced one another. The framework illustrates that rural womenpreneurs' personal beliefs shape their behaviours, which in turn are reinforced or challenged by environmental conditions. According to Bandura (2020), this mirrors SCT's principle of reciprocal determinism, which explains not only what rural womenpreneurs experience but also how these experiences translate into entrepreneurial actions (Bandura, 2020). For instance, Newman et al. (2021) stated the observational learning captured from both peer interactions and agency-led training demonstrated how behaviour is strongly influenced by environmental cues (Newman et al., 2021; Hernandez-Sanchez et al., 2020). Likewise, the presence of social support from family strengthened personal self-efficacy, which subsequently motivated rural womenpreneurs to pursue more ambitious entrepreneurial goals. These cyclical interactions validated SCT as an appropriate theoretical anchor for understanding rural womenpreneurs entrepreneurship.

Importantly, the framework was also shaped by the insights of agency mentors, whose perspectives provided an external verification of the themes. Their observations about rural womenpreneur's confidence growth after training, structural barriers faced by rural communities, and the significance of family support aligned strongly with the patterns identified from rural womenpreneurs themselves. As a result, Patton et al. (2025) stated the framework synthesises both actor-based experiences and institutional reflections, making it more comprehensive and applicable for policy and practice (Patton, 2025; Creswell & Poth, 2024).

In essence, the derivation of the framework followed a rigorous analytical pathway including first is to identify empirical themes through thematic analysis,

second is to align those themes with SCT's constructs and third, to integrate both data and theory to illustrate the dynamic interactions shaping entrepreneurial behavior. Through this iterative process, Brush et al. (2023) supports the framework became a cohesive representation of how rural womenpreneurs' personal beliefs, behavioural strategies, and environmental realities interact to influence business success. Therefore, the final model is not only grounded in theoretical validity but also reflective of the authentic challenges, aspirations, and adaptive capacities of rural womenpreneurs in Sabah (Brush et al., 2023; Newman et al., 2021; Bandura, 2020).

5.8 Implication of Study

5.8.1 Implication towards Local Agencies

According to past empirical Othman and Acs et al. (2022), entrepreneurship has long been recognised as a catalyst for economic development and social mobility (Othman & Acs et al., 2022). Nevertheless, the entrepreneurial landscape in rural Sabah demonstrates a persistent disparity between male entrepreneurs and rural womenpreneurs, who often face additional structural, cultural, and resource-related barriers. In light of these findings, the implications for local agencies are critically important, particularly in relation to developing a comprehensive characterization framework of the behavioural characteristics of rural womenpreneurs. Using Social Cognitive Theory (SCT) by Bandura (1997, 1986) as the guiding lens, this section discusses how local agencies can better understand, support, and empower rural womenpreneurs by examining the interaction of personal, behavioural, and environmental factors that shape entrepreneurial outcomes (Bandura, 1997, 1986).

To begin with, the findings clearly highlight that rural womenpreneurs' entrepreneurial behaviours are strongly influenced by their self-efficacy, experiential learning, environmental constraints, and social support systems. Therefore, local agencies must design capacity-building programmes that strengthen these internal and external determinants simultaneously. For instance, consistent with Bandura's (1986) proposition that self-efficacy determines how individuals approach challenges, rural womenpreneurs in this study demonstrated improved confidence when they gained exposure to training, mentorship, and agency-led initiatives (Bandura, 1986). Consequently, Bandura (1997) support the local agencies should implement training

modules that go beyond technical skills by incorporating confidence building activities, practical demonstrations, and peer-learning mechanisms. By embedding mastery experiences and vicarious learning two primary sources of self-efficacy training becomes aligned with SCT's personal and behavioural determinants (Bandura, 1997). In addition, the study's findings reaffirm the importance of resource access and social networks in enhancing rural womenpreneurs' business performance. Many participants emphasised challenges such as limited capital, minimal market exposure, and geographical barriers. From here on, past research by Goh and Rasli (2020) stated these constraints reflect the environmental determinants in SCT that can either strengthen or inhibit entrepreneurial behaviour (Goh & Rasli, 2020). Hence, local agencies should expand microfinance initiatives, establish partnerships with financial institutions, and create structured market links that allow rural womenpreneurs to penetrate larger, more competitive markets. Moreover, Korgsgaard et al. (2024) support the networking platforms such as community business circles, inter-district showcases, and collaborative rural urban mentorship programmes can improve observational learning, stimulate innovation, and foster shared problem-solving (Korsgaard et al., 2024).

Furthermore, the findings suggest that gender-inclusive policies are essential for supporting rural womenpreneurs' dual roles as economic contributors and primary caregivers. Since behavioural choices are heavily influenced by cultural norms and expectations, agency-led policies should address these structural gender dynamics. For example, providing childcare support during training sessions, offering financial incentives for rural womenpreneurs own enterprises, and ensuring that rural womenpreneurs are represented in decision-making bodies can help shift social expectations and reduce gender-based constraints. Past studies by Schunk and DiBenedetto (2020) support these measures reflect SCT's assertion that modifying the environment can transform behavioural possibilities and strengthen internal motivation (Schunk & DiBenedetto, 2020). Additionally, local agencies must establish systematic monitoring and evaluation mechanisms grounded in the behavioural characterization framework developed in this study. The framework captures the interplay of personal, behavioural, and environmental determinants and offers practical indicators for assessing progress. According to past studies by Zimmerman (2021), adopting SCT-based evaluation tools, agencies can track changes in rural womenpreneur's self-efficacy, decision-making patterns, networking behaviours, and entrepreneurial strategies. Such insights allow for continuous programme improvement, ensuring that

policies remain responsive to rural womenpreneur's lived realities (Zimmerman, 2021). In essence, empowering rural womenpreneurs in Sabah is both an economic imperative and a pathway toward enhancing gender equity and social inclusion. By addressing the systemic constraints identified in this research and strengthening the internal capacities of womenpreneurs, local agencies can cultivate an enabling environment where rural womenpreneurs can thrive. Importantly, this study underscores the need for collaborative partnerships between rural womenpreneurs, local institutions, and community stakeholders. Through such multi-level engagements and grounded in the behavioural principles of Social Cognitive Theory local agencies can unlock the entrepreneurial potential of rural womenpreneurs and contribute meaningfully to rural development and economic resilience in Sabah, Malaysia.

5.8.2 Implication towards Rural Womenpreneurs in Sabah, Malaysia

This study set out to explore the behavioural characteristics and success factors that shape the entrepreneurial performance of rural womenpreneurs in Sabah, Malaysia, while also addressing the significant gender gap that persists between rural women and their male entrepreneurial counterparts. By integrating the voices of rural womenpreneurs with insights from local agencies, the study adopts a holistic perspective that reflects the sociocultural, economic, and institutional realities of rural entrepreneurship in Sabah.

To begin with, the findings reaffirm that rural womenpreneurs face a constellation of structural and cultural constraints that limit their full participation in entrepreneurial activities. According to past studies by Othman et al. (2022), limited access to financial resources, uneven educational opportunities, and restricted business networks place rural women at a disadvantage compared to men patterns consistent with recent studies on gendered rural entrepreneurship in ASEAN and Malaysia (Othman et al., 2022; Isa et al., 2021). These challenges reflect the environmental determinants in Social Cognitive Theory (SCT), which emphasises that external conditions shape and often restrict behavioural choices (Bandura, 1989, 1986). Then, Rubert and Msoka (2020) added the cultural norms that associate rural womenpreneurs primarily with household responsibilities further intensify these disparities, constraining rural womenpreneur's mobility, economic autonomy, and access to markets, as highlighted in contemporary rural gender research (Rubert & Msoka et al., 2020). Consequently,

rural womenpreneurs often make business decisions within the boundaries of gender-based expectations.

Despite these barriers, the study also reveals a series of personal strengths and adaptive behaviours that contribute to the success of many rural womenpreneurs in Sabah. According to Bandura (1997), the rural womenpreneurs behavioral traits such as resilience, creativity, self-discipline, and persistence emerged as central to their entrepreneurial identity traits that align with SCT's personal determinants, particularly self-efficacy (Bandura, 1997). Then, the rural womenpreneur's ability to persist despite financial hardship, environmental uncertainty, and domestic responsibilities illustrates high levels of self-efficacy, enabling them to pursue entrepreneurial opportunities even in constrained settings. Recent scholarships by Khan and Kappal et al. (2021) similarly emphasises that self-efficacy is a critical predictor of rural womenpreneur's entrepreneurial success in rural and developing contexts (Khan & Kappal et al., 2021). Behaviourally, successful rural womenpreneurs were found to rely on strong social networks and collaborative practices. Many actively leveraged community ties to market their products, acquire knowledge, or share resources. These patterns align with SCT's by Bandura (1986) stated the behavioural determinants, where learning and action occur through social engagement, modelling, and reciprocal interactions (Bandura, 1986). Indeed, observational learning by watching successful peers emerged as a powerful enabler of entrepreneurial competence. Meanwhile, Korsgaard and Gibsons et al. (2024) stated the rural womenpreneurs who participated in community-based programmes or observed established entrepreneurs reported greater confidence, clearer direction, and stronger motivation, consistent with studies by (Korsgaard & Gibsons et al., 2024) on rural role-model effects.

Furthermore, the involvement of local agencies provided critical insights into systemic challenges and potential intervention points. In addition, Yap et al. (2023) stated the local agency representatives highlighted the importance of improving infrastructure, expanding gender-inclusive training programmes, and strengthening access to microfinance—recommendations supported by recent empirical work on Malaysian rural entrepreneurship (Yap et al., 2023; Joseph et al., 2021). Past study by Bandura (2001) supports these institutional supports contribute to SCT's environmental mechanisms by providing mastery experiences, modelling opportunities, and social persuasion, all of which strengthen self-efficacy and encourage sustained entrepreneurial behaviour (Bandura, 2001). In addition, the findings illuminate how

reciprocal determinism, a core element of SCT, operates in the rural womenpreneurs entrepreneurial context. Referring to past empirical research by McElwee and Al-Riyami (2023), the rural womenpreneur's beliefs influence their business decisions, then these decisions shape their experiences, and their experiences subsequently reinforce or weaken their beliefs. For example, the rural womenpreneurs who received agency support or achieved small entrepreneurial wins gained confidence, which in turn encouraged further participation in enterprise activities. Conversely, a lack of support, unstable income, or cultural resistance often diminished motivation and reinforced feelings of inadequacy a dynamic also highlighted by (McElwee & Al-Riyami, 2023) in rural womenpreneurs entrepreneurship studies.

In conclusion, the study highlights the complex interplay of sociocultural, economic, and institutional factors that shape the entrepreneurial journey of rural womenpreneurs in Sabah. By identifying both the barriers, the rural womenpreneurs face and the enablers that strengthen their performance, this research contributes significantly to the development of a comprehensive characterization framework grounded in SCT. This framework emphasizes the integration of personal beliefs (self-efficacy, motivation), behavioural strategies (networking, observational learning), and environmental support (agency programmes, cultural norms), thereby providing a strategic foundation for designing targeted, gender-sensitive interventions. Ultimately, Othman et al. (2022) support the collaborative efforts between government bodies, local agencies, NGOs, and rural communities are essential not only for closing the gender gap in entrepreneurship but also for harnessing the full potential of rural womenpreneurs as drivers of inclusive economic growth in Sabah (Othman et al., 2022).

5.8.3 Implication towards Academician

Exploring the behavioural characteristics and entrepreneurial challenges faced by rural womenpreneurs in Sabah, Malaysia offers significant contributions to academic scholarship particularly within the fields of entrepreneurship, gender studies, rural development, and behavioural science. Grounded in Social Cognitive Theory (SCT), Bandura (1997, 1986) support this study demonstrates how personal, behavioural, and environmental determinants dynamically interact to shape rural womenpreneurs entrepreneurial outcomes in resource-constrained rural contexts (Bandura, 1997, 1986). By examining both the structural and cultural factors contributing to the persistent

gender gap in rural entrepreneurship, as well as the behavioural traits that enable rural womenpreneurs to succeed despite systemic constraints, the study provides a theoretically enriched foundation that advances academic discourse.

To begin with, the study broadens academic understanding of gendered differences in entrepreneurship by situating rural womenpreneur's experiences within the socio-cultural realities of Sabah. Meanwhile, prior research has tended to focus on urban settings or aggregated national-level data; however, this study highlights that rural womenpreneurs entrepreneurial ecosystems operate under distinct structural and cultural conditions. For this purpose, Brush et al. (2020) stated in past studies the gender norms, mobility restrictions, infrastructural challenges, and social expectations surrounding rural womenpreneur's domestic roles were found to significantly shape the rural womenpreneur's entrepreneurial decision-making an observation that aligns with global scholarship on rural gendered entrepreneurship (Brush et al., 2020). These findings reinforce the understanding that gender functions not merely as a demographic descriptor but as an embedded socio-cultural structure shaping opportunity, resource access, and behavioural tendencies. Such insights allow academics to refine gender-sensitive theoretical models and challenge universal assumptions commonly adopted in mainstream entrepreneurship literature. Furthermore, this study advances theoretical discourse by extending Social Cognitive Theory by Bandura (1997) into rural, collectivist, and culturally embedded contexts. The findings demonstrate that rural womenpreneurs' self-efficacy is influenced not only by personal mastery experiences, as emphasised in SCT, but also by family expectations, community norms, and institutional interactions (Bandura, 1997). Through observational learning, another core SCT construct, was found to occur through informal village networks, peer role models, and agency-organised programmes, rather than through formal business environments. These findings support by recent studies Korsgaard et al. (2023) highlighting community-based and experiential learning as central mechanisms in rural entrepreneurship (Korsgaard et al., 2023; Ratten, 2020). They also illustrate how personal determinants (such as confidence and resilience), behavioural strategies (such as adaptability and creativity), and environmental influences (such as family support and organisational guidance) operate reciprocally to shape rural womenpreneurs entrepreneurial behaviour. This culturally grounded application of SCT contributes meaningfully to ongoing efforts to localise theoretical frameworks across diverse sociocultural environments.

In addition, the study contributes to academic literature through the development of an empirical theoretical behavioural framework for rural womenpreneurs. Derived from thematic analysis and integrated with SCT principles, the framework identifies core behavioural characteristics including resilience, adaptability, collaborative orientation, and creativity that consistently underpin business sustainability in rural Sabah. For academics, this framework provides a conceptual foundation for analysing rural womenpreneur's entrepreneurial behaviour and supports the development of more contextualised entrepreneurship curricula. Moreover, it encourages the integration of psychological and sociological perspectives in entrepreneurship research, enriching interdisciplinary academic approaches. At the same time, Brush et al. (2020) support this study opens opportunities for policy-oriented academic inquiry by identifying the systemic factors that shape gendered entrepreneurial opportunities. Barriers such as limited access to microfinance, inadequate training programmes, geographical isolation, and deeply rooted gender norms demonstrate how institutional structures influence entrepreneurial behaviour (Brush & Ratten et al., 2020). This encourages academic engagement with policy analysis, programme evaluation, and institutional theory particularly in the context of rural and marginalised communities. Nevertheless, several limitations must be acknowledged to contextualise the study's academic contributions. Although thematic saturation was achieved, the qualitative sample does not represent the full diversity of rural womenpreneurs across Sabah, as variations in ethnicity, age, education, and business sectors may influence entrepreneurial behaviour differently. The reliance on self-reported data introduces potential recall and social desirability biases, while the cross-sectional design prevents the observation of behavioural change or long-term entrepreneurial trajectories. Although these limitations do not diminish the value of the findings, they highlight the need for cautious interpretation and underscore the importance of methodological pluralism in future scholarly work. In conclusion, according to Korsgaard et al. (2023) this study offers substantial contributions to academic knowledge by illuminating the complex interplay of socio-cultural, economic, and behavioural factors influencing rural womenpreneur's entrepreneurial journeys in Sabah. Through the lens of Social Cognitive Theory, the findings provide a holistic and theoretically integrated understanding of how personal agency, environmental influences, and behavioural strategies converge to determine entrepreneurial outcomes (Korsgaard et al., 2023; Brust & Ratten et al., 2020). Importantly, the study also

underscores the value of bridging academic inquiry with policy development, as research insights can inform gender-responsive interventions and strengthen entrepreneurial ecosystems. Through sustained interdisciplinary engagement, academia can play a critical role in advancing inclusive entrepreneurship and supporting the socio-economic wellbeing of rural women in Malaysia and beyond.

5.9 Discussion and Findings

According to Othman et al. (2022), although this study provides substantial insights into the behavioural characteristics and entrepreneurial challenges experienced by rural womenpreneurs in Sabah, several methodological and contextual limitations must be acknowledged in order to appropriately interpret the findings. These limitations are consistent with the qualitative research design adopted in the final thesis and align with constraints commonly reported in rural entrepreneurship studies (Othman & Yin, 2022; Creswell & Poth, 2020). Firstly, the geographical scope of the study limits the generalisability of the findings. The data were collected exclusively from 5 rural districts in Sabah, a region characterised by ethnic diversity, uneven infrastructural development, and distinct socio-cultural norms. Refer to McElwee & Al-Riyami (2023), as rural womenpreneurs entrepreneurship is strongly shaped by local environmental and cultural contexts, the experiences of rural womenpreneurs in these districts may differ from those in other parts of Malaysia or ASEAN countries (McElwee & Al-Riyami, 2023). Therefore, the transferability of the findings should be approached with caution and interpreted within the specific rural Sabah context.

Secondly, the study is constrained by its sample size. Although the inclusion of 10 rural womenpreneurs and 4 agency representatives was sufficient to achieve thematic saturation, the sample may not fully capture the diversity of entrepreneurial behaviours, business strategies, and challenges across Sabah's heterogeneous rural population. Othman and Palinkas (2022) stated in past research, while purposive and snowball sampling techniques are appropriate for identifying information-rich participants in qualitative research, they may also introduce sampling bias due to shared networks or similar socio-economic backgrounds among respondents (Othman & Palinkas, 2022).

Then, Yap and Patton (2023) support that another limitation relates to the reliance on self-reported narratives. As participants reflected on their entrepreneurial experiences, the data may be influenced by recall bias or social desirability bias,

particularly within conservative rural communities where personal reputation and family honour are highly valued. Such limitations are common in qualitative entrepreneurship research and may affect the objectivity of behavioural reporting (Yap & Patton, 2023). Although triangulation and verification strategies were applied, the possibility of biased recall cannot be entirely eliminated.

Furthermore, the absence of longitudinal data restricts the study's ability to capture behavioural changes over time. The findings represent participants' experiences at a single point, limiting insights into how behavioural traits such as self-efficacy, resilience, and adaptive learning evolve across different stages of business development. From the perspective of Social Cognitive Theory by Bandura (2001), behavioural change is dynamic and develops through continuous interaction between personal beliefs, behaviour, and environmental feedback (Bandura, 2001). A longitudinal approach would therefore provide a deeper understanding of how rural womenpreneurs' entrepreneurial behaviour strengthens or declines over time. In addition, the study did not include a comparative analysis with male entrepreneurs. While the findings highlight gender-specific challenges faced by rural womenpreneurs, the absence of male perspectives limits the ability to draw stronger gender-based behavioural comparisons. Prior research by Henry et al. (2021) suggests that comparative gender analysis enhances understanding of structural inequalities, access to resources, and behavioural differences within rural womenpreneurs entrepreneurial ecosystems (Henry et al., 2021). In addition, the language and cultural interpretation also posed limitations. Interviews were conducted in Malay and local Sabah dialects, requiring careful translation during transcription and analysis. Despite rigorous cross-checking procedures, some cultural expressions or implicit meanings may have been simplified or lost. As noted by Nikolopoulou et al. (2023), linguistic interpretation in qualitative research may reduce cultural depth, particularly in multi-ethnic rural settings (Nikolopoulou, 2023).

Despite these limitations, the findings of this study contribute meaningfully to the literature by advancing the application of Social Cognitive Theory by Bandura (1997, 1986) within the context of rural womenpreneurship in Sabah. The identified behavioural traits such as self-efficacy, perseverance, adaptability, and resilience reflect Bandura's concept of personal agency, whereby individuals actively shape the rural womenpreneurs entrepreneurial outcomes despite environmental constraints (Bandura, 1997, 1986). The findings demonstrate that rural womenpreneurs' entrepreneurial

behaviour is influenced not only by external support mechanisms but also by internal beliefs and learned behaviours developed through experience and social interaction. Consistent with prior studies by Othman et al. (2022), the challenges identified in this research including limited access to financial resources, mobility restrictions, and dual household responsibilities align with existing literature on rural women entrepreneurship in Malaysia and other developing economies (Othman et al., 2022; Rubert & Carter et al., 2020). At the same time, this study extends the literature by illustrating how rural womenpreneurs in Sabah strategically adapt their behaviour to navigate these constraints, thereby reinforcing the explanatory power of Social Cognitive Theory in rural settings.

To conclude, the theoretical contribution of this study lies in contextualising Social Cognitive Theory within a rural, gendered entrepreneurial environment in East Malaysia. Unlike previous research that applied SCT primarily in urban or formal rural womenpreneurs entrepreneurial contexts, this study empirically demonstrates how personal agency, environmental pressures, and behavioural adaptation interact within resource-constrained rural ecosystems. Additionally, the inclusion of both rural womenpreneurs and agency perspectives provides a multi-level understanding of behavioural development, integrating individual agency with institutional influence. Overall, while the identified limitations highlight the need for methodological caution, they do not undermine the credibility of the findings. Instead, they underscore the importance of contextual sensitivity in rural entrepreneurship research. This study contributes theoretically by extending Social Cognitive Theory, empirically by providing context-specific insights from Sabah, and practically by informing policies and support programmes aimed at strengthening behavioural capacity, resilience, and sustainable entrepreneurial development among rural womenpreneurs.

5.10 Limitation of Study

This study provides important insights into the behavioural characteristics and entrepreneurial challenges faced by rural womenpreneurs in Sabah. However, International Journal of Gender and Entrepreneurship, (2025), Bandura, (1986, 2001) it is equally essential to acknowledge several limitations that shape the interpretation, transferability, and methodological boundaries of the research. Recognising these limitations strengthens the academic integrity of the study and guides future researchers

in extending this work (International Journal of Gender and Entrepreneurship, 2025; Bandura, 2001, 1986). To begin with, the geographical scope of this study was confined to selected rural districts in Sabah. Henry et al. (2021) stated in past research, although this focus enabled an in-depth examination of localised socio-cultural and economic contexts, it inevitably limits the generalisability of the findings. Then, the rural communities in Peninsular Malaysia, Sarawak, or other countries may operate within different cultural norms, gender dynamics, and infrastructural conditions. Therefore, the results may not be fully transferable to other populations of rural womenpreneurs beyond Sabah (Henry et al., 2021).

In addition to geographical constraints, the qualitative sample size while sufficient for achieving thematic saturation may not fully capture the diversity of rural womenpreneurs in Sabah. According to Bandura (2001, 1986), the variations in ethnicity, age, educational background, business type, and family structure may significantly influence entrepreneurial behaviour (Bandura, 2001, 1986). Although the selection criteria ensured relevance, the findings must be interpreted with caution, as they may not represent the full spectrum of behavioural characteristics across all rural womenpreneurs in the state. Consequently, future studies would benefit from a wider sampling frame or multiple case-study settings to enhance representativeness. Furthermore, the study relied primarily on self-reported data obtained through in-depth individual interviews and focus group discussions. While these methods are appropriate for capturing lived experiences, they are also vulnerable to respondent biases, such as social desirability bias, selective recall, and emotional filtering. Some participants may have unintentionally omitted sensitive experiences or overstated positive behaviours. Therefore, Henry et al. (2021) support the future research may consider triangulating data through observational methods, documentary analysis, or longitudinal tracking to improve validity. Another notable limitation is the absence of male entrepreneurs' perspectives (Henry et al., 2021). Henry et al. (2021) added, although the study's focus is on rural womenpreneurs, excluding male counterparts restricts the depth of gender comparison. Understanding how male entrepreneurs navigate similar rural environments would enable a more accurate interpretation of gender-based differences. Including men in future comparative studies would strengthen the analysis of structural inequalities that influence entrepreneurial outcomes (Henry et al., 2021). Moreover, past studies by Bandura (1997) support the cross-sectional nature of the study limits its ability to capture behavioural changes over time. Subsequently, the ntrepreneurial

behaviour is dynamic; it evolves in response to new opportunities, accumulated experience, or shifting family responsibilities. Since this research captures only a single point in time, it cannot account for the long-term development of skills, confidence, or business strategies. A longitudinal design would therefore offer more comprehensive insights into the evolution of entrepreneurial behaviour among rural womenpreneurs (Bandura, 1997).

Additionally, Henry et al. (2024) stated in past research, although the study recognised institutional and environmental barriers, it did not comprehensively analyse the broader national policy landscape or macroeconomic conditions. The factors such as federal entrepreneurship policies, gender-development frameworks, inflation, digitalisation initiatives, and trade agreements may substantially influence entrepreneurial opportunities but were beyond the scope of this research. As such, future studies should integrate a multi-level policy analysis to contextualise rural womenpreneur's entrepreneurship within broader structural forces (Henry et al., 2024). Finally, cultural and linguistic diversity in rural Sabah posed additional challenges during data collection. Despite using culturally sensitive interviewing techniques, certain expressions or contextual meanings may have been partially lost during translation or interpretation. Nuances in emotion, humour, or local dialect may not have been fully captured, which could influence the depth of thematic analysis. Consequently, future research may benefit from bilingual field research or culturally embedded participatory methods. In conclusion, Henry et al. (2021) stated these limitations do not diminish the contributions of the study; instead, they highlight the need for further empirical exploration. By broadening geographical coverage, incorporating longitudinal designs, comparing gendered experiences, and integrating multi-level policy analysis, future research can extend the understanding of rural womenpreneurs and strengthen the development of a comprehensive characterization framework for rural womenpreneur's entrepreneurship in Sabah and comparable contexts (Henry et al., 2021).

5.11 Suggestion for Future Research

Given the findings and limitations of this study, several avenues for future research are recommended to deepen scholarly understanding of rural womenpreneur's entrepreneurship in Malaysia. Although this study provides meaningful insight into the behavioural characteristics and constraints faced by rural womenpreneurs in Sabah, further research is necessary to expand, refine, and strengthen the emerging theoretical and empirical contributions. Therefore, Othman et al. (2022) suggested future studies are encouraged to broaden the geographical scope beyond Sabah by incorporating other Malaysian states particularly those with distinct socio-cultural and economic environments such as Sarawak, Kelantan, Terengganu, or Perlis. Since rural womenpreneurs entrepreneurial ecosystems differ regionally in terms of infrastructure, market access, cultural expectations, and institutional support, cross-state comparative analyses would allow researchers to examine whether the behavioural patterns and barriers identified in this study are context-specific or generalisable across Malaysia (Othman & Yunus et al., 2022). Such comparative work would also contribute to the refinement of the proposed behavioural framework by testing its applicability across diverse rural settings.

In addition to geographical expansion, future research should adopt longitudinal designs to capture the evolution of entrepreneurial behaviour over time. As Social Cognitive Theory highlights the dynamic interaction of personal beliefs, environmental conditions, and behavioural adaptations Bandura (1997, 1986), a cross-sectional snapshot may not fully capture how rural womenpreneurs' self-efficacy, coping strategies, and decision-making patterns shift across different stages of business development. Then, the longitudinal research would allow scholars to observe how mentorship, market exposure, financial shocks, policy changes, or life transitions shape entrepreneurial trajectories. It would also help identify which interventions produce sustained behavioural change rather than short-term improvements Bandura (1997, 1986). Moreover, future studies should incorporate male entrepreneurs as a comparison group. Because this study focused solely on rural womenpreneurs, it was not possible to systematically analyse gender-based differences in behavioural strategies, resource utilisation, or responses to environmental constraints. Including male entrepreneurs would enable researchers to examine how gender interacts with cultural norms, market opportunities, and institutional structures in shaping entrepreneurial behaviour. Brush

et al. (2021) added, such research would ultimately contribute to a deeper understanding of the gender gap identified in this study and offer stronger empirical grounding for gender-sensitive policy recommendations (Brush et al., 2021). Methodologically, future research would also benefit from integrating mixed methods approaches that combine qualitative depth with quantitative generalisability. While qualitative inquiry in this study successfully captured lived experiences and behavioural patterns grounded in context, the addition of quantitative measures such as entrepreneurial intention scales, self-efficacy indices, resource-access metrics, or business performance indicators would enrich the analysis and increase its robustness. A mixed-methods design would not only triangulate findings but also allow scholars to statistically test relationships suggested by Social Cognitive Theory, such as the influence of observational learning on entrepreneurial behaviour or the mediating effect of self-efficacy on business performance.

Finally, given the growing importance of digitalisation in global entrepreneurship, future research should explore the role of digital tools, social media platforms, and e-commerce technologies in shaping rural womenpreneurs' capabilities, market access, and behavioural strategies. Although some respondents in this study noted the benefits of digital knowledge, the findings indicate that digital adoption remains uneven and constrained by infrastructural limitations. Furthermore, Ratten (2020) investigating how digital literacy, online networks, and virtual training programmes influence entrepreneurial behaviour would contribute to emerging literature on rural digital entrepreneurship (Ratten, 2020) and help identify technological pathways for reducing gender-based entrepreneurial disparities in rural Malaysia. In summary, future research should expand geographically, adopt longitudinal and mixed methods designs, incorporate male perspectives, and examine digital innovation as an emerging behavioural determinant. By pursuing these research directions, scholars can strengthen theoretical applications of Social Cognitive Theory, refine the behavioural characterization framework proposed in this study, and contribute more holistically to the development of inclusive and gender-responsive entrepreneurial ecosystems across Malaysia.

5.12 Conclusion

The purpose of this study was to examine the factors contributing to the entrepreneurial disparity between rural womenpreneurs and male entrepreneurs in Sabah, as well as to identify the success factors and behavioural characteristics that influence the performance of rural womenpreneurs. Grounded in Bandura's Social Cognitive Theory (SCT), the study emphasised the dynamic interaction of personal, environmental, and behavioural determinants that shape entrepreneurial outcomes (Bandura, 1986, 1977). Through qualitative inquiry involving rural womenpreneurs and local agency representatives, this research sought to develop a comprehensive behavioural characterization framework that captures the realities, challenges, and strengths of rural womenpreneurs in rural Sabah.

The findings demonstrate that rural womenpreneurs face multifaceted systemic barriers that hinder their entrepreneurial progress. Among these challenges are limited access to financial support, past studies by Henry et al. (2021) stated inadequate entrepreneurship training tailored to rural contexts and deeply embedded cultural norms that position rural womenpreneurs primarily as caregivers within the family and community. These structural and socio-cultural constraints restrict rural womenpreneur's mobility, decision-making autonomy, and access to economic opportunities, thus reinforcing the gender gap in rural entrepreneurship (Henry et al., 2021). Despite these obstacles, according to past empirical studies by Bandura (1997), the study revealed several behavioural characteristics such as resilience, adaptability, creativity, and strong self-efficacy that enable rural womenpreneurs to navigate these constraints and sustain their entrepreneurial efforts. These behavioural strengths illustrate the rural womenpreneur's capacity to exercise the local agency within restrictive environments, consistent with SCT's proposition that personal beliefs interact with environmental conditions to shape behaviour (Bandura, 1997).

Importantly, the study also highlights the instrumental role of local agencies in strengthening rural womenpreneurs' capabilities. According to Henry et al. (2022), the support programmes, training workshops, and mentorship initiatives provide access to knowledge, networks, and opportunities that enhance rural womenpreneur's confidence and entrepreneurial competence. These institutional supports not only help mitigate structural and environmental constraints but also reinforce positive behavioural change and promote sustained participation in entrepreneurial activities (Henry et al., 2022).

Overall, this study contributes to the field of rural womenpreneurs entrepreneurship by generating an empirically grounded and theoretically informed behavioural framework that explains how personal, behavioural, and environmental determinants interact to influence rural womenpreneur's entrepreneurial success. This framework represents a significant theoretical and practical contribution, aligning closely with the study's objectives of identifying (1) the factors causing gender disparity, (2) the success determinants of rural womenpreneurs, and (3) the behavioural characteristics associated with successful rural womenpreneurs entrepreneurial outcomes.

In conclusion, recognising and addressing the unique challenges faced by rural womenpreneurs is essential for promoting gender-equitable entrepreneurship and strengthening rural economic development in Sabah. To sum up, past studies by Bandura (2001, 1986) supports the findings emphasise the need for continued collaboration between policymakers, local agencies, and community stakeholders to design interventions that enhance rural womenpreneur's self-efficacy, expand access to resources, and transform the environmental conditions that restrict rural womenpreneur's entrepreneurial participation (Bandura, 2001, 1986). Ultimately, rural womenpreneurs demonstrate remarkable capability, adaptability, and determination qualities that, when supported through effective policy and institutional strategies, have the potential to drive inclusive and sustainable economic empowerment across rural Sabah.

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APPENDICES

APPENDIX 1

Conference Participation



Hosted by:



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CERTIFICATE OF ACHIEVEMENT

Proudly Presented to

Dg. Ku Zubaidah Binti Ag.Majid

for the paper entitled

*Review of the Behavioral Traits of Rural Womenpreneurs
towards Entrepreneurial Success in Sabah, Malaysia*

as the best paper from MySDG Conference 2023 in Kota Kinabalu;
presented at the MySDG International Conference 2024
27 - 28 January 2024 at Eastin Hotel Kuala Lumpur, Petaling Jaya



Prof Datuk Dr Denison Jayasooria
HEAD OF SECRETARIAT,
ALL-PARTY PARLIAMENTARY GROUP
MALAYSIA FOR SUSTAINABLE DEVELOPMENT
GOALS (APPGM-SDG)

**MYSDG
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CERTIFICATE OF PRESENTATION



International Conference on Management, Business, Economics and Finance (ICMBEF-2024)

7th - 8th August 2024 | Bangkok, Thailand

This is to certify that.....**Dg.ku Zubaidah Binti Ag. Majid**.....affiliated with
.....Universiti Teknologi MARA, Sabah Branch.....has presented a paper titled
.....Entrepreneurial Success: Assessment of Rural Womenpreneurs in Sabah, Malaysia Context.....
.....

at the International Conference organized by the International Society for Applied Research (ISAR) held on
7th - 8th August 2024 at Bangkok, Thailand.



Dr. Elloven Wakefield
Secretary, ISAR



'Geeta Priya
Program Manager, ISAR



APPENDIX 2

Questionnaire



UNIVERSITI TEKNOLOGI MARA
MASTER OF SCIENCE (BUSINESS MANAGEMENT) (BA750)

Dear participant,

I am Dg.Ku Zubaidah Binti Ag.Majid (UITM Student ID No. 2022286106) currently pursuing Master of Science (Business Management) at the Faculty of Business and Management, Universiti Teknologi MARA (UiTM) Cawangan Kota Kinabalu, Sabah. As a requirement for my course (BA750), I am conducting a survey on "Developing A Comprehensive Characterization Framework Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia".

I therefore humbly request your kind cooperation to spend a few minutes of your time to complete this questionnaire. Please be rest assured the data collected from this survey will be solely used for academic and research purposes only. Your participation is completely voluntary, and information will be kept strictly confidential. If you have any questions you can call the researcher's (Dg.Ku Zubaidah Binti Ag.Majid) phone number which is

Thank you.

Peserta yang dihormati,

Saya Dg.Ku Zubaidah Binti Ag.Majid (No. ID Pelajar UITM 2022286106) sedang mengikuti pengajian Sarjana Sains (Pengurusan Perniagaan) di Fakulti Pengurusan dan Perniagaan, Universiti Teknologi MARA (UiTM) Cawangan Kota Kinabalu, Sabah. Sebagai keperluan untuk kursus saya (BA750), saya sedang menjalankan tinjauan mengenai "Membangunkan Rangka Kerja Pencirian Komprehensif Ciri Tingkah Laku Usahawan Wanita Luar Bandar di Sabah, Malaysia".

Oleh itu, saya dengan rendah hati memohon kerjasama anda untuk meluangkan masa bagi melengkapkan soal selidik ini. Data yang dikumpulkan daripada tinjauan ini hanya akan digunakan untuk tujuan akademik dan penyelidikan sahaja. Penyertaan anda adalah secara sukarela dan semua maklumat akan dirahsiakan. Sekiranya mempunyai sebarang pertanyaan anda boleh menghubungi nombor telefon penyelidik (Dg.Ku Zubaidah Binti Ag.Majid) iaitu

Terima kasih.

Researcher, /Penyelidik,

(Dg.Ku Zubaidah Binti Ag.Majid)

MSc. Candidate / Calon MSc.

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Universiti Teknologi MARA Sabah Branch / Universiti Teknologi MARA Cawangan Sabah

Section A / Bahagian A

Demographic Information / Maklumat Demografi

Instruction: Please tick (✓) in the appropriate column. The information below is about yourself which is necessary to meet the objective of the study.

Arahan: Tandakan (✓) di ruangan yang sesuai. Maklumat di bawah mengenai diri adalah perlu untuk memenuhi objektif kajian.

Name / Nama: _____

Age / Umur: _____ Job / Pekerjaan: _____

Agency / Agensi: _____

Education / Pendidikan:

☐	Primary School / Sekolah Rendah
☐	Secondary School / Sekolah Menengah
☐	University / Universiti
☐	Others / Lain-lain

If others, please stated /

Sekiranya lain-lain, sila

nyatakan: _____

Number of Mentored

Entrepreneurs / Jumlah

Usahawan Di Bimbing:

☐	0 - 50
☐	51 - 100
☐	101 - 150
☐	151 and above / 151 ke atas

Section B / Bahagian B

Local Agencies or Trade Association Information / Maklumat Agensi Tempatan atau Persatuan Perdagangan

Tick (✓) one of your local agencies or trade associations information. The answers you choose will be used as background information for the local agencies or trade associations you are running and throughout this questionnaire.

Tandakan (✓) salah satu maklumat agensi tempatan dan persatuan perdagangan anda. Jawapan yang anda pilih akan digunakan sebagai maklumat latar belakang agensi tempatan dan persatuan perdagangan yang anda sedang jalankan dan kajian soal selidik ini.

1. Agencies or Local Trade / Agensi Tempatan atau Persatuan Perdagangan:

2. Address / Alamat:

3. Established Period / Tempoh Ditubuhkan: _____

4. Total Employee / Jumlah
Pekerja:

< 10 (Less than / Kurang daripada)
11 - 20
21 - 30
31 > (More than / Lebih daripada)

5. Annual Budget / Bajet Tahunan:

< RM1,000,000 (Less than / Kurang daripada)
RM1,000,001 – RM5,000,000
RM5,000,001 – RM10,000,000
RM10,000,001 > (More than / Lebih daripada)

6. Have you ever organized
mentoring training for rural

womenpreneur before? Adakah anda pernah anjurkan latihan bimbingan usahawan wanita luar bandar perniagaan sebelum ini?

7. What business training does your local agency or trade association run?? Apakah latihan perniagaan yang dijalankan oleh agensi tempatan atau persatuan perdagangan anda?

8. What are the purposes and benefits of the business training organized for the rural womenpreneurs? Apakah tujuan dan manfaat latihan perniagaan tersebut dianjurkan kepada usahawan wanita luar bandar tersebut?

9. Do your agencies provide financial assistance to rural womenpreneurs involved? If so, what are the conditions for rural womenpreneurs to be eligible for the funds? Adakah agencies anda memberikan bantuan dana kepada usahawan wanita luar bandar yang terlibat? Jika ya, apakah syarat usahawan wanita luar bandar yang diperlukan untuk layak mendapat dana tersebut?

10. What kind of funding or assistance do you (local agency or trade association) provide? Apakah jenis dana atau bantuan yang (agensi tempatan atau persatuan perdagangan) anda sediakan?

11. How does the fund help rural womenpreneurs in Sabah, Malaysia? Bagaimana dana tersebut membantu usahawan wanita luar bandar di Sabah, Malaysia?

Section C / Bahagian C

**Experiences and Perspectives Guidance Framework for Rural Womenpreneurs in Sabah, Malaysia
/ Pengalaman dan Pandangan Rangka Kerja Bimbingan Usahawan Wanita Luar Bandar di Sabah,
Malaysia**

12. Tell us your experience, what are the most significant challenges faced by rural womenpreneurs in Sabah, Malaysia? *Beritahu pengalaman anda, apakah cabaran paling ketara yang dihadapi oleh usahawan wanita luar bandar di Sabah?Malaysia?*

13. In your view, what are the key behavioral traits that contribute to the success of rural womenpreneurs in Sabah? *Pada pandangan anda, apakah ciri-ciri tingkah laku utama yang menyumbang kepada kejayaan usahawan wanita luar bandar di Sabah?*

14. In your opinion, how can the framework be used to support the development and implementation of programs or initiatives aimed at empowering rural womenpreneurs in Sabah? *Pada pendapat anda, bagaimanakah rangka kerja tersebut boleh digunakan untuk menyokong pembangunan dan pelaksanaan program atau inisiatif yang bertujuan memperkasakan usahawan wanita luar bandar di Sabah?*

15. What do you think about the feasibility of developing a comprehensive framework that can be based on the experiences of various rural womenpreneurs throughout Sabah? *Apakah pendapat anda tentang kebolehlaksanaan membangunkan rangka kerja komprehensif yang boleh berdasarkan pengalaman pelbagai usahawan wanita luar bandar di seluruh Sabah?*

16. Do you see any potential challenges or obstacles in developing and implementing such a framework? *Adakah anda melihat sebarang cabaran atau halangan yang berpotensi dalam membangunkan dan melaksanakan rangka kerja sedemikian?*

17. How can local agencies and trade associations work with researchers to ensure that the framework is relevant and useful to the needs of rural womenpreneurs in Sabah? *Bagaimanakah agensi tempatan dan persatuan perdagangan boleh bekerjasama dengan penyelidik untuk memastikan rangka kerja itu relevan dan berguna kepada keperluan usahawan wanita luar bandar di Sabah?*

18. What do you think about the potential impact of this research on the lives and livelihoods of rural womenpreneurs in Sabah? *Apakah pendapat anda tentang potensi kesan penyelidikan ini terhadap kehidupan dan mata pencarian usahawan wanita luar bandar di Sabah?*

19. What specific aspects of the behavior of rural womenpreneurs do you think are most important to address in a characterization framework? *Apakah aspek khusus tingkah laku usahawan wanita luar bandar yang anda fikir paling penting untuk dilakukan dalam rangka kerja pencirian?*

20. Can you share what mentoring is conducted by your local agency or trade association towards rural womenpreneurs in Sabah, Malaysia? Why was the coaching conducted and what were the results? *Bolehkah anda kongsi apakah bimbingan dijalankan oleh agensi tempatan atau persatuan*

perdagangan anda kepada usahawan wanita luar bandar di Sabah, Malaysia? Mengapa bimbingan itu dijalankan dan apakah hasilnya?

21. Tell us about the situation and challenges of rural womenpreneurs managing business and family, how do rural womenpreneurs in Sabah, Malaysia manage it? *Ceritakan situasi dan cabaran usahawan wanita luar bandar mengendalikan pemiagaan dan keluarga, bagaimanakah cara usahawan wanita luar bandar di Sabah, Malaysia mengendalikannya?*

22. Can you share the experiences of rural womenpreneurs facing obstacles or failures in business? How do rural womenpreneurs in Sabah, Malaysia rise from the challenge? *Bolehkah anda berkongsi pengalaman usahawan wanita luar bandar menghadapi halangan atau kegagalan dalam pemiagaan? Bagaimana cara usahawan wanita luar bandar di Sabah, Malaysia bangkit dari cabaran tersebut?*

APPENDIX 3

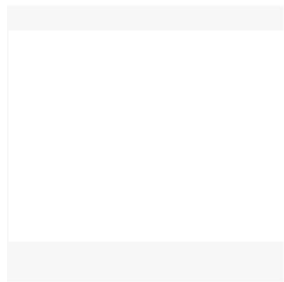
Interview Letter

www.sabah.uitm.edu.my	
Pusat Pengajian Siswazah	Universiti Teknologi MARA Cawangan Sabah Beg Berkunci 71, 88997 Kota Kinabalu, Sabah, MALAYSIA Tel: (+6088) 325151 Faks: (+6088) 613844 e-mel: rektorsabah@uitm.edu.my Ruj. Kami : 600-UiTMCSH (HEA/PPSis. 6/5) Tarikh : 1445H ذوالحجة 05 : 12 Jun 2024
	
KEPADA SESIAPA BERKENAAN	
Tuan/Puan,	
PERMOHONAN KEBENARAN MENDAPATKAN MAKLUMAT UNTUK TUJUAN KAJIAN AKADEMIK PERINGKAT SARJANA	
NAMA PELAJAR	: DG.KU ZUBAIDAH BINTI AG MAJID
NO. MATRIK	: 2022286106
KOD PROGRAM	: BA750
STATUS	: AKTIF
BAHAGIAN	: 05
TAJUK TESIS	: DEVELOPING A COMPREHENSIVE CHARACTERIZATION FRAMEWORK BEHAVIORAL TRAITS OF RURAL WOMENPRENEURS IN SABAH, MALAYSIA
Perkara di atas dengan hormatnya adalah dirujuk.	
2. Dimaklumkan penama adalah pelajar Universiti Teknologi MARA sedang membuat penyelidikan Program Sarjana (Pengurusan Perniagaan).	
3. Sehubungan dengan itu, sukacita kiranya pihak tuan/puan dapat memberi kerjasama kepada pelajar berkenaan dalam memberikan maklumat-maklumat yang diperlukan. Segala hasil maklumat adalah untuk tujuan penyediaan tesis yang berbentuk akademik yang merupakan salah satu keperluan melengkapkan Program Sarjana (Pengurusan Perniagaan).	
4. Sebarang pertanyaan lanjut pihak tuan/puan, boleh berhubung dengan pelajar ini ditalian atau melalui emel dgkuzubaidah@gmail.com	
Kerjasama daripada pihak tuan/puan amatlah dihargai dan didahului dengan ucapan ribuan terima kasih.	
Sekian	
”اوسها بتقوى مليا” ”MALAYSIA MADANI” ”BERKHIDMAT UNTUK NEGARA”	
Saya yang menjalankan amanah,	
PROFESOR MASYA DR. HENDRY JOSEPH Ketua Pusat Pengajian Siswazah	

APPENDIX 4

Letter of Appoinment as Research Assistant

www.uitm.edu.my	
 UNIVERSITI TEKNOLOGI MARA	Pejabat Timbalan Naib Canselor (Penyelidikan dan Inovasi)
Rujukan kami : 600-RMC/FRGS 5/3 (016/2022) Tarikh : 20 Oktober 2022	
Cik Dg.ku Zubaidah Binti Ag.majid Fakulti Pengurusan Perniagaan Universiti Teknologi MARA (UiTM) Kampus Kota Kinabalu Beg Berkunci 71, 88997 Kota Kinabalu	
Tuan/Puan	
LANTIKAN SEBAGAI PEMBANTU PENYELIDIK PASCA SISWAZAH	
Dengan segala hormatnya perkara di atas adalah dirujuk.	
2. Sukacita dimaklumkan tuan/puan dilantik sebagai Pembantu Penyelidik Pasca Siswazah bagi projek penyelidikan yang bertajuk <i>'Developing A Comprehensive Characterization Framework For Behavioral Traits Of Rural Womenpreneurs In Sabah, Malaysia'</i> yang diketuai oleh Profesor Madya Dr Imelda Albert Gisip di bawah geran Skim Geran Penyelidikan Asas (FRGS).	
3. Syarat-syarat pelantikan tuan/puan adalah seperti berikut :	
I. Tempoh Lantikan	
Tempoh pelantikan adalah selama 23 bulan mulai 01 Oktober 2022 hingga 31 Ogos 2024 . Tuan/Puan boleh memohon untuk menyambung perkhidmatan sebelum tamat tempoh lantikan tersebut namun tertakluk kepada keperluan projek di atas. Lantikan ini adalah tertakluk kepada baki Vot 11000 dan dalam tempoh geran aktif.	
II. Elaun	
Elaun yang ditawarkan adalah RM 2,000.00 sebulan.	
III. Penamatan Perkhidmatan/Perletakan Jawatan	
Adalah dimaklumkan bahawa pihak RMC berhak menamatkan perkhidmatan tuan/puan dengan memberi satu (1) bulan notis. Tuan/Puan juga berhak meletak jawatan dengan memberi satu (1) bulan notis. Pelantikan ini akan terbatal sekiranya pelajar gugur taraf dan/atau menerima tajaan/biasiswa daripada mana-mana pihak. Ketua projek bertanggungjawab memaklumkan kepada pihak RMC sekiranya pelajar menerima tajaan/biasiswa dalam tempoh lantikan.	
IV Peraturan	
S sepanjang perkhidmatan tuan/puan adalah tertakluk kepada peraturan UiTM.	
Sekian, dimaklumkan.	
"SELAMAT MENJALANKAN PENYELIDIKAN DENGAN JAYANYA"	
Yang benar	
Universiti Teknologi MARA Aras 3, Bangunan Wawasan 40450 Shah Alam, Selangor, MALAYSIA Tel: (+603) 5544 2004/2255 Faks: (+603) 5544 2070	
 UiTM <i>di hatiku</i>	



PROFESSOR DR. NOR AZURA MD GHANI
Pengarah Pusat Pengurusan Penyelidikan (RMC)

sk :

1. Profesor Madya Dr Imelda Albert Gisip
(Ketua Projek)

Fakulti Pengurusan Perniagaan

Universiti Teknologi MARA (UiTM) Kampus Kota Kinabalu
Beg Berkunci 71, 88997 Kota Kinabalu

2. Penolong Bendahari Kanan

Unit Kewangan Zon 17 (Penyelidikan)
UiTM Shah Alam

APPENDIX 5

Certificate of Copyright



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Notification Number : CRLY2025S01460
Title of Work : DEVELOPING A COMPREHENSIVE
CHARACTERIZATION FRAMEWORK FOR THE
BEHAVIORAL TRAITS OF RURAL
WOMENPRENEURS IN SABAH, MALAYSIA
Category of Work : LITERARY
Date of Notification : 10 MARCH 2025
Date of Creation : 16 OCTOBER 2023
Date of First Published : 16 OCTOBER 2023

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KAMAL BIN KORMIN
CONTROLLER OF COPYRIGHT
MALAYSIA



(Agency under the Ministry of Domestic Trade and Cost of Living)

AUTHOR'S PROFILE



Dg Ku Zubaidah Binti Ag Majid obtained a Diploma in Business Studies and Bachelor of Business Administration (Hons) Marketing in 2017 from Universiti Teknologi Mara Cawangan Kota Kinabalu Sabah. She received an award of The Best Student Entrepreneur UiTM Malaysia, Ikon Usahawan Negeri Sabah, Best Student Entrepreneur UiTM Sabah and Tokoh Kepimpinan UiTM Sabah during her degree in Universiti Teknologi Mara Cawangan Kota Kinabalu, Sabah. Her major is in marketing and area of interest in entrepreneurship. She has experience of developing a business networking team with more than 333 womenpreneurs in Sabah more than 5 years and achieved more than a half million sales in a year. She is a Business Consultant and Personal Coach for Family Care Polytechnic Commercial Centre Sepanggar, Melati Enterprise Beaufort Sabah, Burhan Trading Beaufort Sabah, Richgrads Academy Business School, Ikan Bakar Sabah, NM Management, Aiskrim Borneo, Nienalicious, ZECO, Armada Catering, Maskur Univilla Tawau Sabah, Tea House Café Tuaran Sabah and much more since 2018. The purpose she continues her studies in master's in business administration is to develop skills and knowledge in marketing, business management, and strategy to contribute more to the society in Sabah, Malaysia. Thus, the contribution is to help rural womenpreneurs change their perception of business, develop their leadership skills, help the community, and create their own wealth. Other than that, her purpose to further her study to help community in Negeri Sabah be competitive in business industries and offer more job opportunities.

List of Publication:

- Ag Majid, D. K. Z., Gisip, I. A., Dawayan, C. R., & Syed Annuar, S. N. (2025). *Research on Developing a Comprehensive Characterization Framework for Behavioral Traits of Rural Womenpreneurs in Sabah, Malaysia*. *International Journal of Advanced Research in Education and Society*, 7(3), 465–479. <https://doi.org/10.55057/ijares.2025.7.3.41>
- Ag. Majid, D. K. Z., Gisip, I. A., Dawayan, C. R., & Syed Annuar, S. N. (2025). Research on developing a comprehensive characterization framework for behavioral traits of rural womenpreneurs in Sabah, Malaysia. Paper presented at AIMAC 2025.
- Ag. Majid, D. K. Z., Gisip, I. A., Dawayan, C. R., & Syed Annuar, S. N. (2025). Developing a comprehensive characterization framework for behavioral traits of rural womenpreneurs in Sabah, Malaysia: A qualitative approach. Paper presented at PERKEM 2025.
- Ag. Majid, D. K. Z., Gisip, I. A., Dawayan, C., & Syed Annuar, S. N. (2024). Entrepreneurial success: Assessment of rural womenpreneurs in Sabah, Malaysia context. Paper presented at the International Conference on Management, Business, Economics and Finance (ICMBEF) 2024.
- Gisip, I. A., Ag. Majid, D. K. Z., Dawayan, C., & Syed Annuar, S. N. (2023). Review of the behavioral traits of rural womenpreneurs towards entrepreneurial success in Sabah, Malaysia. Paper presented at the Malaysia Sustainable Development Goals (MYSDG) Conference 2023.
- Gisip, I. A., Ag. Majid, D. K. Z., Dawayan, C., & Syed Annuar, S. N. (2024). Review of the behavioral traits of rural womenpreneurs towards entrepreneurial success in Sabah, Malaysia. Paper presented at the Malaysia Sustainable Development Goals (MYSDG) Conference 2024.