

Exploring The Challenges of Disabled Entrepreneurs: A Literature Study

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Abstract

Self-employment or engaging in the world of entrepreneurship is a traditional career for people with disabilities (PWDs) to earn a living due to the difficulty of finding job. In the current scenario, there are many studies related to disabled entrepreneurs that have been conducted. However, components that related to the entrepreneurial challenges faced by this group is still new and needs to be studied in depth. Identifying key challenges is important for entrepreneurs with disabilities to enable them to strategize, set priorities and identify support systems that can help them survive. In relation to that, the purpose of this article is to discuss the anticipated challenges from previous studies related to entrepreneurship among PWDs. Several articles were selected and analysed from two databases; namely Scopus and Google Scholar. The data obtained are grouped into a thematic form. The data obtained was categorized into two types, namely external challenges and internal challenges. Based on the findings of this article, there are two main factors related to the challenges of entrepreneurship with the disabled, which are internal factors and external factors. The internal factors are divided into two, namely personal factors and self-resilience. While the external factors that give challenges to entrepreneurs with disabilities are divided into three, namely discrimination, financial factors and the environment. This article is expected to be able to contribute to government policy, especially for interested parties to find alternatives in increasing the involvement of this group in entrepreneurial activities. It is also suggested that the government improve the existing support system so that these disabled entrepreneurs can be competitive and lessen the problems that they face.

Keywords; Entrepreneurial, people with disabilities (PWDs), Entrepreneurial with disabilities (EWDs), external challenges, internal challenges.

Introduction

Person With Diasabilities (PWDs)

Approximately one billion people, or 15% of the world's population, experience some form of disability (World Bank, 2023). This number is growing, of whom between 110 to 190 million or 1 in 6 people worldwide experience very significant difficulties (World Health Organization, 2022).

There are various terms used to refer to the definition of person with: disabilities (PWDs). This term is usually used to refer to a person who experiences limited mobility (movement) whether physical (limbs), mental (mild, moderate or severe), vision and hearing (Ab. Rahman et al. (2020). Meanwhile, according Dhar & Tahara (2017), disability is a difficulty or limitation in activity encountered by a person in executing an action or a task; a restriction in participation or involvement in life activities. According to the World Health Organization (WHO) (2022), PWDs refers to an individual who is unable to fully or partially meet his social life needs due to a lack of physical or mental condition that can occur before or

after birth. While Ministry of Women, Family and Community Development of Malaysia ([MWFC](#)) (2016) stated PWDs as a person with long-term physical, mental, intellectual or sensory disabilities and when faced with various obstacles may render them unable to fully and effectively engage in society. In accordance with the Persons with Disabilities Act 2008 (PWDs), “PWDs, encompass those who suffer from long term physical, mental, intellectual or sensory impairments, preventing their full and effective participation in society when faced with challenges (MyGovernment, 2022; Jabatan Kebajikan Masyarakat, 2014).

As for Shalini and Wee (2011) stated that the disabled can be divided into three different categories, such as those who lack mental capacity, those who require special attention for emotional stability difficulties, and those who are physically disabled includes blindness or obstructed gaze, deafness or difficulty hearing and any disability of the limb. In addition, *Jabatan Kebajikan Masyarakat Malaysia* (or Department of Social Welfare, Malaysia) (2022) stated that the disabled are classified into seven categories, namely hearing impaired, visually, speech, physical or limb, learning, mental and various disabilities.

Table 1: 7 categories of PWDs

Num.	Category	Code	Description
1.	Hearing impairment / disability	DE	a. Bilateral hearing loss b. Single sided deafness (SSD) / Profound unilateral hearing loss c. Permanent ear defect / ear-related syndrome / hearing-related syndrome ex.: microtia, atresia, anotia, treacher collins, goldenhar syndrome etc.
2.	Visual impairment / disability	BL	a. Limited in both eyes b. Blind in both eyes c. Blind in one eye d. Other permanent visual impairments (ex.: albinism)
3.	Speech impairment / disability	SD	a. Complex Communication Disorders Children: paediatric speech and language disorders Adult: Aphasia b. Motor Speech Disorder (ex.: Apraxia, Dysarthria) c. Voice Disorders (ex.: Dysphonia/ Aphonia) d. Fluency disorders (ex.: Stuttering Cluttering) e. Resonance Disorder (Hypernasality, Hyponasality caused by Cleft Palate, neurological problems of velopharyngeal and Oromandibular dystonia dysfunction)
4.	Physical impairment / disability	PH	a. Limb Defect (Acquired / Congenital) b. Spinal Cord Injury c. Stroke d. Dwarf (Achon-droplasia) e. Traumatic Brain Injury f. Cerebral Palsy (movement and posture problems) (ex.: Hemiplegia, Diplegia, Quadriplegia & others) g. Others (ex.: Duchenne muscular dystrophy and chronic diseases that cause physical disability)

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|----|----------------------------------|----|---|
| 5. | Learning impairment / disability | LD | <ul style="list-style-type: none"> a. Global developmental delay (GDD) b. Down syndrome c. Attention deficit hyperactivity disorder (ADHD) d. Autisme (autism spectrum disorder) e. Intellectual (mental retardation) f. Specific Learning Disability (Specific LD) (Dyslexia, Dyscalculia, Dysgraphia) |
| 6. | Mental impairment / disability | ME | <ul style="list-style-type: none"> a. Chronic organic mental disorder (Dementia in Alzheimer's disease, Vascular dementia and other mental disorders due to brain damage and dysfunction) b. Schizophrenia, Schizotypal and Delusional Disorders c. Mood Disorder (Bipolar affective disorder, recurrent depressive disorder, persistent mood disorders and other mood disorders). d. Severe Anxiety Disorder (Phobic anxiety disorders- Fobia, panic disorder, generalized anxiety disorder, mixed anxiety and depressive disorder and obsessive-compulsive disorder (OCD) |
| 7. | Multiple impairment / disability | MD | Having more than one type of disability. |

Source: Jabatan Kebajikan Masyarakat (2022).

Currently in Malaysia, approximately 633,653 PWDs registered with the Department of Social Welfare up until December 31, 2022. Selangor is the state with the highest number of PWDs that are 103,900 which represents 16.4 percent of the total number of PWDs in Malaysia. Physical disability (or impairment) is the highest category of PWDs in Selangor, which covers as many as 39,328 or 37.9 percent of all registered PWDs in the state.

Table 2: PWDs registration statistics by states and category

Num	State	Visual	Hearing	Speech	Physical	Learning	Mental	Multiple	Total
1	JOHOR	5,852	4,623	410	25,689	26,587	6,927	3,381	73,469
2	KEDAH	5,697	3,569	361	20,676	17,559	4,469	2,555	54,886
3	KELANTAN	3,976	2,783	300	12,694	18,218	4,800	2,230	45,001
4	MELAKA	2,092	2,468	132	10,859	10,236	2,068	876	28,731
5	NEGERI SEMBILAN	2,168	1,978	105	10,848	9,660	2,314	1,367	28,440
6	PAHANG	3,343	2,129	234	13,197	14,287	2,470	1,787	37,447
7	PERAK	4,782	3,577	222	19,465	18,991	5,611	2,455	55,103
8	PERLIS	817	434	87	2,668	3,055	927	311	8,299
9	PULAU PINANG	3,509	2,740	118	14,382	11,516	2,261	1,276	35,802
10	SABAH	3,369	2,917	367	10,468	18,477	3,137	2,443	41,178
11	SARAWAK	4,781	2,797	257	11,782	16,569	4,908	1,688	42,782
12	SELANGOR	7,568	6,682	422	39,328	37,793	6,822	5,285	103,900
13	TERENGGANU	2,719	2,419	167	8,962	13,552	2,293	1,467	31,579
14	W.P. KUALA LUMPUR	4,151	3,290	161	16,642	16,181	3,104	1,547	45,076
15	W.P. LABUAN	131	88	24	456	1,079	98	84	1,960
TOTAL		54,955	42,494	3,367	218,116	233,760	52,209	28,752	633,653

Source: Jabatan Kebajikan Masyarakat (2022).

Table 3: PWDs registration statistics by gender and category

Num	Gender	Visual	Hearing	Speech	Physical	Learning	Mental	Multiple	Total
1	MALE	34,991	23,149	2,165	146,638	158,134	31,503	17,470	414,050
2	FEMALE	19,964	19,345	1,202	71,478	75,626	20,706	11,282	219,603
TOTAL		54,955	42,494	3,367	218,116	233,760	52,209	28,752	633,653

Source: Jabatan Kebajikan Masyarakat (2022).

Table 4: PWDs registration statistics by age and category

Num	Age	Visual	Hearing	Speech	Physical	Learning	Mental	Multiple	Total
1	Less than 6 years	198	487	15	1,383	6,121	2	918	9,124
2	6 - 12 years	1,348	2,011	446	6,025	54,758	9	4,805	69,402
3	13 - 18 years	2,106	2,489	612	6,685	55,120	68	4,232	71,312
4	19 - 21 years	1,407	1,374	188	4,031	23,325	201	1,428	31,954
5	22 - 35 years	7,987	8,513	501	28,983	63,980	7,679	5,835	123,478
6	36 - 45 years	7,166	6,783	428	30,286	15,984	13,790	3,311	77,748
7	46 - 59 years	13,408	8,782	610	58,266	10,746	19,396	4,084	115,292
8	60 and above	21,335	12,055	567	82,457	3,726	11,064	4,139	135,343
TOTAL		54,955	42,494	3,367	218,116	233,760	52,209	28,752	633,653

Source: Jabatan Kebajikan Masyarakat (2022).

Table 5: PWDs registration statistics by ethnic and category

Num	Ethnic Group	Visual	Hearing	Speech	Physical	Learning	Mental	Multiple	Total
1	MALAY	32,465	23,683	2,141	124,796	158,142	28,179	17,417	386,823
2	CHINESE	10,246	10,270	416	41,836	33,085	13,881	4,946	114,680
3	INDIAN	5,323	3,895	223	32,256	10,871	4,600	2,720	59,888
4	INDIGENOUS PEOPLE (PENINSULAR)	210	94	20	789	2,868	161	173	4,315
5	OTHERS	6,711	4,552	567	18,439	28,794	5,388	3,496	67,947
TOTAL		54,955	42,494	3,367	218,116	233,760	52,209	28,752	633,653

Source: Jabatan Kebajikan Masyarakat (2022).

Commonly, PWDs, are more likely to experience adverse socioeconomic outcomes such as less education, poorer health outcomes, lower levels of employment, and higher poverty rates compared to persons without disabilities (World Bank, 2023). Hence, the situation creates a room for inequities between PWDs and person without disabilities. These inequities are the result of unjust and unfair conditions they face, including stigma and discrimination, poverty, segregation from education and employment, and barriers in the health system (WHO, 2022).

Thus, to overcome the employment challenges, World Bank provide few strategic plans to expand equitable and opportunities and to build sustainable, inclusive communities to end extreme poverty and promote shared prosperity. In addition, the plans also focusing on promoting access to infrastructure facilities and social services, rehabilitation, skills development, creating economic opportunities, and working with organizations for persons with disabilities. The strategies were designed to make sure that the interests of persons with disabilities are protected and include (World Bank, 2023).

In Malaysia, in order to overcome the employment challenges, the government has created several initiatives such as a one percent policy for employment in the public sector in 1988, Person with Disabilities Code of Practice in the private sector in 2001, Action Plan for Person with Disabilities 2016-2022, and Employment Scheme for Person with Disabilities (SPOKU). However, only four out of 24 ministries have reached the one percent quota (The News Straits Time, 2021). As for private sector, there are still very few PWD workers in Malaysia (Aizan & Jamiah, 2015), largely because employers are unaware of the benefits of empowering the disabled and would not hire them (Tiun & Khoo, 2013). Due to their career opportunities were limited, they started venturing into entrepreneurship. This career is considered as their traditional career.

Entrepreneurship With Disabilities (EWDs)

Entrepreneurship and self-employed are two different terms. There are numerous ways to describe entrepreneurship; some regard it as the process of creating a successful business, while others see it as the development of attitude and abilities. In addition, entrepreneurship emphasises the creation or innovation of bringing something new to market (Schumpeter, 2000). However, the final goal of entrepreneurship definition is producing jobs chances and lead to economic development (Barot, 2015; Hessels & Naudé, 2019). Other than that, entrepreneurship must make use of human resources with managerial and technical skills (Barot, 2015; Chang & Chen, 2015).

As for self-employment is defined as performing work for personal profit rather than for wages paid by others (Le, 1999). It can contribute to participation in the general economy, economic growth, changes in attitudes, improved quality of life, independence, autonomy, and empowerment (Harris et al. 2014). Thus, in this article the term "entrepreneur" is used to describe both self-employed individuals and business owners who hire staff members and/or operate their company as a team. Entrepreneurship and self-employment are frequently seen as opportunities to find work and make a living because people with disabilities sometimes have trouble entering the workforce.

Entrepreneurship is an important basis of economic involvement for those with disabilities (Renko et al., 2016). Research shows entrepreneurs with disabilities (EWDs) have a variety of advantages over waged workers, such as greater flexibility in managing their health. Hence, through entrepreneurship, PWDs may create their own self-sufficiency which relate to gaining freedom in business activities, improving work–life balance, happiness and satisfaction of the career, increasing opportunity and income, and improving the quality of life (Halabisky, 2014).

However, EWDs still faces a number of challenges when entering a business sector (Ashley & Graf, 2017; Hwang & Roulstone, 2015). In the category of 'challenges', there are both external and internal obstacles that had acted as important drivers for the pursuit of entrepreneurship. Ezarina Zakaria et al. (2018) found three main challenges faced by entrepreneurs with physical disabilities such as lack of access to information, implications of physical disability and dual-role challenges. Dhar and Farzana (2017) reported that there are six types of entrepreneurial barriers among the disabled such as personal, environmental, financial, operational, infrastructure and information challenges. Caldwell, Harris and Renko (2019) also found that there are also six types of challenges or barrier in entrepreneurship such as finance/economics, attitudinal, traditional expectations, readiness for barriers and growth, systematic, and support.

Problem Statement

Currently, PWDs often face problems in finding job even though various government actions have been implemented. The one percent policy that was implemented by government failed to overcome unemployment among PWDs in Malaysia where only 0.4 percent reached even though it had been introduced for more than three decades (Berita Harian, October 2021). In relation to that, almost all PWDs are affected by the situation and this group chooses to work on their own or engage in entrepreneurship as an alternative to survive. Indirectly, entrepreneurship becomes a traditional career for PWDs (Svidron L.M., 2021).

However, this group continues to face various internal and external challenges in the field of entrepreneurship which make it difficult for them to compete with other entrepreneurs. As results, the difficult environments will often prevent the effective and comprehensive participation of PWDs in society on an equal basis (WHO, 2022). In addition, disability, self-employment and entrepreneurship still form a relatively limited study which resulted in difficulties to identify most critical factors of PWDs survivability (Norstedt & Germundsson, 2021).

Therefore, this article was written to provide a literature review related to the challenges faced by people with disabilities in the world of entrepreneurship.

Methodology

About sixty articles related to the entrepreneurial challenges of PWDs were found in a search in SCOPUS and Google Scholar. The collected data covers articles that have been written around the world from 2005 to 2022. The articles selected for this paper are between 2014 and 2022. These articles were analyzed using thematic analysis to extract themes related to internal and external challenges faced by EWDs.

Findings

The term challenge can be interpreted from various angles. From a management perspective, challenges are often interpreted as tasks that require a high effort to obtain success and results that are not yet guaranteed (Çalikoğlu, 2019). According to Safinah et al. (2020), challenge means something or things that test the ability and perseverance of a person who has something to do with the organization. Thus, it can be concluded that challenges are obstacles faced by individuals to achieve success in a job.

The findings shows that there are two main factors that affect the challenges of disabled entrepreneurs in the world of entrepreneurship, namely internal factors and external factors. These factors are discussed in the sub-topics below:

Internal Challenge Factors

The results of the literature review shows that there are two internal challenge factors namely the individual EWDs (personal) and the organization. These two factors are the biggest contributors to challenges for disabled entrepreneurs. Referring to Table 6 below, personal challenge is divided into five (5) sub themes such as low self-confidence and enthusiasm, lack of knowledge and education, lack of experience and skills, lack of creativity, and negative attitude. While, the organizational challenges (or operational challenges) are focusing on difficulty producing quality products due to financial constraints aspect.

- i) The Individual EWDs (Personal)

Low Self-Confidence and Enthusiasm

Most entrepreneurs with disabilities have low self-confidence and self-motivation (Abdullah, et al., 2016; Maritz & Laferriere, 2016; Dhar & Tahira, 2017) EWDs is also facing the challenge of lack of confidence and aspiration in maintaining success business ventures (Dhar & Tahira Farzana 2017, Kitching, 2014). In addition, there are disabled people who face learning problems and physical disabilities that also have relatively resulted of low self-confidence (Abdullah et al., 2018).

Lack of knowledge and Education

Majority of people with disabilities fail to complete their education at the secondary school level (Renko, Parker Harris & Caldwell, 2016; Shakespeare et al., 2019; Pérez-Macías, & Fernández-Fernández, 2021). The limited education of the disabled has reduced their opportunities and experiences to explore, plan, develop and increase efforts in venturing into the entrepreneurial profession (Mota, Marques & Sacramento, 2020; Pérez-Macías, & Fernández-Fernández, 2021).

Lack of Experiences and skills

These personal challenges include aspects of lack of experience and skills in managing and implementing business (Kitching, 2014; Dhar & Tahira, 2017). PWDs often do not have an opportunity to gain required experience because they are being considered as under-utilized talent when entering the labour force. This is due to the barriers that they encounter such as inadequate accessibility, discrimination, inadequate transportation, and lack of social support from others (Kitching, 2014).

Lack of creativity

EWDs are also said to be less creative and unable to solve problems creatively, in matters of promoting goods and services (Abdullah, Mohamad & Abu Bakar, 2016; Maritz & Laferriere, 2016; Dhar & Tahira, 2017).

Negative attitude

Other negative attitudes such as not showing a positive attitude and behavior, not having high self-initiative, not oriented towards persistence, unsystematic business planning, low assertiveness values are also challenges for disabled entrepreneurs (Abdullah, Mohamad & Abu Bakar, 2016; Maritz & Laferriere, 2016; Dhar & Tahira, 2017).

ii) In The Organization (Operational Challenges)

The operational challenge faced by EWDs is that they are unable to produce a quality end product. EWDs face huge challenges to produce quality products especially in financial factor (capital and operational cost) which is comparable to competing products (Dhar & Tahira, 2017).

Table 6: Internal Challenges of Entrepreneurs with Disabilities (EWDs)

Internal Challenges	Sources
1) In the entrepreneur (personal):	
- Low self-confidence and enthusiasm	- Dhar & Tahira (2017), Abdullah et al. (2018), Abdullah et al. (2016), Maritz & Laferriere (2016), Kitching (2014)
- Lack of knowledge and education	- Renko et al. (2016), Shakespeare et al. (2019), Kitching (2014), Wembei, et. al. (2017), Pérez Macías, & Fernández-Fernández (2021), Mota et al. (2020)
- Lack of experience and skills	- Dhar & Tahira (2017), Abdullah et al (2016), Kitching (2014)
- Less creative	- Maritz & Laferrere (2016), Abdullah et al. (2016), Dhar & Tahira (2017)
- Negative attitude	- Ibrahim (2017), Abdullah et al. (2016), Maritz & Laferriere (2016)
2) In the organization-Operational challenges	- Dhar & Tahira (2017)

External Challenge Factors

Referring to Table 7 under the external challenges are divided into six (6) themes namely discrimination, finance/economy, business environment, poor infrastructure, fewer opportunities to get entrepreneurial training and advisory services and lack of government support. Under the theme of discrimination there are three sub themes namely community stigma, less access to credit schemes and discrimination by consumers. In the second theme, which is finance/Economy, it is divided into sub-themes of capital and business equipment. While the third theme, the business environment, is divided into sub-themes of lack of expertise, lack of strategic guidance to compete and lack of networking with entrepreneurship programs. For the fourth theme, which is poor infrastructure, it is divided into sub-themes of difficulty to access to information technology and lack of skill in using the latest technology. Finally, for the fifth and sixth themes, which are fewer opportunities to get entrepreneurial training and advisory services and lack of government support, there are no sub-themes under them.

i) Discrimination

EWDs are often discriminated against and viewed negatively by some in the community (Martin, & Honig, 2019;). According to Hackett et al., (2020), the term discrimination is often associated with unfair treatment based on the evaluation and response of certain groups to demographic groups (for example, race, ethnicity, gender, religion and health status).

There is an opinion stating that the EWDs can be a hindrance to other individuals because they are always dependent and lack of good skills (Rozali et al., 2016; Shakespeare et al., 2019; Sarker, 2020). As a result, EWDs are stigmatized and misinterpreted by part of society and other normal individuals. This situation makes them lose motivation, demoralize, have no hope, think negatively and often feel marginalized from social services (such as education, health services, access to transport and so on) (Martin, & Honig, 2019; Hackett et al., 2020; Sarker, 2020). This group is often discriminated against by society when living their daily lives

because they do not have the same level of rights as other normal individuals (Norstedt & Germundsson, 2021; Yidan Ma et al., 2022). While they have a high potential to contribute to profitability in the country if their talents and opportunities are polished accordingly (Yidan Ma et al., 2022).

ii) Financial/Economical Challenges

Previous studies have shown that access to capital is a challenge that entrepreneurs with disabilities often face in running and establishing their businesses (Dhar & Tahira, 2017, Widoyoko et al., 2018; Caldwell et al., 2019; Manziriri et. al 2017). EWDs often face difficulties in financing their start-ups due to insufficient personal resources which are mostly limited from family, friends and personal funds (Dhar & Tahira, 2017, Maziriri et al., 2017; Maziriri & Madinga, 2016; Mohammed & Jamil, 2015). For example, there is a study in the 21st century in Spain stating that as much as 69.1% of funds to start a business are the result of personal savings, family and friends (Pérez-Macías, & Fernández-Fernández, 2021; Klangboonkrong & Baines, 2022). Meanwhile, 18.20% came from banks and 4.20% from public programs (GEM, 2019).

In addition, Mauchi et. al (2014) stated that lack of access to capital, credit schemes and weak financial system constraints are often considered the main obstacles to business innovation and success in developing the economy and building enterprises in the world of work. A strong source of capital is very important for EWDs to establish enterprises, develop businesses and to take advantage of the opportunities available to continue to progress in economic, social and cultural activities (Widoyoko et al., 2018; Caldwell et al., 2019).

iii) Environment Challenges

According to Dhar and Tahira (2017), most EWDs usually have small and medium sized businesses which are very vulnerable to economic fluctuations. Furthermore, they do not have the necessary expertise to deal with it economic uncertainty. They also lack strategic guidance on how to anticipate, prepare and adapt for changes in the current economic environment.

iv) Poor Infrastructure

Physical infrastructure presents a great challenge to EWDs. Dhar and Tahira (2017) in their study at Bangladesh stated that infrastructure support for people with disabilities is still limited. In addition, transportation and architectural design of buildings are not disabled friendly. Infrastructure needs to be provided adequately to help disabled entrepreneurs manage and implement business (Jaafar et al., 2017; Dhar & Tahira, 2017). For example, footpaths, parking spaces and accesses that facilitate the movement of the disabled are limited. These infrastructure facilities need to be improved so that they are in line with the routine activities of disabled entrepreneurs to carry out business (Dhar & Tahira, 2017). The provision of appropriate facilities can help them perform tasks well and in an orderly manner.

Next, access to the availability and accessibility of information accurately and correctly becomes a challenge for EWDs. Dhar and Tahira (2017) stated that today's technological sophistication makes disabled entrepreneurs need to learn the use and purpose of business in the form of e-business/e-commerce/e-banking which can be quick and up-to-date access to customers. The reality is that they lack skills in using the latest technologies.

v) Lack of Training Support and Advisory Services

In Zimbabwe, EWDs often lack of expertise in business management, finance and business law due to limited relevant education and experience. Lack of education and training is the main challenges to the growth of EWDs business in the economy (Maziriri et al 2017). EWDs need training in terms of preparation of business plan, strategic planning, negotiation, pricing, market penetration, decision making, business management and so on (Manziriri et. al 2017, Viriri & Makurumidze, 2014). While, according to Manziri et. al (2017) there are EWDs in South Africa lacking Education and training. In fact, education and training are expected to increase their ability to take advantage of opportunities that can improve their well-being in society (Manziriri et al., 2017, Wairimu 2014). Deficiencies education and training are also barriers that hinder the success of EWDs business studied in South Africa (Manziriri et. al 2017)

vi) Lack of Government Support

Lack of support from the government is also a challenge for EWDs. For example, according to the findings of Manziriri et al. (2017) in South Africa only a small number of EWDs stated that they had received support from the government. However, the government support they receive is not enough to allow them to sustain to stay in business.

Table 7: Internal Challenges of Entrepreneurs with Disabilities (EWDs)

External Challenges	Sources
1) Discrimination: - Community stigma - Less access to credit schemes - Discrimination by consumers	- Caldwell. et.al (2019), Mauchi, et.al (2014); Maziriri & Madinga (2016), Maritz & Laferrere (2016); Wembej, et.al (2017); Prasetya & Mawardi (2018), Martin & Honig (2019), Hackett et al. (2020), Rozali et al. (2016), Shakespeare et al. (2019), Sarker (2020), Hackett et al. (2020), Sarker (2020), Norstedt & Germundsson (2021), Yidan Ma et al. (2022)
2) Finance/Economy - Capital - Business Equipment	- Caldwell. et.al (2019); Klangboonkrong and Baines (2022); Widoyoko et.al (2018); Maziriri dan Madinga (2016), Prasetya dan Mawardi (2018), Dhar & Tahira (2017), Caldwell et al. (2019), Manziriri et al. (2017), Mohammed & Jamil (2015), Pérez-Macías, & Fernández-Fernández (2021), GEM (2019), Mauchi et. al (2014)
3) Business environment: - Lack of expertise - Lack of strategic guidance to compete - Lack of networking with entrepreneurship programs	- Dhar dan Tahira (2017), Maritz dan Laferrere (2016), Caldwell. et.al (2019)
4) Poor infrastructure: - Infrastructure facilities	- Jaafar et al. (2017); Dhar & Tahira (2017), Klangboonkrong & Baines (2022)

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- Difficult to get access to information technology
 - Lack of skill in using the latest technology
 - 5) Fewer opportunities to get entrepreneurial training and advisory services - Caldwell. et.al (2019), Klangboonkrong & Baines (2022), Maziriri et al. (2017), Viriri & Makurumidze (2014)
 - 6) Lack of government support - Maziriri & Madinga (2016)
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Discussion and Recommendation

Disabled entrepreneurs are part of the people of a country who also contribute to the national economy. They need support from the government and various parties to ensure their standard of living increases, especially through entrepreneurship. Internationally, most developed countries have been providing employment support services for more than 30 years. This is to help these people to get better job opportunities (Syahrina Abdullah et al. (2018).

From Malaysia's perspective, it is suggested that government and non-profit organizations (NGOs) in this country intensify the support programs to help EWDs in this country. This is in line with the view of Syahrina et al. (2018) who stated that the disabled in Malaysia need major attention and support from the government, NGOs and industry. This support and assistance from related parties can improve their standard of living in a better direction through education, especially entrepreneurship education so that they can work in ordinary community groups in the future.

Social networks are seen as an important factor that can influence entrepreneurs with disabilities. Social networks can help entrepreneurs to intelligently find opportunities and facilitate access in knowing specific market or industry patterns. For example, social networks can be implemented through entrepreneurial training programs that are carefully planned in terms of time, location, type of training and infrastructure to achieve business goals (Maritz & Laferriere, 2016; Pérez-Macías, & Fernández- Fernández, 2021). In addition, the mentor-mentee program can be applied between the industry and EWDs in providing advisory services, information and knowledge support.

Next, the government can also provide various forms of financial support to EWDs. As Caldwell et al. (2019) and Brožová (2019) view that financial support can be extended in the form of grants, loans, subsidized loans or loan guarantees to credit providers, tax credits and exemptions from business registration fees. Stable financial capital can increase the level of participation of EWDs to generate their own income, strengthen their self-confidence and help them get involved in community groups.

It is also suggested that the related Higher Education Institutes run programs such as the Disabled Transformation Program through Edu-Entrepreneur, Edu-Tourism and so on. For example, Universiti Utara Malaysia (UUM) in collaboration with Yayasan EMKAY and Yayasan Pulau Banding once ran a "Transformation Program for the Disabled through Edu-Tourism" (Syahrina Abdullah et al. 2018). This program involves the transfer of knowledge from UUM academics to industry partners and then the industry will transfer the knowledge to participants who are young people with disabilities in Malaysia. This program can help the group to improve their personal skills, open job opportunities especially as entrepreneurs in the field of tourism and face the real world of work (Syahrina Abdullah et al. 2018).

Training support using e-business/e-commerce/e-banking for business purposes to facilitate quick access to customers should also be learned by EWDs. This facility should be provided to help EWDs to access the internet efficiently and effectively. For example, the provision of electronic services and web-based business content can contain useful materials and inputs for EWDs. Realizing the limited education level and background of the disabled, then the use of this technology can be successful through the sophistication of mobile phones, tablets, laptops and computers that are in dire need of proper training and guidance by responsible and qualified training providers to help in mastering the digital business (Maritz, & Laferriere, 2016; Cooney & Licciardi, 2019; Klangboonkrong & Baines, 2022).

Training is an important resource to help EWDs to act and response faster. Therefore, relevant training approaches such as business scope, strategic planning, business plan preparation, decision making, pricing, market penetration, workforce management, market identification, cost analysis, financial projections, marketing plan, record keeping, business plan and cash flow management are very significant to produce competitive and versatile EWDs (Viriri & Makurumidze, 2014; Gilman, 2014; Kefale & Hussein, 2020).

Next, EWDs need counseling who specialize in understanding their sensitivities. Advisory services provided through specialist training providers are very useful for advancing the training skills undertaken, build-up confident level and exploiting business opportunities Caldwell et al. (2019). This facility can help them to feel more appreciated and valued.

In addition, the negative attitude of certain parties, who often look down on the shortcomings of EWDs, whether physically or mentally, will cause them to be sidelined and marginalized from the community. This will have an impact on the development of their mind and identity, especially in doing business like other normal entrepreneurs. Therefore, this kind of attitude needs to be avoided in order to create equality in the standard of living in society.

Finally, support from family members is also very much needed by EWDs (Caldwell et al., 2019; Mota et al., 2020; Pérez-Macías, & Fernández-Fernández, 2021). Among the qualities of a good family support includes giving love and care, advice, encouragement, consideration, being open, always giving thoughtful ideas and suggestions. These elements are believed to help to increase the resilience and level of well-being of EWDs to manage their behavior and psychology efficiently and effectively (Caldwell et al., 2019; Parker Harris & Renko, 2019; Mota, et al., 2020; Pérez-Macías, & Fernández-Fernández, 2021). Thus, this approach is very important to create a positive attitude towards oneself and also a positive response from society (Renko et al., 2016; Thomas et al., 2017).

1. CONCLUSION

Thus, the primary goal of this study was to investigate the challenges to entrepreneurship that affect people with disabilities. As per previous studies, entrepreneurship and self-employment have been promoted as ways for people with disabilities to generate income on their own. However, it must be avoided that this kind of employment makes the lives of people with disabilities more precarious. The findings of various studies on the challenges faced by entrepreneurs with disabilities showed that the personal competencies and managerial knowledge and skills are necessary for the effective management of small businesses.

Although the government has created several policies and programs for the disabled, they need to be further improved. Governments and advocacy groups should think about how

to raise awareness of the importance and need for business management knowledge and skills. They should also encourage the development of integrated education and courses for entrepreneurs with disabilities. New forms of support may need to be created in addition to tried-and-true support techniques in the effort to ensure that persons with disabilities have access to the economy to the same degree as those without disabilities.

Despite the fact that Malaysia has several successful disabled entrepreneurs, it is still far behind. It is a relatively uncharted topic in Malaysia, so more empirical research is needed to support policy makers in their decisions to support entrepreneurs with disabilities and expand their entrepreneurial prospects.

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