THE ROLE OF GOVERNMENT SUPPORT, ENTREPRENEURIAL RESILIENCE, AND DISTINCTIVE COMPETENCIES IN ACHIEVING THE SUSTAINABILITY OF WOMEN'S INFORMAL BUSINESSES

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Abstract - The government plays an important role in legal, financial, and business development aspects. They also offer a range of support initiatives, including business grant schemes, business capital assistance, training programs, digitalization packages, and business loan assistance for eligible applicants. These options help small-scale entrepreneurs strengthen their skills, stabilize operations, and secure the resources they need to grow their businesses sustainably. The objective of this study is to test the influence of government support on the sustainability of women's informal businesses. The second objective is to test multiple mediator effects of entrepreneurial resilience and distinctive competencies. This study used a survey to collect research data from 400 women entrepreneurs. This study used purposive sampling to select female entrepreneurs aged 20 to 60 years in the Klang Valley. The statistical test in this research uses Structural Equation Modeling (SEM) processed with Analysis of Moment Structure (AMOS) software. The study found that government support significantly influences business performance. Second, entrepreneurial resilience and distinctive competencies are the driving forces that determine the extent to which government support can be optimally leveraged to produce sustainable business performance. As implications, the government need to continue in providing various assistance for entrepreneurs include easy loans, grants, and training programs.

Keywords - Government Support, Entrepreneurial Resilience, Distinctive Competencies, Business Performance, Women Entrepreneurs.

I. INTRODUCTION

The labour market has been synonymous with men since immemorial time, but women's involvement in the labor market is also no stranger. The increasingly active participation of women in the country's workforce has directly driven stronger economic sector growth. Entrepreneurship is the backbone of a country's economic growth. It has been reported that women (Alkahtani et al., 2020) are involved, and household income drives them to participate in informal business. Apart from strengthening the economy, entrepreneurship also plays a major role in addressing social problems such as unemployment (Hasan et al., 2022). To make Malaysia a leading entrepreneurial nation by 2030, the government has introduced various policies and initiatives to foster local entrepreneurship. As a strategic step, the government, through the National Entrepreneurship Policy 2030 (DKN 2030), has provided a comprehensive framework for the development of entrepreneurship. This policy aims to increase the competitiveness of local entrepreneurs through seven main thrusts that encompass structuring the business ecosystem and integrating digital technology into business operations (Noor & Omar, 2024b).

Small businesses often fail after a few years of operation due to market instability and unexpected factors, such as economic recessions and natural disasters (Al-haimi et al., 2025). Small entrepreneurs are also seen as slow to react to market changes and not far-sighted (Park et al., 2020). They are also seen as lagging in marketing aspects due to a lack of resources and marketing expertise. The lack of funds factor is seen as a major problem because, on average, they are not eligible for bank financing due to low credit scores. In addition, Hasan et al. (2022) also found that small entrepreneurs do not adapt to the latest technology. Studies by Noor and Omar (2024a) and Noor and Omar (2024b) found that most small entrepreneurs lack the latest skills and competencies. This lack of exposure makes it difficult for them to compete with businesses that are more tech-savvy and have more sophisticated marketing strategies (Al-haimi et al., 2025). In addition, many women entrepreneurs must struggle to balance their careers and household responsibilities. Prejudice factors also often occur in societies where women are seen as unqualified and only suitable for being housewives or working in the informal sector. Women are also often considered weak and not suitable for leadership (Noor & Omar, 2024a). Losing potential women is a loss to the country, as they can make a significant contribution to the economy and national development (Noor et al., 2025).

In addressing the above problems, the government's move to provide financing facilities to micro-entrepreneurs is described as a significant initiative to

strengthen the people's economy, especially for small traders, hawkers, and gig workers (Noor et al., 2025). Easier access to financing allows entrepreneurs to obtain working capital to purchase stock and equipment, increase production capacity, and expand marketing, including through digital platforms (Park et al., 2020). This directly helps increase household income, create job opportunities, and reduce dependence on informal loans that charge high interest rates. Overall, this initiative not only helps the people generate a more stable income but also strengthens economic resilience at the grassroots level. Moreover, the government's approach to simplifying the application process and offering low financing rates is an important factor in ensuring that more micro entrepreneurs gain access to formal financing (Alkahtani et al., 2020). When the application process is simplified, approvals are expedited, and conditions become more flexible, more entrepreneurs could obtain financing (Noor & Omar, 2024a). In addition, the view is that the support should be accompanied by training, financial literacy, and digitalization programs to ensure more sustainable business development (Prasannath et al., 2024). These supports enable small businesses to increase productivity, strengthen digitalization, and increase competitiveness at the domestic and international levels (Noor & Omar, 2024b).

Therefore, the first objective of the present study is to investigate whether government support is associated with the sustainability of women's informal businesses. Furthermore, this study aims to examine the mediating roles of entrepreneurial resilience and distinctive competencies in the relationship between government support and the sustainability of women's informal businesses. The key to this success lies not only in producing high-quality products or services, but also in a deep understanding of the market and the ability to adapt to the latest technologies and trends (Sari et al., 2022). Successful entrepreneurs must leverage digital resources, build strong networks, and practice continuous innovation to remain relevant (Elshaer & Saad, 2022). Therefore, entrepreneurs need unique characteristics compared to ordinary individuals. This study hopes to close several research gaps. First, few studies assess the factors influencing the sustainability performance of informal entrepreneurs, especially among women entrepreneurs. The informal sector is a business sector that lacks government economic protection. The informal sector is labor-intensive and receives less government support and attention. There is also no consensus that government support influences sustainable business performance. Many studies have evaluated the role of mediating variables. However, most focus only on aspects of innovation, green practices, leadership, and related areas, and the roles of resiliency and distinctive competencies remain inadequately studied. In addition, few studies examine the perspective of Southeast Asian countries. The findings of this study will assist the authorities in formulating optimal strategies to increase further women's participation in entrepreneurship and in outlining appropriate measures to empower women entrepreneurs.

II. LITERATURE REVIEW

Integrating Industrial-Organization View (I/O) and Resource-Based View (RBV)

Businesses of the future will need three key attributes, namely agility, sustainability, and resilience, especially in the face of the economic disruption caused by the pandemic. A sustainable business is an organization that engages in environmentally friendly, or green, activities that effectively address current environmental concerns while maintaining profitability (Bradley et al., 2020). Profit reflects the economic benefits that society receives from the organization's business strategy, such as responsible tax payment and job creation. Moreover, businesses should also be responsible towards employees, communities, and surrounding communities, and should encourage activities that minimize the negative impact on nature and resources (Wagner & Svensson, 2014). In evaluating the determinants of business sustainability, this study integrates two theories.

The Industrial-Organization View (I/O) model states that external industry factors are more important than internal factors in an organization's efforts to achieve competitive advantage (Saloner et al., 2005). Factors outside the organization strongly influence this model. This model believes that industry strengths will strongly determine organizational performance. Porter's five forces model is an example of an I/O perspective that analyzes external forces and industry variables to help obtain and maintain competitive advantage (Saloner et al., 2005). On the other hand, the resource-based view (RBV) emphasizes the importance of internal resources in creating competitive advantage. In contrast to the traditional view that focuses on external factors such as industry structure, the RBV looks within the organization to identify unique, hard-to-imitate assets, capabilities, and core competencies (Iswan & Kihara, 2022). This approach suggests that businesses can achieve superior performance and sustainable competitive advantage by optimizing these resources. The first step in adopting a resource-based strategy is to identify assets and capabilities that are truly valuable and unique to the organization. These can include tangible assets such as proprietary technology or strategic location, as well as intangible assets such as brand, reputation, corporate culture, or specialized knowledge (Iswan & Kihara, 2022). In this study, the sustainability of women's informal businesses can be achieved through entrepreneurial resilience and

government support.

Government Support and Sustainability of Women's Informal Businesses

The government influences the success of informal business. The capital resources of informal businesses are very small and are unable to accommodate working capital (Noor et al., 2025). Furthermore, customer purchases are small and not suitable for the credit sales system. Without government assistance, this industry may not survive in the long term (Park et al., 2020). To reduce production costs, it has been found that some of the workers are the owner's family members. Therefore, the government is responsible for formulating and implementing policies that provide guidance and support to the business sector (Noor & Omar, 2024b). These include tourism branding, the creation of free trade zones, and financial incentives for entrepreneurs to develop their businesses. Through these measures, the government can drive economic growth and create more job opportunities for the people. In addition, the government also provides support and assistance to entrepreneurs and industry to develop their business capabilities (Alkahtani et al., 2020). This includes providing grants, technical assistance, and skills training to improve business management efficiency and innovation (Noor et al., 2025).

In Malaysia, various schemes are channelled through development financial agencies and institutions such as Amanah Ikhtiar Malaysia (AIM), Bank Simpanan Nasional (BSN), TEKUN Nasional, Majlis Amanah Rakyat (MARA), Agrobank, and Bank Kerjasama Rakyat Malaysia (Bank Rakyat). This micro-financing facility and financial institutions have been instructed to increase their efforts to reach as many small traders, hawkers, and micro-entrepreneurs as possible who need support, especially those squeezed by capital constraints (Noor & Omar, 2024a). The application process must be simplified, financing conditions must not be burdensome, and financing must be provided fairly and reasonably (Prasannath et al., 2024). The National Entrepreneurship Policy 2030 (DKN 2030) is a long-term strategic document for national entrepreneurship. It aligns with the idea of "Shared Prosperity," the noble effort of the government today to make Malaysia a country that continues to develop sustainably, with fair, inclusive, and equitable economic distribution. The government's continued support through these programs will have a lasting positive impact on entrepreneurs and small traders, especially amid increasingly challenging global economic conditions (Prasannath et al., 2024). Thus, the following hypothesis is posited:

H1: Government support significantly influences the sustainability of women's informal businesses.

Multiple Mediating Effects of Entrepreneurial Resilience and Distinctive Competencies

Entrepreneurial resilience is a key pillar for guiding a business, whether it is successful or not (Sari et al., 2022). This is supported by several scholars who study the role of entrepreneurial resilience in ensuring business continuity. Elshaer and Saad (2022) explained that resilience is the ability to face unexpected situations, challenges, and obstacles in life with greater readiness, authority, and enthusiasm. Someone who can survive under pressure and in the face of crises has a high level of resilience (Noor & Omar, 2024a). An entrepreneur is responsible for ensuring that everything in the business is under their control and supervision, as the entrepreneur is the business owner (Kromidha & Bachtiar, 2024). Therefore, everything that happens must be known and carefully planned by entrepreneurs. This can determine whether an entrepreneur succeeds in running their business. Salamzadeh et al. (2023) emphasize that an entrepreneur must possess management skills to succeed in the business they run. The small business resilience strategy model covers five main aspects: customer relationships, finance, products, equipment, and dynamic learning (Kromidha & Bachtiar, 2024). Each of these aspects highlights several small units or parts that the organization needs to emphasize.

Distinctive competencies refer to the strengths and qualities that distinguish entrepreneurs from other businesses (McGee & Peterson, 2000). These competencies can be assessed through innovation capabilities, skills, technology adoption, customer satisfaction, and market dominance (Ibidunni et al., 2022). Skills are seen as an important factor in helping women entrepreneurs stand out from competitors (Noor et al., 2024). Many scholars have also discussed the difference between core competencies and distinctive competencies. Core competencies are a set of unique skills a business needs to produce its products and services effectively (Martín-Rojas et al., 2017). Meanwhile, distinctive competencies enable the business to see itself as having distinct advantages over its competitors (Raza Bilal et al., 2017)—for example, an organization's ability to produce environmentally friendly products and sell them at low prices. Therefore, distinctive competencies are the ability of entrepreneurs to create unique and meaningful customer experiences (McGee & Peterson, 2000). The entrepreneurs need to identify their audience, create a strong brand story, and maintain consistent communication across all the business's channels. A consistent, trustworthy brand builds positive brand emotions in customers' minds. This leads to greater trust in products and services, ultimately increasing sales and customer loyalty (Noor et al., 2024). Based on the above consideration, the following hypotheses are theorized:

H2: Entrepreneurial resilience significantly mediates the relationship between government support and the sustainability of women's informal businesses.

H3: Distinctive competencies significantly mediate the relationship between government support and the sustainability of women's informal businesses.

Figure 1 portrays the conceptual model of the study.

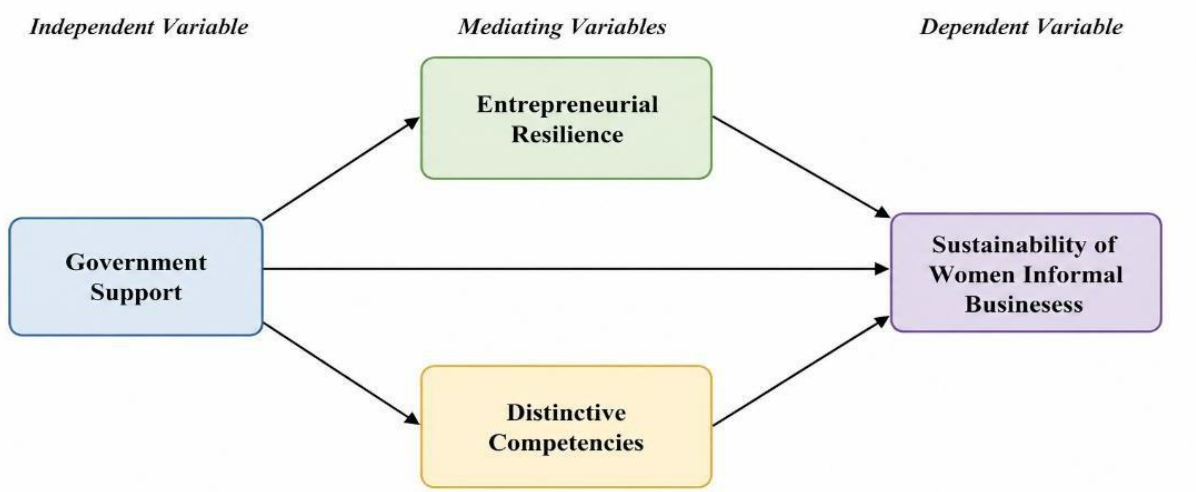


Figure 1: Research Model

II. METHODOLOGY

This study uses a quantitative approach to achieve its objectives. In addition, this study uses a cross-sectional study method. The data were collected using a questionnaire distributed to respondents through a cross-sectional survey. This study used purposive sampling to select participants — women informal business entrepreneurs operating in the Klang Valley aged 20 to 60 years. Initial screening was conducted with a short form to ensure inclusion criteria were met. Final selection was pursued to ensure representation of various age groups, business sectors, and business sizes. Hair et al. (2010) suggested that a sample size of 100-150 is most appropriate. Therefore, the researchers decided to select 400 women entrepreneurs as study respondents, thereby exceeding the study sample size by more than 100% and accounting for any damage or omissions in the questionnaires distributed to the study sample. Written consent was obtained from all respondents, and the study was conducted in accordance with institutional guidelines. To measure government support, items developed by Lee et al. (2011) were adapted. Then, to measure entrepreneurial resilience, items are adapted from Fuad et al.'s (2021) study. Distinctive competencies items are adapted from McGee and Peterson (2000). Finally, sustainable business performance dimension items are adapted from Lee and Roh (2023). This study tool uses a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The Structural Equation Modeling (SEM) method was used to examine the relationships among variables, with entrepreneurial resilience and distinctive competencies as mediators.

III. FINDINGS

Demographic Analysis

A total of 340 questionnaires were returned out of 400 delivered to respondents, yielding a response rate of 85%. The cumulative response rate exceeded half the target, prompting the researchers to complete data collection. Most respondents are 40 to 49 years old, with 218 women entrepreneurs (64.1%). This followed with 30–39 (n=76, 22.4%), 18-29 (n=33, 9.7%), and 50–60 (n=13, 3.8%). Upon examining the household income category, most respondents reported monthly incomes of RM3,970–RM4,849, with 190 respondents (55.9%) falling within this range. This followed with RM3,170 – RM3,969 (n=118, 34.7%), and RM2,500 – RM3,169 (n=32, 9.4%). According to the data, most respondents have lower educational backgrounds, with 116 holding a secondary education or Sijil Pelajaran Malaysia (SPM) qualification (34.1%). This was followed by Diploma (n=114, 33.5%), Bachelor's degree (n=59, 17.4%), Sijil Tinggi Pelajaran Malaysia (STPM) (n=25, 7.4%), post-graduate (n=20, 5.8%), and Peperiksaan Menengah Rendah (PMR) (n=6, 1.8%). Moreover, most respondents are married (55%, 226).

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) is used to assess the extent to which the observed variables reflect the underlying construct. According to Hair et al. (2019), CFI, TLI, and GFI must be$\geq$ 0.90, RMSEA must be less than 0.08, and χ^2/df is less than 3. The results of the CFA indicated that the measurement model has good fit indices: GFI = 0.964, TLI = 0.935, CFI = 0.944, χ^2/df = 2.732, and RMSEA = 0.043.

Validity and Reliability Assessment

Convergent validity represents the strength of the relationship between items that are predicted to represent a construct. The convergent validity of a construct can be confirmed by calculating the average variance extracted (AVE). The construct demonstrates convergent validity if its AVE exceeds 0.5 (Hair et al., 2010). As shown in Table 1, the AVE for all constructs exceeds the minimum value of 0.5. A composite reliability estimate of 0.7 or higher indicates good reliability, while scores between 0.6 and 0.7 are considered acceptable (Hair et al., 2010). The analysis shows that the composite reliability for all constructs exceeds the minimum value of 0.7.

Variable	Items	Loadings	AVE	CR
Government Support	GS1	0.714	0.525	0.869
	GS2	0.723		
	GS3	0.741		
	GS4	0.722		
	GS5	0.730		
	GS6	0.719		
Entrepreneurial Resilience	ER1	0.786	0.641	0.914
	ER2	0.772		
	ER3	0.796		
	ER4	0.800		
	ER5	0.828		
	ER6	0.818		
Distinctive Competencies	DC1	0.763	0.571	0.889
	DC2	0.745		
	DC3	0.765		
	DC4	0.749		
	DC5	0.761		
	DC6	0.750		
Sustainability of Women's Informal Businesses	SB1	0.773	0.628	0.922
	SB2	0.764		
	SB3	0.783		
	SB4	0.788		
	SB5	0.793		
	SB6	0.832		
	SB7	0.812		

Table 1: Items Loading, CR, and AVE

Discriminant Validity Assessment

Discriminant validity was assessed to ensure that the constructs in the model did not overlap (Fornell & Larcker, 1981). To assess discriminant validity, a summary index was developed (see Table 2). Discriminant validity for each construct was established when the square root of its AVE exceeded the correlation with other constructs in the model. Discriminant validity was achieved when the diagonal value was higher than the other values in its rows and columns.

No.	Variable	1	2	3	4
1	Government Support	**0.725**			
2	Entrepreneurial Resilience	0.546**	**0.801**		
3	Distinctive Competencies	0.499**	0.610**	**0.756**	
4	Sustainability of Women's Informal Businesses	0.525**	0.600**	0.420**	**0.793**

Table 2: Discriminant Validity Results

Note: Values in the diagonal show the square root of AVE

Hypotheses Testing

As shown in Table 3, the results indicate a significant direct effect of government support on entrepreneurial resilience ($\beta = 0.493$, $p < 0.001$) and distinctive competencies ($\beta = 0.550$, $p < 0.001$). Next, the results show a significant direct effect of entrepreneurial resilience ($\beta = 0.612$, $p < 0.001$) and distinctive competencies ($\beta = 0.598$, $p < 0.001$) on the sustainability of women's informal businesses.

Following this, without a mediator, a significant direct effect is observed between government support ($\beta = 0.236$, $p < 0.001$) and the sustainability of women's informal businesses. Thus, hypothesis 1 is accepted. When the mediator is included, the direct effect of government support on the sustainability of women's informal businesses is no longer significant ($\beta = 0.071$, $p > 0.05$). The results also show a significant indirect effect of entrepreneurial resilience on the relationship between government support and the sustainability of women's informal businesses ($\beta = 0.302$, $p < 0.001$). Thus, hypothesis 2 is accepted. Moreover, the results also show a significant indirect effect of distinctive competencies on the relationship between government support and the sustainability of women's informal businesses ($\beta = 0.329$, $p < 0.001$). Thus, hypothesis 3 is accepted. The results of the mediation model indicate an insignificant direct effect of government support on sustainability performance, suggesting a full mediation role. The total effects are also calculated as shown in Table 3. In addition, bootstrapping in AMOS SEM helps researchers better understand direct and indirect relationships. The results showed that entrepreneurial resilience significantly mediates the relationship between government support and sustainability (LLCI = 0.184, ULCI = 0.423). Similarly, distinctive competencies also significantly mediate this relationship (LLCI = 0.223, ULCI = 0.465), as zero does not fall within the confidence intervals.

Path	Relationship	*β*	*p*
a^1	Government Support → Entrepreneurial Resilience	0.493	<0.001
a^2	Government Support → Distinctive Competencies	0.550	<0.001
b^1	Entrepreneurial Resilience → Sustainability of Women's Informal Businesses	0.612	<0.001
b^2	Distinctive Competencies → Sustainability of Women's Informal Businesses	0.598	<0.001
c'	Non-mediated Model Government Support → Sustainability of Women's Informal Businesses (Direct Effect)	0.236	<0.001
c'	Mediated Model Government Support → Sustainability of Women's Informal Businesses (Direct Effect)	0.071	0.210
ab^1	Indirect Effect (Government Support → Entrepreneurial Resilience → Sustainability)	0.302	<0.001
ab^2	Indirect Effect (Government Support → Distinctive Competencies → Sustainability)	0.329	<0.001
c^1	Total Effect (Government Support → Sustainability)	0.373	<0.001
c^2	Total Effect (Government Support → Sustainability)	0.400	<0.001

Table 3: Structural Model Results

III. DISCUSSION

The study found that government support significantly influences the sustainability of women's informal businesses. Thus, entrepreneurial success and performance can occur and are associated with internal and external factors, namely, entrepreneurs' personal characteristics and the macro environment. As in past studies such as Alkahtani et al. (2020), Noor and Omar (2024a), and Prasannath et al. (2024), government support and assistance help women entrepreneurs improve their families' economic situations and escape poverty. Second, entrepreneurial resilience and distinctive competencies fully mediate the relationship between government support and the sustainability of women's informal businesses. The world's economic landscape is changing too quickly due to inflationary pressures, geopolitical conflicts, and increasingly aggressive technological developments. This situation requires industry players and entrepreneurs to be better prepared across various angles, including operations, marketing, risk management, and legal aspects (Elshaer & Saad, 2022; Kromidha & Bachtiar, 2024; Salamzadeh et al., 2023). As a result, the government, in collaboration with relevant agencies, needs to remain proactive by introducing new programs focused on critical areas, namely employee management, personality development, technology management, financial management, marketing, and product development (Noor et al., 2025).

They need to remain committed to empowering micro and informal entrepreneurs through tailored training and guidance programs that address industry needs (Noor et al., 2024). The mentoring program for women entrepreneurs could help them upgrade their business status. The program mentors play an important role in guiding them, especially in building confidence and knowledge, and in acting as coaches who help them mentally and physically (Noor et al., 2025). The implementation of the entrepreneurship program not only meets current industry needs but must also align with the policy pillars of 'Building a MADANI Malaysia', which emphasize sustainability, well-being, creativity, respect, confidence, and

kindness. The integrated modules and training frameworks based on MADANI values help businesses survive, ultimately improving people's well-being, especially that of local entrepreneurs. The motivational component focuses on developing a tenacious, solutions-oriented mindset. In contrast, the entrepreneurial component equips entrepreneurs with critical knowledge, such as product readiness and marketability, the value proposition canvas, the business model canvas, sales, and accounting (Ibidunni et al., 2022; Martín-Rojas et al., 2017).

IV. CONCLUSION

Women have great potential to continue to progress and become important contributors to country development if given the appropriate opportunities, support, and guidance (Noor & Omar, 2024b). The government remains committed to empowering women entrepreneurs through various economic and community development programs and initiatives (Prasannath et al., 2024). The efforts to strengthen women's well-being must continue to be strengthened so that the group can develop in a balanced way across social, economic, emotional, and self-development aspects (Alkahtani et al., 2020). However, women still face challenges, especially in accessing financing, adopting digital technologies, gaining market access, and connecting globally. Thus, economic empowerment requires more than just skills and opportunities. It should prioritize an empowerment ecosystem that includes access to transport, public safety, digital infrastructure, healthcare services, broadband connectivity, safe public spaces, and gender-responsive infrastructure (Noor et al., 2025; Park et al., 2020). In general, the limitation of this study is that it focuses only on women informal business entrepreneurs in the Klang Valley. This study also used a non-probability sampling approach and a cross-sectional survey, which might limit generalizability and introduce bias.

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