

## Exploring Psychosocial Determinants of Business Resilience Among Persons with Disabilities in Malaysia: A Conceptual Paper

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### Abstract

*This research explores the entrepreneurial landscape for persons with disabilities (PWDs), specifically focusing on Malaysia, a country facing a remarkable increase in its disabled population. It examines the varied challenges faced by PWDs and highlights the necessity for a welcoming and enabling ecosystem. By leveraging resilience theory and insights from existing research on entrepreneurial competencies, the study identifies the obstacles PWDs face and proposes strategies for overcoming these barriers. A key emphasis is placed on the dual necessity of handling systemic hurdles and psychosocial factors that affect the entrepreneurial journey of PWDs. The analysis includes psychological and social dimensions: societal attitudes, self-perception, motivation to become a PWD entrepreneur, and practicalities of support networks, all illustrating the intricate interplay in PWD entry into business ownership. Recognition of the necessity for psychosocial components to be incorporated into an integrated approach in order to deliver a biased-free ecosystem fostering entrepreneurship activities among PWDs is advocated by this paper. Building an individualised model to build entrepreneurship competencies in line with the PWDs requires implementing inclusive policies and supportive practices appropriate for them. In conclusion, this research promotes a collaborative initiative to develop an entrepreneurship ecosystem that actively remotes the challenges PWDs face. It seeks to create an environment that encourages participation and magnifies their contributions, benefiting the broader community.*

**Keywords:** *Entrepreneurial Resilience, Persons with Disabilities, Psychosocial Factors, Entrepreneurial Competencies.*

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## INTRODUCTION

A 2023 World Health Organization report revealed that 1.1 billion people, or 15% of the global population, are living with disabilities. This trend is mirrored in Malaysia, where the number of persons with disabilities (PWDs) continues to rise (Dwivedi et al., 2023). PWDs often struggle with securing employment or starting businesses, leading to dependency on others. Studies show that disabilities can hinder PWDs from performing tasks, which makes employers hesitant to hire them due to concerns about productivity or workplace accommodations (Nasrul et al., 2022). Furthermore, many PWDs experience self-esteem issues and lack support from their families or communities, which contributes to unemployment (Balila, Laborde, & Yap, 2023). This lack of opportunities places PWDs among Malaysia's impoverished population.

In response, the Malaysian government allocated funds in Budget 2023 to support marginalized groups like PWDs, with the Department of Welfare identifying those in need. However, a gap remains in understanding the psychosocial

challenges and skills PWDs need to succeed in entrepreneurship. While there has been some research on entrepreneurship in Malaysia, it mainly focuses on students, rural areas, and women, leaving PWDs underexplored (Hundenborn, 2021; Maznorbalia et al., 2022; Campbell, 2023).

Equal employment opportunities are crucial for promoting fairness and eliminating workplace discrimination (Babik & Gardner, 2021). The Federal Constitution of Malaysia protects the rights of PWDs through the Persons with Disabilities Act 2008 (Act 685), which mandates non-discriminatory employment practices regardless of disability, gender, race, or age (Abbasianchavari & Moritz, 2021). Employers must also create inclusive work environments and provide accommodations to ensure PWDs can perform effectively (Zulmi et al., 2021).

Poverty is a significant challenge in Malaysia, particularly for the Bottom 40% (B40) income group, which includes individuals and families earning below RM4,850 per month (Ngah et al., 2022). PWDs face additional barriers to financial independence and are disproportionately represented within this group (Ngah et al., 2024; Sampath, 2024). Despite governmental efforts to reduce poverty through employment initiatives, limited research has been conducted on the intersection of psychosocial and business resilience among PWDs. In addition to physical and social challenges, PWDs face psychological barriers that may prevent them from pursuing entrepreneurship (OECD, 2020).

The concepts of business resilience and psychosocial resilience are often seen as distinct but are both essential for the sustainability of organizations. Psychosocial resilience refers to the ability to handle stress and change, focusing on mental health and social support (Williams & Kemp, 2019), while business resilience involves an organization's ability to adapt to disruptions and continue operations (Cyrus L., 2022). The intersection of these two areas highlights a research gap: the influence of psychological well-being on business resilience. Understanding how mental health and social networks contribute to business continuity could offer critical insights into creating more robust resilience frameworks.

Chadwick and Raver (2020) advocate for the integration of human factors into business resilience planning, aligning with studies on psychosocial and organizational resilience (Denckla et al., 2020; Hartmann et al., 2022; Sarkar & Hilton, 2020; Hadjielias et al., 2022). Combining psychosocial and business resilience can foster a comprehensive framework for organizational adaptability. However, the role of these resilience factors in helping PWDs navigate entrepreneurial challenges is often overlooked. This study aims to fill that gap by exploring an inclusive entrepreneurship model that focuses on resilience mechanisms as a pathway for PWDs to achieve financial independence and economic participation.

## LITERATURE REVIEW

### Entrepreneurship and PWDs

Malaysia is actively pursuing its goal of becoming a developed nation and is making notable strides in modernisation and urban development. It is crucial to remember, nonetheless, that PWDs in Malaysia still experience inequalities in society, as recent studies by Abd Samad et al. (2021), Pérez-Macías et al. (2022), Sharpe et al. (2021), and Ngah et al. (2023) have demonstrated. PWDs are indeed one of Malaysia's most marginalised minorities, according to Mustaffa et al. (2020). The Malaysian Department of Statistics reported that as of January 2023, there were 637,537 PWDs registered in the nation. Table 1 shows how these individuals are categorised according to the particular disability they have.

Table 1: Statistics of Categories of Disabilities

Category of Disability	Number	%
Vision	55,240	8.66%
Hearing	42,652	6.69%
Speech	3,397	0.53%
Physical	219,218	34.39%
Learning	235,731	36.98%
Mental	52,412	8.22%
Various	28,887	4.53%

Total	637,537	100%
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Source: Department of Statistics, Malaysia (2022)

Approximately 36.98% of the population have learning disabilities, closely followed by physical disabilities affecting 34.39% (219,218 individuals), which is the focus of this study. Significant parts of the community also have mental and visual disabilities, underscoring the significance of easily accessible information and comprehensive mental health support. Conversely, the percentages for speech, hearing, and other disabilities are lower, highlighting the necessity of specialised support services and communication accommodations. This distribution underlines the importance of inclusive policies and personalised support to meet the needs of people with various disabilities.

The presence and consequences of this disability on the target population have justified a particular focus on physical disabilities in this research. This focus exists due to the numerous challenges facing disabled people, all of which play an essential role in their experience and social inclusion. For example, some frequently faced challenges, such as transportation issues, accessibility barriers, and public infrastructure requiring upgrading. Although some of these PWD individuals represent the spirit and abilities that are most needed, they face significant hurdles in finding a profession or performing tasks with flourishing support mentality capacities (Naz, 2020; Svidron et al., 2021; Wong et al., 2022). They need to achieve a greater degree of recognition and engagement in the labour market, broadening all forms from entry-level ones to many with lower skills or pay (Krüger & David, 2020). As a result of these employment challenges, entrepreneurship could be one possible economic alternative for survival (Purnomo et al., 2021). This research identifies a crucial gap that can provide direction for formulating better strategies for inclusion, support and empowerment in this area of interest through centering on physical disabilities.

Entrepreneurship offers a flexible work avenue for PWDs in Malaysia, allowing them to adjust to workspaces that meet their specific needs. This flexibility is particularly beneficial for PWDs who may face challenges with public transportation or need regular medical appointments (Smith & Helen, 2023). Entrepreneurship enables PWDs to work remotely, fostering a pro-poor economy that includes their participation. The necessity for customised workspaces is increasingly recognised, with public and private sectors striving for better accessibility. Such workspaces enhance productivity and mental health for PWDs by allowing them to adapt to their environment with minimal modifications, such as wheelchair ramps or specialised software (Chumo et al., 2023; Kamalesh et al., 2023). In some cases, PWDS need to create a work environment tailored to their unique needs.

Despite these opportunities, PWDs face multiple challenges in their startup journey. One of the most significant ones is financial constraints compounded by societal prejudices and the absence of niche-specific finance courses when securing start funding. Often, financial intermediaries are a key factor, albeit an unintended one, usually creating barriers concerning investors or loan applications of PWDs (Tihic 2019; Tikhute et al., 2023). According to Khan et al. (2021), there are not enough known patterns to clarify issues beyond business practices—like market analysis and legislative limits, etc. The personal and social attitudes issues are undermining efficacy of law including 2008 Persons with Disabilities Act. Prejudice and discrimination can have a detrimental impact on PWDs' engagement with activities; hence, the importance of ongoing inclusivity work and attitude change (Andersson & Olofsson, 2023).

Entrepreneurship is a solution to empower PWDs in Malaysia by providing them with economic and social participation but addressing their complexity requires overcoming financial, mentorship, and societal challenges (Ab Kadir et al., 2019; Abd Razak et al., 2023; Hishamuddin et al., 2023). The key to preventing disabled entrepreneurs from reaching their potential in business is creating a hospitable system of support that is learning and responsive enough to address their specific needs.

## Resilience Theory

C.S. Holling, one of the main pioneers in the 1970s, introduced the concept of Resilience Theory (RT). This theory, rooted in multiple disciplines, emphasised the ability of ecological systems to endure disturbances while maintaining key functional traits (Holling, 1973). In psychology, significant contributions were made by Norman

Garnezy and Emmy Werner, who studied at-risk children and demonstrated how resilient individuals can succeed despite adverse conditions (Garnezy, 1991; Werner, 1995).

RT has evolved significantly over time, revealing its applicability beyond psychology, including its relevance to entrepreneurship. This theory is especially pertinent for entrepreneurial disability when studied in the theoretical context that resilience can be unpacked at emergence and explained by risk, protective factors, and adaptations (Masten et al., 2021). Peril factors for PWD entrepreneurs, such as financial complications and social dysfunction, pose significant challenges. However, elements like interpersonal networking sites and supportive, unique features introduce unexpected resilience in the face of these liabilities. Adapting and developing under stress are essential; they maximise the potential of positive outlooks like optimism, which is also reflected in traits like gender-trait self-efficacy (Marliyah, 2023).

In developing resilience-based models using RT, integrating psychological and entrepreneurial skills with cultural responses to PWD entrepreneurs is crucial for addressing adversity and fostering adaptive change. Such models support the sustainability and success of PWD entrepreneurship by employing a rehabilitation framework to clarify the role of adaptive coping strategies influenced by individual traits and external systems. This approach underscores the importance of creating an inclusive and empowering work culture that benefits disabled entrepreneurs and others.

### **PWDs and Entrepreneurial Resilience**

Entrepreneurial resilience, particularly for PWDs, is defined by the ability to recover from setbacks and persist despite adversity. This concept is central to understanding how PWDs navigate the uncertainties inherent in entrepreneurship. Research highlights the unique coping mechanisms PWDs employ to sustain their ventures in dynamic environments. These behaviours provide insights into fostering resilience among entrepreneurs facing similar challenges, ultimately contributing to a more inclusive entrepreneurial ecosystem.

Entrepreneurial resilience among PWDs is affected by a variety of factors. An example of this is that psychological resilience—features like optimism, self-efficacy and proactive abilities to overcome barriers—plays a vital role in whether individuals living with disabilities engage in entrepreneurial activity (Masten et al., 2021; Marliyah, 2023). Studies by Aldianto et al. (2022) present that resilient entrepreneurs embrace adversities as stimuli, sustaining their businesses by learning and innovating from past hardships.

Finally, social support networks play a critical role in improving the resilience of entrepreneurs. PWDs often depend on family, friends, mentors or community resources to meet emotional and practical needs to pursue entrepreneurship. Networks help reduce the effects of economic difficulty and social exclusion, as they are some risk factors for PWD entrepreneurs (Usman & Kusumo Projo, 2021; Engidaw 2022).

Similar literature further highlights the role of adaptive mechanisms and skill gain in reaction to shifting environments. Resilient PWD entrepreneurs are recognised for their capacity to innovate and pivot in order to survive the competitive business environment (Ahmed et al., 2022). Entrepreneurial resilience is not a static construct; instead, it operates as a dynamic process which changes over time as entrepreneurs face and cope with challenging events (Engidaw, 2022).

These insights showed that ER among PWDs involved multiple dynamic interactions between personal attributes, social resources and coping behaviours. Becoming familiar with these issues is crucial in developing strategies in support of PWD entrepreneurs and ensuring they have the opportunity to build a viable, sustainable business.

### **Psychosocial**

This touches on the many complex ways our social and psychological dynamics — psychosocial processes, if you like — influence behaviours and mental health. This describes the interplay of mental states within a single person with the social environment encompassing relationships, cultural norms and societal rules on an individual basis (Na et al., 2022). This is important when dealing with a wide variety of issues, from mental health issues to how best people can acclimate themselves to new sets of life circumstances like the workplace and larger community (Mukhtar, 2020). Research by Castaño et al. (2020), for example, Dirth and Branscombe (2019), in line with Williams and

Kemp (2019), have highlighted the psycho-social section of PWD practices. Also broadcast on television, functional capacity and disability are affected by external obstacles to activity in interaction with personal factors supporting successful coping strategies and resilient professional and social integration. A recent study found that PWDs benefit from targeted psychological therapies and supportive social environments, which enhance their quality of life (Dsouza et al., 2021; Lam & Bianchi, 2019). Conclusions point toward lessons beyond this context on generating spaces for PWD in society that promote empowerment and autonomy built around a deeper consideration of psychological needs premises.

As a result, the complex interplay of external and internal variables such as social context (e.g., family/society), belief system (culture/personal outlook), and thought process in mind collectively determines one's behaviour/mindset. These relations all fall under the psycho-social framework (Mukhtar, 2020; Na et al., 2022). Understanding the combination of these components and how they interconnect is vitally essential to resolving things like depression and anxiety and also for facilitating mental health and self-esteem. The psychological components are subconscious motivations, emotions animals have personality. Moreover, they consist of natural qualities and psychological processes that drive ideas and behaviour (Damayanti, 2023; Doern, 2021; Sappok et al., 2022). Social factors, on the other hand, represent an individual's social life or environment external to their psychology, e.g. culture and cultural values, which may shape a person by affecting his/her psychological capital (this is your "social influence" of society). Psycho-social networks Its primary aim is to address key facets of psycho-social support in a complementary way, designed around the philosophical approach that psychosocial interventions are multifaceted and not least complex interlinkages between social interactions and psychological wellbeing when building resilience.

In addition to this, the psycho-social variables have a significant effect on success along business roads. Studies show their influence on resilience, overall well-being and the disposition to entrepreneurship (Chen et al., 2021; Nikolaev et al., 2020; Wu et al., 2020). For example, Lucas-Mangas et al. (2023) emphasise continual education, while Althiabi et al. (2023) identify the importance of ongoing training in psychosocial skills for clinical progression. The difficulties experienced by parents of children with strabismus directly reflect the broad relevance that psycho-social aspects appear to have relating to this condition. Additionally, the literature suggests that emotions and social capital play a significant role in affecting entrepreneurial outcomes (Kyaw, 2019; Samer et al., 2023).

Nevertheless, this understanding is still largely under-researched, especially to the psycho-social impacts on disabled entrepreneurs. The present study, therefore, aims to fill this gap and explore the association between psycho-social characteristics and resilience in experiencing disabled entrepreneurship. The results can be helpful to policymakers and disability entrepreneurs attempting to create support systems. This research could contribute to the academic entrepreneurship literature by focusing on psycho-social factors impacting PWDs resilience and capabilities.

### *Psychological Factors*

The psychological means has an integral connection toward the/metaphysical, based on the brain and hearty set of thoughts (cognitive), feelings (affective) or behaviours (behavioural). Cognitive components -which refer to how we think and reason; affective dimensions —are related to mood and emotions; and behavioural elements are linked to our actions or reactions. It is essential to investigate these psychosocial factors to elucidate how they affect the health and social life of an individual (Qin & Men, 2023). Such insights could help in recognising and treating mental health issues, as well as hypothetically lead to interventions that boost emotional well-being on both the personal and societal scopes.

Entrepreneurship by PWDs and psychological resilience influence when entrepreneurial endeavours will start, join in and succeed (Hartmann et al., 2022). The studies further on the need for both ways lexical meanings and personal perception (Martínez-Martínez, 2022), locus of control (Hamzah & Othman, 2023; Murthy, 2021), self-efficacy impact in PWDs entrepreneurship experiences are necessary to help support all which also influences from the psychological factors. This research illuminates the peculiar psychological issues and competencies faced and exhibited by PWDs, creating an opportunity to develop unique supportive mechanisms that permit them

to flourish in the corporate realm. It engages the psychological impact on high-risk individuals in a way that highlights not only what they cannot do but also recognises their extraordinary resilience and grit when facing challenges. This new way of seeing PWD entrepreneurship means cultivating and supporting global entrepreneurial ecosystems that are genuinely inclusive.

- i. Personal Perceptions – *This is* crucial in psychology as they shape how individuals view and experience the world. These perceptions are subjective, influenced by personal history, values, and cognitive processes like attention and memory, which affect how people interpret events and others' behavior (Mukhtar, 2020). Understanding an individual's internal thought process is essential to grasp how they respond to situations. In business, especially for persons with disabilities (PWDs), their perceptions of abilities and obstacles can significantly impact their entrepreneurial motivation (Karya et al., 2022). By adopting proactive strategies and creating opportunities, PWD entrepreneurs can enhance their business activities and increase their chances of success in competitive environments (Hashim et al., 2023).
- ii. Locus of Control - How much do people believe they can affect the things that happen in their lives? As argued by Anwar & Saleem (2019) and Tihic (2019), an individual with an internal locus of control can take his actions as a basis to change outcomes. Whereas those who have an external locus of control believe outcomes come by forces that are outside the realm of their control. Locus of control is one of the psychological variables for PWDs. It impacts how people solve problems, learn from failures and keep working towards their business objectives (Avci & Ardiç, 2022; Zhao & Wibowo 2021). Improving the internal locus of control and becoming more proactive and resilient in life and business is crucial for any PWD. This approach helps in overcoming entrepreneur-specific challenges.
- iii. Self-Efficacy - Chen and Tao (2021) developed the notion of self-efficacy—the belief in one's capacity to do the acts essential for carrying out special targets. It is considered as an integral part of psychological capital besides optimism, hope and resilience. Self-efficacy allows PWDs to set high expectations, confront challenges head-on and continue after failures whilst chasing their entrepreneurial goals (Murthy, 2021). PWDs with a higher self-efficacy are more likely to take calculated risks, be innovative, and proactively seek out solutions, thus increasing their success rates and well-being in business (Haywood et al., 2023).

### *Social Factors*

Social factors, such as family, friends, and community networks, influence behaviours and decisions, impacting resource acquisition and entrepreneurial processes (Harrison, 2021). These factors play a significant role in shaping entrepreneurship, particularly among women (Mang'eni, 2021), students, and diverse groups of producers (Samer et al., 2023). While the importance of these constructs for social development has been recognised, there is little insight into how they may impact PWDs in entrepreneurship. PWDs were thought to have a different set of opportunities and challenges, as the literature indicated. However, the impact of social factors on these relationships has not been thoroughly analysed, particularly within marginalised societies. It is critical for an entrepreneur to be resilient in order to go on the entrepreneurial journey, whether the outcomes may be influenced by educational background (Kipkosgei, 2022), social network or family support and friends, etc. because PWDs encounter significant unfair treatment and discrimination that become potential obstacles for their entrepreneurship experience of them (Kumar et al., 2023; Sarkar & Hilton, 2020; Trewin et al., 2019). Indeed, the social aspects, like discriminatory restrictions to entrepreneurial opportunities, vouch as facilitators and operators for complementing these elevated challenges by PWDs. There is a need for further in-depth research that will be able to capture these dynamics and inform durable outcry networks capable of noting the obstacles felt by PWDs. This, in turn, may allow us to use social factors that can help amplify the entrepreneurial resilience and success of their population.

- i. Education - In Malaysia, PWDs are facilitated with education without restriction and discriminated by the government programs, which carry out inclusion concepts for all levels of schools and involve particular school or community rehabilitation. National Education Policy will ensure that visually impaired students are well catered for in formal education at all levels. Furthermore, the Education Act of 1996 stipulates that any pupils with disabilities confirmed by a special panel as capable of managing independently and adhering to the National Education Program must receive additional schooling and support from the government.

However, Table 2 of the report also demonstrates a worrying trend that disabled student enrolment in Malaysian higher education institutions has dropped from 1,159 students (2020) to only 892 (2022) for Public Universities and Polytechnics/Community Colleges. This trend indicates that qualifying to enter and continue higher education among PWD has innate restrictions, including economic challenges, absence of supporting services, infrastructural accessibility problems, lack of opportunity and ramping-up inclusivity issues which communities with disabilities encountered at a larger scale recently due to Coronavirus syndrome. This decline underscores the necessity for those who have an interest to review and enhance mechanisms of support in order that PWDs may get a fair deal when it comes to higher education, given its critical importance as an empowerment tool, making people be anything other than marginalised from society.

Table 2: Number of Disabled Students in Higher Institutions Malaysia

Year /Category	Public University	Polytechnic	Community College	TOTAL
2020	997	92	70	1,159
2021	847	91	51	989
2022	792	66	34	892
Total	2,636	249	155	3,040

Source: Adapted from Higher Education Statistics; 2020-2022, Ministry of Higher Education, Malaysia

The psychological characteristics of the entrepreneur's social support of friends and family can be positively or negatively influenced by their education to develop specific personal networks (Badghish et al., 2023; Marbach & Van Zanten, 2023); however, primarily educational achievement is achievable individuals with skills and knowledge needed for successful entrepreneurship results in preparedness hence influences pre-disposed perceptions evidenced through entrepreneurial aspirations. Lv et al. (2021), for example, found that people with a better education had significantly higher attitudes toward entrepreneurship than individuals at the lower end of the educational scale, thereby confirming education is important in encouraging entrepreneurial activity. Nevertheless, as this is a study that only includes one state of Malaysia, more investigation is required in the rest part of the nation. It is important to recognise that education is a privilege for PWDs, offering a space where personalised learning fosters business-focused confidence, creativity, and adaptability.

- ii. Social Network - Social network is an overarching concept explaining how relationships based on understanding, values and meaning can influence community engagement for individuals with disabilities SNSs provide a viable solution for preventing PWD from becoming socially isolated and maximising their social inclusion by engaging within the community, making new relationships or supporting existing ones. Kim and Qian (2021) stressed that if there is no network support, using SNS to promote inclusion in the community may ultimately lead participants to anger their production. In the entrepreneurship literature, Banu & Baral (2022); Choban & Hashim (2022) and Mansor et al., (2033) have also highlighted that strong social networks are critical to entrepreneurial success. They serve as pipelines for access to resources, pathways of discovery toward opportunities and avenues of support that foster higher levels of individual entrepreneurial endeavour. Dozens of social media marketing platforms could support PWDs in business — not only to tread the rocky road but for resource mobilisation and collective knowledge

towards market innovation or penetration. Consequently, the survival and longer-term success of disabled entrepreneurs hinge on their capacity to build successful social networks.

- iii. Family and Friends - Without family and friends, an entrepreneur's social network would have missed important connections for the business (ES & S., 2020; Isaac et al.; (2022). These connections have been not only in entrepreneurship but also in re-entry ventures (Farquharson & Pruthi, 2019; Liu 2020). These Amazon and eBay relationships not only keep businesses alive but also serve to normalise the entrepreneurship process in a myriad of cultural or economic circumstances, from identifying opportunities through startups. Furthermore, support from friends and family is important for PWDs. through their assistance in navigating the extra obstacles in the business world, these personal networks offer unique support that strengthens resilience and ensures long-term commercial viability. Comprehending the evolution of an entrepreneurial team's social networks and distinguishing between personal (such as family and friends) and professional (such as suppliers, customers, and public institutions) networks is essential for comprehending the intricate support system that propels entrepreneurial success (Ortiz et al., 2021).

Disability, in addition, affects businesses, families, local communities, and society overall, including its governing organisations. The effects do, in fact, extend beyond a single individual. This broader social impact emphasises how inclusive entrepreneurship needs to be viewed holistically. In particular, families are essential in allowing PWDs to actively obtain access to a fundamental rights framework, as opposed to only acting as a support system. As such, for society to recognise PWD as full-fledged citizens enjoying equal entitlements and having the same duties, an inclusive approach must be adopted by society. Barba-Sánchez et al. (2021) underlined that societal permeability and intergenerational dominating influence have an unequivocal effect on the inclusiveness of entrepreneurial pathways for entrepreneurs with disabilities.

## **PWDs and Entrepreneurial Competencies**

It is well understood that entrepreneurship is multifaceted, and it needs a mix of skills, the right type of knowledge, and an attitude to succeed in this domain. Kisubi et al. (2022) and Koape (2021) have highlighted the importance of skills such as opportunity identification, risk management and creativity. Many researches (Hamzah & Othman, 2023; Ortiz et al., 2021; Samer et al., 2023) have been critically blend in-depth to help support evidence-based research business results. For PWDs, these are not just additional skills but enablers that lessen, if effectively abolish, the substantial gap in theoretical and practical training.

Leading the conversation on a study of such relevant entrepreneurial competencies as traits, focused knowledge areas, skills and self-perceptions are crucial to starting up, sustaining or expanding new ventures. To respond to the new challenges of the market, these skills are increasingly being developed in entrepreneurship education and practice (Debarliev et al., 2020; Reyes-Aceves et al., 2023). Other studies subsequently confirmed the need for resilience and flexibility, especially among disabled entrepreneurs to rebound from failures as a key driver of entrepreneurial success (Coleman & Adim, 2019; Conduah & Essiaw,2022). However, a noticeable void in the literature describing how PWDs apply these competencies. To reduce this gap by studying critical success characteristics for PWDs, such as proactiveness and resource utilisation (Mansor et al., 2023), the goal is to contribute to a more inclusive entrepreneurship model that considers their unique challenges and strengths.

### *Proactiveness*

To prepare for the next big thing, entrepreneurship requires proactiveness—anticipating trends, seizing opportunities, and preparing for upcoming changes (Casanova et al., 2023; Nasrul et al., 2022). Vision is a key component of entrepreneurship, with proactivity involving early awareness and strategic actions to navigate potential challenges.



PWDs proactively have a different approach — they use their life experiences and market knowledge to develop novel solutions that satisfy unmet needs within existing systems. In order to be proactive in PWDs, unexamined emptiness needs to transition into other business opportunities (Coleman & Adimiah, 2019; Diabate et al., 2019). This futuristic thinking is important in distinguishing PWDs from the balance of competition and a fundamental part of what I like to call the spectrum entrepreneur framework which promotes flexibility and creativity. Consequently, adopting a proactive approach can substantially increase the resilience and success of PWDs in entrepreneurship by enabling them to rise above the problems they face and allow for their unique value proposition to benefit businesses.

### *Risk Taking*

One of the most crucial entrepreneurial skills is risk-taking, and it stands for how an entrepreneur has no fear when starting a venture whose outcome cannot be confirmed. According to Wach et al. (2023), this feature is essential, along with proactiveness, where PWDs are at the forefront of risk acceptance simply because they already live with an extra set of societal and infrastructure-induced risks as part of their everyday entrepreneurial stories. The capability to assume calculated risks can encourage ground-breaking business concepts and the introduction of cutting-edge goods or services to change long-established industry practices.

According to Silva et al., (2023), risk-taking behaviour within entrepreneurship, especially when it comes to disadvantaged entrepreneurs such as disabled ones suggest leadings in a direction that goes far beyond traditional creativity and leadership characteristics. Oluseun et al (2022); Gautam & Khadka (2022); Talib et al., (2023). This bigger picture also provides greater insight into PWDs' entrepreneurial activity since, typically, they assess risks and rewards in ways that are unique from non-disabled entrepreneurs. Studying these takes an analysis of the risks they inherit as disabled entrepreneurs for them to be able to navigate through their particular policy environment and public attitudes (Oluseyi & Abayomi, 2023). Therefore, research on risk-taking can help to shed some light into the complex interplay of an entrepreneur's supposed mindset and a wide range factors determining successful (or less so) commercial ventures among PWDs.

### *Opportunity Recognition*

One of the most remarkable entrepreneurial abilities is the strength to see opportunities, which means spotting and capturing business wins. The studies by Pennetta et al. (2023) indicate the importance of this capacity for achieving business success in a competitive market (Pennetta et al. 2023; Wang et al., 2023). For PWDs, business opportunities have to be found and observed instead of created by the marketplace, as they do not provide a full understanding of how individuals can turn their life experiences into profitable businesses. Simply put, it takes creativity that is executed in a unique manner accompanied by great observational skills and the capability of tailoring different things appropriately to have an adjudged business connotation.

Apart from other traits of entrepreneurs such as creativity, ability to take risks, etc., there is growing emphasis in entrepreneurship studies on opportunity perception being an essential element of entrepreneurial competency. According to Tian et al. (2022). PWDs need to pay more attention to this. Instead, one must also consider the experience of young people facing additional challenges, such as societal biases and access that might make it harder to identify or take advantage of opportunities, especially regarding PWDs and their implications on theories and practices of entrepreneurship underpinnings. Targeted educational and training programs that can uncover PWDs' perceptual aptitude for identifying opportunities will also be advocated to foster an inclusive entrepreneurial ecosystem (Ledi et al., 2022). The purpose of the current study is to provide a better understanding and value new insights into policy-making for identifying opportunity perception, as well as facilitation supporting PWDs' entrepreneurial activities (Isaac et al., 2022; Mansor et al., 2023). This attribute needs to be further investigated to construct an intervention that helps PWDs identify potential business ideas, and provides them with resources and aid necessary for capturing such potentials.

### *Innovativeness*

One of the main features of entrepreneurial skills is innovativeness, which means coming up with new ideas, methods, or products that disrupt the status quo in your market and offer an advantage over competitors. Corrêa et al. (2022) documented in studies, as noted by Ruiz-Palomino & Martínez-Cañas (2021) for PWDs, innovation is even more critical. The reason behind this is straightforward: it allows PWDs to bring products that solve their need and reach out to markets that are often ignored. PWDs use their unique experiences to drive innovation by creating products that cater not only for the needs of many but also appeal to a wider market

In entrepreneurship, the scholarly literature has been highlighting how innovation plays a significant role, as demonstrated by Goyal & Mishra (2023b), Mota et al. (2020), Reyes-Aceves et al. (2023); Schloemer-Jarvis et al., (2022); Talib et al. (2023), but more research on how PWDs show innovation is required. Despite other studies like that of (Chumo et al., 2014), they generally provide limited insights into what innovation might mean in supporting PWDs to live inclusive lives. In addition, literature generally discusses the value of innovation in SMEs by looking at growth and performance Martin (2023) as well as emphasising the importance of creating an environment which promotes a trial-and-error atmosphere to develop creativity through leading-to-innovation processes.

However, few studies have examined obstacles, such as social or institutional bottlenecks to creativity among PWDs. Gautam and Khadka (2022) recommended in-depth research to fully understand these challenges, which is needed for a better realisation of the entrepreneurial atmosphere for PWDs. We should also examine the role institutional support and policy have played in fostering innovative practices of PWDs. While some studies touch on the policy repercussions, a focused inquiry could provide helpful advice for advocates and policymakers (Belas et al., 2020). This study will address these gaps by examining innovativeness as a critical entrepreneurial competency for disability entrepreneurs. By extension, it seeks to create policies and programs recognising the specific challenges faced by PWDs in order to optimise their creativity toward increased commercial success as well as broader economic contributions.

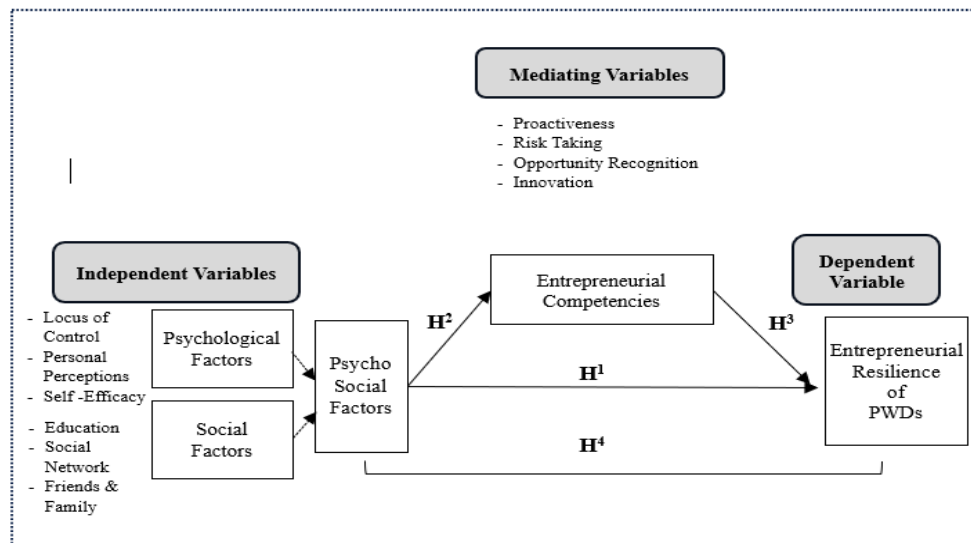


Figure 1: Proposed Research Framework

The study's framework presented in Figure 1 illustrates the examination of psychosocial factors' impact on the entrepreneurial resilience of PWDs in Malaysia. It highlights how entrepreneurial competencies mediate this relationship, tested through the following hypotheses:

H1: Psychosocial factors have a significant relationship with entrepreneurial resilience.

H2: Psychosocial factors have a significant relationship with entrepreneurial competencies.

H3: There is a significant relationship between entrepreneurial competencies and entrepreneurial resilience

H4: Entrepreneurial competencies mediate the significant relationship between psycho-social and entrepreneurial resilience.

## RESEARCH METHODOLOGY

This study will look exclusively at those PWDs with physical disabilities. The sample frame will be extracted from a complete database of the physically disabled category issued by the Department of Welfare Malaysia as well as NGOs nationwide. The database will allow a wide range of individuals with physical disabilities across states in Malaysia and as such they offer focused study into the entrepreneurial resilience surrounding this population.

Purposive sampling technique will be used to obtain targeted representation of PWDs with physical disabilities. Focus will be on urban contexts with entrepreneurial activities and where entrepreneurship is likely a more realistic option than in rural ones. This raises the ability to study psychological constructs and areas of entrepreneurship in their original urban context.

For data collection, the study will interact with NGOs supporting persons with physical disabilities via their programmes, such as Annual General Meetings, among others and collaborate with these NGOs to run mini-workshops for insights into entrepreneurship while doing data collection and getting engagement from potential respondents.

Initially, a pilot study involving 30 respondents will be carried out to finalise the methodology for data collection. A larger survey using a sample size of 111 will follow, based on an a priori power analysis in G\*Power (Faul et al., 2007). This design ensures that the results will be interpretable and able to reveal large differences/correlations. This study seeks to foreground entrepreneurial resilience amongst PWDs with physical disabilities situated in time and space by urban context. It is crucial at this point that if specific regions or cities are split out from complete others it will run contrary to its primary objectivity as a subject key integrating demographic and social contextual features without prioritising particular have been long available across ages which are from 18 – 60 years old that is considered within the working age which would otherwise reflect on their anchoring condition in homogeneous contexts comparatively environments.

## CONCLUSIONS

Through this preliminary study, psychosocial factors that influence PWDs' entrepreneurial resilience are being highlighted. Knowing the kind of skills that will be needed to become an entrepreneur can help PWDs to pursue it as a profession with independence and financial freedom. Although they have disabilities, PWD walls may be referred to as their capabilities, too, as they can become the inner power. Emotions and feelings are inside, but you need support from outside to help people, especially PWD, be resilient in conducting business. Personalised mentorship, financial assistance, rewards-based internships, and training programs can be resources where PWDs can gain an edge over their competitors, making them grow more. To this end, an entrepreneurship model, a complete framework that is what we promote as part of inclusive entrepreneurship instead of poverty, can get the minority out and, in turn, strengthen our national economy. On that note, the work necessary to make this vision a reality is dependent upon support from community and local officials.

To make the entrepreneurial ecosystem more inclusive and empowering for PWDs, this suggested framework should be validated with large amounts of related data. It is the step that will make success as only individuals be racked by humanity and civilisation. Through the collection and analysis of data, we can determine where PWDs face these issues and valleys on their path to becoming entrepreneurs. These measures should not just help the PWDs but open up new doors to more diversity and dynamism in our startup ecosystem, taking us on many fronts for economic growth and social advancement.

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