

SUSTAINABILITY PERFORMANCE OF INFORMAL MUMPRENEURS FROM LOW-INCOME COMMUNITIES: THE ROLE OF GOVERNMENTAL SUPPORT AND PSYCHOLOGICAL DIMENSIONS

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ABSTRACT

A mumpreneur in the informal economy is a mother who creates a business venture, primarily operates an unregistered small-scale business, and is frequently from low-income groups, motivated by encouragement and assistance from numerous institutional bodies. This study examines the effect of governmental support and psychological dimensions (i.e., locus of control, risk-taking propensity, and proactiveness) on the sustainable performance of mumpreneurs in Malaysia. This quantitative study used the survey method involving 358 mumpreneurs from four states in Malaysia: Kuala Lumpur, Selangor, Pulau Pinang, and Negeri Sembilan. This study employed the structural equation modelling (SEM) statistical test, and the data were processed using the Analysis of Moment Structure (AMOS). The results revealed the direct effect of governmental support and psychological dimensions on mumpreneurs' sustainable performance. Subsequently, the mediation test revealed that all psychological dimensions mediate the relationship between government support and sustainable performance. This study successfully proved that the sustainable performance of mumpreneurs is influenced by the dual role of government support and the entrepreneur factor. Therefore, strengthening entrepreneurs' internal capacity and implementing gender-inclusive, comprehensive policies can empower mumpreneurs and, in turn, contribute to local economic development.

Keywords: government support, low-income group, mumpreneurs, psychological dimensions, sustainable performance

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1. INTRODUCTION

Social class in Malaysia is categorized into three income levels: B40, M40, and T20. B40 represents the bottom 40% of income, M40 represents the middle 40%, and T20 represents the top 20% of household income in Malaysia. B40 refers to the bottom 40, the lowest household group with an average monthly income below Ringgit Malaysia (RM) 4,850 (Gomez et al., 2021; Khalid & Yang, 2021). The poor global economy consequently increases the poverty rate, notably among Malaysia's low-income group, the B40 (Mohamad et al., 2021). When the cost of necessities increases, low-income groups will encounter financial difficulties, become unable to meet basic needs, and consequently face serious debt (Powell & McGrath, 2024). As a result, many rely on informal jobs lacking benefits and protections. Many mumpreneurs from low-income groups work in the informal sector (Noor & Omar, 2024). This state occurs because, after marriage, women tend to face limitations in participating in their full-time work. Thus, informal sector jobs become one of the strategies for women to balance their two roles, working and managing the household (Amorim et al., 2025). Mumpreneur is a term that combines the words "mother" and "entrepreneur." If translated literally, a mumpreneur is a mother who runs a business, regardless of its form (Lewis et al., 2022). Carrying out the role of a wife and housewife with children is certainly not easy, more so with the added role as an entrepreneur (Noor & Omar, 2024).

Xheneti and Madden (2024) mentioned several reasons for women's contribution to the informal sector. First, the high unemployment rate causes women to lose employment opportunities in the formal sector. The second reason involves low skills, cultural conditions, and a sense of responsibility towards the family. Third is the drop in household income due to the economic crisis, which led women to enter the job market to increase household income (Dell'Anno, 2022; Devine, 2021). Mumpreneurs often face challenges competing with larger businesses that have greater resources (Khuong et al., 2021). The difficulty in reaching new customers or entering new markets is a significant challenge for many mumpreneurs (Mustapa & Mohamad, 2021). A study by Looi and Maritz (2021) and Noor and Omar (2024) revealed that government assistance factors, such as finance and credit, training and development, advisory and consulting services, marketing and business prospects, and infrastructure support, can help increase the achievement of mumpreneurs.

Moreover, some scholars have examined mumpreneurs' performance by focusing on entrepreneurship attributes and personality (e.g., Al-Mamary et al., 2022; Bergner et al., 2023). Studies show that entrepreneurs with a high locus of control have stronger physical and mental health, are happier and more independent, and achieve greater success in work, intimate relationships, or self-satisfaction (Gugnani, 2022). Subsequently, entrepreneurs with a proactive nature can make choices and provide answers that are most suitable for them (Casprini et al., 2023; Loan & Brahmi, 2023). Empowering mumpreneurs in the informal sector has intrigued researchers, who are curious about the factors contributing to their entrepreneurial sustainability. Although many past studies have examined the performance of women entrepreneurs, the success of mumpreneurs in the informal economy is rarely assessed or explored (Xheneti & Madden, 2024). Most studies focus more on formal entrepreneurs or small and medium-sized enterprises (SMEs). Another research gap identified is that past studies often focus on business performance measured by financial indicators and sustainable concepts, with non-financial

performance rarely examined, especially in mumpreneur entrepreneurship in the informal sector (Jiménez-Zarco et al., 2021).

Furthermore, although many studies have examined the impact of individual and psychological factors on sustainable business performance, few have examined the role of psychological factors as mediators in the relationship between government support and sustainable performance. The role of the government is often seen as more dominant and direct. Therefore, there is a gap in assessing the need for individual empowerment as a strategy that the government should emphasize, rather than focusing solely on financing and infrastructure (Maurya et al., 2026). To address research gaps, this study investigates the internal and external factors affecting the sustainability of mumpreneurs in Malaysia. The factors incorporate government support and psychological dimensions such as locus of control, risk-taking propensity, and proactiveness. The study also aims to explore the mediating effects of psychological dimensions on the relationship between government support and the sustainable performance of informal mumpreneurs. This research provides theoretical support for sustainable performance in the informal economy and women's entrepreneurship. Likewise, this study also specifies practical inputs for the informal industry to achieve sustainable business performance, incorporating non-financial performance alongside eminent financial performance.

2. LITERATURE REVIEW

2.1 *Low-Income Communities, Mumpreneurs, and Informal Sector: An Overview*

Low educational attainment concerns the ability of low-income households to obtain high-paying jobs (Dell'Anno, 2022). High dropout rates have been identified as a cause of low educational attainment among this group (Khuong et al., 2021). This is due to the lack of interest in schooling, unfavorable home conditions, insufficient parental support, and low awareness of the importance of education among low-income households (Powell & McGrath, 2024). During an economic downturn, hiring freezes and layoffs will affect low-income groups, as many rely on temporary or informal jobs (Khuong et al., 2021). In rural areas, where job opportunities are constrained, the economic slowdown has exacerbated poverty, and many have turned to the unstable gig economy or informal work sector (Noor et al., 2024a). Although it offers some long-term security, the low-income group faces greater financial vulnerability and a higher risk of falling deeper into poverty (Sultana et al., 2022).

The fifth target of the Sustainable Development Goals (SDGs) is to reach gender equality and inspire all women (Bilal et al., 2023). Hence, to ensure that the SDGs are incorporated into the national development plan, the Malaysian government has incorporated the spirit of the SDGs into the Twelfth Malaysia Plan. This is followed by the National Women's Policy and the Action Plan for Women's Development. The growing number of women in this group has prompted the government to launch several programs and incentives to support the development of women entrepreneurs. Entrepreneurs create job opportunities for local communities, both at home and at work (Estevão et al., 2022). The community's standard of living will improve, and community comfort can be increased (Salvi et al., 2023). Thus, there is a growth of mumpreneurs in the informal economy. According to experts, this sector is ascending due to rapid development, leading to modernization and the creation of a dualistic economy comprising formal and informal

sectors (Salvi et al., 2023). The second embodiment of this system reflects the formal sector's inability to open job opportunities for the low-income population (Dell'Anno, 2022; Devine, 2021). Succeeding in the informal sector is one way to avoid taxes (Salinas et al., 2023). From this perspective, the informal sector is impacting economic growth. Third, the formal and informal sectors are independent, with producers and consumers operating through distinct mechanisms, so that changes in the formal sector do not affect the informal sector (Salinas et al., 2023). Mumpreneurs from low-income communities are often considered marginalized and lagging behind other entrepreneurial groups (Xheneti & Madden, 2024). Therefore, drastic changes and transformations across all aspects, especially in thinking and mentality, are crucial to help them compete healthily with other formal businesses and not continue to lag in the country's journey towards high-income status.

2.2 Triple Bottom Line (TBL), Institutional, and Psychological Framework for Mumpreneurs Sustainable Performance

The impact of environmental damage is diverse, ranging from global warming and environmental pollution to deforestation and damage to natural resources. Unfortunately, related businesses tend to ignore the negative impacts. In 1994, British writer John Elkington criticized business and industry in his book *Cannibal with Forks*. He coined the concept of the triple bottom line (TBL). In short, TBL is a concept related to three important elements: economic well-being, environmental quality, and social justice (Nogueira et al., 2022). In other words, performance measurement is viewed from an economic, social, and environmental perspective. Those three elements are the foundation for building a sustainable business (Scholtz & Louw, 2024). Moreover, this study focuses on two perspectives that influence sustainable performance: the institution's role and entrepreneurship personality. Institutional theory is furnished with isomorphism (DiMaggio & Powell, 1983). In this case, the unit of analysis in institutional theory is the organization field, a group of organizations that comprise an institutional life, including leading suppliers, businesses, governors, or contenders. Previous studies have found that government or non-government agency intervention also drives entrepreneurial activities (Audretsch et al., 2022). Government intermediate, such as granting facilities for entrepreneurial activities, such as financial aid, physical support, or policy disposition, has substantially influenced entrepreneurial performance (Mustapa & Mohamad, 2021).

On the other hand, the psychological viewpoint differentiates between entrepreneurs and non-entrepreneurs based on individual traits (Al-Mamary et al., 2022; Bergner et al., 2023; Loan & Brahmi, 2023). This study chose to integrate institutional and psychological theories because researchers believe that regulatory, normative, and cognitive factors in entrepreneurs act as catalysts and barriers to the empowerment of mumpreneurs (Looi & Maritz, 2021; Mustapa & Mohamad, 2021). By combining insights from individual-level factors, this study explains how macro-level government support can influence mumpreneurs' actions at the micro level. Researchers chose to focus on locus of control, risk-taking, and proactiveness as mediators because these traits are considered dominant and have been widely studied (Al-Mamary et al., 2022; Maziriri et al., 2023). Therefore, these three personality dimensions are seen as the core traits and qualities of a successful entrepreneur. Researchers also believe that both institutional and psychological theories impact the economic, social, and environmental performance of mumpreneurs.

2.3 Government Support and Sustainable Performance

The government, through various policies and support programs, provides skill training, access to financing, and business development platforms to strengthen women's position in the economy. Through these opportunities, women not only improve their standard of living and become financially independent but also contribute to the country's economic growth and inspire society (Ahsan et al., 2021; Ramla Sadiq et al., 2020). Bradley et al. (2021) stated that the government uses direct subsidies, tax incentives, and government procurement to add substantial resources to the entrepreneurial process. Investigations by Audretsch et al. (2022) have shown that government policy is indeed correlated to entrepreneurship. Simultaneously, corruption will tarnish the country's image in the eyes of the world and lead to a weak entrepreneurship program and development (Risna Wijayanti et al., 2022). To make Malaysia a leading entrepreneurial nation by 2030, the government has introduced numerous policies and programs to pilot the expansion of local entrepreneurship. The government also provides grants and incentives to help entrepreneurs adopt new technologies. This initiative confers advantages to business owners and creates new job opportunities in digital marketing, logistics management, and software development (Mustapa & Mohamad, 2021). With proper training and support, the mumpreneur group can improve its skills and significantly boost the country's economic development. Despite the various supports provided, mumpreneurs still face several acute challenges. Capital limitations are a key issue that often hinders mumpreneurs from expanding (Noor & Omar, 2024). The government must reinforce broad training and mentoring programs to overcome this challenge (Sulaiman et al., 2020). Concurrently, mumpreneurs must also take the initiative to improve their skills by leveraging available resources. The government needs to continue evaluating and improving existing policies, while entrepreneurs must be proactive in seizing available opportunities (Looi & Maritz, 2021). Therefore, based on the above analyses, the following hypothesis is proposed:

H1: Government support significantly influences the sustainability of mumpreneurs' performance.

Yusoff et al. (2024) stated that mumpreneurs tend to make incorrect decisions because they believe they can make their own decisions. This assumption concerns entrepreneurial abilities. The experiences gained from this maturation process form an individual system that acts as the basis for motivation, well-being, and personal achievement (Ahsan et al., 2021). The government and educational institutions have established formal entrepreneurship intervention mechanisms to support personality development through guidance and courses (Schlaegel et al., 2021; Vatavu et al., 2022). Recognizing that mumpreneurs need support to make informed decisions, manage their businesses, and demonstrate strong entrepreneurial qualities, government intervention could enhance mental and intellectual abilities (Ng et al., 2021). Consequently, the following hypotheses are projected:

H2: Government support significantly increases mumpreneurs' locus of control.

H3: Government support significantly improves the mumpreneurs' risk-taking propensity.

H4: Government support significantly increases mumpreneurs' proactiveness.

2.4 Psychological Dimensions and Sustainable Performance

Some studies have shown that government support alone does not significantly predict entrepreneurial performance (e.g., Mumtaz & Sri Rahayu, 2020). Entrepreneurs are the most dynamic, creative, innovative, and ever-growing individuals. Those with entrepreneurial traits can often manage their businesses well (Duy, 2025; Mohd Noor et al., 2024). Based on previous analyses, influential personality traits that differentiate entrepreneurs from non-entrepreneurs are the locus of control, the inclination to take risks, and proactiveness (e.g., Al-Mamary et al., 2022; Bergner et al., 2023; Loan & Brahmi, 2023). From an internal perspective, a locus of control is characterized by the belief that one can succeed in any field or situation (Uysal et al., 2022). Howard (1996) defined internal locus of control as the extent to which an entrepreneur believes that their behavior and characteristics cause the conditions that happen to them. Internal locus of control is the degree to which an individual believes in their own abilities, independent of external factors. The same goes for entrepreneurs, who need a high internal locus of control because it shows their confidence in their business abilities (Gugnani, 2022).

Subsequently, promising entrepreneurs also dare to take risks (Gimenez-Jimenez et al., 2022). Entrepreneurs are unwilling to take risks unthinkingly, and all risks they will face have been considered (Muñoz et al., 2025). When an entrepreneur is involved in an investment, all arrangements are made to prevent the entrepreneur from taking unnecessary risks (Yoopetch, 2021). Risks for these entrepreneurs are not an obstacle to success but rather a challenge. Past studies have found that successful entrepreneurs prefer challenging tasks to achieve greater success in their lives (Cakranegara et al., 2022). When taking risks, successful entrepreneurs always carefully consider their decisions. Risk-taking is closely related to self-confidence. The greater the confidence in one's abilities, the more superior the confidence in inducing results and decisions (Bergner et al., 2023). What differentiates an entrepreneur is the promptness to take risks (Al-Mamary et al., 2022). Next, proactiveness means planning or acting far in advance of the occurrence of something that requires action (Neneh, 2019). Proactive people always think about ways to improve the quality of their lives (Maziriri et al., 2023). Therefore, a proactive nature suits an entrepreneur because, with this nature, they will always look far ahead and consider how to continue progressing and improving the quality of their entrepreneurship (Casprini et al., 2023; Loan & Brahmi, 2023; Neneh, 2019). Based on the above analyses, the following hypotheses are postulated:

H5: Locus of control significantly mediates the relationship between government support and the sustainability of mumpreneurs' performance.

H6: Risk-taking propensity significantly mediates the relationship between government support and the sustainability of mumpreneurs' performance.

H7: Proactiveness significantly mediates the relationship between government support and the sustainability of mumpreneurs' performance.

Figure 1 illustrates the hypothesized research model of the study.

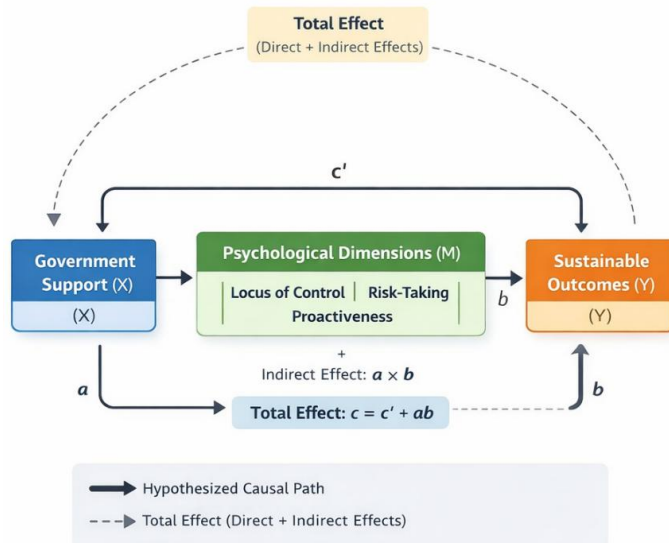


Figure 1: Research Model

3. METHODOLOGY

This study used a quantitative approach via a survey, collecting data through a questionnaire distributed to respondents. Research using quantitative methods aims to test hypotheses derived from existing theories (Dubey & Kothari, 2022). To confirm that this study yields a high return of questionnaire responses, the researcher distributed 400 survey questionnaires to all selected state contingents to achieve the target sample size of 384 respondents, which was yielded through the Krejcie and Morgan (1970) sampling formula. In addition, the researchers allocated 400 questionnaires to each contingent, based on the fraction, to ensure a balanced distribution across the entire population. The questionnaire allocation was 100 surveys per state.

This study used multistage sampling techniques. Multistage random sampling is a sampling technique in which a large population is divided into smaller areas with clear boundaries. In this study, purposive sampling was used to select respondents with specific characteristics to gather relevant and necessary information to answer the research questions (Dubey & Kothari, 2022). Among the criteria that need to be met were Malaysian citizens, aged 18 to 60 years old, women with at least one child, actively involved in running a business, not business investors, running a business that is not officially registered with the Companies Commission of Malaysia (CCM) or any agencies, not having formal tax records, operating either online or having a shop, and not having official contributions, such as the Employees Provident Fund (EPF) or Social Security Organization (SOCSO). Since informal-sector entrepreneurs are difficult to track and enumerate, researchers have also used cluster and snowball sampling. Next, this study used a random cluster sampling technique to select study respondents from selected states. Hence, the respondents of this study comprised mumpreneurs from four states: Kuala Lumpur, Selangor, Pulau Pinang, and Negeri Sembilan. These four states have been selected based on the high number of businesses,

industries, and activities. Snowball sampling is a sampling procedure in which study respondents are asked to suggest other subjects who have suitable characteristics for the study (Dubey & Kothari, 2022). In addition, this study gathered information on mumpreneurs who have undergone training or participated in programs run by local institutions, such as TEKUN Nasional, the Malay Small Traders Association, Gabungan Ikhlas Malaysia, and the Malaysian Bumiputra Women Entrepreneurs Association.

The study employed a Likert scale with five response options from 1 to 5, with 1 indicating “strongly disagree” and 5 indicating “strongly agree.” Items for measuring government support were adopted from Yi (2021). The internal locus of control items for mediating variables were grounded in Rotter's (internal-external) I–E scale and modified from a study (Chen et al., 1998). Then, items used to determine risk-taking propensity were adopted and adjusted according to Zhang et al. (2015). Subsequently, the items were adapted from Luo et al. (2022) for proactiveness. Finally, sustainable performance has three dimensions: economic, environmental, and social. The items were chosen based on the studies by Agrawal et al. (2022) and Lee and Roh (2023). SEM analysis was conducted to examine the direct and indirect effects of government support on sustainable performance, with locus of control, risk-taking propensity, and proactiveness as mediating variables. Before the actual distribution, a pilot test was conducted on 40 mumpreneurs with characteristics like the target population to assess the instrument's reliability and validity. The Cronbach's alpha for all items exceeded 0.80, indicating high reliability (Bougie & Sekaran, 2025). Moreover, to reduce common-method bias, the researchers used Harman's single-factor test. This statistical analysis was used to determine whether common method bias had a significant or small impact (the result should not exceed 50%) on the research conducted (Podsakoff et al., 2003). After the analysis, it was found that the common method bias in this study was 25%, indicating that the research data were not biased.

4. RESULTS AND DISCUSSION

4.1 Demographic Analysis

A total of 358 questionnaires were returned from the 400 distributed, with a response rate of 89.5%. Of the 358 respondents, most mumpreneurs were over 35 years old (200, 55.9%), followed by the 31–35 age group ($n = 114$, 31.8%), 18–20 ($n = 24$, 6.7%), 26–30 ($n = 15$, 4.2%), and 21–25 ($n = 5$, 1.4%). Most mumpreneurs lived in Kuala Lumpur ($n = 100$, 27.9%) and Selangor ($n = 100$, 27.9%), while 89 respondents (24.9%) were from Pulau Pinang and 69 (19.3%) from Negeri Sembilan. In examining the monthly household income, 267 mumpreneurs (74.6%) obtained a monthly income of RM3,970–RM4,849. This is followed by RM3,170–RM3,969 ($n = 91$, 25.4%). Next, most mumpreneurs have obtained Sijil Pelajaran Malaysia (SPM; $n = 200$, 55.7%). This was followed by the foundation ($n = 50$, 14%), a diploma ($n = 58$, 16.2%), Peperiksaan Menengah Rendah (PMR; $n = 23$, 6.4%), Sijil Tinggi Pelajaran Malaysia (STPM; $n = 15$, 4.2%), and a bachelor's degree ($n = 12$, 3.5%). Finally, most respondents operate offline businesses (205, 57.3%). This is followed by the hybrid (offline + online) mode ($n = 137$, 38.2%) and online ($n = 16$, 4.5%). Table 1 shows the demographic distribution of the respondents.

Table 1: Demographic Profiles (n = 358)

Profile	Frequency (n)	Percentage (%)
1. Age		
18-20 years old	24	6.7
21-25 years old	5	1.4
26-30 years old	15	4.2
31-35 years old	114	31.8
More than 35 years old	200	55.9
2. States		
Kuala Lumpur	100	27.9
Selangor	100	27.9
Pulau Pinang	89	24.9
Negeri Sembilan	69	19.3
3. Household Monthly Income		
Less than RM2,500	0	0
RM2,500 - RM3,169	0	0
RM3,170 - RM3,969	91	25.4
RM3,970 - RM4,849	267	74.6
4. Academic Qualifications		
Peperiksaan Menengah Rendah (PMR)	23	6.4
Sijil Pelajaran Malaysia (SPM)	200	55.7
Sijil Tinggi Pelajaran Malaysia (STPM)	15	4.2
Foundation	50	14
Diploma	58	16.2
Bachelor's degree	12	3.5
Post-graduate	0	0
Others	0	0
5. Mode of Business		
Online	16	4.5
Offline	205	57.3
Hybrid (Offline + Online)	137	38.2

4.2 Confirmatory Factor Analysis (CFA)

This research's validity and reliability were assessed through confirmatory factor analysis (CFA). The CFA model of this research is shown in Figure 2. The fit value of the CFA model reached a CMIN/DF value of 1.440 (< 3), a goodness fit index (GFI) value of 0.950 (> 0.900), a normed fit index (NFI) value of 0.910 (> 0.900), a Tucker Lewis Index (TLI) value of 0.960 (> 0.900), the confirmatory fit index (CFI) value of 0.970 (> 0.900), and the RMSEA value of 0.060 (< 0.080), indicating a good model fit index.

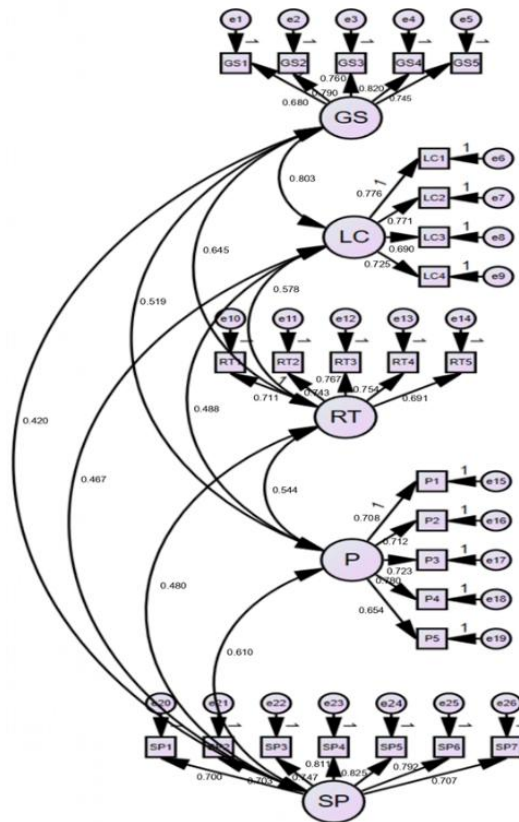


Figure 2: CFA Model

Hair et al. (2010) clarified that the reliability test in CFA analysis covers composite reliability (CR) and average variance extracted (AVE). An instrument has met the convergent validity if it meets the following conditions: (a) AVE factor load ≥ 0.50 and (b) CR value ≥ 0.70 (Fornell & Larcker, 1981; Hair et al., 2010). Table 2 shows that the indicator loadings for the items in this study are above the recommended minimum of 0.50, and the AVE and CR values are above the recommended values. Thus, this study meets the requirements for reliability and validity.

Table 2: Items Loading, AVE, and CR

Variable	Items	Item Loadings	AVE	CR
Government Support	GS1	0.680	0.578	0.872
	GS2	0.790		
	GS3	0.760		
	GS4	0.820		
Locus of Control	GS5	0.745	0.549	0.829
	LC1	0.776		
	LC2	0.771		
	LC3	0.690		
Risk-Taking Propensity	LC4	0.725	0.538	0.853
	RT1	0.711		
	RT2	0.743		
	RT3	0.767		
Proactiveness	RT4	0.754	0.513	0.840
	RT5	0.691		
	P1	0.708		
	P2	0.712		
Sustainable Performance	P3	0.723	0.572	0.903
	P4	0.780		
	P5	0.654		
	SP1	0.700		
	SP2	0.703		
	SP3	0.747		
	SP4	0.811		
	SP5	0.825		
	SP6	0.792		
	SP7	0.707		

4.3 Discriminant Validity

Discriminant validity signifies that a construct variable's variance should be higher than that of other latent variables. Discriminant validity is achieved if the value of the square root of AVE is greater than the correlation between constructs (Fornell & Larcker, 1981). This study's discriminant validity is complete (see Table 3).

Table 3: Discriminant Validity

No.	Variable	1	2	3	4	5
1	Government Support	0.760				
2	Locus of Control	0.803	0.740			
3	Risk-Taking Propensity	0.645	0.578	0.733		
4	Proactiveness	0.519	0.488	0.544	0.718	
5	Sustainable Performance	0.420	0.467	0.480	0.610	0.756

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

4.4 Hypothesis Testing

The fit value of the structural model that reached a CMIN/DF value of 1.543 (< 3), a GFI value of 0.932 (> 0.900), an NFI value of 0.909 (> 0.900), a TLI value of 0.947 (> 0.900), the CFI value of 0.963 (> 0.900), and RMSEA value of 0.071 (< 0.080), signifying a good fit index. Table 4 shows that all direct relationships between variables are positive. First, there are significant relationships between government support ($\beta = 0.128$, $p < 0.001$), locus of control ($\beta = 0.207$, $p < 0.001$), risk-taking propensity ($\beta = 0.425$, $p < 0.001$), and proactiveness ($\beta = 0.230$, $p < 0.001$) on sustainable performance. Therefore, Hypothesis 1 of this study is accepted. Second, government support significantly influences locus of control ($\beta = 0.102$, $p < 0.001$), risk-taking propensity ($\beta = 0.340$, $p < 0.001$), and proactiveness ($\beta = 0.400$, $p < 0.001$). Therefore, Hypotheses 2, 3, and 4 are accepted.

Table 4: Assessment of the Direct Effect

Path		β	S.E.	C.R.
Government Support	→ Sustainable Performance (c)	0.128***	0.022	3.377
Locus of Control	→ Sustainable Performance (b)	0.207***	0.031	4.150
Risk-Taking Propensity	→ Sustainable Performance (b)	0.425***	0.042	5.865
Proactiveness	→ Sustainable Performance (b)	0.230***	0.057	5.924
Government Support	→ Locus of Control (a)	0.102 ***	0.065	7.986
Government Support	→ Risk-Taking Propensity (a)	0.340 ***	0.034	9.527
Government Support	→ Proactiveness (a)	0.400***	0.019	10.732

According to Preacher and Hayes (2008), a mediation effect occurs when the 95% bootstrap confidence interval (CI) for the difference between the two groups, i.e., the lower limit (LLCI) and the upper limit (ULCI), does not include zero. The results depict the indirect effect of this route, i.e., the link between government support, locus of control, and sustainable performance is 0.021, with 95% bias-corrected CIs ranging from 0.010 to 0.090. Because zero lies outside of this CI, the partial mediation effect of locus of control is statistically significant. Therefore, Hypothesis 5 is accepted. Next, the link between government support, risk-taking propensity, and sustainable performance is 0.144, with 95% bias-corrected CIs ranging from 0.010 to 0.090.

Thus, the partial mediation effect of risk-taking propensity is also statistically significant. Therefore, Hypothesis 6 acknowledged empirical support. Finally, the link between government support, proactiveness, and sustainable performance is 0.092, with 95% bias-corrected CIs ranging from 0.010 to 0.090. Therefore, the partial mediation effect of proactiveness is statistically substantial. Hence, Hypothesis 7 is supported.

Table 5: Assessment of the Indirect and Total Effects

Path			Indirect Effect (ab)	Bootstrap (95% CI)		Total Effect (c')
				LLCI	ULCI	
Mediation Effect via Locus of Control						
Government Support	→	Sustainable Performance	0.021***	0.010	0.090	0.149***
Mediation Effect via Risk-Taking Propensity						
Government Support	→	Sustainable Performance	0.144***	0.030	0.210	0.272***
Mediation Effect via Proactiveness						
Government Support	→	Sustainable Performance	0.092***	0.110	0.270	0.220***

This study examines the effect of government support and psychological dimensions, i.e., locus of control, risk-taking propensity, and proactiveness, on the sustainable performance of informal entrepreneurs in Malaysia. The results revealed the direct effect of government support and psychological dimensions on sustainable performance. In an era of globalization and increasingly fierce competition, the role of government agencies has become increasingly important in ensuring the survival and competitiveness of local businesses (Ahsan et al., 2021; Ramla Sadiq et al., 2020). Government agencies function as regulators and facilitators, assistance providers, and capacity builders (Audretsch et al., 2022). The findings are consistent with previous studies, including Al-Mamary et al. (2022), Bergner et al. (2023), and Gimenez-Jimenez et al. (2022). However, compared with previous studies, this study contributes to expanding the existing literature by focusing on informal-sector entrepreneurs, a group often overlooked and seen as having little impact on the country's economy (Eneh, 2026).

Afterward, the mediation test revealed that all psychological dimensions (i.e., locus of control, risk-taking propensity, and proactiveness) mediate the relationship between government support and sustainable performance. Good personality traits are associated with a high likelihood of becoming a successful entrepreneur (Hernandez et al., 2022; Loan & Brahmi, 2023). Success is the primary motivation for an entrepreneur (Gugnani, 2022). Positive characters will help entrepreneurs to continue doing business and expand their businesses. Past studies have also critically highlighted the influence of personality traits on the success of the business in which they are involved (Casprini et al., 2023; Neneh, 2019; Yoopetch, 2021).

The findings of this study have proven that government support is important in empowering mumpreneurs. The partial mediation role of psychological traits shows that although the government is committed to providing support facilities for women entrepreneurs seeking to strengthen and expand their businesses, the driving force behind the success of government

support comes from the individuals themselves. This shows that the government's role is not exclusive, and it requires commitment from entrepreneurs. Individual entrepreneurs who reach the pinnacle of success do not just succeed by chance; they have habits, mindsets, and discipline that drive them to continue succeeding brilliantly (Cakranegara et al., 2022).

The findings also show a significant relationship among all variables, driven by several factors. The first factor is the homogeneous sample. A non-homogeneous sample will cause outliers and biased data. The responses in this study include mumpreneurs who meet the same criteria, who produced consistent responses and strong relationships. Second, the use of questionnaires can introduce bias when a single source is used to examine the relationship between variables. Therefore, Harman's single-factor analysis was conducted to determine the level of response bias in the study sample, as suggested by Podsakoff et al. (2003). The results of this test indicated a 25% variance in the study sample. This value is below the 50% critical value, indicating that the study sample is free of serious response bias (Podsakoff et al., 2003). Third, the results of this significant relationship may be due to strong theoretical alignment, as many previous studies have demonstrated a significant relationship between the variables (e.g., Ahsan et al., 2021; Ramla Sadiq et al., 2020). Personality factors as mediators have also been extensively studied (e.g., Bergner et al., 2023; Loan & Brahmi, 2023).

Theoretically, this study has shown that both internal and external environments, or macro and microenvironments, directly and indirectly influence sustainable business. Secondly, the mediating role of psychological dimensions is also tested in this research. The improvement from past studies is that this study includes non-financial aspects for delivering sustainable business performance. Past studies have separately examined these factors (e.g., Jiménez-Zarco et al., 2021). The external environment is closely related to government policies and regulations, as well as political stability, at the international, national, and local levels. It also includes government support, facilities, and services related to financial resources, infrastructure, advice, promotion, regulations, taxation, and other areas (Schlaegel et al., 2021; Vatavu et al., 2022). A review of past studies shows that analysis of entrepreneurial success factors focuses on two main issues: the individual aspects of the entrepreneur and the structural and business environment (Michaelis et al., 2026). Aspects related to individual entrepreneurs focus on their psychological traits and internal characteristics. At the same time, aspects related to structure and environment explain how socio-cultural structures and current developments create opportunities for entrepreneurship (Al-Mamary et al., 2022). Finally, this research commenced in Malaysia's informal economy, thereby facilitating the generalization of the theory to other contexts. The scrutiny of the model relationship is fascinating, as this industry operates in a distinctly vigorous environment compared to the formal economy.

The results of this study offer several practical implications for strengthening entrepreneurship policies in Malaysia. First, policymakers should be more sensitive to a gender-inclusive approach that combines structural factors with the development of women entrepreneurs' individual capacity (Schlaegel et al., 2021; Vatavu et al., 2022). For example, the government should continue to support initiatives such as allocating financing to micro and small enterprises led by women, which will be used as working capital, to purchase assets and expand business capacity. Although some mumpreneurs have progressed by adapting to digital trends and growing market demand, many still face significant challenges, especially in managing and navigating the digital

landscape, which indeed requires mental strength and support. Therefore, the government should ensure that there is no gender discrimination in business.

Collaboration with universities or training institutes such as MARA, TEKUN, and SME Corp can provide business, marketing, and financial management courses. Past studies have also shown that women entrepreneurs who have undergone entrepreneurship courses have a higher internal locus of control than those who have not (Gugnani, 2022). Mustapa and Mohamad (2021) also stated that entrepreneurs with prior entrepreneurial training before running a business exhibit more success-oriented traits than those without. With professional guidance and advice, mumpreneurs can make better decisions and reduce the risk of failure (Bechthold et al., 2026). Cultivating entrepreneurship is a long-term endeavor that requires continuous effort. In Malaysia, cultivating entrepreneurship has become a focus, with efforts involving students at the primary and secondary school levels, students in higher education institutions, and the public (Noor et al., 2024a).

5. CONCLUSION

In inference, internal and external factors affect the mumpreneurs' ability to succeed in entrepreneurship. The mediating effects of locus of control, risk-taking propensity, and proactiveness indicate that individual traits strongly nurture the formation of a mumpreneurial revolution towards a better track. Thus, entrepreneurs must alter their minds, attitudes, and behaviors to build the strength and capability to make entrepreneurial activities the primary source of income. To improve the sustainability of mumpreneurs in the informal economy, policymakers should develop a gender-inclusive, integrated support program that combines financial support, training, and capacity-building interventions. This is important to ensure that entrepreneurship policies are aligned with the SDGs. In addition, a pragmatic approach to ensuring business continuity can support inclusive economic growth. Notwithstanding, the study's benefits and some drawbacks have been identified. The first limitation concerns the use of quantitative methods, specifically cross-sectional surveys. The main disadvantage of cross-sectional research is the characteristics of the groups studied. Cause-and-effect relationships cannot be established due to the lack of control over variables. Since the data were collected only once, the researchers cannot ensure that the outcome will not change later. This problem could be overcome by adopting a longitudinal study. In addition, the relatively small sample size of the respondents limits the generalizability of the findings, prompting the need to conduct a more extensive study. Future studies should be extended to other states or entrepreneurial categories, such as disabled or single-mother entrepreneurs. The following limitation concerns the variable and might limit the ability to draw profound findings. Moreover, the study model can be expanded to include additional factors, such as demographic characteristics, entrepreneurial resources, education and training, social support, work-life balance, private-sector assistance, the image and branding of the entrepreneur, and others, to enhance the validity of the current model. Additional research can also examine the roles of different mediating and moderating variables. For example, the role of mediating variables, such as entrepreneurial capacities, social capital, and work-life balance, as well as digital acceptance, entrepreneurial maturity, and support from spouse or family, as moderating factors.

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