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## **Inclusive Entrepreneurship Model for Person with Disabilities: A critical reflection**

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### **Abstract**

Persons with Disabilities are one of the marginalized communities that struggle economically and socially. Entrepreneurship has been considered one of the best options; however, PWDs need help in their business journey. The study investigates factors of the inclusive entrepreneurship model of Persons with Disabilities through their reflection. A focus group semi-structured interview was conducted with ten selected PWDs based on their entrepreneurship experience. Data were analyzed using a thematic analysis approach. Findings show that psychological issues and social discrimination are major entrepreneurship obstacles. Therefore, entrepreneurship programs for PWDs should be more disabled-friendly and focus on their physical and emotional needs.

**Keywords:** Persons with Disabilities; Inclusive Entrepreneurship; Reflection; Malaysia

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### **1.0 Introduction**

Being a country that is progressively pursuing to become a high-income nation by 2020, an inclusivity agenda has always been the central tenet of Malaysia's government, putting the marginalized group, especially those at the bottom 40 per cent (B40) households and Persons with Disabilities, among the top priority. Most Persons with Disabilities live below the poverty line (Abdul Nasir, 2020). Persons with disabilities represent a large and growing portion of the world population (World Health Organization, 2011). World Bank (2020) report stated that Persons with Disabilities are more likely to experience adverse socioeconomic outcomes such as less education, poorer health outcomes, lower employment levels, and higher poverty rates. Persons with Disabilities are among the marginalized community to receive financial support under Budget 2020. Persons with Disabilities can be financially independent through entrepreneurship initiatives and liberated from poverty (Garcia & Capitan, 2021). However, only 2.4 per cent of 581,264 Persons with Disabilities registered with the Department of Social Welfare took part in Scheme 1 PWD I Business (Skim 1 OKU 1 Perniagaan \*S1OJJKU1P) under Company Registration Malaysia (SSM) (Berita Harian, 2020). The empowerment issues of Persons with Disabilities

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have been widely discussed; however, entrepreneurship initiatives for Persons with Disabilities are well not explored. In Malaysia, few articles discussed the empowerment of Persons with Disabilities through entrepreneurship but limited to conceptual discussion or limited to universities students rather than the Persons with Disabilities who struggle in the real world (Nurafandi & Mohamad Diah, 2017; Rozali et al., 2018; Alston, 2019). Inclusive entrepreneurship is an alternative to addressing marginalized communities where everybody has an equal right to participate. It is essential to assist Persons with Disabilities to get out of poverty. Most Persons with Disabilities struggle to get a job and perform the required tasks with the right attitude and skills (NST, 2020). Even though the government has stepped in to assist, they struggle to keep their jobs and handle internal factors, including a lack of self-confidence, low self-esteem, and inability to work (Jung et al., 2022).

The public perception of Persons with Disabilities does not help many Persons with Disabilities. The involvement of society is vital to support the marginalized community (Thazin, 2019) morally and financially. Little is known about the broader factors influencing entrepreneurship for people with disabilities (Harris et al., 2014). Besides social perception, psychological issues are another main issue faced by Persons with Disabilities in entrepreneurship exploration. Entrepreneurship has been suggested as a means for PWD to lead meaningful and independent lives (Pavey, 2006). Entrepreneurial activity that provides opportunities for PWD could create societal value. Entrepreneurship could also be investigated as a disability management tool (Larsson, 2006). If entrepreneurship is an option for addressing meaningful work for PWD, how do current theories relate to this development? Therefore, the sociological entrepreneurship theory should be explored with psychological elements relating to Persons with Disabilities' entrepreneurial empowerment. The sustainable, inclusive entrepreneurship model would help Persons with Disabilities embark on their entrepreneurship journey towards financial freedom and economic empowerment. The study intends to investigate factors of the inclusive entrepreneurship model of Persons with Disabilities through their reflection.

## 2.0 Literature Review

### 2.1 Person with Disabilities

Malaysia is heading towards becoming a developed country, but in modernization and urban development, people with disabilities (Persons with Disabilities) suffer from social inequalities (Abdul Samad et al., 2021). Persons with Disabilities (PWD) are one of the marginalized communities in Malaysia (Abdul Nasir, 2020). The registered Person with Disability (PWD) at the Department of Social Welfare, Malaysia, in 2020 was 581,264 persons. PWD are categorized in the form of disabilities as shown in Table 1.

Table 1. Types of Disabilities

Types of Disabilities	Percentage (%)
Physical	35.2
Learning Disability	34.8%
Visually Impaired	8.9%
Speech	0.5

(Source:) Department of Social Welfare

PWD recorded the highest number of physical disabilities, followed by the learning disability category. Most Persons with Disabilities of physical get injuries from accidents. Most Persons with Disabilities struggle to get a job and perform the required tasks with the right attitude and skills (NST, 2020; Narayanan, 2018). They need to be more recognized in career opportunities using labour market entry and lower-skilled and lower-paid occupations (Kruger & David, 2020). As they struggle to get employed, entrepreneurship would be another alternative economic path for them to survive. The government pledges SME Corp to support and empower Persons with Disabilities in entrepreneurship through support and incentives. The emergence of online businesses provides more business opportunities to Persons with Disabilities. However, it comes with other obstacles like accessibility, logistics, and other entrepreneurship challenges. Many organizations, such as commercial banks and agencies, offer incentives and programmes to encourage and support Persons with Disabilities in entrepreneurship activities.

### 2.2 Psychological Elements

Persons with Disabilities must accept their disability which requires an acknowledgement of loss (Garcia & Capitan, 2021). They struggle to face the harsh society and reality while trying to be strong and positive. Many are ashamed of their disability, and even worse, when society does not support them. In dealing with this psychological element, many Persons with Disabilities fall into depression and emotional anxiety. When dealing with Persons with Disabilities, many are ignorant of their psychological state of emotion. Disability acceptance is essential for people with disabilities who experience social prejudice or frustration as it helps them recognize their worth and adapt to society (Jung et al., 2022). Persons with Disabilities that are more receptive to their disabilities have higher self-esteem, social participation, and quality of life (Kim, 2022). Self-esteem is a subjective attitude toward oneself, evaluated as acceptable or unacceptable regarding one's worth. Self-esteem and self-confidence are used interchangeably in describing inner strengths. Self-esteem and self-confidence develop over the years and are influenced by background, experience and socioeconomic factors. Studies have shown that high self-esteem would record high performance, better interpersonal relationships, and health (Barba Sánchez et al., 2021; Kim, 2020). Individuals with low self-esteem or self-confidence will be trapped in anxiety, depression, and antisocial behaviour. Persons with disabilities should be especially wary of having low self-esteem because they are more vulnerable to psychological risks (Jung et al., 2022). Approximately 34.8% of people with disabilities experience social discrimination, and 61.5% consider themselves economically inferior (Daley et al., 2018).

### 1.3 Sociological Entrepreneurship Theory

The sociological entrepreneurship theory is one of the significant entrepreneurship theories. The theory focuses on the social context, and the main level of analysis is society (Tihic, 2019). Regarding social contexts relating to entrepreneurial opportunity, Reynolds (1991) laid out four social contexts. Firstly, social networks, followed by the environment, then ethnic identification and finally, the population ecology. The main idea is that for entrepreneurs to be successful, they must have strong social and environmental connections. In investigating the resilience of PWDs in entrepreneurship, it is appropriate to explore this theory in the study. As Persons with Disabilities face negative social stigma, this theory disadvantages them. Marginalized groups may violate all obstacles and strive for success, spurred on by their disadvantaged background, to improve life. Empowering Persons with Disabilities in entrepreneurship helps them earn a living and fulfil their psychological and social needs (Norafandi et al., 2017). However, Persons with Disabilities also face psychological issues; thus, sociological entrepreneurship theory should be extended by including psychological elements (Kruger & David, 2020). Hernández & Pérez (2018), in their study of disabled entrepreneurs, found that psychological elements such as self-esteem, internal security and adaptability are essential for Persons with Disabilities. In addition, interpersonal traits towards entrepreneurship also impact the decision to be an entrepreneur, where they can be socially inclusive, contribute to society's development, and exit poverty.

### 3.0 Research Methodology

A qualitative approach of focus group semi-structured interviews was conducted as this technique was used to obtain rich data from the participants and their experiences. This data collection technique allowed the researcher to explore and gather comprehensive views on how well Persons with Disabilities responded to entrepreneurial opportunities, thus inductively developing granular patterns of the inclusive entrepreneurship model that will ensure its sustainability. Ten Persons with Disabilities were selected according to a predefined set of criteria for the research objectives to participate in the face-to-face semi-structured interviews. Participants were screened and selected based on their experience as entrepreneurs according to the criteria relating to the research objectives. These participants were sent a letter of intent and consent for interview sessions. A semi-structured interview was conducted, and the audio was then recorded with the participant's consent. The focus group session was done interactively between facilitators and the participants to create a welcoming and relaxed environment to encourage participation. This is crucial in any focus group session to gather unbiased and reliable information from everyone and not from a few dominant participants. The audio and video recordings from the focus group session were transcribed verbatim and later cleaned for final transcripts. These interview transcripts will be coded, categorized and themed according to the thematic analysis proposed by Nowell et al. (2017). To conceptualize what the participants were trying to present, codes were assigned to locate themes. Details of participants as shown in Table 2.

Table 2. Details of Participants

Participant	Gender	Age	Type of Disability	Highest Education	Occupation
P1	M	35	Spinal Cord Injury	Master	Assistant Researcher
P2	M	52	Spinal Cord Injury	Diploma	Entrepreneur
P3	M	48	Son(Intellectual Disability)	Degree	Part-time Entrepreneur
P4	F	19	Spinal Cord Injury	Diploma	Government Employee
P5	F	47	Spinal Cord Injury	Degree	Programmer
P6	F	40	Physical Impairment	UPSR	Tailor
P7	F	43	Spinal Cord Injury	Diploma	Cosmetic Agent
P8	M	37	Spinal Cord Injury	SPM	Government Employee
P9	M	37	Spinal Cord Injury	SPM	Athlete
P10	M	40	Spinal Cord Injury	PhD	Government Employee

(Source:) Researchers

### 4.0 Findings

This study found that there are two prospects for Persons with Disabilities participation in entrepreneurship, which are (i) self-empowerment and resilience: and (ii) social acceptance.

#### Self-Empowerment and Resilience

Most respondents are either actively involved in business or have entrepreneurship experience. Therefore, they portrayed a strong level of enthusiasm for entrepreneurship. They agreed that self-empowerment is very important to support Persons with Disabilities in entrepreneurship as the majority refused to get out and mix around in society. One respondent mentioned:

Most of us are struggling with our self-confidence. That will affect our businesses. A friend of mine could not grow his business because he needed to be more open to approaching customers. (P2)

Nevertheless, Persons with Disabilities must try to do business to gain self-confidence. Then only Persons with Disabilities can grow their businesses. (P3)

Another replied that Persons with Disabilities must be able to handle them, especially in entrepreneurship:

Self-esteem is important. Whatever we wanted to do, it all started with us. So, we, Persons with Disabilities, must have a strong confidence level. (P4).

The finding also showed that resilience is another psychological element that Persons with Disabilities must embrace. Acceptance of psychological influences such as locus control and resiliency One of the participants stated:

Another replied that Persons with Disabilities must be able to handle them, especially in entrepreneurship:

Self-esteem is important. Whatever we wanted to do, it all started with us. So, we, Persons with Disabilities, must have a strong confidence level. (P4)

Similarly, another respondent said:

Self-esteem or self-confidence is essential because of every start with our inner self. Even though we might have many ideas, if we cannot motivate ourselves, we will fail. So, being resilient is crucial. Anything will start from us. You have to start first; only people can help, especially in business. (P8).

For me, how difficult life is, we must keep on going. For me, entrepreneurship is my sole income. Therefore, I must identify the opportunity. Everything depends on us (P6).

Persons with Disabilities are struggling psychologically, not only to face the community with their disabilities but also to build their inner strengths. The majority agreed that internal locus control is crucial for them. Therefore, individual motivations and propensities should be addressed. This finding supports Garcia and Capitan (2021) that psychological elements are essential for Persons with Disabilities entrepreneurs. Participants also agreed that support such as mentoring is essential for them as, most of the time, they do not know how to handle their emotional distress and to whom to refer. Even though they receive small monetary allowances from the government, they are still very enthusiastic about having their own business. This is because they realized the hardship of being employed by others, as confirmed by Narayanan (2018).

#### *Social Acceptance*

Another interesting finding of this research is the need to address social acceptance. Most respondents agreed that Persons with Disabilities still face negative stigma from society. They prefer to be treated equally to normal entrepreneurs. One participant said:

When we do business, we must show the public that we can deliver good services. Then only society would be able to treat us equally. (P5).

Another respondent shares her view:

I experienced a social stigma when sending my products to an outlet. The moment people saw me in the wheelchair, their treatment was different, and I felt that they lost interest in buying my product. (P2)

One of the participants add:

Persons with Disabilities must be brave and determined to meet and join the society. For example, one successful entrepreneur who is physically disabled grew his business fast because of his social skills and networking. Therefore, we must embrace society's perception and treatment to succeed (P4).

On a similar note, P3, who also has an intellectually disabled teenage son, acknowledged that:

Young Persons with Disabilities are still concerned about mingling in public or society. Their behaviours sometimes attract the wrong attention from the public. As a parent, we must always be around and guide them. They are very sensitive. If they feel uncomfortable going out, they might need help in future, especially in embarking on entrepreneurship activities. (P3).

The findings are like Babik & Gardner (2021) that negative attitudes toward disability disempower individuals with disabilities and lead to their social exclusion and isolation. Jing (2019) also found that society still negatively perceives Persons with Disabilities. Even though the perception of society towards Persons with Disabilities has improved over the years, however, the treatment towards Persons with Disabilities entrepreneurs needs more attention. Society supports entrepreneurs more based on empathy, making Persons with Disabilities uncomfortable and causing them to lose self-confidence. Social prejudice is expected regardless of Persons with Disabilities

or other marginalized communities. To reduce the risk of social prejudice, Persons with Disabilities should join their associations and community to get continuous support and prevent discrimination.

## 5.0 Discussion

Understanding the psychological and social value of Persons with Disabilities would contribute to developing an inclusive entrepreneurship model. They struggle in every way, whether in daily life or earning income. They need strong motivation to pursue any entrepreneurship activities, especially their internal locus control and strong mindset. Their disabilities posed another obstacle that limited their freedom of movement. They require special assistance, facilities and support from society and stakeholders. They want to be independent and self-reliant, with proper support and a system. Undeniably, there are many challenges they must embrace, but there are also many opportunities they can achieve. Unfortunately, there are few successful Persons with Disabilities entrepreneurs that had inspired other Persons with Disabilities. More policies and emphasis should be reserved for Persons with Disabilities as they are excited to embark on their entrepreneurship journey. More facilities and support should be provided to reduce the gap in this marginalized community. Their inclusiveness in society would bring more balance and positivity to the community. All members of society play an important role in generating good social value for society (Harrison et al., 2020). On top, empowerment is essential to galvanize entrepreneurship among Persons with Disabilities not only at an individual level but also at a social level, which promotes social value in society. The findings of this study showed the critical reflection of Persons with Disabilities in their struggle for entrepreneurship, which is in line with Barba Sánchez et al. (2019) and Barba Sánchez et al. (2021).

## 6.0 Conclusion & Recommendations

This paper investigates factors of the inclusive entrepreneurship model of Persons with Disabilities through their reflection. Factors like psychological and sociological elements are among the important factors in developing an inclusive entrepreneurship model for Persons with Disabilities. Psychological and sociological elements must be addressed in encouraging Persons with Disabilities to get involved in entrepreneurship on their road to economic liberation. Healthy social perception towards Persons with Disabilities would further support PERSONS WITH DISABILITIES mentally in promoting social inclusion. Inclusive entrepreneurship can only take place with the support of society, especially stakeholders. This study posed several limitations. Firstly, the respondents were only Persons with Disabilities with physical disabilities. Thus, they can still carry out many entrepreneurship activities. Secondly, the focus group session covered only a few areas of interest due to too many participants at one time. Future research should explore in-depth psychological and sociological issues among Persons with Disabilities of different types of disabilities. A survey should also be conducted to get more general opinions from the Persons with Disabilities community.

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## Paper Contribution to Related Field of Study

Persons With Disabilities, Marginalized communities

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