

Beyond Digital Skills Training: How Digital Support Access Shapes Entrepreneurial Readiness Among B40 Women in Malaysia

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ABSTRACT

This paper conceptualises why entrepreneurship training does not lead to digital entrepreneurial readiness among women in Malaysia's bottom 40% (B40) household income group. This research paper lays out a focused capability-conversion framework that distinguishes three analytically distinct conditions: training-based digital capability, access to digital entrepreneurial support, and digital entrepreneurial readiness. The paper draws on the Training Transfer Theory, Sen's capability approach, research on women's digital entrepreneurship, and recent evidence on gendered entrepreneurship ecosystems to develop an integrative conceptual synthesis. The analysis asserts that just knowing how to employ digital tools is not the same as having the connectivity, devices, platform access, technical guidance, payment infrastructure, market support and post-training assistance to use those skills entrepreneurially. It also differentiates between the two based on the perception of being prepared and able to apply a range of digital tools in business activities. There are three propositions: that transferable digital capability supports digital readiness; that accessible digital entrepreneurial support supports readiness; and that access to digital support functions as a conversion mechanism between learnt capability and readiness. The model builds on previous work that has systematised training and ecosystem access for B40 women, but isolates the digital pathway rather than reconstituting the broader mediation model. It provides a theoretical foundation for developing post-training interventions that can later be tested empirically among Malaysia's B40 women.

Keywords: B40 women; digital entrepreneurship; digital literacy; digital support access; entrepreneurial readiness; training transfer; capability approach

1. INTRODUCTION

In many cases, digital technologies have lowered barriers to entrepreneurship that were traditionally imposed by circumstances such as the inability of small businesses to communicate with customers, market their products, deliver and receive payments, access information, and reach markets without relying exclusively on physical premises. Because they can communicate, transact and deliver digitally, small businesses are less dependent than before. Such possibilities are particularly relevant for women whose entrepreneurial activity is home-based, informal, or part-time, or constrained by household and mobility factors. However, the mere availability of digital technology does not itself guarantee equal access to entrepreneurship. Women may own a smartphone but lack reliable data access. They may know how to use social media, but not how to use it for selling. Some may take a digital entrepreneurship course but miss the post-course support needed to apply what they learn. The question, therefore, is not simply whether women get exposed to digital training but whether it becomes usable entrepreneurial capability.

In Malaysia, this distinction has implications because women are not participating in the economy despite having a good education, and policies support them in becoming entrepreneurs. According to national statistics from the background research, women constituted 20.1% of establishments recorded in the 2022 Economic Census, while female labour force participation was 56.2% in 2023 (Department of Statistics Malaysia [DOSM], 2024, 2025a). The national business structure is also highly dominated by microenterprises: SME Corporation Malaysia (2025) reports that microenterprises accounted for 70.1% of Malaysian MSMEs in 2024. For lower-income women, microenterprise or home-based income generation can provide flexible entry points into economic activity, but the small scale of these activities means that capability, market access, digital access and informal support are particularly important.

A recent Malaysian study already shows that digital involvement is significant for women entrepreneurs. According to Omar et al. (2015), internet-based information seeking and online communication empower women entrepreneurs in Malaysia. According to Tanti et al (2021), mobile ICT and cross-border networking could enhance women-led MSMEs in Malaysia and Indonesia. Furthermore, Lee and Zubir (2022) showed that Malaysian women microentrepreneurs are more likely to adopt e-commerce when it is perceived as technologically useful and easy to use. Digital platforms are recognised in more recent reviews as providing

flexibility and market access. At the same time, limited resources, gendered responsibilities, and digital capability gaps inhibit participation (Abdullah et al., 2025). These results complicate the view of digitalisation as either automatically empowering or merely a matter of individual skills.

The literature is experiencing similar issues as X. Through digital technologies, transaction costs could be reduced, access to information widened, remote interaction across distances facilitated, and women entrepreneurs connected with customers and resources. Nonetheless, women's entrepreneurial ecosystems are not structurally neutral. The well-developed nature of an ecosystem does not guarantee equal access to resources, participation, and support for women (Brush et al., 2019). According to McAdam et al. (2019), network access and entrepreneurial capital are also gendered. According to Huang et al. (2025), female entrepreneurial activity is a dynamic interaction among configurations of social norms, policies, human capital, market conditions, finance, infrastructure, and the wider digital economy. Huang et al. extend this work into the digital arena. This suggests that entrepreneurial digitalisation refers to a system-level process, not merely a technical skill.

Within this broader problem, the theoretical gap focuses on one aspect: the conversion of digital skills to digital entrepreneurship readiness within B40 women. Sinnasamy and Mohamad (2026) discussed a wide mediation model in their earlier conceptual paper. Their model suggests that the effectiveness of education, skills training, and entrepreneurship courses directly and indirectly influences post-course entrepreneurial empowerment readiness through access to the entrepreneurial ecosystem. The framework, which incorporates digital literacy into training and digital support for ecosystem access and digital readiness, is broader. The current article does not replicate the full mediation model. Rather, it isolates this embedded digital pathway and poses a more focused question: how the digital capability developed through entrepreneurship-related training can be converted into post-course digital entrepreneurial readiness, and what role does access to digital support play in that conversion? The distinction is theoretically useful because the three conditions that often collapse under the label of digital inclusion are conceptually distinct. First, a woman may have digital capability: she understands online communication, digital marketing, e-payment, record-keeping applications, or platform-based selling. Second, she may or may not have access to the infrastructure and support required to apply that capability, including affordable connectivity, a suitable device, platform onboarding, troubleshooting, digital-payment arrangements, logistics, mentoring, and practical follow-up. Third, she may or may not be digitally ready: sufficiently prepared, confident, and able to use relevant digital tools for income-generating activities. Treating these conditions as interchangeable obscures why apparently similar training programmes can produce different post-course outcomes.

Accordingly, the paper has three objectives. It clarifies the conceptual boundaries between training-based digital capability, access to digital entrepreneurial support, and digital entrepreneurial readiness. It integrates Training Transfer Theory with the capability approach to explain why learned digital skills require an enabling conversion environment before they become readiness. It then advances a focused three-proposition framework to guide post-training programme design and subsequent empirical testing among B40 women in Malaysia. The contribution is not to argue that digital support is the only mechanism linking training to entrepreneurship. Rather, it identifies a theoretically coherent digital pathway within a larger capability, ecosystem, and empowerment process.

2. FROM DIGITAL TRAINING TO DIGITAL ENTREPRENEURIAL READINESS

2.1 Training-Based Digital Capability

By training-based digital capability, we mean the knowledge and practical ability developed/strengthened through recent education, as well as learning skills and entrepreneurship. It encapsulates a concept broader than the ability to use a single device but narrower than overall digital inclusion. Microenterprises may communicate with customers through messaging apps, create simple digital content, promote products on social media platforms, utilise e-commerce to sell products, receive digital payments, conduct market research, maintain basic electronic records, and safeguard their accounts and transactions from common digital threats. These skills have entrepreneurial value to the extent that they are imparted in a way that participants can associate them with their own product, customer, household situation, or business stage.

It should not be inferred that a student is capable simply because they log into a virtual classroom. Training programmes usually measure participation, completion, or satisfaction, as these are easy to record. However, these do not prove that participants can use what they have learnt in practice. Research on entrepreneurship education has long distinguished the experience of education from outcome behaviour. Further, the training-transfer literature warns us against equating learning with doing. A participant may understand a demonstration in a workshop but fail to replicate the task later due to a lack of a device, account, connectivity, time, or guidance, as during training.

That is likely to happen in short training delivered in the community or to people with diverse prior experience. A woman who uses social media for social purposes may need only a bit of help to start promoting her business, while another participant may require basic advice on creating accounts, privacy, payments, photography,

language, and messaging customers. Different participants may have varying speeds and unique capabilities, resulting in different usable capabilities. Learning how various tools operate through dry explanations is not as effective as practical exercises involving domestic tasks that facilitate repeated practice or simple business activities to stimulate learning.

Evidence from Malaysia strengthens this distinction. Women microentrepreneurs' adoption of e-commerce can be explained by perceived ease of use and perceived usefulness (Lee & Zubir, 2022). Omar et al. (2015) show that digital participation contributed to entrepreneurs' empowerment through communication and information seeking. Research suggests that digital technology can generate entrepreneurial value when women understand and apply it in real business activities. Thus, the existing framework focuses not on digital exposure but on digital capability developed in a form suitable for transfer.

2.2 Access to Digital Entrepreneurial Support

The perceived ability to obtain and utilise the circumstances that make digital capability actionable after training is referred to as access to digital entrepreneurial support. These include reliable connectivity and devices, relevant platforms, affordable data, digital-payment infrastructure, troubleshooting and onboarding assistance, online marketing guidance, e-commerce process support, cybersecurity guidance, logistics information, and a person/organisation to turn to when things go wrong. Access is the key term. It's a given that a programme, grant, platform, or technical service can exist that is not accessible, comprehensible, affordable, trustworthy or usable by the intended participant.

This distinction is consistent with research on gendered ecosystems. Many definitions of entrepreneurial ecosystems highlight the resources available and the characteristics of a region or sector. However, women may not be allowed entry to or access to all those resources (Brush et al., 2019). According to a study conducted by McAdam et al. (2019), a number of factors, including network position, social legitimacy, household responsibilities, mobility, financial limitations, and exposure to institutions, could affect women's ability to access and use ecosystem resources. Digital systems do not erase these inequalities themselves. Instead of reducing affordances, they reproduce them in new forms. These include device quality, data affordable, account requirements, language, interface complexity, cybersecurity and dependence on the platform's rules.

Here's an example in the Malaysian context. According to the Asia Foundation (2024), tailored tools, networks, resources, and support are necessary to help micro and small women entrepreneurs make digitalisation useful. According to Abdul Aziz et al. (2023), the recurring challenges faced by rural women entrepreneurs in Malaysia include finance, education, networks, markets, and supporting infrastructure. While digital channels can broaden market access, their effectiveness hinges on whether women have the necessary resources and support to engage with and remain connected to them. A participant aware of listing creation online may not be able to transact if there are still no payment setup, delivery issues, non-verification, or customer dispute issues.

Access to support is therefore conceptually distinct from both digital skill and digital readiness. Skill concerns what the participant knows and can do. Support access concerns the external conditions she can reach and use. Readiness concerns whether she is prepared to deploy the capability in an entrepreneurial manner. The analytical value of this separation lies in its ability to allow programme providers to diagnose the location of a post-training problem. If skill is low, a better learning design may be required. If skill is adequate but support access is weak, additional classroom training may have little effect; referral, infrastructure, mentoring, platform assistance, or practical follow-up may be more appropriate.

2.3 Digital Entrepreneurial Readiness

Digital entrepreneurial readiness is defined here as the perceived preparedness, confidence, and practical ability to use relevant digital tools to start, manage, improve, or expand an income-generating activity. It is not identical to entrepreneurial intention, digital literacy, technology adoption, or business performance. A woman can intend to start a business without being ready to use digital tools; she can be digitally literate without feeling prepared to use those tools for customer and sales purposes; and she can be ready to act without having yet generated measurable revenue growth. Readiness is therefore positioned as an intermediate capability condition between learning and later entrepreneurial outcomes.

It is conceptually and methodologically useful to make this distinction. Many comprehensive community entrepreneurship programmes cannot observe participants for long enough to attribute subsequent income or business growth to a short course. Business outcomes are affected by demand, family events, financing, competition, seasonality, health and other things. The outcome of readiness measures whether the participant has developed the ability and agency to take the next entrepreneurial step. Being digitally competent entails being confident when communicating with your customers online, using digital payment methods, creating and managing your business account, comparing information in the market, promoting your product or service, and choosing a suitable platform.

The capability perspective supports this view, which emphasises what people are able to do rather than what resources might be needed. In a piece in CINEFORUM on microfinance for rural women, Dhal and Ghosh argue that although literacy is a necessary condition, it is not sufficient to exercise capability under institutional and informational conditions. Parveen (2026) indicates that the two aspects are women's financial literacy and digital inclusion that will enable women to participate financially. Knowledge helps when we are not alone. Although these studies cite financial deployment rather than entrepreneurial ventures, their rationale clearly indicates that it is one thing to simply have knowledge of something and another to implement it.

A conceptual paper that seeks to clarify the immediate post-training pathway has 'digital entrepreneurial readiness' as its focal outcome. While professional success is not claimed to be a direct consequence of digital training, a pertinent question remains: after the course, can the participant use relevant digital tools for entrepreneurial activity at all?

Construct	Core question	Definition	Illustrative manifestations
Training-based digital capability	Does she know how?	Digital knowledge and practical skills developed or strengthened through recent entrepreneurship-related learning.	Digital communication; online marketing; e-commerce basics; e-payments; information search; electronic records.
Access to digital entrepreneurial support	Does she have the means and support to apply it?	Perceived ability to reach and use infrastructure, platforms, technical guidance, and post-training digital support.	Connectivity; suitable devices; platform onboarding; payment setup; troubleshooting; marketing guidance; logistics; technical mentoring.
Digital entrepreneurial readiness	Does she feel prepared and able to use it in an entrepreneurial way?	Perceived preparedness, confidence, and practical ability to deploy digital tools in income-generating activity.	Online customer engagement; digital selling; payment use; platform management; digital market search; confidence to act.

Table 1. Conceptual boundaries of the digital capability-conversion pathway

3. THEORETICAL FOUNDATION

3.1 Training Transfer Theory

Training Transfer Theory offers the first theoretical lens to explain why the digital skills acquired in a course may not subsequently be evident in practice. Baldwin and Ford (1988) explain transfer as the generalisation and retention of knowledge, skills, and behaviour after training. The trainee characteristics, training design and work environment are major conditions influencing transfer. The logic was primarily developed for organisational training but is highly relevant to community entrepreneurship programmes, especially since the structured post-course environment is often less than that of a workplace.

A trainee may get a job back in an organisation with the equipment, supervisors, colleagues, routines, and formal opportunity to use a newly acquired skill. It is possible that a B40 woman coming back from an entrepreneurship course has none of these conditions. She may need to create her own opportunities for application, acquire clients, get herself a device, buy data, set up her accounts, learn the platform's rules, arrange delivery, solve technical problems, and more. Therefore, the post-training environment is not a passive background variable. This is one part of the mechanism used to determine whether learning survives.

Training Transfer Theory also distinguishes between course quality and post-course support. A well-designed digital module that aids understanding and practice in the course can still fail to transfer if the participant cannot access the required environment afterwards. On the other hand, a strong support environment does not make incomprehensible training too technical or unrelated to business. The logic unfolds in two stages: first, training must create some usable digital capability; second, the environment must proffer enabling support and opportunities for use.

For women of the bottom 40%, the transfer environment means far more than what it may sound. This encompasses technology and infrastructure, as well as the social and practical circumstances that affect their use. A woman's practice of a digital skill after training largely depends on time, care responsibilities, confidence, access to customers, informal help, and trusted contacts. The gendered entrepreneurship literature warns against the automatic assumption that entrepreneurial resources are equally accessible to all actors in a process.

3.2 Capability Approach

According to Sen, the ability framework is the secondary conceptual lens. Furthermore, the link between the two systems is complicated. From a philosophical standpoint, resources and effective freedoms can negate. In most cases, they are compatible, however. In other words, learning in a digital environment can be considered a resource-creating intervention as it fosters new knowledge and more skills. Connecting devices, platforms, and technology support are enabling resources. Entrepreneurial readiness in the digital world is a more mature condition in which these resources have transformed into the perception of the ability to act.

The concept of conversion factors is very helpful. A woman and a man may be taught the same thing, but they may learn different things because their physical and social conditions affect their learning outcomes. One could have a good smartphone, inexpensive data, help from a knowledgeable family member, and sell a physical product that can be advertised with images. A different person may share a device, experience poor connectivity, be time-constrained, lack confidence in online trades, or sell through their local channels, where using the platform offers them little advantage. Equal exposure to training does not mean that capabilities are equal.

Kabeer's (1999) resources-agency-achievements framework adds further clarity to the agency's role. The existence of digital resources and support does not empower. Women can make and act on choices when the choices become meaningful and useful to them. The readiness comes before the final achievement. It does not mean an increase in income or that a venture has survived. It means that the participant sees herself as ready and able to use digital tools for entrepreneurial decisions and activities.

This reading of capability also guards against an individual-deficit explanation. A woman's inability to apply a digital skill learned after a training does not have to mean that she is not motivated or competent. The conversion conditions may be the culprit: the tool is too expensive, the platform is too difficult to navigate, the market is too inaccessible, support is too fragmented, or household conditions too limiting. As a result, the framework alters the evaluation from did she learn the skill? What factors facilitate the transition of a skill into an entrepreneurial capability? '.

3.3 Integrating Transfer and Capability

The training transfer theory and the capability approach relate to various sections of the same phenomenon. Understanding Training Transfer Theory will help you understand how behaviours go from the training setting to the application setting. The capability approach explains how identical resources can yield varying effective opportunities for different individuals. The three elements are integrated to support a capability-conversion model in which digital training creates potential capability, access to digital support shapes conversion, and digital entrepreneurial readiness reflects the participant's effective preparedness to use digital tools.

This integration also explains why we see digital support as a tool rather than as merely a synonym for digitalisation. The presence of technology in the community does not mean digital support. It refers to the participant's capacity to access and utilise relevant infrastructure, platforms, services and assistance. Huang and colleagues (2025) find that configurations of human capital, policy, market, infrastructure, finance, social norms and the digital economy, rather than a single digital condition, are associated with female entrepreneurial activity. According to Salamzadeh and colleagues (2024), digital technology can help women overcome certain barriers, but whether it has an empowering effect depends on circumstances. The findings lend support to the notion that digital capability is most useful in a conversion environment rather than in a vacuum.

4. Conceptual Development Method

This paper adopts an integrative conceptual synthesis instead of a systematic literature review. The aim of this section is to develop a theory and to isolate and explain a digital pathway embedded within a larger model of education and skills training, entrepreneurial ecosystem support, and post-course readiness. The study integrates the seminal literature on training transfer and capabilities with the literature on women entrepreneurship, gendered entrepreneurial ecosystems, digital entrepreneurship, digital inclusion, and Malaysian women microentrepreneurs. The sources were chosen because they clearly contribute to one of three areas of relevance: the development of capability to make the best use of digital tools and processes through training. Access to post-training support for people who are ready to make use of such tools and processes. The readiness or empowerment to use these tools and processes entrepreneurially. The article was updated using recent peer-reviewed academic papers arguing digital entrepreneurial ecosystems, Huang et al. (2025); digital entrepreneurship of women, Abdullah et al. (2025); Salamzadeh et al. (2024); Malaysian women microentrepreneurs, Lee & Zubir (2022); Omar et al. (2015); Tanti et al. (2021); and current CINEFORUM research on women's literacy and capability constraints, Dhal & Ghosh (2026); Parveen (2026). The official statistics, as well as The Asia Foundation's assessment of women entrepreneurs' digitalisation challenges 2024, inform the Malaysian policy and programme context.

We synthesise based on the ideas that conceptually differentiate results. Initially, we disentangle overlapping uses of digital literacy, digital inclusion, digital access, technology adoption, and readiness by distinguishing whether they refer to learning, external support, or perceived readiness/ability to act. In addition, the relationship among

the three domains can be explained by Training Transfer Theory and the capability approach. Another way to say this is that three propositions constitute the integrated logic, which can be tested later through empirical methods.

5. PROPOSED DIGITAL CAPABILITY-CONVERSION FRAMEWORK

The proposed framework is intentionally narrower than the broader training–ecosystem–readiness model developed by Sinnasamy and Mohamad (2026). It focuses solely on the digital dimension to explain a specific conversion process. The central sequence is shown in Figure 1.

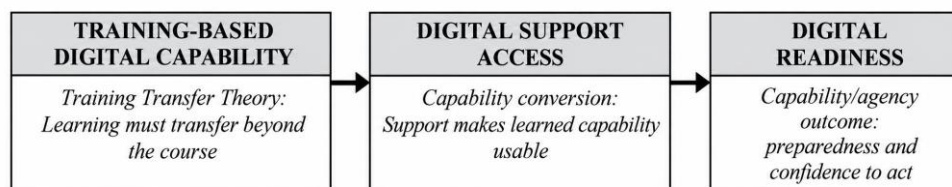


Figure 1. Digital capability-conversion framework for B40 women's entrepreneurial readiness

Source: Authors' conceptualisation based on Baldwin and Ford (1988), Sen (1999), and the digital pathway embedded in Sinnasamy and Mohamad (2026).

5.1 Proposition 1: Training-Based Digital Capability and Readiness

The first proposition suggests that learned digital capability positively influences digital entrepreneurial readiness. Through training, participants can perform tasks directly related to income generation, thereby reducing uncertainty. Women's online selling practices can help them reach client groups and review competitors' offers in their field. When these skills are comprehensible and relevant to participants' actual activities, they can enhance participants' sense of control over the digital business.

Nevertheless, the proposition is intended to be about transferable capability, not attendance. A brief course that would explain many platforms without practice may create awareness but little readiness. Participants may be more willing to perform a creation, communication, calculation, and payment task rather than a copying task due to the greater proximity of the learning to the target behaviour. The greater the distance from the target behaviour, the more the task requires cognitive effort and emotional engagement through identification to guide action. This reasoning aligns with Training Transfer Theory and evidence that women microentrepreneurs' use of technology is influenced by their perception of its usefulness and ease of use (Lee & Zubir, 2022).

Confidence associated with successful task completion could enhance readiness, and so too capability. Essentially, it is not confidence that serves as a scapegoat for entrepreneurial action, but rather practical competence that bridges the gap between knowing a tool and feeling able to use it. Digital skills are far more useful when tied to actual entrepreneurial undertakings than when taught as generic technology content.

Proposition 1: Training-based digital capability is positively associated with digital entrepreneurial readiness among B40 women when the acquired skills are relevant, practical, and transferable to income-generating activities.

5.2 Proposition 2: Digital Support Access and Readiness

Equal Access to Digital Support after the Completion of Training Readiness depends not only on what stakeholders have learned but also on whether they can use the required technology under real-world conditions. A woman may be capable of selling online, but may not be able to continue actively if data is expensive, the device is shared, product photos are hard to take, delivery is unclear, or verification is incomplete. In such cases, the barrier is not a learning impairment.

Access to support can help ease some of these frictional costs. Creating basic technical access is connectivity and devices. The entrant is incorporated into a digital transaction ecosystem through platform and payment onboarding. Troubleshooting and mentoring reduce the likelihood of errors. Marketing guidance helps turn the technical account into a customer-facing business tool. Support of logistics and process links, online promotion to fulfilment. These conditions can foster readiness by making digital action achievable rather than merely imaginable.

The ecosystem literature with a gendered focus offers another reason for this relation. Women may not have equal access to finance, networks, formal support, time or market legitimacy even where services exist (Brush et al., 2019; McAdam et al., 2019). In a similar analysis, Huang et al. (2025) show that female entrepreneurial activity is produced by combinations of ecosystem conditions. We should think of digital support access as a participant-level enabling condition within the entrepreneurial environment.

Proposition 2: Access to digital entrepreneurial support is positively associated with digital entrepreneurial readiness among B40 women.

5.3 Proposition 3: Digital Support Access as a Capability-Conversion Mechanism

The principal theoretical contribution is the third proposition. Access to digital entrepreneurial support helps explain how learned digital capability becomes readiness. Training serves to create a resource and potential ability. Post-training support assists the same resource in converting into effective entrepreneurial capability. The support environment presents opportunities to generalise and maintain the behaviour learnt beyond the course in transfer terms.

This proposition shows how strong training can coincide with weak results. Let's say two participants acquire similar capabilities in social-media marketing and digital payments. An individual has reliable connectivity, a good device, a mentor who can resolve device connectivity issues on the platform, and an accessible digital payment option. The other has inconsistent data, shares a device, is not supported if an account is blocked, and does not understand the connection between online promotion and delivery. Although their formal learning may be similar, their actual readiness would not be, due to differences in the conversion environment.

The same rationale explains why further training may not always be the appropriate response to low readiness. One keeps diagnosing the constraint incorrectly when the capability already exists, and one tries to repeat the course content. The required support may shift to onboarding, technical assistance, market linkage, digital payment support, peer mentoring, or follow-up. This is especially pertinent for low-income participants, since the burden of unmitigated friction is disproportionately high. A minor data cost, a device issue, or an interrupted payment may stymie use long enough for newly developed capabilities to deteriorate.

The mechanism should not be regarded as uniquely deterministic or uniquely digital. Readiness can also be affected by family support, finances, market conditions, confidence, and product fit. The claim merely states that accessibility to online support is a potentially plausible explanation, whereby training-based digital capability becomes usable. Subsequent empirical studies should evaluate the extent to which this indirect pathway is confirmed, whether it is partial or weak, and whether differences arise across stages of the business or types of digital activity.

Proposition 3: Access to digital entrepreneurial support functions as a capability-conversion mechanism that helps translate training-based digital capability into digital entrepreneurial readiness among B40 women.

Table 2. Summary of conceptual propositions

Proposition	Relationship	Primary theoretical rationale
P1	Training-based digital capability → digital entrepreneurial readiness	Training Transfer Theory: relevant and practised learning is more likely to transfer.
P2	Digital entrepreneurial support access → digital entrepreneurial readiness	Gendered ecosystem logic: usable access to infrastructure, services, and support enables action.
P3	Training-based digital capability → support access → digital entrepreneurial readiness	Capability approach: resources require conversion conditions before they become an effective capability.

6. DISCUSSION

6.1 Why Similar Digital Training Can Produce Different Readiness

Capabilities and conversion functions provide an answer to a familiar riddle in the field of programme evaluation. That is, participants can complete the same programme, yet there may be diverging differences in the extent of their use of the learning. An ordinary evaluation might ascribe such variations to motivation, prior knowledge, or course satisfaction. Although these variables may be significant, the model makes it clear that the post-training environment requires direct consideration. The value of the same digital skill is not uniform, as it depends on the user's access to infrastructure, platforms, support, and opportunities for repeated use.

For B40 women, this is especially critical as smaller barriers can become overwhelming due to lower household resources. Wealthier entrepreneurs can shrug off a non-functioning piece of tech, pay for extra data, outsource digital work, or absorb a dud transaction. A participant with a low income may lack such a buffer. Digital readiness is, therefore, sensitive to the continuity of resources. One disruption in connection, a broken device, an account verification issue, or an unauthorised transaction may disrupt the continuity between the course's learning and its later use.

It also recognises diversity among B40 women. A few participants may already sell informally and just need digital tools to widen access. There are still some who are trying to set up income-generating activities. Some users may be confident using messaging applications but may not be aware of business records or digital payment

systems. Some can build but lack a product-market fit. An evaluation with meaning must avoid treating 'digital literacy' as a binary, one-way concept.

6.2 Digital Support Is a Conversion Mechanism, Not an End Outcome

Another contribution is the positioning of digital assistance. Numerous digital inclusion discussions collapse access, skills, use, and outcomes into a single broad construct. Although this approach proves useful for describing a policy, it is weak for testing its mechanism. It becomes hard to know where a programme succeeds or fails. The stages are separate in the current framework. Digital capability refers to a learning-related input. Furthermore, support access is a condition for conversion. Finally, readiness is a proximal outcome.

This division has real-life effects. When digital support is used as an output, a participant receiving platform support may be classified as digitally empowered even if she still feels unable to use the platform. Infrastructure issues could be misconstrued as an issue of skill if support were embedded in digital capacity. A participant would be considered ready if merely opening an account constitutes digital adoption. The suggested boundaries eliminate these ambiguities and develop a more diagnostic model.

The difference finds support in capability literature and the recent CINEFORUM study by Dhal and Ghosh (2026), which reveals that formal literacy is not always accompanied by the ability to exercise rights under weak institutional arrangements. When digital entrepreneurs are translated into lessons, they can be distilled into the necessary knowledge, but only become economically useful when the surrounding conditions allow.

6.3 Why the Malaysian B40 Women Context Matters

The digital entrepreneurship framework refers specifically to B40 women in Malaysia rather than being a universal one. My boundary is purposeful. Malaysia has a fairly developed digital infrastructure, and there is a strong policy commitment to MSME development. Nonetheless, even today, the ability to access and use the internet effectively depends on factors such as income level, location, digital experience, and the household circumstances of the user. As reported by the 2024 Asia Foundation, Malaysian micro and small women entrepreneurs face challenges requiring ongoing assistance with digitalisation, networks, and resources.

What preparedness entails is additionally defined locally. For a vendor from home selling food, digital readiness could simply mean ordering via WhatsApp, paying via QR code, and messaging the customer, or a simple social media promotion, rather than a high-end e-commerce store. Marketplace listing, photography, delivery integration, and customer reviews may be valued most by a craft producer. An effective training programme should not work on the assumption that there is a single right technology and common-standard pathways that digital entrepreneurs should follow. A woman's capacity must be considered when assessing her relationship with the business she wants to pursue.

This contextual approach further prevents overclaiming. Results from one locale in Hutan Melintang, or from other Malaysian communities, would be useful for subsequent studies; however, the empirical results observed in one locale can't be automatically generalised to all B40 women. The importance of local study is to test whether the proposed mechanism appears during training, support, and other environments, and to compare the pattern across settings.

7. THEORETICAL CONTRIBUTIONS

The first distinction is conceptual differentiation. The terms digital literacy, digital inclusion, access, use, and empowerment are often used interchangeably in digital entrepreneurship. The current structure distinguishes between knowing how, having the means and support to apply the knowledge, and being ready to act entrepreneurship. This distinction enables clearer theorising and subsequent measurement.

The second contribution integrates the Training Transfer Theory with the capability approach. As the essay on the impact of these theories on adult learning indicates, training-transfer research helps explain why learning sometimes fails to generalise beyond a particular course, while capability theory helps to explain why the same resources produce different effective opportunities for action across participants. Together, they provide a stronger explanation of the post-course digital pathway than either lens alone. The capacities we produce through training are potential capabilities; access to support helps shape conversion; the readiness we capture is effective preparedness.

The third contribution proposes a focused extension of the larger B40 women's training and ecosystem framework of Sinnasamy and Mohamad (2026). Earlier models of social support or ecosystem support have taken a multidimensional mediation view. Dimensions include finance, mentoring, market, institution, digital, family/community support. This paper does not supplant the model. It provides more theoretical detail about one embedded digital track. This nested structure is helpful, as it allows subsequent empirical results from the wider model to be interpreted through a more specific capability-conversion mechanism.

The fourth contribution is to research on women's digital entrepreneurship. Recent literature emphasises both the opportunities and inequalities created by digital technologies. Salamzadeh et al. (2024) describe digital technology as potentially helping disentangle women from certain traditional barriers, while Huang et al. (2025) demonstrate that female entrepreneurial activity depends on multiple ecosystem configurations. The present framework contributes a micro-level explanation: even when digital technology is available at the system level, the participant must still convert learned digital capability into effective readiness through accessible support conditions.

8. IMPLICATIONS FOR PROGRAMME DESIGN AND POLICY

The framework suggests that entrepreneurship programmes should be designed around a learning-to-application pathway rather than around course delivery alone. A digital module should begin with business tasks that participants are likely to perform: communicating with customers, showing products, calculating prices and delivery costs, receiving payments, keeping records, or comparing market information. Training should then allow participants to complete those tasks using the device and platform they are most likely to use after the course. This improves the similarity between the training and application environments, which is central to transfer learning. Programme providers should also treat post-training support as part of the intervention rather than as an optional add-on. A participant who encounters a technical problem one week after the course may abandon the platform if there is no accessible source of help. Low-cost mechanisms such as WhatsApp help groups, scheduled digital clinics, peer mentors, short troubleshooting videos, named support contacts, or follow-up sessions may be more useful than repeating formal lessons. The objective is not to create permanent dependence but to reduce early friction as the participant consolidates new behaviour.

Another implication relates to referral design. Training organisations should not have to deliver every type of support, but they should assist participants in navigating the support environment. A course may provide direct access to relevant payment services, e-commerce services, local logistics providers, mentoring programmes, micro-finance agencies, or government digitalisation initiatives. The referral should be practical: whom to contact, which documents may be necessary, what costs are involved, in which language, and what to do if the first attempt fails. This makes a general list of available programmes accessible.

Thirdly, evaluation should go beyond participation and satisfaction. A digital evaluation after a course can help distinguish individuals based on their capabilities, access to support, and readiness. Providers may, for example, ask whether participants can perform a particular task, whether they possess the device/connectivity/support necessary to do it outside of the course, and whether they feel ready to use it for business. Various combinations result in various interventions. When capability and support scores are low, measures should be taken to enhance these capabilities and improve access to relevant resources. When capability is high, but support is low, there is a call for ecosystem assistance. When support is high, but readiness is low, this may signal confidence issues, relevance problems, or application challenges.

The design of the policy should also take note that the extension of infrastructure will not ensure digital inclusion. Infrastructure alone is not enough if users cannot find their way on platforms, trust digital payments, get help, or link online activity to customers and fulfilment. The broader entrepreneurial ecosystem thus needs to combine digital infrastructure with training, market access, finance, consumer protection, cybersecurity awareness and mentoring. The Asia Foundation (2024) recommends tools, networks and resources that are accessible to Malaysian women entrepreneurs in line with this.

Ultimately, interventions must consider the business's stage. Women planning to become entrepreneurs need a different kind of digital support from that currently available to informal sellers. New entrants might need basic account creation, simple customer communication and payment tools. Sellers may require digital marketing analytics, marketplace growth, inventory tools, or integration with logistics. Assigning all participants the status of "digitally weak" is likely to lead to overinvestment and reduced relevance.

9. AGENDA FOR FUTURE EMPIRICAL TESTING

The framework is designed to be conceptual and must be tested for causality before usage. A subsequent study could give operational definitions to training-based digital capability, access to digital entrepreneurial support, and digital entrepreneurial readiness as separate, non-observable constructs. Researchers could then determine whether the measures are empirically separable and whether access to support accounts for some of the relationship between capability and readiness.

In the context of a broader study of B40 women, the digital pathway can be viewed as a theoretically informed subdimension rather than a substitute for the main model. Digital literacy items can remain in education and skills training; digital support items can support access in the entrepreneurial ecosystem; and digital readiness items can be used in post-course entrepreneurial empowerment readiness. While preserving the broader, multidimensional constructs, the conceptual article then provides a more robust theoretical basis for interpreting these dimensions.

Subsequent empirical work should focus particularly on discriminant validity, as these three digital concepts are inherently related. Items must not measure the same phenomenon expressed differently. An instance of capability items should inquire about the lessons or abilities acquired by the participant. Also, support-access items should require the participant to indicate whether they can obtain the external resources needed to apply the learning and assistance they receive. Furthermore, readiness items should ask whether respondents feel prepared and able to use digital tools in an entrepreneurial manner. The timing reference should also be clear so that the training-related items refer to the learning experience and the support/readiness items refer to post-course.

A comparative investigation could examine whether the mechanism varies by stage of business, age, location, prior digital experience, household responsibilities, or type of income-generating activity. If capabilities were measured directly post-training, support was monitored during the application and readiness periods, and later behaviour was assessed, and so on. Qualitative interviews might supplement survey results by identifying the specific moment when the digital switch-on is successful or unsuccessful.

10. LIMITATIONS

There are three major limitations to this paper. To start off, it is conceptual and does not provide empirical evidence that access to digital support mediates the relationship between digital capability and readiness. The propositions thus represent theoretically grounded expectations rather than tested effects. Secondly, the framework purposely separates the digital path. As finance, market access, mentoring, family support, institutional access, and course effectiveness can interact with digital readiness, their irrelevance should not be assumed merely because they lie outside the current focus. In addition, the B40 women are heterogeneous. The classification of income does not account for differences in people's skills, education, business experience, caregiving, locality, product type, ethnicity, language, and use of technology. Given that study participants are often labelled as B40, their essays must provide details on their profiles.

11. CONCLUSION

Skills are very useful, but they do not lead to equal readiness to use them after training. The main conceptual issue refers to conversion. Fully understanding how to use the required digital tool, having access to the conditions required to use the digital tool and feeling prepared to use the digital tool entrepreneurially are related but essentially distinct states.

The goal of this study is to develop a digital capability conversion framework for B40 women in Malaysia. It is done through the synergy effect of Training Transfer Theory and the capability approach. According to the B-R-F framework, the transfer of digital capability supports readiness, whereas access to digital entrepreneurial support enhances readiness. Support-access converts learned capability to readiness, which is effective preparation for taking entrepreneurial action. As a result, the framework focuses on the characteristics of digital training that are suitable for post-training digital learning.

The implication for programme providers is practical: weak post-course digital outcomes should not automatically lead to more classroom training. The limitation could be due to connectivity, device and platform onboarding, payment setup, troubleshooting support, market linkage or follow-up. This research framework provides a focused digital journey that can subsequently be tested within broader training models, ecosystem access, and post-course readiness for entrepreneurial empowerment. This is not to say that technology, by itself, helps empower B40 women. Rather, it is to more succinctly explain when digital learning is likely to become an entrepreneurial capability

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