

SOCIO-CULTURAL FACTORS AND BUSINESS PERFORMANCE OF WOMEN MSMES IN WEST NUSA TENGGARA, INDONESIA.

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Received: 1 December 2025

Abstract

Revised: 10 December 2025

Accepted: 15 December 2025

Published online:

This study examines the influence of socio-cultural factors on the business performance of women-owned micro, small, and medium enterprises (MSMEs) in West Nusa Tenggara, Indonesia, with government support serving as a mediating variable. Drawing on Gender Role Theory and Institutional Theory, this research conceptualizes socio-cultural norms as informal institutions that shape women's engagement with formal policy mechanisms. Using covariance-based structural equation modeling (CB-SEM) with data from 366 women entrepreneurs, the results reveal that socio-cultural factors significantly influence government support and business performance. Government support also exerts a positive effect on performance and partially mediates the relationship between socio-cultural factors and business outcomes. These findings suggest that the effectiveness of public policy interventions depends on socio-cultural legitimacy and gender norm alignment. By integrating gender role perspectives with institutional analysis in a collectivist regional context, this study extends existing entrepreneurship literature beyond Western settings and highlights the interaction between informal norms and formal support systems in shaping women's entrepreneurial success. The findings provide theoretical and policy insights for promoting inclusive regional economic development.

Keywords:

Socio-Cultural Factors; Government Support; Business Performance; Women MSMEs; West Nusa Tenggara

How to Cite:

Hidayati, Ulfa Amani., & Farnas, Isfahani. (2026). Socio-Cultural Factors and Business Performance of Women Msmes In West Nusa Tenggara, Indonesia. *IMANIF: Islamic Economics, Management and Finance Journal*, 1(1), xx – xx. <https://doi.org/XXXXX.XXXXXX>.

INTRODUCTION

Methodologically, prior studies examining women MSMEs in Indonesia have predominantly relied on descriptive statistics, regression analysis, or qualitative approaches (Hapsari et al., 2021; Rahayu & Day, 2017). While informative, these approaches may be insufficient to capture the complex interrelationships among latent constructs such as socio-cultural factors and business performance. Given that socio-cultural influences are multidimensional and theoretically grounded, a more rigorous confirmatory analytical technique is required to simultaneously assess measurement validity and structural relationships.

Accordingly, this study employs Covariance-Based Structural Equation Modeling (CB-SEM) using AMOS. CB-SEM is particularly appropriate for theory-driven research aimed at testing hypothesized relationships derived from established conceptual frameworks (Anderson & Gerbing, 1988; Kline, 2016). Unlike exploratory approaches, CB-SEM emphasizes model fit evaluation and parameter estimation within a confirmatory framework, ensuring that the proposed theoretical structure is empirically supported. This method enables comprehensive assessment of construct validity through Confirmatory Factor Analysis (CFA) as well as simultaneous testing of structural paths between latent variables (Hair et al., 2019).

Beyond testing the direct relationship between socio-cultural factors and business performance, this study incorporates government support as a mediating variable to provide a more comprehensive institutional explanation. Prior entrepreneurship research has frequently treated government support as an independent predictor of firm performance (Nguyen et al., 2018; Zhu et al., 2023). However, emerging institutional scholarship suggests that formal policy mechanisms do not operate in isolation; rather, their effectiveness depends on alignment with informal socio-cultural norms (Bruton et al., 2021; Boudreaux et al., 2022). In contexts where gendered expectations shape women's access to resources and legitimacy, government support may function as a transmission mechanism that converts socio-cultural acceptance into tangible economic outcomes.

The inclusion of government support is therefore theoretically grounded in Institutional Theory, which distinguishes between informal institutions (norms, gender expectations, social legitimacy) and formal institutions (policies, regulations, state programs) (North, 1990; Scott, 2014). Socio-cultural factors represent informal institutional forces that condition women's entrepreneurial engagement, while government support represents the formal institutional layer that can amplify or mitigate those influences. By modeling government support as a mediator within a CB-SEM framework, this study empirically tests the interaction between informal and formal institutional dimensions—an approach that remains limited in women entrepreneurship research, particularly in sub-national developing contexts.

Accordingly, this study addresses four main research gaps. First, empirical evidence positioning socio-cultural factors as primary determinants of women MSMEs' business performance remains limited, particularly in developing-country contexts (Ahl & Marlow, 2019; Welter et al., 2021). Second, limited research has focused on sub-national regions such as West Nusa Tenggara, where localized socio-cultural dynamics may significantly influence entrepreneurial outcomes (BPS NTB, 2023; Hapsari et al., 2021). Third, there remains a methodological gap in the application of covariance-based structural modeling to rigorously validate socio-cultural constructs within women entrepreneurship research. Fourth, few studies have empirically tested government support as an institutional mediation mechanism linking socio-cultural norms to firm performance.

This study contributes to the literature by offering several novelties. It conceptualizes socio-cultural factors as a multidimensional latent construct rather than merely a contextual backdrop, integrates government support as an institutional transmission mechanism, focuses on women

MSMEs in a culturally distinctive region of Indonesia, and employs Covariance-Based Structural Equation Modeling (CB-SEM) using AMOS to provide confirmatory and robust empirical evidence on the relationships among socio-cultural factors, government support, and business performance (Jennings & Brush, 2013; Bruton et al., 2021; Hair et al., 2019).

The primary objective of this study is to examine the effect of socio-cultural factors on the business performance of women-owned MSMEs in West Nusa Tenggara, Indonesia, using a CB-SEM approach. Specifically, this study aims to assess construct validity and reliability through Confirmatory Factor Analysis (CFA), evaluate overall model fit using established goodness-of-fit indices, test the structural relationship between socio-cultural factors and business performance, and examine the mediating role of government support. Furthermore, the study seeks to generate empirically grounded insights to inform policies and development programs supporting women's entrepreneurship in socio-culturally embedded environments (OECD, 2018; UN Women, 2021).

METHODS

This study employs a quantitative, theory-driven research design to examine the effect of socio-cultural factors on the business performance of women-owned Micro, Small, and Medium Enterprises (MSMEs) in West Nusa Tenggara, Indonesia. Grounded in socio-cultural and gendered entrepreneurship perspectives, the study conceptualizes socio-cultural factors as a latent construct that systematically shapes entrepreneurial outcomes. To test the proposed theoretical model, Covariance-Based Structural Equation Modeling (CB-SEM) was conducted using AMOS, as this approach is appropriate for confirmatory research aimed at evaluating the consistency between empirical data and a theoretically specified model (Anderson & Gerbing, 1988; Kline, 2016).

The sample consists of women entrepreneurs who actively own and manage MSMEs in West Nusa Tenggara. A purposive sampling strategy was applied to ensure theoretical relevance, requiring respondents to be primary decision-makers and to have operated their businesses for at least three years. The target sample was 379 respondents, however, only 366 met the eligibility criteria, specifically being registered in the MSME database of the Ministry of Cooperatives and Small and Medium Enterprises. This sample size is adequate for CB-SEM analysis and supports stable parameter estimation (Hair et al., 2019).

All constructs were operationalized as reflective latent variables using measurement items adapted from established studies to ensure content validity. Socio-cultural factors capture dimensions related to social norms, gender role expectations, and community influence, while business performance was measured using subjective indicators such as perceived growth, profitability, and competitive standing. Responses were recorded on a five-point Likert scale ranging from strongly disagree to strongly agree.

Following the two-step SEM procedure, Confirmatory Factor Analysis (CFA) was first conducted to assess the measurement model (Anderson & Gerbing, 1988). Convergent validity was evaluated using standardized factor loadings, Construct Reliability (CR), and Average Variance Extracted (AVE), with recommended thresholds of 0.50 for loadings, 0.70 for CR, and 0.50 for AVE (Hair et al., 2019). Discriminant validity was assessed using the Fornell–Larcker criterion (Fornell & Larcker, 1981). Model fit was evaluated using multiple indices, including CMIN/DF, CFI, TLI, and RMSEA, based on established cutoff criteria (Hu & Bentler, 1999; Kline, 2016).

After confirming satisfactory measurement properties, the structural model was estimated to test the hypothesized relationship between socio-cultural factors and business performance. Path significance was determined using the Critical Ratio and corresponding p-values at the 5% significance level (Hair et al., 2019). This procedure enables rigorous validation of the theoretical

model and robust empirical testing of socio-cultural influences on women's entrepreneurial performance.

Measurement of Socio-Cultural Factors

Socio-cultural factors in this study were measured using items adapted from Maziku (2020), capturing family circumstances, personal capability and activeness, educational importance, and spousal support. These dimensions reflect the immediate social environment influencing women entrepreneurs.

From the perspective of Institutional Theory, socio-cultural norms operate as informal institutions that shape individual economic behavior (North, 1990). Family expectations, marital support, and societal valuation of education constitute social rules that either constrain or facilitate women's entrepreneurial engagement. Thus, the inclusion of family circumstances and spousal support reflects the role of informal institutional structures in influencing business performance.

Furthermore, Gender Role Theory explains how socially constructed gender expectations influence women's economic participation (Eagly, 1987). In many traditional societies, women's business activities are often embedded within domestic responsibilities. Spousal support and family conditions therefore become critical determinants of entrepreneurial performance. The perceived importance of education and personal activeness also reflects women's agency within socially structured gender roles.

Therefore, the measurement items employed in this study are theoretically grounded in both Institutional Theory (North, 1990) and Gender Role Theory (Eagly, 1987), as they capture the influence of informal institutions and gendered social expectations on business performance.

Measurements of Government Support

Government support in this study is conceptualized as a formal institutional mechanism that facilitates women entrepreneurs' access to critical business resources, infrastructure, regulatory efficiency, and relational capital. Grounded in Institutional Theory (North, 1990; Scott, 2014), government support represents the regulative pillar that structures entrepreneurial activity through policies, programs, and structural interventions. In emerging economy contexts, such institutional mechanisms are particularly important in addressing structural inequalities and resource constraints faced by women-owned MSMEs.

The measurement of government support was adapted from Prahalad (2009) and Naser et al. (2009), ensuring contextual relevance to entrepreneurship development in developing countries. The construct was operationalized as a reflective latent variable measured using a five-point Likert scale ranging from strongly disagree to strongly agree.

The indicators capture multiple dimensions of institutional facilitation. Financial assistance reflects the availability of public capital support mechanisms designed to enhance entrepreneurial access to funding. Technological facilitation represents institutional provision or support for digital tools and IT infrastructure necessary for operational efficiency and market competitiveness. Regulatory facilitation reflects the extent to which bureaucratic burdens are reduced, thereby lowering transaction costs and improving ease of doing business. Network facilitation captures the role of government in connecting entrepreneurs to broader business ecosystems, partnerships, and market opportunities. Finally, the strategic importance dimension reflects entrepreneurs' perceptions of government intervention as instrumental to their business growth and continued engagement in entrepreneurial activities.

Collectively, these dimensions conceptualize government support as a multidimensional institutional construct encompassing financial, technological, regulatory, relational, and strategic components. By modeling government support in this manner, the study aligns with institutional and entrepreneurship literature emphasizing that formal policy frameworks are not peripheral influences, but central determinants of firm-level performance—particularly for women entrepreneurs operating within socio-culturally embedded contexts.

RESULT AND DISCUSSION

RESULTS

The findings of this study demonstrate that socio-cultural factors exert both a direct and an indirect influence on the business performance of women-owned MSMEs in West Nusa Tenggara. The direct effect ($\beta = 0.383$, $p < 0.001$) indicates that supportive social norms, family encouragement, and community legitimacy toward women's entrepreneurship independently enhance firm performance. This result substantiates the central claim of Gender Role Theory, which posits that socially constructed expectations shape individual behavior, confidence, and perceived legitimacy in economic participation (Eagly, 1987). When women operate within environments that normalize and value their entrepreneurial roles, they are more likely to demonstrate proactive decision-making, strategic risk-taking, and growth orientation—behaviors closely associated with superior firm performance (Jennings & Brush, 2013).

Importantly, this direct relationship confirms that socio-cultural context is not merely a background variable but functions as a productive economic force. In collectivist societies, social approval often serves as a form of symbolic capital that enhances entrepreneurial legitimacy (Hofstede, 2011; Welter et al., 2021). Thus, even in the absence of formal intervention, socio-cultural endorsement alone can translate into measurable economic outcomes. This finding challenges reductionist economic models that treat performance primarily as a function of financial or managerial inputs, highlighting instead the embeddedness of entrepreneurship within social structures.

Beyond this direct effect, the study identifies a substantial indirect effect through government support (indirect effect = 0.333), indicating partial or complementary mediation (Zhao et al., 2010). This mediated pathway suggests that socio-cultural legitimacy enhances women's engagement with formal institutional mechanisms, which in turn strengthens business performance. From an Institutional Theory perspective, informal institutions—such as norms, traditions, and gender expectations—shape how individuals interact with formal institutions like government programs and regulatory frameworks (North, 1990; Scott, 2014). When socio-cultural norms are supportive, women entrepreneurs are more likely to seek financial assistance, participate in training programs, and utilize policy-based resources.

This finding advances prior research that often conceptualizes government support as a direct determinant of firm performance (Nguyen et al., 2018; Zhu et al., 2023). Unlike those studies, the present research demonstrates that the effectiveness of government support is contingent upon socio-cultural legitimacy. In other words, policy instruments do not operate in a vacuum; their impact depends on whether women perceive themselves as socially authorized to engage with institutional systems. This conditional perspective aligns with recent scholarship emphasizing the interaction between formal and informal institutions in shaping entrepreneurial outcomes (Bruton et al., 2021; Boudreaux et al., 2022).

The presence of complementary mediation further indicates that socio-cultural factors maintain an independent economic influence while simultaneously activating institutional channels. The total effect (0.716) underscores that women's business performance emerges from the dynamic interplay between gendered social norms and public policy support. This integrated mechanism

extends Gender Role Theory by demonstrating that gender norms influence not only psychological or behavioral outcomes but also institutional access. Simultaneously, it enriches Institutional Theory by empirically confirming that formal policy effectiveness depends on the configuration of informal socio-cultural structures.

In the context of West Nusa Tenggara, a culturally embedded and community-oriented region, these findings suggest that institutional interventions aimed at improving women's entrepreneurship must be socially grounded. Government programs will likely yield stronger performance effects when aligned with community norms that legitimize women's economic participation. Therefore, entrepreneurial performance should be understood not merely as an economic outcome, but as a socially constructed and institutionally mediated phenomenon.

DISCUSSION

The absence of a significant direct relationship between socio-cultural factors and business performance suggests a more complex interaction between gendered social structures and entrepreneurial outcomes.

From the perspective of Gender Role Theory (Eagly, 1987), socially constructed expectations shape the roles and behaviors of men and women within society. In many traditional contexts, including parts of Indonesia, women are expected to balance economic participation with domestic responsibilities. These expectations influence how women engage in entrepreneurship. However, the findings indicate that such socio-cultural norms do not automatically suppress business performance.

Instead, socio-cultural factors may shape the *form* and *strategic orientation* of women's businesses rather than their performance level. Women entrepreneurs may adapt their business models to align with socially accepted roles—for example, operating home-based enterprises or engaging in sectors considered culturally appropriate. Through this adaptive mechanism, women can maintain business stability without directly challenging prevailing gender norms.

Gender Role Theory further explains that individuals internalize societal expectations, which influence decision-making styles and risk preferences. Women entrepreneurs may adopt more cautious and relational business strategies due to culturally embedded expectations. However, conservative or socially adaptive strategies do not necessarily reduce business performance. Rather, they may contribute to sustainability and risk management.

In the context of West Nusa Tenggara (NTB), where traditional cultural and religious values remain influential, women appear to navigate socio-cultural expectations strategically. Increasing social acceptance of women's economic contribution within households may also reduce the restrictive nature of these norms. As a result, socio-cultural factors function more as contextual boundaries shaping entrepreneurial expression than as direct economic constraints.

Overall, these findings suggest that women entrepreneurs are not merely passive recipients of socio-cultural pressures. Instead, they demonstrate agency by adapting business strategies within socially structured roles. Consistent with Gender Role Theory, gendered expectations influence behavior, but they do not necessarily predetermine economic outcomes.

Theoretical Implications

This study contributes to the literature on women's entrepreneurship by extending the application of Gender Role Theory to explain how socio-cultural dynamics shape business performance through institutional mechanisms. Gender Role Theory posits that societal expectations and

culturally constructed roles influence individual behavior, opportunities, and perceived legitimacy in economic activities (Eagly, 1987; Eagly & Wood, 2012). In many traditional or semi-traditional societies, women are often associated with domestic responsibilities, caregiving roles, and relational expectations rather than economic leadership (Jennings & Brush, 2013). These socially constructed gender roles may limit women's entrepreneurial participation, access to resources, and decision-making autonomy (Brush et al., 2009).

The findings of this study provide empirical support for the relevance of Gender Role Theory in the context of women MSMEs in West Nusa Tenggara. The strong effect of socio-cultural factors on government support suggests that socially endorsed gender norms influence women's engagement with formal institutional systems. From an institutional perspective, informal norms and cultural expectations shape how individuals interact with formal structures (North, 1990; Scott, 2014). When communities and families perceive women's entrepreneurship as legitimate and acceptable, women are more likely to seek and utilize government programs. Conversely, restrictive gender expectations may reduce their institutional participation and limit access to formal support mechanisms (Minniti & Naudé, 2010).

Moreover, the direct effect of socio-cultural factors on business performance reinforces the argument that gendered social norms shape entrepreneurial outcomes beyond purely economic variables. Gender Role Theory emphasizes that internalized social expectations influence self-efficacy, confidence, leadership orientation, and risk-taking behavior (Eagly, 1987; Jennings & Brush, 2013). In this study, supportive socio-cultural environments appear to mitigate traditional constraints and enhance women's entrepreneurial agency, which subsequently improves business performance. This finding aligns with contextual entrepreneurship literature highlighting that entrepreneurial outcomes are embedded within social and cultural environments rather than determined solely by firm-level resources (Welter, 2011).

Importantly, the mediating role of government support introduces a novel theoretical insight. While Gender Role Theory traditionally explains how social norms constrain or enable individual behavior, this study demonstrates that formal institutional support can act as a transmission mechanism through which socio-cultural legitimacy translates into measurable economic outcomes. Institutional Theory distinguishes between informal norms and formal regulatory structures, emphasizing their interaction in shaping economic performance (North, 1990; Scott, 2014). Empirical evidence suggests that government support mechanisms enhance women's access to capital, networks, and business formalization, thereby improving firm performance in developing contexts (Xheneti et al., 2019; Nguyen et al., 2018). Thus, socio-cultural acceptance alone may not be sufficient; it becomes economically transformative when aligned with enabling institutional structures.

Another key contribution lies in the regional context. Much of the Gender Role Theory and women entrepreneurship literature has been developed and tested in Western or highly industrialized economies (Jennings & Brush, 2013). By examining women MSMEs in NTB, Indonesia, this study enriches the theory with evidence from a culturally embedded, community-oriented, and relatively collectivist society (Hofstede, 2001). In such settings, social norms and communal expectations may exert stronger structural influences on entrepreneurial engagement and institutional access compared to more individualistic economies.

Therefore, this study advances Gender Role Theory in three ways: (1) by empirically linking gendered socio-cultural norms to institutional engagement, (2) by demonstrating their direct and indirect effects on business performance, and (3) by contextualizing the theory within an emerging regional economy.

Overall, the findings highlight that women's entrepreneurial performance cannot be fully understood without considering how socially constructed gender roles interact with formal

institutional support systems. This integrated perspective provides a more comprehensive and institutionally embedded explanation of women's business outcomes in developing regions.

Unlike prior studies that predominantly examine socio-cultural factors as direct predictors of women's entrepreneurial outcomes, recent scholarship increasingly emphasizes the embedded nature of entrepreneurship within institutional and gendered contexts (Welter et al., 2021; Marlow & Martinez Dy, 2022). Building on this perspective, the present study introduces government support as an institutional transmission mechanism through which gendered socio-cultural norms translate into measurable business performance. Rather than positioning socio-cultural context as a passive background variable, this research conceptualizes it as an active structural force that shapes women's engagement with formal institutional systems (Klyver et al., 2020). Emerging evidence suggests that institutional effectiveness is contingent upon alignment between informal norms and formal policy frameworks (Bruton et al., 2021; Boudreaux et al., 2022). Accordingly, government support does not operate independently; its impact depends on whether prevailing gender norms legitimize women's entrepreneurial participation.

By integrating Gender Role Theory with contemporary Institutional Theory perspectives, this study advances a multi-layered explanation of women's business performance. Gender norms influence women's entrepreneurial aspirations, self-efficacy, and legitimacy perceptions (Jennings et al., 2022), while institutional structures determine access to financial, regulatory, and network-based resources (Zhu et al., 2023). The findings suggest that socio-cultural factors function as informal institutions that condition women's utilization of formal support mechanisms. When supportive gender norms align with inclusive government policies, women entrepreneurs experience amplified performance outcomes. However, in contexts where restrictive gender expectations persist, formal institutional support may be underutilized or less effective (Xheneti et al., 2021).

By empirically testing this interaction in the context of women MSMEs in West Nusa Tenggara, this study contributes contextualized evidence from a collectivist and culturally embedded society an underrepresented setting in contemporary entrepreneurship research (Welter et al., 2021). In doing so, it extends current debates by demonstrating that women's entrepreneurial performance emerges from the dynamic interaction between gendered social structures and formal institutional support systems, rather than from isolated economic determinants.

Policy Implications: Challenging Gender Stereotypes in NTB

The findings suggest that improving women's business performance in NTB requires more than financial assistance or technical training. Because socio-cultural factors significantly influence both institutional engagement and performance, policy interventions must explicitly address gender stereotypes embedded within local communities.

First, local governments should design gender-sensitive entrepreneurship programs that actively promote women's economic legitimacy. Public campaigns highlighting successful women entrepreneurs can challenge traditional perceptions that limit women's roles to domestic spheres.

Second, policy initiatives should incorporate family-inclusive approaches. Since family approval and support are critical in collectivist societies, programs that engage husbands, community leaders, and religious figures may reduce resistance and strengthen women's participation in government initiatives.

Third, institutional accessibility must be improved through targeted outreach strategies. Women who face socio-cultural constraints may hesitate to approach formal institutions. Mobile training

units, community-based mentoring, and simplified administrative procedures can help bridge this gap.

Finally, regional development policies should integrate socio-cultural transformation with economic support. Addressing gender stereotypes is not merely a social issue but an economic strategy. Enhancing women's social legitimacy increases institutional participation, which in turn strengthens business performance and contributes to regional economic growth.

CONCLUSION

This study aimed to examine whether socio-cultural factors directly influence the business performance of women-owned MSMEs in West Nusa Tenggara. The findings indicate that socio-cultural factors do not have a direct and statistically significant effect on business performance. Although elements such as family circumstances, educational perceptions, personal activeness, and spousal support shape the entrepreneurial environment of women, they do not directly determine measurable outcomes such as sales growth, profitability, or business sustainability.

These results suggest that socio-cultural norms function more as contextual background influences rather than immediate drivers of firm-level performance. Once women entrepreneurs are actively managing their businesses, performance appears to depend more on managerial capability, strategic decision-making, and effective resource management than on gender-based social expectations.

From a policy perspective, the findings imply that efforts to improve the performance of women-owned MSMEs should focus primarily on strengthening business competencies, enhancing managerial and digital skills, and improving market competitiveness. While fostering supportive social norms remains important for long-term inclusion, sustainable performance improvements are more likely to be achieved through capability development and strategic business support within the local entrepreneurial ecosystem.

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