

Sustaining Persons with Disabilities (PwDs) in Business: Case Studies in Kuala Lumpur

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Abstract:

PwDs and unemployment is increasing at an alarming rate. The increase of unemployment for PwDs is due to the discrimination by employer towards them and suggested self-employment to increase work opportunity for them. Within this context, disabilities are common in every country in the world. However, not many PwDs are employed. Unfairness still becomes the main issue for PwDs as not much opportunities to support and guide them thus, unemployment rate among them is growing in Malaysia. This study looks into several cases in Kuala Lumpur to understand on the factors that make PwDs sustain in business. It is shown that, four factors that are the main points in this study are knowledge on start-up business and managing risk, financial support, motivational environment and networking. The results of the study highlighted that three factors that include knowledge on start-up and managing risk, financial support and motivational environment, show positive results in helping in sustaining these entrepreneurs with disabilities in their businesses. For the last factor which is the networking, researcher found that the networking for entrepreneurs with disabilities are low. This article provides compelling evidence that people with disabilities are more than capable of supporting themselves as business owners as long as they receive all necessary assistance from the government or relevant non-governmental organizations (NGO).

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INTRODUCTION

Entrepreneurship is a tool that is used all over the world to promote economic self-sufficiency, self-employment, and innovation (Yamamoto, Unruh & Bullis, 2011). In relation to this, PwDs are independent individuals that pursue their dreams to become self-employed and involve in entrepreneurial activities. According to Kamarudin et al., (2014), under the Disabled Person Act 2008 (Act 685), disabilities refer to the group of persons with disabilities that are divided into several types such as long-term physical, mental, intellectual, or sensory disabilities that, when combined with additional limitations, prevent them from fully participating in society on a level basis. It is reported that there are one billion PwDs, or 15% of the population in the world (The World Bank, 2021). In addition, from the World Health Survey, it is found that depression is the most common disabilities among those under 60, followed by hearing and vision difficulties (Stubbs et al., 2017). According to Jabatan Kebajikan Masyarakat (Department of Social Welfare, JKM) which manages the Persons with Disabilities (OKU) registry, there are 767,243 persons with disabilities as of 31 March 2025, Registration of Disable Persons (about 2.13% of the Malaysian population has registered with the Government). This contrasts with 637537 persons with disabilities as of 31 January 2023 (which was about 1.9% of the Malaysian population) (OKU Rights Matter, 2025). Within this context, PwDs and unemployment is a common issue that needs the attention from the relevant authorities.

PwDs and unemployment is increasing at an alarming rate. Some of the contributing factors that lead to this study are:

- The increase of unemployment for PwDs is due to the discrimination by employer towards them and suggested self-employment to increase work opportunity for them (Blanck et al., 2000; Izam & Mohamed, 2020).
- According to Forbes in 2021, for PwDs to pursue work in traditional employment can be difficult since the road is full of challenges and uncertainties.
- According to Seyyide and Lawton Smith (2022), part of the challenges for this minority group is that supports network lack of understanding of the need for tailored support for the minority report.
- According to US Census in their report title “A Framework for States in Workforce Development for People with Disabilities” in 2016, it stated that approximately 700,000 workers with disabilities have chosen self-employment.
- Again, in Malaysia, the quota provided by the government for PwDs to involve in government sector is only 1% (Ministry of Woman, Family and Community Development/Kementerian Pembangunan Wanita, Keluarga dan Masyarakat, 2016) and only 2.4% of them who applied for business support scheme under Malaysian Companies Commission/Suruhanjaya Syarikat Malaysia (Rosli, 2020).
- To add on the challenges for them, the environment in government sector also not disabled-friendly and lead PwDs to be self-employed but their involvement in business is relatively small as highlighted in Table 1 (The Sun Daily, 2021).

Table 1: Programmes for Persons with Disabilities

Provider	Number of PwDs that receive assistance:
(Ministry of Entrepreneur Development and Cooperatives) MEDAC (CARE program)	24
Tekun Nasional	759 (Year 2000 until now)
Tunas Usahawan Belia	57
National Entrepreneurship Institute (INSKEN)	20

(The Sun Daily, 2021)

It is gathered from the data that less than 1000 of PwDs in Malaysia that received assistance to start an entrepreneurship venture. An immediate action from related government agencies and financial institutions is needed to provide support and assistance to PwDs who are trying to lead a good life in being as an entrepreneur. Due to this, it is important to discover the factors that influence PwDs in Malaysia to sustain themselves as entrepreneurs. Here, this study will find the factors that contribute the sustainability of PwDs in maintaining their business activities in Kuala Lumpur in particular.

ENTREPRENEURS WITH DISABILITIES

Entrepreneur comes from the French word “entreprendre” which means to set about or to undertake (Edelman et al., 2016). The ability to translate their thoughts into action can be described as entrepreneurs (Filion, 2011). Other studies define entrepreneurs as a key to success and every individual that creates a new business will enter a paradigm called entrepreneurship (Barot, 2015). According to Croci and Cassidy (2016), entrepreneurs also can be defined as an

operation that can operate on its own. Entrepreneur can be defined as a person who use their creativity and initiative to create something new for society (Chowdhury, 2017). Some of the studies defined entrepreneurship as a platform for individuals to be independently successful and some of the researchers defined entrepreneurship as building a good mind set and skills. Certain characteristics have been highlighted by Abdul Kadir and Sarif (2015) and Martin and Obserg (2007) where entrepreneurs are people who are inspired, creative and dare to take the opportunities.

More explanation by Harper and Momm (1989), having a disability can become a stimulus for them to be more creative and innovative in problem-solving. They described entrepreneurs as someone who put things together in new ways, that is what PWDS have to do. In relation to this study, self-employment become their main income-generating activities. Such activities, without access to formal employment, the entrepreneurship for PwDs referred as the 'necessity entrepreneurship' in entrepreneurship literature (Williams & Round, 2009). according to Mueller, Volery and Siemens (2012), considering the significance of entrepreneurship in academia and politics today, it is possible to see it as a social construct that has been created, appropriated, and reinterpreted to fit the perceived demands of the modern cultural, political, and economic environment.

Nowadays, entrepreneurship has gained the attention of PwDs (Caldwell et al., 2016). Aside from the sole reason for the sake of living, entrepreneurs with disabilities may not focus on getting profit but more to help the growth of the disabled community through the business he or she chooses. It is good that the business is according to the Islamic Shariah Law (Syed Marzuki & Yahya. 2020). According to Dhar and Farzana (2017), in Bangladesh, being disabled consider as a burden for the family and they prefer to isolate themselves from society. So, to prove that they are not a burden as the family assumes, they need something to achieve on their own. The result of the study found that entrepreneurship is the only opportunity for them to do something for the society and also as a self-satisfaction to have a respectful position in the community.

Entrepreneurship for individuals with disabilities is an important area of study that aims to address the economic and social disparities experienced by this population. Several studies have explored the barriers and facilitators to entrepreneurship for individuals with disabilities, as well as the potential benefits and impact of inclusive entrepreneurship initiatives. One study by Balcazar (2023) examined the supports and barriers encountered by entrepreneurs with disabilities when starting their businesses. The findings highlighted the importance of customized training and awareness about resources related to disability and entrepreneurship. The study emphasized the need for collaboration between service providers, school staff, and administrators to support the success of entrepreneurs with disabilities.

Another study by Setiawan et al. (2022) focused on the intervention of entrepreneurship values to improve entrepreneurship interest among individuals with disabilities. The study found that knowledge and learning about self-employment, as well as personal initiative, were influencing factors for entrepreneurship interest. The authors suggested that entrepreneurship programs should be tailored to the specific needs of individuals with disabilities and promote their personal initiative. Inclusive entrepreneurship models have also been explored as a means to support individuals with disabilities in their entrepreneurial journey. Ngah et al. (2023) investigated the factors of an inclusive entrepreneurship model for persons with disabilities through their reflections. The study emphasized the importance of empowerment at both the individual and social levels to promote entrepreneurship among individuals with disabilities.

Contributing Factors to Sustain PwDs in Business

In relation to entrepreneurs and PwDs, it seems that PwDs also need to have a plan to make sure that their businesses will not go downturn. The impairment is very in term of types, severity, stability, duration and time. Prasatya and Mawardi (2019) have mentioned in their research where not many articles and studies are available on how entrepreneurs maintain their business sustainability during economic crisis such as the Covid-19 pandemic. These characteristics influence capabilities and willingness to stay as entrepreneurs and to sustain the

business (Prasatya & Mawardi, 2019). Different factors can affect the sustainability of PwDs in business that include:

- Knowledge
- Access to quality education and skills
- Adequate training
- Financial support

Knowledge is one factors that help in sustaining PwDs in business. According to Clercq and Arenius (2006), they found out that education has some bearing on one's chances of becoming a business owner. More specifically, people with a secondary education are more likely to start a business than people with less education. Additionally, they discovered a link between someone's conception of having the ability to start a firm and their propensity to own a business. The knowledge management is important for organization as it will affect the decision-making process. The success of an organization largely depends on the continual investment in learning and acquiring new knowledge that help to improve existing performance and possibility to create new business (Jelenic, 2011). Inadequate and inaccessible education and skills training for persons with disabilities can have significant consequences, leading to lower educational levels and job-readiness skills. This issue is of great concern as it hinders the full inclusion and participation of individuals with disabilities in society.

Research has shown that individuals with disabilities often face barriers in accessing quality education and skills training from an early age. These barriers can include physical barriers, such as inaccessible school buildings, lack of assistive technologies, and limited transportation options. Additionally, attitudinal barriers, such as negative stereotypes and discrimination, can also contribute to the exclusion of individuals with disabilities from educational opportunities. The lack of adequate education and skills training for persons with disabilities can result in lower educational attainment. Studies have found that individuals with disabilities are more likely to have lower levels of education compared to their peers without disabilities. This can have long-term consequences, as individuals with lower levels of education may face difficulties in finding employment and achieving economic independence. Furthermore, inadequate education and skills training can also impact job-readiness skills for persons with disabilities. Job-readiness skills refer to the skills and knowledge necessary for individuals to successfully enter and thrive in the workforce. These skills include communication skills, problem-solving abilities, and technical skills relevant to specific industries. Without access to quality education and skills training, individuals with disabilities may struggle to develop these essential job-readiness skills, limiting their employment prospects.

Addressing the issue of inadequate and inaccessible education and skills training for persons with disabilities requires a multi-faceted approach. It is crucial to invest in inclusive education systems that provide equal opportunities for individuals with disabilities to access quality education. This includes ensuring accessible school environments, providing assistive technologies, and promoting inclusive teaching practices. Additionally, vocational training programs and initiatives should be developed to specifically cater to the needs of individuals with disabilities. These programs should focus on providing relevant skills training and support services to enhance job-readiness skills and facilitate successful transitions into the workforce. In conclusion, the inadequate and inaccessible education and skills training for persons with disabilities can have detrimental effects on their educational levels and job-readiness skills. It is essential to address these barriers and invest in inclusive education and vocational training programs to promote the full inclusion and participation of individuals with disabilities in society.

Another important aspect in sustaining business is financial support. Challenges for PWD to stay sustain because of financial support and low level reward for social workers (Prasatya & Mawardi, 2019). Here, higher demand

for social networks are more demanded for start-up businesses. It is necessary to obtain the capital to maintain the business operations compare to older businesses. Unexpected events, like the COVID-19 epidemic, may force owners to reconsider their business strategies, reduce operational expenses, and seek outside financial backing in order to keep the cash flowing and the company open. In United States, the government was signed into law the Coronavirus Aid Relief, and Economic Security (CARES) Act on March 27 to help small business during pandemic. A few programs also have been launched such as Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL) & Emergency Economic Injury Grant, SBA Express Bridge Loan, Small Business Debt Relief, and Small Business Tax Provision (Schlake, 2020). In Malaysia, during the pandemic covid-19 outbreak, the government have given different kind of financial support to help entrepreneurs to sustain their business. Zreik et al. (2023) have highlighted that small and medium enterprises (SMEs), had difficult times in financial during the past and the issue kept on arising until today.

RESEARCH METHODOLOGY

This study has conducted qualitative method where interviews were performed and multiple case studies were adopted. According to Yin and Liu (2023), it is possible to use multiple case studies to predict either contrasting results for anticipated causes or comparable findings in the studies. More from Stake (2013), Recognizing the concept or idea that connects the cases is the first step in a multiple case study. Targeting the quintain that offers the biding concept is sometimes necessary for this concept. Each of the cases that has been reviewed could have a unique connection to the quintain. Others might merely have a brief connection while some could be considered model cases. Cases were chosen if other criteria met together because they best illustrated the programme or phenomena.

The cases for this study were 5 PwDs. The respondents came from different types of businesses. All data was anonymous and only important points were revealed with respect to demographic details when writing the analysis. The details include the gender, type of business, type of disability and location. Type of disability was abbreviated accordingly like handicap vision (HV), handicap listen and speech (HLS), handicap body part/s (HB), handicap speech (HS) and handicap slow learner (HSL) to name a few. Qualitative research was undertaken to obtain more information from entrepreneurs with disabilities in Kuala Lumpur. Semi structured interviews that involved fixed but open-minded questionnaire framework were conducted in the main urban city centre in Malaysia. initially, a systematic random sampling was used selecting the list of entrepreneurs with disabilities to be interviewed provided by an officer working in handling entrepreneurs with disabilities in Kuala Lumpur. Considering the overall time and cost, the author had adopted a convenience sampling approach. Since it is supported by previous research, this study had selected five entrepreneurs with disabilities to participate in the interviews. The author had made phone calls with all the entrepreneurs to be interviewed to ask for their permission to meet them asked for their willingness to participate.

It was important for the researcher to conduct the research in accordance with the ethical standards of research. All respondents were initially contacted by telephone to ascertain if they would be interested in participating in the current study and we informed them beforehand about the nature of and the reason of the research. The author informed the participants of the general aims of the study and explained that the interviews would be recorded and that the recordings would then be transcribed. Anonymity in the transcripts and reporting was assured. A consent form was given to the participant before the interview session started. Once they gave their consent, the discussion commenced based on as series of questions. Participants were given the opportunities to discontinue their participation at any point of time.

Table 2: Profile of Participants

Gender	Business location	Type of Disability	Field of Business	Age	Onset of the Disability
Male	Pasar Karat	Blind	Services (Massager)	51	Blind since birth
Female	Keramat	Physical impairment	Bakery	56	Spinal problem since young
Female	Jelatek	Physical impairment	Services (Tailor)	58	Consequences of accident
Male	Taman Tun Dr Ismail (TTDI)	Physical impairment	Bakery	37	Spinal problem since young
Female	Keramat	Physical impairments	Catering	50	Spinal problem since young

Table 2 showed the participants' gender, type of disability, field of business, age and onset of the disability. The participants are represented by different type of business. There are no restriction about the type of business that the participants represent. The participants are selected randomly as long as they are from Kuala Lumpur. The total subjects was 5 with a gender balance of 2 male and 3 females. The over representations of Malay in this study can be seen as all the participants are Malay entrepreneurs.

RESULTS AND DISCUSSION

The questions that were asked during the interviews sessions and following discussions covered the participants' perspectives on the challenges faced by entrepreneurs with disabilities in Kuala Lumpur. The conversation then went on to cover the understanding of factors that help entrepreneurs with disabilities to sustain in their business. Participants were also asked with respect to issues surrounding regulating the community of disabled entrepreneurs in Malaysia and their views and experiences in operating a business in Kuala Lumpur.

In this research, all the discussions were recorded and transcribed and the author handle the data extraction with care and in systematic way. The next step is to read the transcript carefully and extract all the information and identifying the answers to the research questions. Repeated readings of the transcripts were performed to avoid miscoding. The data were extract manually under thematic analysis. With thematic analysis, the authors have formulated themes which are based on the data from the interviews. From this, cases were compared to look for similarities in their answers.

Knowledge on start-up and managing risk

According to our respondents, when they become entrepreneurs, they only have a little knowledge about how to build a business and they acknowledge the risk they will face once they become entrepreneurs. Most of them respondents, they either learn from their family or they open their business without any experience.

In terms of risk, I think we have less risk because we don't sell products that don't last long, we only run services where the risk we experience may be less, but in terms of customer presence, it's been a bit less lately, unlike before. (Male, Pasar Karat, Blind, Massager)

From the beginning, there was no knowledge. There is nothing. We just open a business. We even think that we are just beginning to have something. We do not want to despair. We really gamble, knowing how much from the annual plan we take a management course, like the financial part, how to attract customers from there, so you are more skilled, you know more, you know how to manage everything. The most important thing in doing business is finance, you have to be able to manage it. (Female, Keramat, Physical Impairment, Bakery)

This experience comes from a previous business. I think I learned how to open my own business from my previous experience. Since I have experience, I have been able to detect risks in business one by one. Experience really helps a lot. (Female, Jelatek, Physical Impairment, Tailor)

I actually know the ins and outs of doing business from my parents. I helped them a lot when I was little so I learned from them. Regarding risks, I think any business must have risks but we as entrepreneurs have to be smart when dealing with problems in business. (Male, TTDI, Physical Impairment, Bakery)

I actually started a business by teaching. I opened a tuition center and taught primary and secondary school students near my home area. All classes are done at my home. From a few students then over time more students. At the same time, I started accepting food orders. I made it on a small scale. (Female, Keramat, Physical Impairment, Catering)

The impromptu action makes their business vulnerable. With less knowledge, they might not know how to handle the business if they face any problems in the future. However, few of the respondents learn how to open a business from their family. Their parents have a family business. They used to help their parents in the business. This is one of the good learning process because they got the first-hand experience on how to operate business and how to manage risk in case they going to have a problem. The rest of the respondents that learn about the business by themselves get their experience and knowledge along their journey as an entrepreneur. They learn as they going through the process of becoming the entrepreneur. They face problems and learn on how to handle it. Seek advice from other disabled entrepreneurs really help them to grow on their business.

Experience

The respondents getting their knowledge on how to start a business is from their own experience. They learned from their family. Most of them have a family background of business. Back then, their family open a business solely for surviving. Their parents open a business despite they do not have any experience or any knowledge about business. Thanks to their parents' experience in business, it really help their disabled child to survive in the future and manage to open their own business. The experience helping them to build their own business and be success like others.

Yes, I grew up learning from my parents on how to do a business. I learned from both my parents how to start a business. I also feel that their experience taught me and my siblings a lot how to survive in this world with my disabled condition. Most importantly, my parents taught me that nothing is impossible. People with disabilities can be just as successful as anyone else. Most importantly, do not be afraid and do not despair. (Male, TTDI, Physical Impairment, Bakery)

Actually, my family has been in business since the very beginning. My parents have their own business. So, I learned a lot from them and I do not feel awkward because I am used to it. Maybe our family is a family of entrepreneurs (laughs). (Female, Jelatek, Physical Impairment, Tailor)

Financial support

According to the respondents, at early stage of opening their own business, they are using their own money to cover all the cost to buy from supplier and such. When researcher ask them whether they have received any financial support from government or NGO, they said they never receive any help from them. Even when they want to apply loan from financial institution like bank also very difficult because the perception towards PwDs and lack of confidence in people with disabilities to succeed in business compared to ordinary people.

The only thing that help to stay as entrepreneurs is the will to live. They need the income to continue their living. Without their business, they have no other source of income. But what sadder is that when asked about what they do when there have financial problems, some of them are forced to sell their property. There are also those who have savings and have to save money to ensure that their business can continue and not close down. This situation also happened when Covid-19 hit this country. At that time, they had to use whatever savings they had to continue living since at that time business could not be carried out due to restrictions by the government.

One thing that they applied in their business is that, they save on spending every time they make a profit. They will set aside capital for their business and the rest they will use for the continuation of life and also for the needs of their family.

Support from Government/NGO

One of the themes that emerged from the discussion is the help that they get from the government or any Non-Government Organization (NGO) to help started their business. This is one of the factor that help to sustain their business. We can see here the important of government or any NGO's help for entrepreneurs with disabilities in their business. Somehow, the help they receive will lessen their burden in terms of financial. There are many financial support offered by government or any NGO that support disabled entrepreneurs.

I used to be under JKM. I used to be recipients of monthly assistance for disabled workers. So they gave a business grant of RM2,700 to start. That is what I use to make capital for the store. We got this store in an empty state, so we want to renovate a little bit, right? It all starts from there. JKM will see the performance of who gets the launch grant for the business. They will come. They will see if we are stable, they will cut the monthly allowance. Thank God I am no longer a recipient of financial aid. I also like it because I am no longer one of those who receive help because I can take care of myself. (Female, Keramat, Physical Impairment, Bakery)

I am currently entering a competition where the winner will be awarded a sum of money for their business. Now the competition is in its final stages. I hope that I can win the competition because with that money, I can further develop my business and maybe open my own shop because for now, I only open a stall at a food truck site in Kuala Lumpur. (Male, TTDI, Physical Impairment, Bakery)

The problem that often arises when it comes to this matter is the lack of promotion done by the parties who are responsible and want to help disabled entrepreneurs in this country. The author believes that there are some disabled entrepreneurs who do not know about the assistance provided by the government and also the associations established to help them. It is the responsibility of the right party to find these entrepreneurs and give them the help they deserve and not the other way around.

Networking

For networking, it is quite difficult for entrepreneurs with disabilities to have networking. Because people have quite a stigma for them to be successful like normal people. Most people would want to have a business partner that already known in business world. Nevertheless, it is not a hindrance for them to continue trying to create a name and get partners who can help them to further develop their business. Most of the respondents said that they do not have a business partner. It is not because they do not have a successful business, yet more to that, no well known business want to become their partner. Respondent number 4 said that he have a business partner which is his friend but only shared to open a branch for the previous business. And he said since the branch did not have many income and sales, he decided to close it.

Another factor as to why entrepreneurs with disabilities have the difficulties to have a business partner is because they have more than one business. Entrepreneurs with disabilities need to have more than one business because one is not enough to support their life or to secure their income. Since to acquire a business partner need to have a good and steady business, entrepreneurs with disabilities might not be chosen to become a business partner. From the interviews, most of the respondents are doing okay without a partner in business and most of them started their business without any help from any organisation.

CONCLUSION

PwDs can still contribute to society despite being the greatest minority group in the world. Delivering an inclusive educational system would be excellent for promoting their improved well-being. As a result, the duty to meet their particular requirements should be seen as a tool that can give the most deserving disadvantaged group in the country a better life. In this regard, Malaysia is presently pursuing numerous initiatives and plans to make a difference in order to achieve all of its Sustainable Development Goals (SDGs). It is a difficult responsibility ahead for every person in society to analyse and make impacts on values, mental, emotional, and behavioral supports to PwDs in order for them to be a part of the inclusive environment and diversified work force in the labour market. To ensure the inclusion of PwDs in the community at large and in employment opportunities in particular, numerous measures should be regularly made.

In conclusion, this article provides compelling evidence that people with disabilities are more than capable of supporting themselves as business owners as long as they receive all necessary assistance from the government or relevant non-governmental organizations (NGO). In the Malaysian context, there is little study on PwDs engaging in entrepreneurship, and data on their engagement as well as their accessibility to the resources that can support them in doing so is not easily available. Further research is urgently needed to delve deeper into the challenges faced by PwDs in Malaysia and to produce data that could possibly support the introduction of new policies to support best practices in entrepreneurship for people with intellectual disabilities, particularly with regard to removing existing barriers. Even from the perspective of infrastructure, Malaysia still has to make improvements in order to provide accessibility for people with disabilities.

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