

The Challenges of Disabled Entrepreneurs: A Systematic Review

Norliza Saiful Bahry¹, Nur Liana Kori¹, Ainnunazlee Mohd Ali¹,
Azmi Mat¹, Azian Adzmi²

¹*Faculty of Business and Management, Universiti Teknologi MARA, Puncak Alam Campus,
Puncak Alam, Selangor, Malaysia*

²*School of Multimedia Technology and Communication, Universiti Utara Malaysia*

Corresponding author: norliz2956@uitm.edu.my

Abstract - The motivations of disabled individuals to become entrepreneurs can be influenced by various factors. Throughout their careers and projects, entrepreneurs with disabilities may face multiple personal, social, and political obstacles. This research aims to develop a rigorous, systematic examination of the literature on the obstacles disabled people must overcome to become entrepreneurs. The literature review focused on analyzing ten articles from Web of Science and Scopus. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) is used to organize the field of research. This compilation of peer-reviewed research papers is necessary for academia and government to realize the vision of shared prosperity by 2030.

Keywords – Disabled, Impaired, Entrepreneur, Business Owner, Self-employment, Challenges, Obstacles,

ARTICLE INFO

Received 25 Sep 2023

Received in revised form 1 Nov 2023

Accepted 10 Nov 2023

Published 1 Dec 2023

DOI: <https://doi.org/10.24191/jibe.v8i2.24044>

I. Introduction

Starting a business can be very challenging and complex. Even for the most physically capable people, entrepreneurship is a demanding endeavor. It is particularly challenging for individuals with disabilities. Generally, it is considered that disability is incompatible with employment, a perception frequently reinforced by policies that withhold assistance from disabled individuals whose income surpasses a certain threshold (Boellstorff, 2022). Therefore, entrepreneurship can be an attractive option for people with disabilities who may face challenges in the traditional workforce. By starting their businesses, individuals with disabilities can create work environments that are accommodating to their needs and abilities. Entrepreneurship is also essential for increasing disabled people's social and occupational inclusion. (Martínez-León, Olmedo-Cifuentes, & Nicolás-Martínez, 2019).

However, starting a business as a person with a disabilities can also present a unique challenge. Despite the growing awareness of disability inclusion and diversity in the workplace, entrepreneurs with disabilities continue to face unique obstacles that can hinder their efforts to start or operate a successful business. These obstacles include physical and social barriers, systemic discrimination, and lack of access to funding and resources. They may also face stigma and discrimination from potential customers, investors, or partners. Disabled people undertake mainly for survival needs because they have less income and higher expenses derived from their disabilities, as well as their self-realization needs (Martínez-León, Olmedo-Cifuentes, & Nicolás-Martínez, 2019).

Therefore, it is essential to investigate the difficulties of disabled entrepreneurship to comprehend the complexities of starting and operating a business with a disability and to develop strategies for overcoming them.

They are further explained by Ahmad Rofo and Syed Marzuki (2022) that it is crucial to determine the causes that influence persons with disabilities in Malaysia to sustain themselves as an entrepreneur. Thus, this paper intends to understand differently abled entrepreneurs and their entrepreneurial journey and how challenges caused by disability motivate them to pursue entrepreneurship as a career.

This paper is structured as follows. In section 2, a literature review is presented that incorporates the main topics addressed. Section 3 provides information about the methodology, while Section 4 describes the research results, subdivided into subcategories according to the information found. Sections 5 and 6 are dedicated to discussing the results and subsequent conclusions and outlining potential lines of future research.

II. Literature Review

Entrepreneurship is a subject that has received considerable attention in academic research, with a vast body of literature exploring its various facets. This literature review will summarize some of the most significant findings and trends in entrepreneurship research. One of the most influential contributions to the literature on entrepreneurship is the work of Schumpeter (1934), who defined entrepreneurship as the process of creative destruction in which entrepreneurs introduce new products, processes, and organizational forms that displace existing firms and technologies. This perspective has been expanded and refined over the years, leading to the emergence of different schools of thought and theoretical frameworks that explain the drivers, mechanisms, and outcomes of entrepreneurship. Due to the benefits that enterprises generate in the area where they are located, entrepreneurship is an essential activity for the development of modern society. These benefits include the mobilisation of resources, the promotion of innovation, and the creation of employment and wealth, among others. (Nicolás, Rubio and Fernández-Laviada, 2018; Schumpeter, 1934).

However, there is limited literature on disabled entrepreneurs. It is widely known that disabled entrepreneurs face obstacles and opportunities distinct from those faced by entrepreneurs without disabilities.

The term "disability," the preferred designation for impairments, limited mobility, and obstacles to full participation, encompasses a distinct interplay between an individual's bodily characteristics and the societal attributes within which they exist (Abu Talib, Sunar & Mohamed, 2019). In Malaysia, "Persons with Disabilities (PWD) 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" (Persons with Disabilities Act 2008). PWDs, according to Jabatan Kebajikan Masyarakat (JKM), can be registered, namely hearing disability/impairment, visual disability/impairment, speech disability/impairment, physical disability/impairment, learning disability, mental disability/impairment and multiple disabilities/impairments (Kategori OKU, 2021). To date, 351 349 PWD aged 19 and above are registered with JKM (Laporan Statistik 2019). The data is not up to date and incomplete, as the PWD registration is done voluntarily and is not mandatory (Abu Talib et al., 2019). These communities of people with disabilities include those with visual and auditory impairments, limb loss, autism, epilepsy, post-traumatic stress disorder, multiple sclerosis, and the effects of strokes, cancer, Parkinson's disease, and other illnesses. The diversity of these communities mirrors the diversity of the physical world. This diversity encompasses situations whose classification as a "disability" is up for debate, as well as those that have been present since birth (congenital disabilities), acquired later in life (disabilities due to illness or accidents), and acquired later in life (acquired disabilities) (for instance, deafness and autism) (Boellstorff, 2022).

Even though these concerns regarding the employment of individuals with disabilities have been argued for a long time and are frequently brought up in conversation, they have not yet been satisfactorily addressed. (Mustaffa, Halim, Ahmad, Ishak & Johari, 2020). According to Bahtiar and Syed Marzuki (2022), people with disabilities continue to be excluded in many areas, particularly in employment settings. Disabled people experience higher unemployment rates, economic inactivity, and lack of social protection compared to their non-disabled peers (Abu Talib et al., 2019). It is supported by Bahtiar and Syed Marzuki (2022) that employment rates of people with disabilities are high due to their physical and mental incapability. Various factors can account for this situation, with one being the unstable economic conditions within the country, resulting in intense competition for employment opportunities (Kasuma et al., 2019). Thus, entrepreneurship can be an attractive option for people with disabilities who may face challenges in the traditional workforce. It is supported by findings from a systematic literature review conducted by Mota, Marques, and Sacramento (2020); those who are disabled and face limitations in their job search may find that other career routes, such as entrepreneurship and self-employment, are available to them. It has been shown that disabled persons who opt to launch their own companies help dispel the myth that disabled people are unable to hold down jobs, which is a significant step in the right direction. People with disabilities becoming business owners and running their own companies is one potential response to the issue of low rates of participation in the labour market (Györi, Svastics, & Csillag, 2019). As defined by Kašperová (2021), disabled entrepreneurs are self-employed or business owners with long-term impairments or health conditions. Furthermore, it is recommended that self-employment be used more frequently to assist in the integration of people with disabilities because it would provide them with paid work and allow

them to be self-sufficient, thereby overcoming widespread socioeconomic situations such as unemployment, underemployment, or counting only on income from a disability pension or subsidy. Moreover, it would provide them with paid work and be able to help integrate people with disabilities. (Ashley & Graf, 2018; Ostrow, Nemeck & Smith, 2018; Wiklund, Hatak, Patzelt & Shepherd, 2018).

In conclusion, disabled entrepreneurship can be a challenging but rewarding path. While entrepreneurship offers many benefits, such as independence, flexibility, and the opportunity to create innovative solutions, disabled entrepreneurs may face unique challenges. Some of the main challenges that disabled entrepreneurs may face include:

Financial

Financial challenges are a major obstacle for disabled entrepreneurs. Obtaining the necessary financial resources is the primary challenge for people with disabilities, as it is for all individuals. (Martínez-León, Olmedo-Cifuentes, & Nicolás-Martínez, 2019). Their disability may cause them to perceive a greater likelihood of failure and lower levels of self-efficacy, making it more challenging to acquire financing for their project (Martínez-León et al., 2019). Furthermore, according to studies, disabled entrepreneurs frequently rely on personal savings, family and friends, and government assistance programmes to finance their businesses, which can be inadequate and unreliable.

The fact is that any disability, no matter the level of severity, needs medical care, which costs money (López, Duran, Alonso, Martinez, Espallargues, & Benavides, 2014). In addition, for disabled entrepreneurs, the high expense of accommodations and assistive technology presents a financial barrier. Many impairments necessitate costly and difficult-to-obtain specialised equipment, software, or adaptations to the physical workspace. Individuals with hearing impairments might need hearing aids or captioning services, and those with mobility disabilities would require wheelchairs, ramps, or accessible cars. These accommodations can be costly, making it difficult for disabled entrepreneurs to afford them. As a result, they may miss out on crucial learning and business growth opportunities. All this, along with the low rates of disabled people getting jobs, means their economic level is low. This makes it harder for them to get the money they need to start the business they want to start. It also makes it difficult for them to get funds from outside sources since struggling financially doesn't help them earn money to start their business project (De Klerk, 2008). The disabled entrepreneur crucially needs this support to start and sustain their business.

In conclusion, financial challenges are a significant barrier for disabled businesses. These challenges are worsened by the difficulty in obtaining conventional funding sources, the high cost of modifications and assistive technology, the scarcity of business networks, and the absence of mentorship. In order to overcome these challenges, a deliberate effort must be made to encourage disabled entrepreneurs' inclusion and involvement in the mainstream business community, as well as the creation of specific laws and programs to meet their financial needs.

Social Support

With regard to creating their job via entrepreneurship, disabled entrepreneurs must be able to harmonize two further factors, namely, informal or formal support and obstacles encountered during the process of starting a business (Mota et al., 2020). Individuals with disabilities frequently face social isolation, discrimination, and negative attitudes, which can limit their access to essential entrepreneurial social networks and resources. The lack of access to business networks and mentorship is one of the primary social support challenges faced by disabled entrepreneurs. These networks and mentorship opportunities can provide valuable business planning, marketing, and financing information and advice. Nevertheless, entrepreneurs with disabilities may be excluded from these networks due to social isolation, low visibility, and negative stereotypes. As a result, they may miss out on crucial learning and business growth opportunities. Furthermore, particularly during the initial stages of business development, entrepreneurs are compelled to thoroughly understand the intricacies of their ventures which demands them to remain receptive and adaptable to any alterations in their environment (Wee et al., 2019)

Therefore, experts stress the importance of social support (friends and family) to the disabled individual, as this supports conditional access to the financial capital of entrepreneurs (Brüderl & Preisendorfer, 1998; Jammaers & Zanoni, 2018; Rizzo, 2002). However, social support is more than financial aid (Esquivel, 2010; Saxena and Pandya, 2018). For disabled entrepreneurs, the moral support of the family or the people in their social environment is considered even more influential than having the financing for the project. This is because most of them have low self-esteem, and this type of support is fundamental (Esquivel, 2010). However, their social network tends to be smaller, where family members interact, the paid staff that works for them in their businesses, and those with whom they reside (Lippold & Burns, 2009). Also, disabled people are more likely to have fewer families (Olsen & Clarke, 2003) or to question having children. Considering that social relationships are valuable to support the entrepreneurial process, the social situation of the disabled individual is a disadvantage compared to the non-disabled (Renko et al., 2016). (Martínez-León et al., 2019) family support is essential for a disabled entrepreneur to move forward (Martínez-León et al., 2019). It would be a fundamental measure for disabled entrepreneurs to encourage support from family members and the rest of society. Perhaps family

members or friends who could freely help the entrepreneur at the beginning of his business could be compensated with tax incentives. Besides, it could also be interesting that investing in companies created by people with disabilities decrease as a donation to a social cause (Martínez-León et al., 2019). The lack of access to peer support and role models is a further social support challenge for disabled entrepreneurs. Peer support can offer emotional and practical assistance, as well as opportunities for collaboration and partnership. However, disabled entrepreneurs may find locating peers with similar experiences and interests difficult, primarily if they reside in rural or remote areas. Similarly, disabled entrepreneurs may lack visible role models who have overcome comparable obstacles and achieved entrepreneurial success. According to Ahmad Rofo and Syed Marzuki (2022), these supports are crucial to reducing and limiting discrimination against disabled entrepreneurs.

Lastly, entrepreneurs with disabilities may encounter negative attitudes and stereotypes from potential customers, investors, and business partners. These attitudes can diminish their credibility, self-assurance, and motivation and restrict their access to markets and resources. For example, disabled entrepreneurs may be perceived as less capable, less productive, or less reliable than non-disabled entrepreneurs. Likewise, their businesses may be viewed as less profitable or less competitive than non-disabled individuals. A concerted effort is required to promote the inclusion and participation of disabled entrepreneurs in the mainstream business world in order to address these social support issues. There are various approaches to encourage social inclusion in disabled society (Bahtiar and Syed Marzuki, 2022). This includes the development of policies and programmes to support their access to business networks and mentorship, peer support, and role models, as well as initiatives to combat negative attitudes and stereotypes regarding disability. To drive change and create a more inclusive and supportive entrepreneurship ecosystem, it also requires the active participation and leadership of disabled entrepreneurs and their allies and advocates.

The literature on disability entrepreneurship emphasizes the importance of identifying and addressing the particular possibilities and problems that aspiring entrepreneurs with impairments confront. Additional study is needed in order to create and put into practice effective policies, programs, and interventions that encourage the involvement and success of disabled entrepreneurs in the mainstream entrepreneurship ecosystem.

III. Methodology

The literature review is essential to academic research (Xiao and Watson, 2017). An effective and well-conducted review as a research method produces a strong foundation for progressing knowledge and enabling theory development (Mota, Marques & Sacramento, 2020). As scientific inquiries, literature reviews should be valid, reliable, and repeatable (Xiao & Watson, 2017). A successful review involves three major stages: planning the review, conducting the review, and reporting the review (Kitchenham & Charters, 2007). Because no database includes the complete set of published materials, a systematic literature search should be drawn from multiple databases (Xiao & Watson, 2017). This paper uses two reliable databases: Scopus and Web of Science (WoS). The keywords for the search should be derived from the research questions (Xiao & Watson, 2017). These essential terms and the related terms give information about significant ideas found in several areas. Understanding the keywords and phrases search assists in the accurate search for previous studies. Thus, table 1 identifies the key search term for this paper.

Table 1 Key Search Terms

Category	Term Search
Challenges	Threats, barriers, challenges
Disability	Impairment, disabilities
Entrepreneur	Self-employment, business owner

The systematic review mainly aims to collect as much as possible on information related to the challenges faced by disabled people to be entrepreneurs, following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. This study reports the steps followed in the PRISMA checklist to minimize the risk of bias. This section will explain the systematic review process, including resources or databases used, screening, and selecting relevant articles for the present study.

Resources

A comprehensive search from two reliable databases, Scopus and Web of Science (WoS), to identify articles related to the topic. WoS is recognized as one of the largest databases, comprising more than 33,000 journals

with more than 256 disciplines, including subjects related to environmental studies, interdisciplinary social sciences, behavioral studies, economics, and psychology. It included over 100 years of complete back record and reference information governed by Clarivate Analytics and ranked them by three different measures: citations, papers, and citations per paper (Shaffril, Krauss, & Samsuddin, 2018). In addition, Scopus is another extensive database. Scopus indexed over 14,000 social science research from 4000 publishers, stating it is the "largest abstract and indexing database ever built" (Bar-Ilan, 2008). Moreover, Scopus is an exceptionally far-reaching database covering various disciplines, including science, finance, behavior, and psychology. Hence, the selection of these two databases made this study relevant and justified.

Systematic Review Process for Selecting Articles

From 155 articles, ten final samples were selected that correspond to the criteria applied. Subject headings and key terms were searched related to disability and challenges of the entrepreneur with disabilities. All items in each search category were combined with the Boolean operator "OR," then categories were combined with the Boolean operator "AND" all derivatives of the word. The following inclusion and exclusion criteria were applied to select articles for this review. Eligibility criteria included (1) a study population of entrepreneurs with disabilities and (2) an empirical study with at least one outcome focusing on a challenge for entrepreneurs with disabilities. Articles that are excluded are: (1) were not peer-reviewed (e.g., opinion, editorial, grey literature, reports); (2) focused on employment of people with disabilities.

During the initial search in Scopus, 149 articles were identified for potential inclusion in this review (see Fig. 1). Filtered articles' titles and abstracts were reviewed for inclusion. Sixteen abstracts did not meet the inclusion criteria. Eight studies met the inclusion criteria. After removing the duplicates and full access eligibility for WoS, two final samples were finalized. Therefore, there are a total of 10 final samples from both databases.

Table 2 Research Setting

Steps	Filter	No. Of Scopus Publication	No. Of WoS Publication
1	Scopus = TITLE-ABS-KEY (("CHALLENGES" OR "THREATS" OR "BARRIERS") AND ("DISABLED" OR "DISABILITY" OR "DISABILITIES" OR "IMPAIRMENT" OR "INTELLECTUAL IMPAIRMENT" OR "PHYSICAL DISABILITIES" OR "SPECIAL NEEDS") AND ("ENTREPRENEUR" OR "SELF-EMPLOYED" OR "SELF-EMPLOYMENT" OR "SELF EMPLOYMENT" OR "BUSINESS OWNER")) WoS = TI=(("CHALLENGES" OR "THREATS" OR "BARRIERS") AND ("DISABLED" OR "DISABILITY" OR "DISABILITIES" OR "IMPAIRMENT" OR "INTELLECTUAL IMPAIRMENT" OR "PHYSICAL DISABILITIES" OR "SPECIAL NEEDS") AND ("ENTREPRENEUR" OR "SELF-EMPLOYED" OR "SELF-EMPLOYMENT" OR "SELF EMPLOYMENT" OR "BUSINESS OWNER"))	149	6
2	Restricted: Process by the language = English Research area = Open Access SCOPUS = TITLE-ABS-KEY (("CHALLENGES" OR "THREATS" OR "BARRIERS") AND ("DISABLED" OR "DISABILITY" OR "DISABILITIES" OR "IMPAIRMENT" OR "INTELLECTUAL IMPAIRMENT" OR "PHYSICAL DISABILITIES" OR "SPECIAL NEEDS") AND ("ENTREPRENEUR" OR "SELF-EMPLOYED" OR "SELF-EMPLOYMENT" OR "SELF EMPLOYMENT" OR "BUSINESS OWNER")) AND (LIMIT-TO (SUBJAREA , "SOCI") OR LIMIT-TO (SUBJAREA , "BUSI") OR LIMIT-TO (SUBJAREA , "ECON")) AND (LIMIT-TO (DOCTYPE , "ar") OR LIMIT-TO (DOCTYPE , "cp")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (OA , "all"))	24	6

	WoS =		
3	Titles and abstracts screened (articles excluded)	16	1
4	Full-text articles assessed for eligibility (articles excluded)	0	2
5	Identification of overlapping publications (articles excluded)	0	1
6	Final sample after analysis of articles	8	2

IV. Results

The article with the highest citations on both Scopus and Web of Science (WoS) databases is "Entrepreneurial Entry by People with Disabilities," written by Renko, Harris, & Caldwell (2016). To date, the total citations are 57. In this paper, the authors aim to investigate the effect of disability on progress in the start-up process. However, in WoS, the most cited article is "Long and Winding Road? Barriers and Supporting Factors as Perceived by Entrepreneurs with Disabilities" by Csillag, Gyori, and Svastics (2019), with eight citations. This paper aims to explore and analyze the barriers entrepreneurs with disabilities (EWD) face when establishing their enterprises, as well as the supporting factors in starting and running a business.

V. Discussion

Differently abled business owners exhibit similar challenges to non-disabled business owners. However, starting a business while having a disability might be particularly difficult. They might continue to face unique obstacles that can majorly worsen and demotivate their attempts to venture into entrepreneurship. Based on previous studies, the challenges include physical barriers, health risks, financial, social, and personal issues, regulations, business knowledge, market prejudice, government support, and many more. It can be seen in Table 3, the compilation of filtered journals related to the challenges of disabled entrepreneurs. The table shows that most authors agree that financial and social challenges are the major obstacles for disabled entrepreneurs to start a business.

In the financial challenges, disabled entrepreneurs face difficulties obtaining funding, the high cost of medications and aids due to their illness, low economic level, expensive working environment to set up, and others. Due to this, it worsen their ability in entrepreneurship. However, according to Ahmad Rofe and Syed Marzuki (2022), based on the data gathered, less than 1000 disabled entrepreneurs received immediate financial assistance from government agencies to start an entrepreneurship venture. Therefore, the government and related agencies need to look into the details of the monetary aid that should be given to disabled entrepreneurs. It could help them be more competitive in business with suitable guidance and assistance.

For social support, entrepreneurs with disabilities often encounter discrimination and negative attitudes from the community, difficulties in accessing networks, limited family support, and other challenges that can hinder their essential entrepreneurial development. Those in close proximity to entrepreneurs with disabilities should play a crucial role in guiding and supporting their businesses (Saxena & Pandya, 2018). As a community, we need to come together and provide social support to disabled entrepreneurs to foster an environment of inclusivity, empowerment, and equal opportunity.

Difficulties and challenges could not be avoided. However, with proper support and help, it is anticipated that they should be more robust and persistent. Challenging and discriminating conditions indirectly train people to overcome obstacles when pursuing entrepreneurship.

Table 3: The Challenges of Disabled Entrepreneurs

Author	Title	Challenges	Methodology
Mansor, Tasnim, Alias, Norman, & Dasiman (2023)	Disabled But Determined: Challenges Faced by Entrepreneurs in Selangor, Malaysia During The Covid-19 Pandemic	1. Restricted movement 2. Financial burden 3. Health risk	Semi-Structured Interview
Csillag, Gyori & Carmen (2019)	Long and winding road? Barriers and supporting factors as perceived by entrepreneurs with disabilities	1. Financial 2. Personal 3. Social Environment 4. Economics	Semi-Structured Interview

Maria Norstedt Per Germundsson (2022)	Self-Employment for People with Disabilities: Barriers to and (Im)possibilities in Starting and Running Their Own Business	<ol style="list-style-type: none"> 1. The conditions of the group 2. Inflexible and contradictory regulations 3. Financial risk-taking 4. Networks 	In-depth Interview
Laysha, Jane, Morgan, & Crystal (2021)	Supporting business owners with psychiatric disabilities: An exploratory analysis of challenges and supports	<ol style="list-style-type: none"> 1. Business Finances 2. Personal Issues 3. Taxes 4. Business knowledge 5. Accessing Resources 6. Legal missteps 7. Cultural limitations 8. Finding and hiring personnel 9. Compliance with zoning, filing, and local laws 10. Income limitation due to public benefits 	Web-based survey
Ng & Arndt (2019)	"I never needed eyes to see": Leveraging extreme challenges for successful venture creation	<ol style="list-style-type: none"> 1. Economic 2. Socio-Cultural 3. Cognitive 4. Physical and emotional 	Interpretive case study
Uddin & Jamil (2015)	Entrepreneurial Barriers Faced by Disabled in India	<ol style="list-style-type: none"> 1. Market prejudice 2. Business contacts 3. Access to finance 4. Experience 5. Role models 6. Self-belief 7. Government support 	Questionnaire
Ari Agung Prastowo, Hanny Hafiar, Yanti Setianti, and Yustikasari (2021)	Disability Entrepreneurs' Responses to Public Communication During the Pandemic	<ol style="list-style-type: none"> 1. Environmental stigma 2. Limited capital 3. The socioeconomic condition of the community that is currently in decline 4. Knowledge and technological capabilities related to Internet marketing 5. Paying employees in full when working time is designed part-part-time/in rotation 	Case study
Owalla, Vorley, Coogan, Smith & Wing (2021)	Absent or Overlooked? Promoting diversity among entrepreneurs with public support needs	<ol style="list-style-type: none"> 1. Perceptions and Experiences of discriminations 2. Access to networks 3. Exposure, awareness, and identification 4. Support needs 	Focus group and semi-structured Interview
Renko, Harris & Caldwell (2016)	Entrepreneurial entry by people with disabilities	<ol style="list-style-type: none"> 1. Economics 2. Educational 3. Cultural 4. Attitudinal 	Telephone Interview
Yamamoto & Olson (2016)	Self-Employment Success and Challenges: Perspectives of Vocational Rehabilitation Clients and Counselors	<ol style="list-style-type: none"> 1. Relationship dynamics 2. System Mechanics 3. Social Identities 	In-depth Interview

VI. Limitations and Future Research

Overall, there is a strong need for more rigorous research on the challenges of entrepreneurs with disabilities.

In the past decade, entrepreneurship research has evolved with the contribution of different scholars, but there is a lack of studies that focus on entrepreneurship with disabilities (Saxena & Pandya, 2018). There are several limitations to this review. First, limited articles in specific databases and search terms were selected for the search strategy. It may have limited the ability to find relevant publications. Second, policies, tax incentives, and societal attitudes toward people with disabilities vary greatly by country and time. Therefore, the findings should be interpreted accordingly. Finally, the chosen articles were published in English and peer-reviewed journals; thus, some publications may have been missed.

In the studies that have been reviewed, there are several limitations identified. Firstly, it employed specific key terms of challenges and disabled entrepreneurs in the study which resulted in a limited search. While it adequately addresses the subject matter, it requires further refinement to target a highly specific and focused topic. Generally, literature extensively covers the challenges faced by entrepreneurs. However, when considering disabled entrepreneurs, there is a noticeable limitation of discussion on this topic. Secondly, the study needs to be more specific on the types of disability as different disabilities lead to different challenges which is relevant and interesting to study.

VII. Conclusion

It can be concluded the studies on the challenges of disabled entrepreneurs are limited, especially in the Malaysia setting. The systematic review on the challenges faced by disabled entrepreneurs provides a comprehensive understanding of the unique obstacles and barriers they encounter in the entrepreneurial landscape. It is known the challenges are more than financial and social support. Not only that, but disabled entrepreneurs face regulations, networking, access to resources, and many more obstacles. This study is expected to contribute to all related parties, such as government, agencies, policymakers, and industries, to reduce the imbalance of resource allocations and unfairness. Active roles from all parties must be highlighted in enhancing the disabled entrepreneur's business activities and consequent impacts on society (Mota et al., 2020). The related agencies must get involved and concerned with the problems among disabled entrepreneurs. For instance, government could work together with financial institution to guide initiatives aimed at enhancing the accessibility of funding and financial resources for disabled entrepreneurs. This will help the disabled entrepreneur to be more independent and contribute significantly to the industry. Furthermore, NGO and other related agencies could gain insights into these challenges and establish networking opportunities and support groups tailored to disabled entrepreneurs which can offer emotional support, shared experiences, and the opportunity to build valuable business connections. By addressing the identified challenges, this study can foster a culture of entrepreneurship that embraces diversity and enables individuals with disabilities to realize their full potential as successful business owners. Hence, it is recommended to conduct future research that encompasses the mentioned aspects, enabling to delve into a broader array of topic on the challenges among disabled entrepreneurs.

Acknowledgments

This research is made possible through the support and courage of the Faculty of Business and Management, Universiti Teknologi MARA. The authors appreciate all the hard work that was put into completing this paper.

Conflict of Interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.

Authors Contributions

Conceptualization, Norliza Saiful Bahry and Nur Liana Kori; Methodology, Norliza Saiful Bahry, Azian Adzmi and Azmi Mat; Formatting; Ainunnazlee Mohd Ali; Similarity; Azmi Mat. All authors have read and agreed to the published version of the manuscript.

References

- Abu Talib, R. I. , Sunar, M. S., & Mohamed, R. (2020). Increasing the Representation of People with Disabilities in Industry 4.0: Technopreneurship, Malaysia Perspectives. In *Science and Technologies for Smart Cities: 5th EAI International Summit, SmartCity360, Braga, Portugal, December 4-6, 2019, Proceedings* (pp. 463-473). Springer International Publishing.
- Ashley, D., & Graf, N. M. (2018). The process and experiences of self-employment among people with disabilities: A qualitative study. *Rehabilitation Counseling Bulletin, 61*(2), 90-100.

- Bahtiar D. S. & Syed Marzuki S. Z. (2022). Customer Retention Among the Patrons of Food Service Providers Through Social Communication by Person with Disabilities: A Review. *ASEAN Entrepreneurship Journal*, 8(3), 1-7.
- Bar-Ilan, J. (2008). Which h-index?—A comparison of WoS, Scopus, and Google Scholar. *Scientometrics*, 74, 257-271.
- Boellstorff, T. (2022). The opportunity to contribute: Disability and the digital entrepreneur. In *Research Handbook on Disability and Entrepreneurship* (pp. 262-278). Edward Elgar Publishing.
- Brüderl, J., & Preisendörfer, P. (1998). Network support and the success of newly founded businesses. *Small business economics*, 10, 213-225.
- Csillag, S., Gyori, Z., & Svastics, C. (2019). Long and winding road? Barriers and supporting factors as perceived by entrepreneurs with disabilities. *Journal of Enterprising Communities: People and places in the global economy*, 13(1/2), 42-63.
- De Klerk, T. (2008). Funding for self-employment of people with disabilities. Grants, loans, revolving funds, or linkage with microfinance programmes. *Leprosy review*, 79(1), 92-109.
- Györi, Z., Svastics, C., & Csillag, S. (2019). Push and pull motivations of entrepreneurs with disabilities in Hungary. In 7th International OFEL Conference on Governance, Management and Entrepreneurship: Embracing Diversity in Organisations. April 5th-6th, 2019, Dubrovnik, Croatia (pp. 351-366). Zagreb: Governance Research and Development Centre (CIRU)
- Jammaers, E., & Zanoni, P. (2018, July). Unexpected entrepreneurs: Entrepreneurs with disabilities' embodied identity struggles. In *Academy of Management Proceedings* (Vol. 2018, No. 1, p. 13887). Briarcliff Manor, NY 10510: Academy of Management.
- Kašperová, E. (2021). Impairment (in) visibility and stigma: how disabled entrepreneurs gain legitimacy in mainstream and disability markets. *Entrepreneurship & Regional Development*, 33(9-10), 894-919.
- Kasuma, J., Sapene, M. K., Naimullah, B. S. S., Abdul Rahman, D. H. A., & Adenan, M. A. B. (2019). Personal Capabilities and Social Factor towards Entrepreneurial Intention: Empirical Evidence of Science and Technology Undergraduate Students. *Journal of International Business, Economics and Entrepreneurship*. 4 (1), 35-41.
- Kategori OKU (2021) Jabatan Kebajikan Masyarakat.
<https://www.jkm.gov.my/jkm/index.php?r=portal/contentmenu&id=WjdtTnluUS9QY0ZpMTRnVXNI Z1ISZz09>
- Kitchenham, B., & Charters, S. (2007). Guidelines for performing systematic literature reviews in software engineering.
- Laporan Statistik (2019). Jabatan Kebajikan Masyarakat.
https://www.jkm.gov.my/jkm/uploads/files/pdf/laporan_statistik/FINAL%20Web%20Upload%20-%20Laporan%20Statistik%202019.pdf
- Lippold, T., & Burns, J. (2009). Social support and intellectual disabilities: A comparison between social networks of adults with intellectual disability and those with physical disability. *Journal of Intellectual Disability Research*, 53(5), 463-473.
- López, M. A., Duran, X., Alonso, J., Martínez, J. M., Espallargues, M., & Benavides, F. G. (2014). Estimating the burden of disease due to permanent disability in Spain during the period 2009-2012. *Revista Española de Salud Pública*, 88(3), 349-358.
- Ng, W., & Arndt, F. (2019). "I never needed eyes to see": Leveraging extreme challenges for successful venture creation. *Journal of Business Venturing Insights*, 11, e00125.
- Nicolás, C., Rubio, A., & Fernández-Laviada, A. (2018). Cognitive determinants of social entrepreneurship: Variations according to the degree of economic development. *Journal of Social Entrepreneurship*, 9(2), 154-168.
- Norstedt, M., & Germundsson, P. (2022). Self-employment for people with disabilities: Barriers to and (in) possibilities in starting and running their own business. *Scandinavian Journal of Disability Research*, 24(1), 239-252.
- Ahmad Rofe N. A., Syed Marzuki S. Z. (2022). Person with Disabilities and Business Sustainability Factors in Malaysia: A Review of Literature. *ASEAN Entrepreneurship Journal*, 8(2), 1-9.
- Martínez-León, I., Olmedo-Cifuentes, I., & Nicolás-Martínez, C. (2019). Entrepreneurship of people with disabilities in Spain: Socioeconomic aspects. *Suma de negocios*, 10(SPE22), 42-50.
- Mota, I., Marques, C., & Sacramento, O. (2020). Handicaps and new opportunity businesses: what do we (not) know about disabled entrepreneurs?. *Journal of Enterprising Communities: People and Places in the Global Economy*, 14(3), 321-347.
- Mansor, M. N. M., Tasnim, R., Alias, R., Norman, A. M. M., & Dasiman, R. (2023). Disabled But Determined: Challenges Faced by Entrepreneurs In Selangor, Malaysia During The Covid-19 Pandemic. *Malaysian Journal of Public Health Medicine*, 23(1), 65-71.

- Mustaffa, C. S., Halim, H., Ahmad, J., Ishak, Q., & Johari, N. A. (2020). Disability and poverty: a review on social entrepreneurship opportunities for persons with disabilities in Malaysia. *Albukhary Social Business Journal*, 1(2), 1-11.
- Olsen, R., & Clarke, H. (2003). *Parenting and disability*. Policy Press.
- Ostrow, L., Nemecek, P. B., & Smith, C. (2019). Self-employment for people with psychiatric disabilities: advantages and strategies. *The journal of behavioral health services & research*, 46(4), 686-696.
- Owalla, B., Vorley, T., Coogan, T., Smith, H. L., & Wing, K. (2021). Absent or overlooked? Promoting diversity among entrepreneurs with public support needs. *International Journal of Entrepreneurial Venturing*, 13(3), 231-261 .
- Persons with Disabilities Act 2008 (2014). Laws of Malaysia. <https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/86297/117930/F139356912/MYS86297.pdf>
- Prastowo, A. A., Hafiar, H., & Setianti, Y. (2021). Disability Entrepreneurs Responses to Public Communication During the Pandemic: Case Study about Disability Entrepreneur Strategy through Online Culinary Business during the Covid-19 Pandemic. *Webology*, 18(1).
- Renko, M., Parker Harris, S., & Caldwell, K. (2016). Entrepreneurial entry by people with disabilities. *International Small Business Journal*, 34(5), 555-578.
- Rizzo, D. C. (2002). With a little help from my friends: Supported self-employment for people with severe disabilities. *Journal of Vocational Rehabilitation*, 17(2), 97-105.
- Saxena, S. S., & Pandya, R. S. K. (2018). Gauging underdog entrepreneurship for disabled entrepreneurs. *Journal of Enterprising Communities: People and Places in the Global Economy*.
- Schumpeter J 1911; rpt1934, *The Theory of Economic Development*. Cambridge, MA: Harvard University Press
- Shaffril, H. A. M., Krauss, S. E., & Samsuddin, S. F. (2018). A systematic review on Asian's farmers' adaptation practices towards climate change. *Science of the Total Environment*, 644, 683-695.
- Uddin, M. A., & Jamil, S. A. (2015). Entrepreneurial barriers faced by disabled in India. *Asian Social Science*, 11(24).
- Wee, M., Ahmad, N. H., Sadik, M. Z., Razak, N. A., & Marmaya, N. H. (2019). Coaching Millennial Entrepreneurs in Tourism Industry: A glimpse of Political Skill, *Journal of International Business, Economics and Entrepreneurship*. 4(2),1-7.
- Wiklund, J., Hatak, I., Patzelt, H., & Shepherd, D. A. (2018). Mental disorders in the entrepreneurship context: When being different can be an advantage. *Academy of Management Perspectives*, 32(2), 182-206.
- Xiao, Y., & Watson, M. (2019). Guidance on conducting a systematic literature review. *Journal of planning education and research*, 39(1), 93-112.
- Yamamoto, S. H., & Olson, D. L. (2016). Self-employment success and challenges: Perspectives of vocational rehabilitation clients and counselors. *Sage Open*, 6(3), 2158244016665892.