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SUPPORTING URBAN LIVING FOR PART-TIME ENTREPRENEURIAL VENTURES

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Abstract:

This study aims to investigate the challenges and support systems for part-time urban entrepreneurial activities in Johor Bahru, Malaysia. It examines how urban space conditions the possibility of sustainability and growth of such initiatives, particularly in the case of marginalized groups, such as the urban poor. Entrepreneurial resilience, access to digital infrastructure, and the socio-economic context determine whether part-time entrepreneurship is a viable option. The study is statistical and measures information in a way that evaluates the lives, barriers, and resource needs of part-time entrepreneurs. The implications aim to inform targeted policy interventions and urban development approaches that foster inclusive entrepreneurial ecosystems and support the creation of sustainable livelihoods in rapidly growing urban areas.

Keywords:

Urban Poverty, Entrepreneurial Resilience, Digital Infrastructure, Sustainable Livelihoods

Introduction

Background

There has been a rapid urban transformation that has significantly shaped the emergence and trajectory of part-time entrepreneurship, particularly among the urban poor. Johor Bahru, Malaysia, exemplifies this phenomenon as one of the fastest-growing cities in Southeast Asia, with a rising profile in the commercial, tourism, and manufacturing sectors.

A central issue for part-time entrepreneurs in the metropolitan area is staying resilient in the face of socioeconomic pressures. A digital backbone is a key driver of resilience and business continuity. Chinese studies suggest that the upgrade of urban digital infrastructure, encompassing the expansion of broadband and community digital services, has a positive impact on entrepreneurial activities, fostering economic resilience and creating micro-level opportunities (Long & Wu, 2025; Zhang, 2023). Internationally, the digital economy is gaining attention, as it has the potential to drive up urban entrepreneurial activity. Numbers suggest that smart-city projects and strong connectivity infrastructures serve to foster startup creation and innovation (Nature, 2025).

In Malaysia, national plans, such as the MyDIGITAL Blueprint (2021-2030), focus on narrowing the digital divide, cultivating digital capabilities, and nurturing inclusive innovation ecosystems (Economic Planning Unit, 2021; HRMARS, 2023). Although there are national and regional perspectives on the phenomenon, a localized understanding of how urban living conditions, particularly for vulnerable groups such as the urban poor, influence part-time entrepreneurial activities remains necessary. Poor urban households generally have access to marginal land and housing. They may be socially isolated and poorly networked, both of which are factors that mitigate against entrepreneurship (KRI Institute, 2023).

Socioeconomic factors, including trust networks, financial literacy, and gender discrimination, also influence entrepreneurial engagement. Research in Malaysia has found that programs focused on financial digital literacy, particularly for women and small business organizations, can help reduce regional disparities and promote innovation (OECD, 2023; Nipo et al., 2024).

Urban and rural entrepreneurship ecosystems are typically home to distinct facilitators, challenges, and cultural structures that shape the paths of part-time businesses. Digital and public infrastructure is more developed, which enables faster resource mobilization and market access in urban areas. For instance, research on urban immigrant entrepreneurs in China, where there are positive correlations between access to higher education, cultural amenities, and to health care and entry into entrepreneurship, though the fact that there are limited transportation and communication services, which can impede specific founder profiles (Humanities and Social Sciences Communications, 2024).

On the other hand, there are challenges and opportunities unique to rural entrepreneurs. Although they may have fewer urban-style connections, they can still exhibit a high degree of social cohesion and localized networks of trust. A recent systematic review finds that rural digital innovation, specifically e-commerce and mobile applications, can extend market reach and operational efficiencies. However, the rural digital divide, low digital literacy, and lack of financial capital continue to represent the primary barriers (Nipo et al., 2024; Zollet & Monsen, 2024).

This article aims to address critical gaps by systematically examining how urban living conditions (including digital access, socioeconomic resources, and institutional support) relate to the sustainability, resilience, and growth of part-time entrepreneurs from low-income backgrounds and marginalized groups in Johor Bahru. Policy and infrastructural interventions aimed at developing inclusive and resilient urban entrepreneurial ecosystems are informed by the results.

Problem Statement

Although part-time entrepreneurial activities are growing rapidly in fast-urbanizing enclaves like Johor Bahru, the urban poor, including marginalized urban communities, continue to face significant structural and socio-economic challenges in their attempts to ensure venture sustainability and resilience. This is because urban poor entrepreneurs are faced with high business failures in the initial stages of business ownership due to lack of resource readiness, in addition to the rising cost of living and support systems that are not conducive for business sustainability (Amir, Loh Rahim, & Ngah, 2024; Rahim et al., 2024).

Meanwhile, as digital infrastructure becomes increasingly available worldwide, enabling digital entrepreneurship, these benefits are not evenly distributed. Rural areas continue to have particularly high digital divides in terms of access, literacy, and financial inclusion, constraining access to market and entrepreneurial capabilities (Zollet & Monsen, 2024)

National-level programs, such as the MyDIGITAL Blueprint (Economic Planning Unit, 2021) in Malaysia, have aimed to close the digital divide; however, local evidence suggests ongoing disparities in access to digital devices and financial literacy among low-income urban residents (KRI Institute, 2023; OECD, 2023). There remains a lack of quantitative exploration into how multi-faceted urban living conditions, such as digital essentials, socioeconomic resources, and institutional structures, directly shape the resilience and growth of part-time entrepreneurship, particularly within marginalized urban populations. Without such understanding, policies are likely to be out of sync with on-the-ground reality and could undermine inclusive entrepreneurial development in urbanizing areas.

Literature Review

Access to Digital Infrastructure

Access to digital infrastructure is crucial for facilitating and maintaining part-time entrepreneurship, particularly in rapidly urbanizing areas such as Johor Bahru. At the heart of it all is the speed and trustworthiness of the internet, which have a direct impact on entrepreneurs' ability to set up a digitally connected business. It has been empirically found that local business start-ups are positively associated with the provision of increased broadband capacity. For instance, Chen et al. (2023) concluded that, although modest, the impact of download speed was considerable on the decision to establish a new business, suggesting that access to quality connectivity is a significant driver of entrepreneurship.

Apart from connectivity, the frequency of use of digital platforms is another essential element of digital infrastructure. Entrepreneurs are more likely to achieve greater levels of market access and customer engagement if they frequently adopt e-marketing (e-commerce, visiting e-dominating sites, and using e-maintenance). Chinese research provides evidence that digital infrastructure, such as the utilization of cloud services and AI, is positively related to enhanced

urban entrepreneurial vitality, which is facilitated by access to resources and a favorable business climate (Long et al., 2025; Zhang et al., 2024).

Another important signal is that the e-commerce infrastructure is booming massively in Malaysia, driven by a surge in smartphone usage and improved mobile internet penetration. Businesspeople, such as part-time entrepreneurs with limited capital, utilize the Shopee and Lazada platforms to promote and sell their products (Tan et al., 2023). Such assets not only offer a minimal learning curve and low operating costs, but are also necessary for the life of an informal or home-based enterprise.

Mobile banking and digital financial services are a crucial component of entrepreneurial digital infrastructure. In Malaysia, the use of mobile banking applications is particularly driven by the perceived ease of transactions, usefulness, and service quality among small and medium-sized enterprises (SMEs) (Hai Sam et al., 2023). Access to digital finance actually makes it easier to process payments, manage finances more effectively, and even obtain microloans. All factors that are necessary to scale part-time enterprises. Yet, digital access also remains uneven, and the urban poor often have lower digital skills and trust in technology, with additional implications for further widening entrepreneurial digital divides (World Bank, 2023).

Socio-economic Resources

Access to socio-economic resources (such as education, income, capital access, and financial literacy) is also vital in ensuring that part-time entrepreneurs in underprivileged urban areas are well equipped with the tools necessary for making informed choices and sustaining enterprise growth. High levels of education make it easier for individuals to interact with complex financial and business materials, which in turn affects their confidence and ability to plan for entrepreneurship. As noted by Ainetdinova et al. (2025), knowledge of higher levels of education is directly related to effectiveness in budgeting and strategic decision-making, and thus, for business success. Household resources and credit (loans and grants), in contrast, set the financial cushion for initial investment and operations. One study has shown that access to startup financing, in equal measure, plays a key role in SMEs' performance, primarily through improved debt management and investment appraisal.

In addition, financial literacy, which refers to the ability to understand and apply economic knowledge, is highly correlated with both resilience and entrepreneurial intention. Mehdi et al. (2025) report that financial literacy not only has a direct effect on the motivation to become an entrepreneur but also has an indirect effect on access to finance by boosting confidence and reducing discouragement of borrowing. Likewise, Sabri et al. (2025) noted that financial literacy programs in the B40 (bottom 40%) communities in Malaysia could have a positive impact on economic well-being and entrepreneurial readiness.

Institutional Support and Urban Conditions

The role of institutions and urban contexts in the sustainability and expansion of part-time entrepreneurship among the marginalized urban poor. Involvement of government or NGO programs, which assistance includes skills, networks, and access to resources (e.g., training, grants, or incubation services). Prasannath et al. (2024) reported that institutions with strong institutional support contribute positively to entrepreneurial orientation and firm performance, underscoring the importance of the formal support mechanism. Similarly, Mohd Razak et al. (2023) highlighted the government's role in supporting startup ecosystems in Malaysia. It is

founded on stabilizing pressure from agencies such as MaGIC, MDEC, and PEMUDAH to reduce regulatory burdens and stimulate entrepreneurial activities.

The use of co-working spaces and shared resources provides entrepreneurs who don't work full-time with access to essential infrastructure and resources. Not only do these kinds of spaces reduce your overheads, but they also help inspire a community of people working collaboratively and sharing ideas. Studies indicate that more flexible and inclusive shared workspaces can play a vital role in start-ups reaching maturity and achieving greater levels of innovation and survival, with a positive impact on the economy. In Malaysia, organizations such as Technology Park Malaysia provide low-cost incubation services (physical proximity, high-speed internet connection, mentoring, business advice) for small urban-based enterprises.

The quality of public transportation also influences entrepreneurial mobility and customer accessibility. Malaysia's National Transport Policy (2019–2030) aims to achieve affordable, accessible, and seamless transit, promoting transit-oriented projects such as My50 bus passes and Smart Selangor services (e.g., free Wi-Fi, GPS-enabled buses), thereby immediately reducing the operational obstacles for urban-based micro-entrepreneurs.

Finally, housing security and urban quality of life (more specifically, in the case of high-room-density informal settlements) influence the stability and working environment of part-time home-based enterprises. Rahim et al. (2023) identified housing constraints that confine the units of production to the home; however, the experience of social enterprise interventions targeting the urban poor in Malaysia has shown that linking them into value chains can improve the standard of living and livelihoods.

Entrepreneurial Sustainability and Growth

This source provides a comprehensive template on how part-time entrepreneurs in urban cities, such as Johor Bahru, sustain and grow their businesses over time. Longevity of operation, as an indicator of business continuity, also tends to characterize the duration of operation, with older businesses indicating the capacity and tenacity to survive (Charisma et al., 2025).

The review also highlights income growth and an increase in the customer base as key indicators of the ability to scale and succeed in the venture. For example, the GEM 2023/2024 report indicates that entrepreneurial education and ecosystem support have a direct impact on the growth of small businesses, as well as their performance and growth trajectory (Global Entrepreneurship Monitor, 2023). In line with these results, Charisma et al. (2025) also discuss how sustainable micro-enterprises in Indonesia can manage adaptive financial management, their cultural aspects, and strong social ties, which enable them to survive economically, socially, and environmentally over time.

Furthermore, the reinvestment capacity of operators, which effectively retains and reinvests profits in the business, constitutes an essential indication of growth potential and entrepreneurial confidence, aligning with sustainable and innovative entrepreneurship (Zhang, 2023; Klaaf et al., 2025). Lastly, growth intentions in product diversification, formalization, and market penetration denote a proactive approach to business development (Tammaru, 2023).

Conceptual Framework

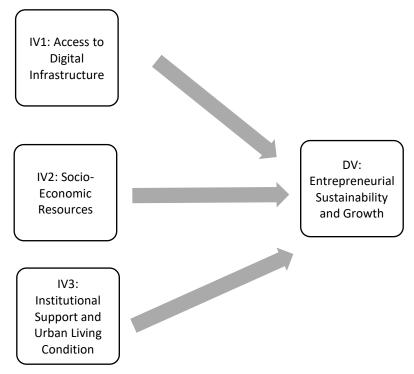


Figure 1: Conceptual Framework

Methodology

Research Design

This paper adopts a cross-sectional, quantitative study through a structured survey to examine the digital infrastructure, socio-economic resources, and institutional support that impact the sustainability of entrepreneurship activities among part-time business operators in Johor Bahru. The conceptual model implies all hypothetical relationships will be examined through the application of the Structural Equation Modelling (SEM) technique, similar to the method applied in recent Malaysian entrepreneurial research (Saifuddin, Janudin, & Salleh, 2023)

Sampling

A two-stage cluster sampling approach will be used to achieve better results with the marginalized urban population in Johor Bahru. In the first step, the city shall be divided into urban grid clusters under administrative or physical control. Of these, a sample of clusters will be randomly chosen using the course of adaptive cluster sampling, which is frequently employed in studies of informal or hard-to-reach business populations. The second stage involves identifying eligible part-time entrepreneurs from low-income areas within each cluster through a snowball sampling approach.

This method leverages local community connections to identify and attract interviewees who are not typically included in most sample frames, making it particularly suitable for accessing hidden or informal entrepreneurial sectors. A power analysis also estimates that 300 to 400 respondents would be sufficient to obtain strong statistical results for SEM. This is consistent

with the recommended guidelines for quantitative studies that use factor analysis and path analysis.

Data Collection

Participants will be surveyed both in person and online. A standardized questionnaire for all indicators will be developed using a 5-item Likert scale, Frequency, and Metric items for validation. The instrument will be pretested within 30 responses to evaluate clarity, reliability, and face validity, following standard survey methodologies. Fieldwork is expected to be conducted over 8-10 weeks, and bilingual enumerators were trained to minimize bias among respondents with low literacy levels.

Measurement and Instrumentation

Participants' Indicators will be adapted so that each construct from the conceptual framework can be quantitatively measured by well-validated indicators in recent academic research. Digital Infrastructure will be measured by items reflecting internet speed and reliability, the frequency of use of digital tools (e.g., e-commerce and social media platforms), and the use of mobile money services. These measures are adapted from recent research on digital entrepreneurship and urban connectivity (Chen et al., 2023)

Socio-economic resources will be captured using indicators, including the highest education level of the respondent and the household's level of income, access to financial capital (loans and grants), and financial literacy and confidence in managing business finance. These indices are similar to those used in previous literature on financial inclusion and entrepreneurship (Ainetdinova et al., 2025; Mehdi et al., 2025).

For Institutional Support and Urban Living Conditions, measurement will consist of being engaged in government or NGO entrepreneurship support programs, access to co-working or subsidized business spaces, perceptions of housing stability, and quality of public transportation, which operations that were taken from Malaysian urban ecosystem studies (Prasannath et al., 2024; Rahim et al., 2023).

Lastly, the sustainability and growth of the venture will be measured by signs including business tenure, evidence of income or customer growth, reinvestment of profits, and plans to expand the firm. These indicators are consistent with well-established entrepreneurial performance indicators (Charisma et al., 2025; GEM, 2023).

Direction for Future Research

Regarding future research on urban part-time entrepreneurship, it may extend to the following vital aspects to deepen and enrich the understanding and practical significance of the conclusions. One auspicious approach is to investigate the transitions between part-time and full-time entrepreneurship, considering the financial, institutional, and personal tipping points that cause these transitions. Longitudinal research may be able to capture the life cycles of part-time ventures and decipher when the conditions for their formalization and subsequent scaling up occur (Charisma, Zucchella, and Wright, 2025). The extent to which marginalized entrepreneurs experience digital equity and utilize adaptive technology requires further study. Studies may also investigate what other local, low-cost emerging technologies, including AI-enabled solutions like WhatsApp Business, digital bookkeeping tools, and mobile-based customer service bots, are utilized to bridge the infrastructure gap (Mehdi et al., 2025)

Similarly, comparative policy-oriented research examines system support services between urban areas, such as Johor Bahru and the Klang Valley. Such comparative research would reveal how local-government programs, NGO interventions, and public-to-private partnerships have differential effects on entrepreneurial success, yielding customized, city-specific policy packages (Amir, Loh Rahim, & Ngah, 2024). Meanwhile, academics should focus on developing and testing resilience-centered models that incorporate psychological elements, including emotional coping, sense of community, and informal support structures. Those models would go a long way toward predicting how entrepreneurs survive economic shocks, digital disenfranchisement, and urban precarity.

To transform research into practice, various novel solutions and policy measures are proposed. Urban entrepreneurship centers in low-income neighborhoods offer co-working facilities, childcare, digital skills training, and micro-financing, including micro-grants through blockchain or mobile platforms for a distributed and transparent fund allocation. Additionally, municipal e-commerce gateways support small sellers with branding, logistics, and digital onboarding. Such interventions could be piloted, evaluated, and modified.

Lastly, future conceptual research should also explore ways to adapt established models of entrepreneurship (e.g., the Resource-Based View and the Opportunity-Necessity Dichotomy) to capture the disjointed and non-linear features of urban part-time entrepreneurship. This knowledge can also encompass other realities, such as patchwork work, flexible time use related to care responsibilities, and multi-spatial working. Frameworks such as the Informal Entrepreneurship Ecosystem Model need to be developed to incorporate context-specific dimensions, including housing security, digital vulnerability, and access to urban services. Such adjustments would provide a more accurate and comprehensive framework for examining entrepreneurial behaviour in informal urban-equity settings. (Kiptoo et al., 2023)

Conclusion

The determinants of part-time entrepreneurship suggest that urban living conditions are a substantial determinant of the sustainability and growth of part-time entrepreneurship among disadvantaged communities in a city like Johor Bahru, Malaysia. The study identifies three dominant modes of influence on entrepreneurial resilience in response to crises, namely digital infrastructure access, socio-economic resources, and urban institutional support.

A reliable and fast digital network is a prerequisite that enables part-time entrepreneurs to access markets, utilize e-commerce, and receive digital financial services, thereby ensuring better business continuity and growth. Yet, inequalities in digital availability and digital literacies among the urban poor limit the potential and accentuate the need to close digital divides for the purpose of not reproducing increased entrepreneurial divides.

Similarly, socioeconomic resources like education, income, financial literacy, and access to capital are equally important. These tools empower business owners to make informed decisions, understand their finances, and thrive in their businesses. Financial education offerings in low-income communities have demonstrated success in improving readiness to start a business and enhancing economic well-being.

Institutional support, such as government and NGO programs, co-working spaces, and high-quality urban infrastructure, including public transportation and housing stability, also helps foster and expand part-time entrepreneurial activities. Such backing helps ease operational hurdles and creates a collaborative space for innovation and business expansion.

The study recommends specific policy initiatives and urbanization strategies that promote inclusive ecosystems of entrepreneurship. Suggestions include the creation of urban entrepreneurship centres with co-working spaces, childcare facilities, digital skills development, and micro-financing; micro-grants utilising digital engagement; and municipal e-commerce gateways to support small sellers. Future research avenues focus on longitudinal studies of the transition from part-time to full-time entrepreneurship, the comparison of urban entrepreneurial support policies, and modelling resilience at both psychological and community levels.

In sum, urban upgrading of digital infrastructure, social and economic resources, and institutional support in metropolitan areas like Johor Bahru is essential in facilitating marginalized part-time entrepreneurs to attain sustainable livelihoods and contribute to inclusive urban economic growth. These results underpin the development of context-specific, nuanced policies to mitigate constraints facing urban poor entrepreneurs and advance equitable and resilient urban entrepreneurial ecosystems.

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