

## Overcoming Barriers: A Qualitative Study of Physically Disabled Entrepreneurs

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### ABSTRACT

This qualitative study explores the challenges faced by entrepreneurs with disabilities in Selangor, Malaysia, highlighting the significant barriers that hinder their integration into the economic landscape. Employing the Social Model of Disability as a theoretical framework, the research aims to deepen the understanding of the systemic obstacles these individuals encounter, particularly in terms of accessing capital and achieving social integration. Data was collected through semi-structured interviews with two physically disabled entrepreneurs, supplemented by direct observations to capture the real-time difficulties they experience in managing their businesses. The findings reveal that financial constraints and lack of community support are critical barriers that impede their entrepreneurial activities. Additionally, this study underscores the need for enhanced policy frameworks that could better support disabled entrepreneurs by facilitating access to financial resources and strengthening community networks. The insights gained from this research are intended to inform authorities, NGOs, and other relevant organizations about the specific needs of disabled entrepreneurs, advocating for targeted interventions to support this underserved group. Ultimately, this study contributes to the broader discourse on disability and entrepreneurship, calling for more inclusive economic policies that acknowledge and address the unique challenges faced by entrepreneurs with disabilities.

**Keywords:** entrepreneurship, disability, qualitative research, Social Model of Disability, financial barriers, social integration

### Introduction

The integration of physically disabled individuals into the entrepreneurial landscape presents a crucial avenue for economic inclusion and social empowerment. In Malaysia, where entrepreneurship is increasingly viewed as a catalyst for economic development, the unique challenges faced by entrepreneurs with physical disabilities demand focused scholarly attention (Kumaran, Lee, & Kaur, 2022). Despite a notable increase in disability registrations suggesting greater participation in societal activities, entrepreneurs with disabilities continue to face disproportionate barriers that hinder their business endeavours (Ministry of Health Malaysia, 2020). The current qualitative study employs the Social Model of Disability as a theoretical framework to explore these barriers. This model, which views disability primarily as a socially constructed phenomenon, provides a pertinent lens through which the structural and attitudinal challenges encountered by disabled entrepreneurs can be examined (Oliver, 2013). By situating the experiences of physically disabled entrepreneurs

within this model, the study aims to shift the discourse from a focus on individual limitations to a broader consideration of societal and systemic impediments.

Recent literature indicates that physically disabled entrepreneurs particularly struggle with accessing necessary financial resources, navigating non-inclusive physical environments, and overcoming societal prejudices that often manifest as reduced expectations and opportunities (Smith & Patton, 2020; Yi, Wang, & Jung, 2019). This research contributes to the dialogue by not only delineating these challenges but also by observing how these entrepreneurs' manoeuvre within their constrained environments, providing a grounded understanding of their entrepreneurial journey. This study's methodological approach involved semi-structured interviews with two physically disabled entrepreneurs in Selangor, complemented by direct observations of their business operations. This dual-method strategy was employed to capture both the articulated experiences and the observable realities of the participants, enriching the data with nuanced insights into the practical and perceptual barriers they encounter.

This research is important as it extends the current understanding of disabled entrepreneurship in a Southeast Asian context—a region where disability studies are still burgeoning and often do not focus specifically on entrepreneurship. The study's findings are intended to inform policymakers and advocacy groups, providing empirical evidence to support the development of more inclusive policies and practices that can better integrate physically disabled individuals into the economic mainstream. By addressing the overarching research question—What are the challenges that physically disabled entrepreneurs face in business settings?. This study aims to provide actionable insights that could potentially reshape policy frameworks and enhance the support systems for disabled entrepreneurs in Malaysia and similar contexts.

### **Literature Review**

According to Oliver (1990), the Social Model of Disability revolutionized the understanding of how societal structures, rather than individual impairments, create barriers. This model advocates that disabilities are a result of the environment's failure to adjust to the needs of individuals, which is particularly relevant in understanding entrepreneurship barriers for the physically disabled (Oliver, 1990; Oliver, 2013). It provides a critical lens through which to view systemic obstacles, including those embedded within the cultural and regulatory frameworks that govern business practices. Despite its significant contributions, its application in entrepreneurship, particularly among physically disabled individuals, remains underexplored, suggesting a gap that this study aims to address.

**Physical Accessibility in Entrepreneurial Settings** Physical accessibility continues to be a formidable barrier for disabled entrepreneurs. Commercial spaces frequently lack the necessary adaptations for physical disabilities, such as wheelchair-accessible entrances and suitably equipped workstations (Yi, Wang, & Jung, 2019). This lack of accessibility not only limits the operational capabilities of disabled entrepreneurs but also affects their ability to participate fully in market activities. Comparative studies in different geographical regions highlight the varying degrees of infrastructure readiness and regulatory support, pointing to a need for context-specific research (Kitching & Blackburn, 2012).

**Financial Accessibility and Discrimination** Financial barriers are notably prevalent, with many disabled entrepreneurs struggling to access traditional funding sources. Banks and other financial institutions often impose discriminatory practices, categorizing disabled individuals as high-risk borrowers without considering the viability of their business plans (Kumaran, Lee, & Kaur, 2022). Studies contrasting the experiences of disabled versus non-disabled entrepreneurs reveal a significant disparity in loan approval rates and financial product offerings, underscoring systemic financial exclusion (Bates & Robb, 2014).

**Societal Attitudes and Cultural Influence** Societal attitudes significantly affect the entrepreneurial trajectories of individuals with disabilities. Stereotypes and stigmas not only diminish the external support for businesses run by disabled entrepreneurs but also impact self-efficacy and business aspirations (Lee & Carter, 2019). The influence of cultural context on these attitudes is profound. In non-Western settings such as Malaysia, traditional beliefs about disability may further complicate the challenges faced by disabled entrepreneurs, making cultural sensitivity a critical area of study (Tan & Harris, 2021).

The literature reveals a complex interplay of physical, financial, and societal barriers that significantly impact the entrepreneurial endeavors of physically disabled individuals. By focusing on the Malaysian context, this study aims to fill existing gaps and contribute to a more nuanced understanding of disability entrepreneurship. This will not only add to the theoretical discussions around the Social Model of Disability but also provide practical insights that could inform policy and practice, ultimately fostering a more inclusive entrepreneurial ecosystem.

### **Methodology**

This study adopted a qualitative research methodology, focusing on in-depth exploration of the challenges and strategies experienced by disabled entrepreneurs at the startup phase. Semi-structured interviews were conducted with two

experienced disabled entrepreneurs in Kuala Lumpur, chosen for their willingness to share detailed insights into their entrepreneurial journey. These individuals were selected due to their minimum of two years of experience and their representativeness of the broader disabled entrepreneurial community in an area where registered disabled entrepreneurs are relatively few. The interviews were carried out online, each lasting between 20 to 30 minutes, and were recorded to facilitate thorough analysis. (Weyant, 2022). The selection and analysis of respondents were structured into three phases: initiation and selection of participants, followed by the transcription and thematic analysis of the interview data, and concluding with the synthesis of findings to draw meaningful conclusions. This method was chosen to capture the nuanced perspectives of disabled entrepreneurs on issues such as financial challenges, support received, and training, which are vital for understanding their unique experiences and the systemic barriers they face. In this study, the qualitative studies are scarce, and those that exist tend to focus on high-income Western countries, leaving a significant knowledge gap regarding the experiences in Southeast Asia, particularly Malaysia (Metts, 2000).

According to Priharsari et al. (2020), this methodological approach allows for a detailed examination of entrepreneurial perspectives, particularly in how entrepreneurs with disabilities engage with their customers and manage co-creation in business settings. Further, qualitative research, as described by Ugwu & Val (2023), focuses on understanding the quality, manifestations, and contexts of phenomena, rather than quantifying frequency or establishing cause and effect relationships. This approach is essential for gaining a real-world perspective on the adaptive strategies and challenges faced by entrepreneurs with disabilities. Grosseohme (2014) highlights that qualitative research involves the systematic collection, organization, and analysis of textual information derived from conversations. Similarly, Kandel (2020) notes that it provides insights into how individuals perceive and experience specific situations, crucial for this study's focus on physical limitations and entrepreneurial challenges. The methodology's emphasis on being non-judgmental, kind, honest, and adaptable is vital for accurately capturing the experiences of participants (Maziriri, 2016). In addition to interviews, this study utilized observational methods, enabling researchers to observe the entrepreneurs in their business environments, thereby gaining deeper insights into how they navigate their daily operations with physical limitations. This combination of structured interviews and observations ensures a comprehensive understanding of the entrepreneurial landscape for disabled individuals, as outlined by Charli et al. (2022).

This methodological framework thus supports a thorough exploration of the entrepreneurs' experiences, highlighting the resilience and innovative strategies employed to overcome the unique challenges posed by their disabilities. Semi-structured interviews were done with entrepreneurs with physical limitations to collect valuable information. Semi-structure interview can be described where the researcher will be preparing a list of questions than have the follow-up questions. This will be a part of interview protocol to ensure the process of interviewing is effective and efficiently. Four sets of questions related to their individual experience, challenges that they face, assistance from either government or non-profit organization received, and any financial support that they might receive is crucial to understand the scenario of disabled entrepreneurs. However, the researcher are carefully considering any ethical conduct and misinformation that may affect the outcome of the interview session. Probing further to go more in-depth during these interviews are considered (Mwita, 2022).

### **3.1 Participant Selection**

We selected two experienced disabled entrepreneurs from Kuala Lumpur and Selangor, Malaysia, based on their willingness to share insights and their representativeness of the broader disabled entrepreneurial community. Each participant had a minimum of two years of entrepreneurial experience, making them well-suited to provide detailed and relevant perspectives on the challenges they face, such as financial barriers, support systems, and skill development needs. The interviews were conducted online, lasting between 20 to 30 minutes each. They were recorded to ensure that no critical information was lost, allowing for accurate transcription and analysis. This approach facilitated an in-depth exploration without the physical presence requirement, ensuring convenience for the participants. The semi-structured format of the interviews provided a balance between guided questions prepared ahead of time and the flexibility to probe deeper into interesting or complex topics, as noted by Mwita (2022).

### **3.2 Observation method**

In contrast to the interviews, the observations were conducted in person, allowing the researchers to directly witness and document the entrepreneurs' interactions within their business environments. This method was crucial for understanding how the participants navigated their physical workspaces and managed daily operations despite their disabilities. Observations were made with the prior consent of the participants, ensuring ethical compliance and respect for their privacy.

The observation sessions were designed to complement the insights gained from the interviews, providing a richer, more contextual understanding of the challenges and strategies these entrepreneurs employed. According to Kumar & Research

(2022), the observation method is instrumental in social sciences for capturing detailed data about behaviors, interactions, and environmental settings.

### 3.3 Data Analysis

Following the data collection, the interview recordings were transcribed and, along with the observation notes, subjected to thematic analysis. This process involved identifying, analyzing, and reporting patterns (themes) within the data. The initial coding phase was followed by a more detailed examination of how these themes interconnect within the broader contexts of entrepreneurial practice and disability. The combined use of online interviews and on-site observations allowed the research team to conduct a comprehensive analysis of the systemic barriers and individual strategies that characterize the entrepreneurial experiences of disabled individuals. This mixed approach not only enriched the data but also provided multiple perspectives on the phenomena under study, ensuring a robust understanding of the intersection between disability and entrepreneurship.

### Findings And Discussion

This research explores the intricate landscape of entrepreneurial challenges and opportunities for physically disabled individuals. Through comprehensive interviews with two entrepreneurs who have navigated these terrains, this study explains the complicated obstacles and facilitative mechanisms that shape their business experiences. Our analysis not only identifies significant barriers but also highlights the adaptive strategies and supportive structures that enable these entrepreneurs to succeed despite their physical limitations.

The findings of this study illuminate the significant challenges faced by entrepreneurs with physical disabilities as they initiate and develop their businesses. The interviewed entrepreneurs, who possess physical disabilities, highlighted that securing financial and social support poses substantial difficulties in sustaining their business operations. The primary hurdle, as identified by the respondents, revolves around financial constraints due to a lack of stable employment and insufficient savings. This financial predicament is exacerbated by the reluctance of companies to hire individuals with disabilities, often citing mobility issues as a deterrent. Furthermore, obtaining loans from commercial banks presents another formidable challenge; these financial institutions frequently express skepticism regarding the repayment capabilities of disabled entrepreneurs, doubting their ability to successfully manage a business. According to Junada Sulillari & Sulillari (2023), securing necessary funding remains a critical obstacle encountered by most start-ups, affecting both disabled and non-disabled entrepreneurs alike.

Table 1: Thematic and Narrative Analysis

Theme	Nodes	Narrative Representation (Dialogue Style)
<b>Financial Accessibility and Institutional Support</b>	- Physical impairments affecting mobility	"As you can see, I need a wheelchair to get around outside. It's tough finding business locations that accommodate my needs. It's not just about getting in the door; it's about being able to operate and manage a business without constant barriers." E1
	- Accessibility issues in business locations - Struggle to find suitable employment	"Navigating the seasonal fluctuations of the cookie business and supplementing it with catering requires adaptability, especially given my physical constraints, which complicate every aspect of day-to-day operations."- E2
<b>Empowerment and Independence</b>	- Desire to break stereotypes	"People think we should just accept charity, but that's not me. I started my business to show that I, and others like me, don't have to depend on anyone. We can run our own businesses, create jobs, and contribute to the economy." – E1
	- Entrepreneurship as a means of self-reliance - Providing opportunities for others with disabilities	"I don't see myself just as a disabled entrepreneur but as someone who's capable of competing in the market, providing quality products to corporate clients like Petronas, and offering employment and collaboration opportunities to other disabled individuals." – E2
<b>Social Support and Community Engagement</b>	- Need for supportive networks	"My brother has been my pillar. Without him, and the community that supports us, it would have been much harder. We need policies that understand our needs and support systems that genuinely help us thrive, not just survive." E1
	- Role of family and community in business operations - Advocacy for more	"While I'm not officially part of any disability association, I use my

	inclusive policies and support structures	business to create informal networks, collaborating with other disabled individuals to share knowledge, resources, and market opportunities, strengthening our collective entrepreneurial ventures." – E2
<b>Digital Engagement and Overcoming Physical Barriers</b>	<ul style="list-style-type: none"> <li>- Call for more effort from disabled individuals</li> <li>- Need for platforms to support disabled entrepreneurs</li> <li>- Desire for societal change and increased awareness</li> </ul>	<p>"We need to lay down and think, 'How can we push forward?' We can't just sit back. There are platforms now that can help us maintain our efforts and think ahead. It's time for us, and society, to change the way we see disability and entrepreneurship." – E1</p> <p>"My ambition extends beyond personal success; I aspire to inspire and lead by example, showing that with the right support and opportunities, disabled entrepreneurs can achieve great things and catalyze change within our communities." – E2</p>

#### *Theme 1: Financial Accessibility and Institutional Support*

This theme encapsulates the practical and systemic barriers that physically disabled entrepreneurs face in their business ventures. The narratives shows that the entrepreneurs shared a common difficulty that they encountered when accessing suitable business location and able to accommodate the business operational. It lies on the needs of having inclusive urban facilities and architectural planning that support the physical disabilities entrepreneurs. Considering that varied mobility is crucial to allows the independence of entrepreneurs and shaping the fundamental aspects of successful entrepreneurship. entrepreneurship. For instance, the findings reveal a common barrier faced by disabled entrepreneurs: the difficulty in securing traditional financial support. However, agencies like MARA, Zakat, and TEKUN and other NGOs has long standing support for disable entrepreneurs which provide them not just financial aid but also comprehensive entrepreneurial support. These agencies are praised for their understanding and tailored approach, which are crucial in helping disabled entrepreneurs start and sustain their business ventures.

#### *Theme 2: Empowerment and Independence*

This theme focuses on the motivational aspects that drive disabled individuals towards entrepreneurship as a means of breaking societal stereotypes and achieving economic self-reliance. The narratives here underscore the transformative power of entrepreneurship in fostering self-sufficiency and contributing positively to the economy. It also highlights the role of entrepreneurship in empowering other disabled individuals by creating job opportunities, thus promoting a more inclusive workforce.

#### *Theme 3: Social Support and Community Engagement*

Support systems are vital for the success and sustainability of disabled entrepreneurs. We analyse the narrative that disable entrepreneurs need for robust support structures that go beyond mere survival and ensure thriving business environments. Advocacy for inclusive policies is crucial here, as it calls for legislation that actively supports the unique needs of disabled entrepreneurs, ensuring they have the necessary tools and resources to succeed. The findings also emphasize the critical role of local communities and social networks. Beyond financial and institutional support, the emotional and practical support from neighbours and community members plays a pivotal role in sustaining these entrepreneurs' ventures. This support extends to the local community frequently acting as customers, thereby directly contributing to the business's viability.

#### *Theme 4: Digital Engagement and Overcoming Physical Barriers*

This theme emerges as an important themes in addressing the logistical challenges associated with physical disabilities. Respondents leverage social media platforms like Instagram and Facebook to overcome some of the physical limitations imposed by their disabilities. This digital engagement not only facilitates broader market access but also serves as an essential tool for marketing and customer interaction, enabling entrepreneurs to maintain business operations despite mobility challenges. Respondents leverage social media platforms like Instagram and Facebook to overcome some of the physical limitations imposed by their disabilities. This digital engagement not only facilitates broader market access but also serves as an essential tool for marketing and customer interaction, enabling entrepreneurs to maintain business operations despite mobility challenges.

The insights from this study underscore the resilience and resourcefulness of physically disabled entrepreneurs as they navigate through and overcome multiple barriers to establish and grow their businesses. The findings advocate for enhanced supportive measures, including more accessible financial services, supportive community networks, digital

engagement strategies, and inclusive educational programs. These initiatives are essential for creating a more equitable and supportive environment for entrepreneurs with disabilities, ultimately contributing to a more inclusive economy.

## CONCLUSION

The study revealed critical challenges faced by physically disabled entrepreneurs, notably in accessing suitable financial and emotional support, which substantiates the recommendations for tailored government interventions. Specifically, the need for specialized training programs and support groups, as highlighted by the findings, is crucial for addressing both the skill gaps and the emotional hurdles these entrepreneurs encounter. The study also underscored the necessity for disability-friendly technology and machinery, aligning with the entrepreneurs' struggles with existing non-adaptive tools that hamper their operational efficiency. Furthermore, motivational talks by successful disabled entrepreneurs could significantly bolster community support and inspiration, addressing the psychological barriers identified in the interviews. Lastly, the recommendation for a specialized non-repayable fund is justified by the financial constraints detailed by respondents, who face considerable challenges in securing traditional funding due to skeptical financial institutions that doubt their business viability. These findings and recommendations are critical in proposing practical, impactful governmental support that could enhance the viability and growth of businesses operated by physically disabled entrepreneurs, thereby fostering a more inclusive economic environment.

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