

The impacts of the COVID-19 pandemic crisis on rural entrepreneurs

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Abstract

Rural entrepreneurs are significant business groups, being the contributors to the nation's economy. They are the creators of job opportunities, but they are facing great challenges during the COVID-19 pandemic crisis. The objective of this research is to explore the impact of the pandemic on rural entrepreneurs. The current research was carried out at the Rural Community Centre (RCC) of Kg. Jelintoh, Gopeng, Perak, Malaysia. Being the most active RCC in conducting entrepreneurship programmes in 2019, that centre was chosen for this study. This exploration research utilised qualitative approach which involved an in-depth interview by using a semi-structured interview format with seven rural entrepreneurs. They were selected through a purposive sampling from the list of rural entrepreneurs. The data were analysed using a thematic analysis method. The results revealed two main themes of the impacts. The first theme was business operation which includes operation disruption, decrease in demand, shortage of logistic supply, and operation closure. The second theme involves business finance that consists of cash flow problems, unexpected increase in production cost, and access to economic stimulus package. The findings from this research provide good inputs to relevant agencies in assisting the rural entrepreneurs to resume their businesses. It is recommended that all types of rural businesses to be allowed to run their normal operations, ensure the smoothness of logistics supply, being offered with financial aids, reduce the production cost, and create an easy-access entry to economic stimulus package.

Keywords: COVID-19, crisis, impact, pandemic, rural entrepreneur

Introduction

Initially, COVID-19 is an infectious disease caused by a newly discovered coronavirus (World Health Organization (WHO), 2020). Most people who are infected with the COVID-19 virus will experience a mild to moderate respiratory illness, but will finally recover without requiring any special treatment (WHO, 2020). Coronavirus is certainly dangerous for the elderly, and those with health problems (Eichenberger et al., 2020). It is believed that COVID-19 is originated from the City of Wuhan, China in December 2019. It has spread globally to more than 200 countries within several months. WHO declared COVID-19 a pandemic on 11th March 2020, when the number of confirmed cases reached over 118,000 patients, with more than 4,000 deaths globally (WHO, 2020). These figures have drastically increased because the virus spreads easily among humans. For example, 756,581,850 people were infected by COVID-19 with 6,844,267 deaths worldwide on 18th February 2023 (WHO, 2023). The impacts of the COVID-19 pandemic crisis are tremendous. However, the main focus of this research is the impacts of that pandemic on rural entrepreneur. Among those impacts are disruption in business operation (Hamdan et al., 2021) and decrease the goods demand (Mohsin

et al., 2020).

Previous scholars suggested that movement restriction is seen as the best approach to control the spread of infectious diseases such as coronavirus (Chinazzi et al., 2020). Hence, many countries all over the world have imposed the movement restriction order (or better-known as Movement Control Order (MCO) in Malaysia) including social distancing, lockdown, and postponement on events for at least 14 consecutive days. The MCO is believed to be able to curb the spreading of the disease, but with emotional side effects such as depression and stress among people, and some other crises. For instance, Ramli et al (2021) reported that the impact of the implementation of MCO has created various social crises, especially those involving the issues of domestic violence. In terms of economy, previous scholars found that there are many impacts related to MCO like the closure of retail premises, and disruption in product delivery chains (Karabag, 2020). Generally, in Malaysia, MCO was implemented by phases and categories since 18th March 2020 until 10th October 2021. Moreover, the variation of MCO implementations depended on the current situation of the COVID-19 cases nationwide.

Many researchers discovered the impacts of COVID-19 pandemic on small-scale businesses in developed (Bartik et al., 2020) and developing countries (Mohsin et al., 2020). Nevertheless, their studies focused on Micro, Small, and Medium-sized Enterprises (MSMEs). The research about the impact of the pandemic to rural entrepreneurs (defined by Saxena (2012) as entrepreneurs who emerge in rural areas) is quite limited. In the local context, rural refers to other than urban area; comprising of all villages and small settlements; population of less than 10,000; characterised with agriculture and abundance of natural resources; low population density; low percentage in age-active population; population economic-based comprising of agriculture, rural industry and natural products/resources; maintain the rural socio-cultural activities including rural organization, family institution, community, and cultural activities (PLAN Malaysia, 2017). Kushalakshi & Raghurama (2012) suggested six types of rural entrepreneurships: (1) agro-based enterprise, (2) forest-based industry, (3) mineral-based industry, (4) textile industry, (5) handicrafts, and (6) engineering and services.

Rural entrepreneurs are significant business groups due to their contributions to job opportunities in various fields such as farm-based enterprises, food processing, animal husbandry, and aquaculture. Nonetheless, like many other sectors, they are currently facing several challenges during the period of pandemic especially in terms of business operation. For instance, in Wisconsin and Ohio, United States of America (USA), farmers are dumping thousands of gallons of fresh milk into lagoons and manure pits (Yaffe-Bellany & Corkery, 2022). In the state of Sabah, Malaysia for example, there was an oversupply of vegetables and fish (Chan, 2020). These situations occurred because those products cannot be transported to the customers due to movement restriction in order to curb the spreading of COVID-19 virus. Moreover, rural small businesses lack adequate access to capital and broadband connectivity, and are largely concentrated in the industries which most immediately vulnerable to the pandemic's effects (Love & Powe, 2020). Concerned by this phenomenon, the objective of this research is to explore the impacts of COVID-19 pandemic crisis on rural entrepreneurs.

Literature review

It is crucial to briefly understand the concept of crisis and varieties of rural entrepreneurship activities before discussing the impact of COVID-19 pandemic on rural entrepreneurs.

Concept of crisis

Basically, the concept of crisis includes definition, types, and its stages. Lipsy (2020) defined a crisis as a situation that threatens significant harm to a country's population or basic values and compels a political response under time pressure and uncertainty. Besides, Olteanu et al (2015) posited two main types of crises which are natural hazards and human-induced disasters. Some examples of natural hazards crises are tornado, flood, earthquake, wildfire, and epidemic; while human-induced disasters consist of shooting, bombing, derailment, and building collapse (Olteanu et al., 2015). Among the most prominent examples of crises are financial crises, energy price shocks, nuclear accidents, major natural disasters, terrorist attacks, violent conflict, and pandemics such as COVID-19 (Lipsy, 2020). Furthermore, Crandall, Parnell & Spillan (2013) suggested that there are three stages of crises: (1) precrisis, (2) crisis, and (3) postcrisis.

Obviously, it is understood that a crisis is an unpredictable event that can seriously affect country's population or basic values; having many types and stages. So, it is not easy to plan for a crisis preparation due to the unpredictable event in nature. COVID-19 pandemic is considered as a crisis because it is categorised as a natural hazard. Besides, the simplest option to understand the stages of crisis is the three-stage framework. Hence, this research refers crisis as a three-stage framework which includes the precrisis, crisis, and post-crisis. Currently, most countries worldwide including Malaysia have entered stage two which are being among the countries that are dealing with the COVID-19 crisis. Furthermore, the problems encountered by rural entrepreneur during this crisis are such as business disruption, decrease in demand, and eventually affected their source of income.

Varieties of rural entrepreneurship

Previous scholars such as Cabus (2009), Kushalakshi & Raghurama (2012), and Saxena (2012) had discussed the various activities of rural entrepreneurship. According to Kushalakshi & Raghurama (2012), the types of rural entrepreneurship can be broadly classified into six categories of the agro-based enterprise which are forest-based industry, mineral-based industry, textile industry, handicrafts, engineering, and services. It is understood that agro-based enterprises include direct sales or processing of agricultural products such as pickles, sugar industries, oil processing from oil seeds, dairy products, and fruit juices. Forest-based industries include wood products, coir industry, honey making, and bamboo products. In terms of honey products, Rosmiza et al. (2020) said that it also involves the stingless bee honey industry. The mineral-based industry consists of stone-crushing and cement industries, while the textile industry includes activities such as weaving, colouring, and bleaching. Handicrafts involve the production of wooden or bamboo handicrafts, traditional decorative products, toys, and all other forms of handicrafts. Besides, engineering and services include agricultural equipment, tractors, and others as well as repairs (Kushalakshi & Raghurama, 2012).

Saxena (2012) posits the meaning of rural entrepreneurship is synonymous with rural industrialisation which is classified into the following four major categories of agro-based industry, textile industry, polymer and chemical-based industry, as well as engineering industry. Hence, rural entrepreneurship is not limited to merely agricultural-based activities. It can be diversified into non-agricultural-based activities such as tourism and recreation, sport, blacksmithing, carpentry, spinning, professional and technical training, retailing and wholesaling, industrial applications (engineering, crafts), servicing (consultancy), value added (products from meat, milk, wood, etc.), and the possibility of off-farm work (Saxena, 2012).

Cabus (2009) found that rural entrepreneurs are engaged in various activities that are much broader than agriculture. It includes construction, manufacturing industries, and services. For example, manufacturing that involves food, textiles, furniture, and rubber industries are

very prominent in rural areas. Moreover, the open space character favours activities related to tourism and recreation (Cabus, 2009).

Clearly, it is understood that rural entrepreneurship is diverse. It is not limited to merely agricultural-based activities because many previous scholars believed that rural entrepreneurship is linked to rural industrialization. Hence, it involves many other activities such as the textile industry; handicrafts; and engineering and services.

The impacts of the COVID-19 pandemic crisis on rural entrepreneurs

Generally, there is a dearth of empirical research about the impacts of COVID-19 pandemic on rural entrepreneurs. Nevertheless, several scholars attempted to study those impacts on Micro, Small, and Medium-sized Enterprises (MSMEs) such as Arundhati et al (2020), and Mohsin et al. (2020). Although they did not focus directly on rural entrepreneurs, the researchers believed that their studies had opened new opportunities for exploring the topic further.

Bartik et al. (2020) revealed that many small businesses in the USA were closed just a few weeks after the COVID-19 pandemic crisis. The entrepreneurs also had problems accessing credit facilities or funding from the government (Bartik et al., 2020). Mohsin et al. (2020) discovered that most of the participating enterprises had been severely affected, and they were facing several issues such as financial, supply chain disruption, decrease in demand, reduction in sales and profit, transportation, reduction in production, and many others. Meanwhile, Arundhati et al. (2020) found that the relief package was insufficient to compensate for the losses faced by business entrepreneurs of MSMEs, manufacturers of both non-essential goods as well as essential goods suffered loss close to 50 percent during the pandemic, and small businesses in India experienced a drastic contraction in business due to a negative growth rate of net sales.

In the local context, Hamdan et al. (2021) disclosed that many micro-entrepreneurs were affected in terms of operation disruption and financial issues. The operation disruption involves the closure of business operation, shortage of logistic supply, traveling restrictions, traveling period becoming longer, and delay in product delivery. While the financial issue includes issues to pay for shop lots/rental kiosks and food truck loans, unexpected increases in production cost, the lack of roll-up capital, having to depend on other loans to cover several costs, and the risk of bankruptcy. Besides, Fabeil et al. (2020) found the impacts faced by the micro-entrepreneurs are the failure to operate their businesses as usual, the loss of clients, the dumping of agricultural produces due to the closure of several supporting sectors such as retails and transportation, decrease in daily sales revenue, and loss of income. Based on all the above previous research, it is understood that the COVID-19 pandemic crisis has seriously affected MSMEs at large.

Method and study area

The current descriptive research aims to obtain meaningful insights into the impacts of the COVID-19 pandemic crisis on rural entrepreneurs. This exploration study utilised a qualitative approach to collect the data. It involved an in-depth interview that was utilised by previous researchers such as Fabeil et al. (2020), Hamdan et al (2021), and Saigaran (2021). This method was selected to gain some in-depth insights from the respondents. The current research used semi-structured telephone calls as an in-depth interview. During the COVID-19 pandemic, all research activities were conducted by telephone for the safety of our research participants and the researchers (O’Conor et al., 2020). Hence, the telephone interviews were conducted from 12th September 2021 until 20th September 2021.

The study area, the Rural Community Centre (RCC) of Kampung Jelintoh is located about three kilometres away from Gopeng, a small town in Perak, Malaysia. RCC is a facility by the Ministry of Rural Development Malaysia, that assists the rural community with entrepreneurship matters. It was selected because of its active involvement with entrepreneurship programmes in 2019. In 2021, there are 44 rural entrepreneurs in the study area who are involved in various entrepreneurship activities.

Previous scholars suggested several numbers of sample sizes for qualitative research. For example, Creswell (1998) used 20 to 30 respondents, while Guest et al. (2006) proposed 15 informants as the sample size. Nevertheless, Walker (2012) believed in data saturation concept which is when sufficient information is achieved and available to replicate the study, a smaller number of respondents is enough. Moreover, previous researchers only interviewed a small number of respondents in their qualitative research. For instance, Fabeil et al. (2020) interviewed merely two informants, while Hamdan et al. (2021) interviewed six respondents only. Hence, a total of seven respondents were interviewed for the current research. It is because the number of respondents had reached data saturation concept which has been proposed by Walker (2012). It is considered enough without compromising the quality of the results obtained from this research. The respondents were selected through a non-probability sampling technique, specifically the purposive sampling. The selection was made from the list of rural entrepreneurs provided by RCC of Kampung Jelintoh. Table 1 shows the background of seven respondents and their entrepreneurship areas. Mainly, they are involved in the food and beverage sector, as well as handicraft businesses.

Table 1. Background of respondents and rural entrepreneurship

Respondent	Age (year)	Type of business	Experience (year)	Number of permanent staff
Informant 1	38	Bakery	5	0
Informant 2	59	Frozen food - local kuih	8	0
Informant 3	34	Bakery	11	0
Informant 4	46	Handicraft - artificial flower	1	0
Informant 5	35	Handicraft – embroidery	9	0
Informant 6	55	Bakery	25	3
Informant 7	35	Soy bean drinks	5	3

Source: The Study, 2021

The interview protocol began with the sending of a semi-structured questionnaire to the respondents through the WhatsApp message platform, about 20 minutes before the telephone call. The purpose was to alert the respondents to be ready for a smooth interview session. The interview took about 30 to 40 minutes each, conducted in Malay language and was audio recorded with the respondents' permission. Malay language was selected because all respondents are Malays. According to Chua (2012), using simple language that can be fully understood by every respondent is very important.

Afterward, the interview recordings were replayed one by one in order to obtain the data which consist of respondents' background and the impacts of COVID-19 pandemic crisis. The responses from the interview were noted down by the researches. It was considered as transcribing which is convert it from audio to written form (Harding, 2019). Then, those responses were translated into English language. Later, the responses were analysed using content analysis. This research utilised content analysis suggested by Austin & Sutton (2015), which involved coding, theming, and synthesizing the findings.

Results and discussion

Generally, this research has discovered two main themes for the impacts of COVID-19 pandemic crisis on rural entrepreneurs. Those themes are: (1) business operation, and (2) business finance.

Business operation

The first impact of business operation was operation disruption. All respondents said they were facing operation disruption during the pandemic. The situation was believed to be related to the implementation of MCO. For example, bakery entrepreneurs cannot sell their products to the weekly market and were prohibited from running their normal business operations. Handicraft (embroidery) entrepreneurs were not allowed to open their premises to run their businesses since this activity was classified as a non-essential sector. The finding of operation disruption in the current research was consistent with other scholars such as Hamdan et al (2021). Excerpts from the interview are listed as follows:

I cannot sell my bakery products at weekly market as usual - Informant 3.

I cannot operate the business at the shop as usual - Informant 6.

The embroidery was listed under non-essential sector. So, I cannot open the premise to run the business - Informant 5.

The second impact was decrease in demand. All respondents mentioned that they were facing decrease in demand for their products. For instance, the bakery entrepreneurs had to close their shops due to the low demand for bread, cake and pastry. As an alternative to earn a living, they sold other products such as local kueh and fried popiah. Soy bean drink entrepreneurs experienced a decrease in demand as well. The decrease in demand during the pandemic was mentioned by several other researchers like Mohsin et al. (2020). Extracts from their interviews are listed below:

The demand for bakery products decreased drastically. So, I decided to sell fried popiah as an alternative to earn a living - Informant 1.

The demand for my products decreased. Now, I sell local kuih as an alternative to get the income - Informant 2.

The demand from the agents for soy bean drinks decreased - Informant 7.

The third impact was shortage of logistics supply. Although some entrepreneurs suffered a decrease in demand for their products, they still needed to operate their businesses at a lower scale to earn a living. Nevertheless, they were facing another challenge which was the shortage of logistics supply. The current study found that the handicraft entrepreneur faced the shortage of artificial flowers and decoration materials. The embroidery entrepreneur mentioned that she also faced the same problems and difficulties to obtain the materials such as cloth and sewing tools. The bakery entrepreneur faced the shortage of logistics supply too. This finding is parallel to Hamdan et al. (2021) who discovered this issue too in their exploration research. Extracts from their interviews are listed as follow:

I face the shortage of logistic supply - Informant 4.

I have difficulties to get the material such as cloth and sewing tools - Informant 5.

I face the shortage of logistic supply for my bakery business - Informant 6.

The fourth impact of the pandemic crisis was operation closure. Nevertheless, this study discovered that operation closure was understood as a temporary measure until the pandemic crisis is stabilised, or when the country moves to endemic status. This impact involves the businesses of bakery, frozen food, and soybean drink. The products are not crucial for the customers. Hence, the demand for these products is given a less priority compared to other essential products such as rice, egg, sugar *etc.* The situation of operation closure during the pandemic was mentioned by several researchers such as Bartik et al (2020). Extracts from the interviews are listed below:

I have to temporarily closed my business since the order from the customers was very low - Informant.

I have to close the shop temporarily and operate from home - Informant 6.

I have to close the rented premise for soybean drinks processing and move the operation to home - Informant 7.

Business finance

The first impact of business finance is cash flow problem. All respondents mentioned that they were facing this problem. Among the identified problems in this research are the sales of products plummeted, income reduced drastically, lack of roll-up capital but business owners still had to pay monthly rentals for business premises, utility costs, and staff salary. Moreover, the findings show that some businesses such as bakery had zero monthly income because of the zero demand from customers. So, this entrepreneur decided to sell another product which was fried popiah. Nevertheless, she said that it was too difficult to get even RM120.00 sales per day. The impact of cash flow problem was mentioned by previous researchers such as Bartik et al. (2020). Extracts from the interviews are listed below:

I have the cash flow problem. I get zero monthly income for bakery business. So, I decided to sell fried popiah because no entrepreneur around my residential area sell that food. I guess I will succeed, but it is too difficult for me to get even RM120.00 sales per day - Informant 1.

Reduction in my monthly sales of frozen food, lack of business roll-up capital but I have to pay RM800.00 for monthly rental of shop - Informant 2.

My sales reduced but I have to pay RM500.00 for monthly rental of shop, utility cost and staffs salary - Informant 6.

The second financial impact was the unexpected increase in production cost. This study found that the bakery entrepreneurs faced an increase of cost in baking materials, as high as double the normal price. The other entrepreneur who sold fried popiah said the production cost increased because the prices of materials such as cooking oil and vegetable were higher. The embroidery entrepreneur faced an unexpected increase in production cost too. Due to the shortage of logistics supply, she was forced to obtain expensive embroidery materials through online transactions. This situation occurred because of MCO's supply chain disruption. This finding is same as finding by Hamdan et al. (2021) in their previous research. Extracts from the interviews are listed as follows:

The price of cooking oil, vegetable increased - Informant 1.

The production cost of my business increased because the price of bakery materials increased up to double - Informant 6.

The embroidery materials became more expensive during the pandemic - Informant 4.

The third financial impact was access to economic stimulus package. The current study found that the handicraft entrepreneur who produced artificial flowers did not receive any economic stimulus package from any government agencies. She was ineligible to receive the fund because of her failure to renew her expired Companies Commission of Malaysia (CCM) permit. Nevertheless, she kept running her operation since her business was treated as a hobby to earn side income. However, other entrepreneurs received economic stimulus package smoothly. The issue of access to economic stimulus package also was discovered by Bartik et al. (2020) in their study. An extract from the interview is listed below:

I did not receive any economic stimulus package because I do not renew my expired CCM permit - Informant 4.

Conclusion

Fundamentally, the objective of this research was to explore the impacts of the COVID-19 pandemic crisis on rural entrepreneurs. Hence, this research discovered that those impacts were divided into two main themes. The first theme was business operation (operation disruption, decrease in demand, shortage of logistics supply, and operation closure). The later theme was business finance (cash flow problem, unexpected increase in production cost, and access to economic stimulus package). These findings carry good inputs to relevant parties to assist rural entrepreneurs to resume their businesses. In terms of business operations, among the aids that are appropriate for them include permission for normal operations to all types of rural businesses, encouraging the consumers to spend their money on rural entrepreneurs' products, letting the logistics supply to run smoothly, and encouraging the entrepreneurs to reopen their businesses. However, the business operations must adhere to the Standard Operating Procedure (SOP), due to the fluctuating COVID-19 cases in this country (until the time this article was written). In terms of business finance, the relevant agencies can offer financial aid to rural entrepreneurs, reduce the production cost, and create easy-access entry to economic stimulus packages. Apparently, those initiatives are in line with the aim of the Malaysian government to enhance rural entrepreneurship activities, transform rural areas into competitive economic focal points (Rashid et al., 2021) and become prosperous in the near future.

Certainly, this qualitative research has no attempt to generalise the findings of the study. However, it is believed that the findings of this research are meaningful. Eventually, future research is required to be explored further by using a quantitative approach with a larger group of rural entrepreneurs to disentangle the impacts of COVID-19 pandemic crisis.

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