

Advancing Independence for Persons with Disabilities: Insights from a Digital Entrepreneurship Training Initiative

Nasrudin Subhi, Khadijah Alavi, Rusyda Helma Mohd, Noremy Md Akhir & Mohd Suhaimi Mohamad

Center for Research in Psychology and Human Well-Being, Faculty of Social Sciences and Humanities, Universiti Kebangsaan Malaysia, 43600 Bangi, Selangor, Malaysia.

Corresponding Author Email: nas2572@ukm.edu.my

To Link this Article: http://dx.doi.org/10.6007/IJARAFMS/v14-i4/24221 DOI:10.6007/IJARAFMS/v14-i4/24221

Published Online: 18 December 2024

Abstract

Persons with Disabilities (PWDs) are often associated with weakness and high dependence on others. However, with proper training and guidance, they can achieve independence and success, just like others. One approach to fostering independence and success among PWDs is through entrepreneurial activities. This paper discusses the outcomes of monitoring the implementation of a digital entrepreneurship training module for micro-entrepreneurs with disabilities (SKIL-TERPRENEUR OKU). This pilot study involved strategic collaboration between UKM, the Yayasan Peneraju Pendidikan Bumiputera, MDEC, and ISM. It adopted a qualitative case study design involving nine physically disabled entrepreneurs who successfully completed the program. Thematic analysis of focus group discussions revealed six emerging themes: (1) fluctuating health conditions, (2) declining motivation, (3) digitalization as a business tool, (4) businesses adapting to current circumstances, (5) partial application of learned skills, and (6) sensitivity to PWD capabilities (bureaucratic challenges). The findings of this study are expected to serve as a foundational model for encouraging more physically disabled individuals to become digital entrepreneurs in the future.

Keywords: Pwd, Digital Entrepreneurship, Qualitative Study, Focus Group Discussion

Introduction

Generally, persons with disabilities (PWDs) are defined as individuals who experience impairments that affect their ability to live a normal daily life. These impairments may involve physical, mental, intellectual, or sensory dimensions. Additionally, PWDs may have multiple impairments that impact various aspects of their lives.

The World Health Organization (WHO, 2001) defines PWDs as individuals experiencing dysfunction in physical, mental, or sensory abilities, resulting in their inability to perform daily activities fully or effectively. In Malaysia, this definition extends to social and environmental factors that influence individual independence. According to the Persons with Disabilities Act

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ACCOUNTING, FINANCE & MANAGEMENT SCIENCES Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

(2008), PWDs are defined as individuals with physical, mental, intellectual, or sensory impairments that prevent them from leading a normal life and participating in society.

In conclusion, the definition of PWD emphasizes that disability is not solely tied to individual conditions but is also shaped by environmental and social factors that can impact their societal functioning. The Social Model of Disability (SMD) asserts that if society is designed to be inclusive and accessible to PWDs, these individuals will not be limited in fully engaging with their surroundings (Barnes, 2019). This model attributes the origins of disability to societal attitudes and physical structures rather than solely to medical conditions. Social disability can hinder social and emotional progress, ultimately reducing the quality of life for PWDs. Hence, PWDs require support and access to resources to enhance their independence and participation in daily life.

Independence is a crucial aspect of the lives of persons with disabilities, playing a significant role in improving their quality of life and enabling them to actively contribute to society. When PWDs are independent, they can take responsibility for their lives, make decisions relevant to themselves, and participate in social and economic activities. Independence not only provides them with self-esteem and confidence but also reduces dependence on others and support systems. Moreover, it helps minimize stigma and discrimination often faced by PWDs, thereby offering them opportunities to showcase their talents and potential. With the right support and access to necessary resources, PWDs can achieve greater independence, build meaningful lives, and engage more actively with society. Can digital entrepreneurship serve as a platform for PWDs to elevate their independence to a higher level?

Digital entrepreneurship refers to conducting business using digital platforms and technologies to create, market, and sell products or services. It involves utilizing digital tools such as websites, social media, mobile applications, and e-commerce channels to reach customers and manage business operations. Digital entrepreneurship offers numerous opportunities, including access to global markets, reduced operational costs, and flexible working arrangements.

For persons with disabilities (PWDs), digital entrepreneurship provides significant benefits. First, it allows them to work from home or suitable locations, minimizing the need for travel, which may be challenging for individuals with limited mobility. Second, digital entrepreneurship enables PWDs to tailor their working hours according to their needs and capabilities, granting them the freedom to balance personal and professional lives. Additionally, online platforms allow PWDs to reach wider audiences and markets without geographical constraints, enabling them to market unique products or services that may not be available locally. Finally, digital entrepreneurship fosters independence and self-confidence among PWDs, empowering them to take control of their lives and contribute actively to the economy.

Research from the past six years has highlighted significant advancements in the use of digital platforms for empowering PWDs. For instance, adaptive technologies like voice-to-text and screen readers have drastically improved accessibility for digital entrepreneurs with visual and motor impairments (Kerdar et al., 2024). Additionally, social media platforms have

Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

emerged as powerful tools for community building and market expansion, enabling PWDs to establish niche markets effectively (Sweet et al., 2020). This paper aims to discuss the monitoring outcomes of a digital entrepreneurship training module for micro-entrepreneurs with disabilities in efforts to enhance their independence.

Methodology of Research

This study is part of a larger research initiative known as the Micro-Entrepreneur Skills Enhancement Training Module for Persons with Disabilities (Skil-Terpreneur OKU), aimed at increasing their income sources. Initially, 11 participants were involved, consisting of 10 males and one female, all with physical disabilities but cognitively capable. However, two participants withdrew—one due to discomfort in sharing business profit and loss during the monitoring phase, and the other to focus on full-time education. The final analysis included nine participants, with six from Selangor, two from Pahang, and one from Johor. Regarding business types, four participants engaged in food-related businesses, four in services, and one in retail.

Participants were divided into small groups to facilitate monitoring. Four groups were formed, each mentored by a researcher acting as a mentor. Each group had its own WhatsApp group for communication and monitoring. The participants attended three workshops on digital business, with at least three months between each session. Mentors collected monthly sales and profit data, compiled for further analysis by the lead researcher.

At the end of each phase, researchers conducted focus group discussions to gather feedback on strategies to enhance sales after attending the program. These discussions were recorded with informed consent, transcribed, and analyzed using thematic analysis, as proposed by Braun and Clarke (2006). Researchers repeatedly reviewed transcripts to identify themes, which were refined through iterative categorization until final findings were obtained.

Results and Discussion

Through thematic analysis conducted on focus group discussions, six themes emerged, namely (1) uncertain health status, (2) rapidly declining motivation levels, (3) digitalization as a business 'tool', (4) business may change according to current circumstances, (5) not all knowledge learned is put into practice, (6) being sensitive to the capabilities of the disabled (assistance bureaucracy). In presenting the study findings, pseudonyms will be used to maintain the confidentiality of the study participants.

The first theme is the uncertain state of health. As PWDs, uncertain state of health is a common occurrence especially when born with a comorbidity. When health is affected, it will affect everything an individual is doing. For example, Asy stated that his own challenge is the health factor, which when he is unhealthy will affect his activities including business matters; "As for us PWDs, the health factor. Every person [has their own health issue], no one is perfect. Everyone has their own strengths and weaknesses... So, for me, the challenge is time constraints, health factors..."

Previous studies have found that people with disabilities are at higher risk of developing chronic diseases such as cardiovascular disease, diabetes, and obesity. This

Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

increased risk is due to factors such as limited access to physical activity and lack of access to preventive care (Turk et al., 2020). Compared to non-disabled individuals, people with disabilities often receive more limited preventive health screenings, including cancer screenings, blood pressure checks, and vaccinations, which can delay diagnosis and treatment. This tends to worsen their health conditions. In situations where the health conditions of people with disabilities are like those of non-disabled individuals, additional challenges may arise. These include limited access to health services, economic inequality, and discrimination, all of which contribute to poorer health outcomes.

The second theme is that motivation levels are rapidly decreasing. Everyone has their own level of motivation. This means that everyone has different levels of motivation. This level of motivation may also decrease with age when a person begins to lose their strength. For example, for Faz, he stated that with age his motivation level decreases which is due to his increasingly weak mentality;

Actually, motivation. Because I'm old [self-thought], then I want to do the basic things again, even though we've been doing it for a long time. We've done it before. I must do it from the beginning again. Sometimes our mentality is not strong. For me, that's why we don't execute those things. It's one of our own. We must challenge ourselves. But we're only human, we tend to be demotivated. That's the biggest challenge.

People with disabilities often face challenges in staying motivated due to environmental barriers, social stigma, and physical limitations (Ryan & Deci, 2020). However, intrinsic motivation (personal satisfaction and interest) can drive many to achieve goals, especially in education and employment. Programs that build self-efficacy and foster intrinsic motivation have been shown to improve achievement outcomes.

For the second theme, which is the rapidly decreasing level of motivation, there are three subthemes, namely (1) holding motivational activities in the program/workshop, (2) there needs to be an entrepreneur mentor for monitoring purposes and (3) adding team building activities in the program/workshop. For the first subtheme, which is holding motivational activities in the program/workshop, the average participant agreed that they needed a boost of enthusiasm at the beginning of the program/workshop. This may be because they themselves feel that there is a lack of motivation due to their disabled status, therefore this motivational activity can stimulate themselves to remain motivated throughout the program/workshop. For example, in line with what Faz said, motivational levels decrease with age. Therefore, he suggested that a motivational program be included at the beginning of the program/workshop to boost the spirit of entrepreneurs so that participants feel fun and enthusiastic to attend throughout the program/workshop;

Maybe later there will be a program, insert a motivational program in the first hour, right, to boost morale... It doesn't take much; 10 minutes is actually ok. Give a talk that ignites the spirit of entrepreneurs. The person who speaks needs to be someone who has energy. There is a burning aura. From the first class, they are excited to come, they want to come tomorrow, they want to come tomorrow.

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ACCOUNTING, FINANCE & MANAGEMENT SCIENCES Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

The second sub-theme is the need for an entrepreneur mentor for monitoring purposes. In other words, apart from mentors from among the researchers, participants felt that an entrepreneur mentor should be appointed since they better understand the duties and responsibilities of an entrepreneur as well as the character that is supported to become a successful entrepreneur. As an entrepreneur mentor, they are responsible for always providing encouragement and stimulation to the participants being mentored;

What entrepreneurs want is push back, meaning we want a mentor who pushes the entrepreneur, ok this month you have to do more, you must get it. Why can't you get it? So, the mentor has to give feedback to...er, we have to give feedback to our mentor... So, he [we] gets a mentor who pushes for his [our] business, every month there must be a target, we must achieve the target... if we have a mentor who pushes, I feel like...er, even in my own business if the mentor sets a target, ok you have to make 50 thousand this month, you must do it. If you can't get it, why? So, I think that gives me the motivation to want... ok, we push ourselves. That's my suggestion (Ara)

The third sub-theme is to add 'team building' activities in the program/workshop. This is because in addition to input in the form of knowledge and skills related to entrepreneurship, participants felt that the element of team spirit was also important to ensure success as a successful entrepreneur; "I think after this if there is a budget, we will do a team building, we will go out..." (Ejal). Social support networks, including family, caregivers, and peers, have a significant influence on the motivation of OKU. Positive encouragement and access to resources from this network often increase motivation to achieve educational and career goals.

Motivation will always fluctuate. However, for people with disabilities, the decline in motivation levels is faster than for normal individuals. Therefore, social support from family, caregivers and friends can significantly influence the motivation levels of individuals with disabilities. It has been identified that emotional and instrumental support is seen as important in maintaining motivation despite facing physical or mental health challenges (Lindeman & Hirvonen, 2020).

The third theme is digitalization as a business tool. In the era of rapid technological advancement, there is no denying that digitalization is an important element in almost every activity in life, including business. Therefore, this theme has given rise to five subthemes, namely (1) the importance of digital marketing, (2) lack of interest in digitalization, (3) business accounting systems are not being received well, (4) limited level of digital understanding, (5) need for specialized energy to handle digital marketing.

The first sub-theme is related to the importance of digital marketing. More and more we can see that digital marketing is becoming more popular and popular. For example, Haz emphasized that digital marketing is important to highlight each company's brand in an effort to increase sales; "For me, what I can say is that digital marketing is important for every company. So, actually this will increase sales, so people will know if we use branding or to advertise our store. He is very helpful."

Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

The second sub-theme is lack of interest in digitalization. Although digitalization is seen as essential in an effort to increase a brand's sales, there are still entrepreneurs who are not interested in digitalization for promotion. This was shared by Ash, who stated that he was not interested in using digital platforms. However, he realized that as a founder, he had to know about using digital platforms to make it easier for him to manage the business he was running; "I'll be honest, I'm not interested in these digital things. But, like it or not, as a founder, I have to learn and also know how to easily manage a business." The same thing was also stated by Ara, who forced herself to learn about digital marketing since as a founder she realized that this matter was important in an effort to promote a brand in increasing sales; "For me, the challenge for myself is like... I'm also like Ash, I'm not interested in the digital field. But as a founder, I have to learn. I have to learn."

The third sub-theme is that business accounting systems are not well received. In running a business, having a reliable accounting system is important. In this study, the business accounting system used was recommended by a digital marketing coach whose services were used in this study. Although the system is good, because the use is seen as complicated for the participants, almost all participants do not use the business accounting system through the application provided; "The accounting section, using the application that UKM [coach's recommendation] provides. But honestly, most of us do not use it... in my opinion, I do not use it either. It means I have another platform" (Ary).

The fourth sub-theme is the limited level of digital understanding. This limited level of digital understanding may be due to participants being less interested in the use of digital marketing which is also related to the perception of the difficulty of managing digital marketing. For example, Ara admitted that her thinking is still old school and more accustomed to conventional methods. In fact, she did not realize that a service can also be marketed digitally just like a service;

Like us, in service, we think that this service does not need to digitize our business, but maybe my mindset is old school. So, from this workshop I also learned, it is not necessary that we only need to digitize products, we have a business... So, what the coach teaches about service, we can also digitize in our business. One of the things I see is that it is more widespread and opens the mind to entrepreneurs. Instead of us not digitizing, we think, "Oh, service needs to be digitized, for what? We don't have goods." For me, that is a wrong assumption. So, after this workshop, when we digitize, we have products, services, then we will get good feedback. We have a physical store, but if we don't digitize, people don't know. Even the local residents don't know what we do, what we sell if we don't digitize, we have a business. That is what I see that has really impacted my business for this program.

The fifth sub-theme is the need for dedicated manpower to handle digital marketing. It seems that the study participants have realized that digital marketing is important for their business, however, at the same time they also admit limitations in mastering digital marketing by giving the reason of time constraints. Therefore, the best method is to have a dedicated individual hired for the purpose of doing digital marketing because marketing needs to be consistent;

If we had a team to do marketing, I think maybe in that program our sales would increase. The factor is that we didn't have time to do it. When we did it, we digitized our product, sales would indeed increase. But what I see in digital, if we don't do it, do it today, don't do it tomorrow, it really won't happen. He wants to be consistent, then he will get that result (Haz).

It is undeniable that in the era of rapid technological advancement, no one can escape or deny it in daily life. In fact, technology is seen as capable of making daily work easier and ultimately providing greater well-being in life. This includes in business matters. The use of assistive technology and digital platforms can increase the motivation of people with disabilities by providing easily accessible tools that allow them to participate in education, social activities and employment, including business (Rodríguez-Fuentes & Hernández-González, 2021). Therefore, people with disabilities must strive to learn and become familiar with the use of assistive technology and digital platforms as the times change. Meanwhile, new training methodologies tailored specifically for PWDs have emerged, focusing on gamification and microlearning. Gamification has proven particularly effective in maintaining engagement and improving skill retention (Boubakri & Nafil, 2024). Microlearning, which delivers content in small, manageable segments, aligns well with the diverse learning needs of PWDs, allowing for more flexibility and adaptability (Cheng & Lai, 2020). Perhaps this new methodology can be used in future training of PWDs in creating more acceptance towards digitalization.

The fourth theme is that businesses may change according to current circumstances. Sometimes a business changes according to current circumstances. This may be because the business selection at the initial stage was not thorough or unable to adapt to the current critical situation. This was shared by Ramli, who originally traded coconuts for use in making coconut shakes. However, during the rainy season, the supply became insufficient for him to market to the wholesale market; "I used to supply coconuts for coconut shakes. The only problem was that, it was the season, the rain problem, the problem was that I wanted to supply to the wholesale market. Time at home was short, tired, high capital, little profit... Change to a service with minimal capital, more profit."

The fifth theme is that not all knowledge learned is put into practice. There is no doubt that knowledge and practice are two different things and it is not easy to combine the two. There are several factors that may cause this to happen, including that the knowledge still feels foreign to practice, that the knowledge is complex and seen as difficult to practice or that the knowledge practiced can not lead to the desired change; "...sometimes knowing a lot of things but not practicing... can make a website quickly, knowledge about BMC... but that is what I do not practice" (Aman). With the limitations that exist in the disabled, the learning method for them must also be according to their ability and capability so that optimal understanding can be achieved. For example, if a class for normal individuals takes two hours, then for the disabled it requires at least four hours of learning.

The last theme is being aware of the capabilities of the disabled (bureaucratic assistance). This is related to the application process for assistance provided. The fact is that most assistance provided does not set different conditions between the normal category and the disabled. However, the fact is that the disabled clearly have shortcomings compared to

Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

other normal individuals both in terms of physical and mental capabilities. Ash gave an example through his own experience where in applying for business assistance he had to prepare a business plan of at least 37 pages. Based on the limitations of the disabled, he felt that such regulations were inconvenient. Therefore, for the disabled, there should be a more friendly way,

...like if we want to ask for help with anything, it's no different from normal people. It's like PMKS [one grant to assist new entrepreneurs], right, we want to ask for the same thing, no different. So, that's a constraint. Maybe PWDs like us, our energy isn't as strong as other people, other PWDs, but we still have our weaknesses. He wants to ask for a business plan of at least 37 pages. Because I'm also a judge for business plans. It's not easy to make a 37-page business plan. So, when we want to ask for help with MARA [an agency that assist the Malays and other natives], the agency is like difficult. It's crazy difficult for me. So, I hope with the 700 PWDs in Malaysia right now, I hope to reduce that challenge for a more positive impact. That means if those people have applied, access for the PWDs will be made easier. Don't compare them to normal people.

Conclusion

This study demonstrates that persons with disabilities (PWDs) have the potential to achieve independence and success through tailored digital entrepreneurship training programs, such as the SKIL-TERPRENEUR OKU initiative. The thematic analysis of this pilot study highlighted critical challenges, including health fluctuations, motivational decline, and adapting businesses to evolving conditions. These findings can serve as a foundation for developing more inclusive and effective training modules, enabling a broader segment of PWDs to leverage digital entrepreneurship as a pathway to greater independence.

Acknowledgements

The authors would like to thank the Yayasan Peneraju Pendidikan Bumiputera (SK-2022-033) for the funding provided to make this study a success.

Vol. 14, No. 4, 2024, E-ISSN: 2225-8329 © 2024

References

- Barnes, C. (2019). Understanding the social model of disability: Past, present and future. In *Routledge handbook of disability studies* (pp. 14-31). Routledge.
- Boubakri, M., & Nafil, K. (2024). Gamification solutions for persons with disabilities: A systematic literature review. *Universal Access in the Information Society*, *23*(4), 789–805.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, *3*(2), 77-101.
- Cheng, S. C., & Lai, C. L. (2020). Facilitating learning for students with special needs: A review of technology-supported special education studies. *Journal of Computers in Education*, 7(2), 131–153.
- Kerdar, S. H., Bächler, L., & Kirchhoff, B. M. (2024). The accessibility of digital technologies for people with visual impairment and blindness: A scoping review. *Discover Computing*, 27(24).
- Lindeman, K., & Hirvonen, N. (2020). Social support and its role in the success of disabled students. *Disability and Society*, 35(2), 245-262.
- Person with Disability Act 2008, *Act 685*. (2008). Malaysia: Percetakan Nasional Malaysia Berhad.
- Sweet, K. S., LeBlanc, J. K., Stough, L. M., & Sweany, N. W. (2020). Community building and knowledge sharing by individuals with disabilities using social media. *Journal of Computer Assisted Learning*, 36(1), 1–11.
- Turk, M. A., McDermott, S., & Owen, R. (2020). The health of people with disabilities in the United States. *Disability and Health Journal*, 13(3), 100882.
- World Health Organization. (2001). *International classification of functioning, disability and health: ICF*. World Health Organization.