

WOMEN ENTREPRENEURS WITH PHYSICAL DISABILITIES ECONOMIC EMPOWERMENT: CHALLENGES IN STARTING BUSINESS

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ABSTRACT--This paper will discuss the findings of a study conducted to explore the challenges of women with physical disabilities in entrepreneurship. The scope of the exploration involves the beginning phase of the business that requires informants to relate their experience with the initial business challenges. The study was designed by using a full qualitative approach with data collection using the Focus Group Discussion method. The study area involved four Malaysian zones, namely North, East, Middle, and South. A total of 34 physically disabled women who were an entrepreneur was selected for an interview. The selection of informants was made by selecting recipients of a launched grant from the Malaysian Department of Social Welfare (JKM). Thematic analysis conducted indicated that there were three significant challenges faced by informants during the phase of starting a business: i. lack of access to information, ii. the implications of physical inability, and iii. dual-role challenges. The findings of this study have implications for stakeholders' efforts to increase the achievement of empowering women with physically disabled women in starting a business. Besides, this paper also discusses the academics justification towards the proposal in developing the Economic Empowerment (Entrepreneurship) Model of Women with Physical Disabilities as the output of this study.

Keywords--women, physical disabilities, challenges, starting a business, entrepreneurship

I. INTRODUCTION

In general, people with disabilities are said to have lower socioeconomic status compare to those with non-disabled people due to access difficulties to health, transportation, education, employment, and information (Chan & Zoellick, 2011), especially in developing countries like Malaysia (Shakespeare, 2012). Disabled people also have to deal with difficulties in finding a job. Although Malaysia has introduced various incentives and policies to

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encourage disabled people to work, however, studies have found that the number of employed disabled people is still low (Ramakrishnan, 2007; Mubarak, 2006; Faridah, 2003).

Two main factors could explain the phenomenon of unemployment among disabled people in Malaysia. First, disabled workers have to deal with employer negative attitudes and discrimination (Ramakrishnan, 2007; Faridah, 2003). It was found that employers have minimal experience and knowledge of disabled people issues and make them reluctant to hire disabled workers (Tiun, Lee & Khoo 2011). Second, the building and working environment are not disabled people-friendly, also a significant obstacle for disabled people to have employment opportunities. Although since the post-independence era, Malaysian women have gradually enjoyed equal opportunities in their access to basic social needs and services (Aizan Sofia et al. 2019), women with disabilities face more difficulties in finding employment not only because of physical disabilities but also by gender factors. Women with disabilities face significant discrimination in terms of job appointments, career performance assessments, physical barriers at work, lack of employer support and lack of understanding on the disability issues by employer (Aizan Sofia & Jamiah, 2015; Faridah, 2003) compared to men with disabilities (Dhungana, 2006; Kiani, 2009; Zhang, 2007; Nagata, 2003).

Reliance on employment work or wages term is also very high and is still a priority for disabled people, although the job opportunities offered to them are limited, whereas entrepreneurship tendencies or self-employment are still less favorable for the disabled, especially among women.

Therefore, this study is significant in exploring entrepreneurship tendencies among women with disabilities. This study aimed to explore the challenges often faced by women with physical disabilities in engaging themselves in entrepreneurial activities and how they could be helped through the Economic Empowerment Model (Entrepreneurship) that meets their needs.

There are various terms used to refer to the definition of disabled people.

Disabled people could be defined as people with long-term physical, mental, intellectual, or emotional disabilities and when faced with various obstacles, may cause a failure for them to engage fully and effectively in society (Ministry of Women, Family, and Community Development 2016). According to the World Health Organization (WHO), disabled people refer to individuals who are unable to wholly or partly meet their social life needs due to physical or mental disabilities that may occur before or after birth.

Previously, disabled people were often being portrayed with negative views. They are regarded as individuals with poor health that rely on treatment and physical assistance. However, not all who belong to this group are weak, whereby it is proven that they are capable of being independent in some areas the same as other ordinary people.

According to Shalini and Wee (2013), disabled people could be divided into three distinctive categories, i.e., individuals with mental disabilities, individuals with emotional stability challenges that require special attention, as well as individuals with physical disabilities and special needs. Physical disabilities include blindness or impaired eyesight, deafness or hearing difficulties, and any other physical disabilities. Razhiyah (2006) classifies the disabled

people are much being categorized according to their problems, such as intellect, hearing, vision, physical, and learning disabilities.

The disabled people could be classified more precisely into seven categories, namely, the visually impaired, hearing, physical, mental, verbal, learning and others, which are more than one disability (Department of Social Welfare 2016). In Malaysia, the disabled persons are one of the Department of Social Welfare (JKM) target group. The disabled people's well-being is always the concern of the department. The JKM has optimistically provides various services and assistance for disabled people to lead a more comfortable life. Among that assistance and services being provided are artificial or supportive equipment, disabled people Bed-ridden Aid, Community-Based Rehabilitation Program (CBR), and institutional services that provide care, training, and employment opportunities for disabled people.

In the efforts to realize holistic employment opportunities to meet the needs of the target group, the disabled people received special attention for job training under the supervision of the Ministry of Women, Family and Community Development, Department of Social Welfare (JKM), and Department of Labour. The program was developed to provide facilities, assistance, education, vocational training, and employment opportunities to address the unemployment issue and poverty among disabled people. However, the level of employment of disabled people in Malaysia is still low (Aizan & Jamiah, 2015). Thus, making them having difficulty in finding a job.

The Disabled People Employability Scenario

Studies conducted by Aizan and Jamiah (2015), Ramakrishnan (2007), and Mubarak (2006) found that the employed number of disabled people was deficient. Studies have found that this scenario is caused by low levels of awareness among employers on the empowerment of the disabled people, thus, unwilling to employ them (Tiun et al. 2011). In addition, Aizan and Jamiah (2015) found that disabled people also found it challenging to get suitable jobs that are compatible with their inability because of the non-conducive infrastructure facilities, especially for wheelchair users. Employment discrimination causes disabled people unable to compete with ordinary people in job searching. Thus many of them are more likely to choose to work on their own, especially in small-scale entrepreneurship (Kasperova, 2011).

Entrepreneurship and challenges of disabled people in starting a business

Entrepreneurship has been recognized as one of the mediums that can drive a nation's economy (Gree & Thurnik, 2003). Falch and Hernaes (2012) explained that entrepreneurship is considered as a medium to come out from the poverty gap and increase the empowerment of women with disabilities. Many findings study the empowerment of women in economics (Nur Hafizah Yusoff & Rahimah Abdul Aziz, (2012); Noor Camelia Mohamed Noor, (2015): Nor Hayati Sa'at, 2015). For example, studies conducted by Nur Hafizah Yusoff & Rahimah Abdul Aziz (2012) discussed the role of women as wives and mothers in helping to increase income through involvement in the Women Economic Group (WEG). The findings obtained through surveys and interviews

show that involvement in WEG could help increase income and generate family economy, as well as empowering women through working experience and job training.

The results of the study also showed that there was an increase in decision-making capabilities on household issues and control over family assets among the respondents. Respondents perceived an increase in mobility and autonomy due to their involvement in entrepreneurship activities. However, the difference is slightly apparent when it comes to disabled women entrepreneurs' disabilities. Economics is one of the platforms in empowering disabled women in a particular family institution. Kitching (2014) argues that people with disabilities face particular obstacles to enter the entrepreneurial sector and to maintain it. A study conducted by Maziriri & Madinga (2016) on physically disabled women entrepreneurs in South Africa found that the challenges which hindered entrepreneurs were lack of education and training, lack of access to financing, inadequate government support, and lack of business equipment. Alexander and Morgan (2005) stated that ordinary people usually have a negative view of disabled persons and specify them as lower than others. Discrimination happens when the disabled entrepreneurs face the social inequality challenges caused by non-disabled entrepreneurs underestimating their capacity, resources, and resilience. Physical disabilities also bring along the issue of lower education among disabled people. With less exposure, social mobility, education, and training (Choto et al. 2014), disabled people tend to be limited to entrepreneurship as well as economic growth for a wider margin. Some researchers such as Peter Foo & Ferlis Bahari (2014); Dhar & Farzana (2017); Caldween et al. (2016); and Wanjiku Mwangi (2013) suggest the need for further exploration on the challenges of disabled women in starting a business. Previous studies on literature review analysis become the justification of more of the same exploratory studies conducted on disabled women that being carried out in this study.

Research Objective

The study was conducted to explore the challenges of disabled women in entrepreneurship.

II. METHODOLOGY

This study was designed on a grounded theory using a qualitative approach. A total of 39 informants were interviewed through Focus Group Discussion (FGD) methods in four zones of Peninsular Malaysia, namely the North, East, Middle, and South Zones. A total of 10 disabled women were interviewed in Northern Zone (nine in Kedah and one in Penang); 11 informants in East Zone (seven in Pahang and four in Terengganu); Four informants in Central Zone (four in Kuala Lumpur Federal Territory); 14 informants in Southern Zone (12 in Johor and two in Negeri Sembilan). The selection of informants was conducted to obtain a list of recipients on the 2 Years Exit Policy (2YEP) grant scheme for 2016-2017 in four selected zones. The selection of zones is based on discussions

with the Malaysian Department of Social Welfare, according to the informants' criteria. All selected informants are still in business.

The criteria for selecting informants are as follows:

- i. women with physical disabilities
- ii. receive financial assistance from the Ministry of Women, Families and Society / Social Welfare Department through the Launch Grant (GP) or any related grant received to start a business
- iii. still involved in entrepreneurial activity (any type of business)

III. RESULTS

Informant Profile

After data collection being carried out, 34 informants have successfully interviewed through Focus Group Discussion (FGD) methods in four Malaysian zones, namely North, East, Middle, and South Zone. A total of 10 disabled women were interviewed in the Northern Zone (eight in Kedah & one in Penang); nine informants in the East Zone (five in Pahang & four in Terengganu); four informants in Central Zone (four in the Kuala Lumpur Federal Territory); 13 informants in the South Zone (11 in Johor & two in Negeri Sembilan). The informants' age is from 27 to 63 years old, and their average age is 38 years and 11 months.

There are 29 informants consists of Muslim Malay, two Buddhist Chinese, and two Hindu Indians. For the marital status of the 34 interviewed informants, 20 of the informants are married, 10 of them were single, and four were a single mother. Most of the 15 informants are Sijil Pelajaran Malaysia (SPM) holder. The results of the profile analysis also indicated that 16 people had attended skills courses and obtained recognized certificates. The majority of the informants have skills certificate on tailoring and fashion design that is about ten people, 2 of them have certificates in a baking course, as well as facial treatments, makeup, and spa management. In addition, one informant has a certificate in a cookery course and another informant has a certificate in the frozen food course. The informants involved in this study were also being divided into categories of disability. The majority of the informants consists of 16 people are with leg disabilities, nine handicaps, four people with a spinal nerve disorder, two dwarf informants, two informants with foot and hand disabilities, as well as one informant with various physical and speech disorders.

Recent business data shows the number of informants according to the type of business operate by informants during the data collection session. Most informants consist of 15 people operate a food-based business, followed by nine in tailoring and two in makeup and hairstyling services. Next is the clothing business, women's accessories, grocery stores, beauty, and health products, where only one informant involved in each type of business. However, three informants had closed down their business during a follow-up telephone call in December 2018 due to a lack of capital, no customers, and health problems.

In order to facilitate the data analysis process, the researcher has classified the duration of their business experience. Based on the data obtained, 19 experienced informants have been in the business for 1-5 years. There are six informants with the most extensive business experience of 16-20 years.

All informants received various financial support to run their business, either from the government or non-government. A total of 34 informants received 2 Years Exit Policy (2YEP) to support their business under the Department of Social Welfare, and 32 informants received Disabled Worker Allowance (EPC). Besides, eight informants went into business with loans Amanah Ikhtiar Malaysia (AIM), five informants made loans from TEKUN, and five other informants received grants from the Department of Labour (JTK). The data also shows that three informants started a business with the help of the Social Security Organisation (SOCSO), and three informants received zakat (tithes) assistance. Subsequently, from the number of informants involved, one of them received assistance from Baitulmal, one received financial resource from Majlis Amanah Rakyat (MARA), and another from the Rubber Industry Smallholders Development Authority or RISDA. The researcher also asked the informants the income amount they get from the business. A total of 11 informants earn an average of RM100.00 - RM500.00 a month, eight informants earn between RM600.00 - RM1,000.00 a month, and seven informants earn between RM1,100.00 - RM1,500.00 per month. Subsequently, three informants earn between RM1,600.00 - RM2,000.00 per month and two more earn between RM2,600.00 - RM3,000.00 per month.

Challenges in Starting a Business

Thematic analysis results show that there are three main challenges faced by informants in starting a business: lack of access to information, the implications of physical disabilities and dual roles as described in the diagram below.

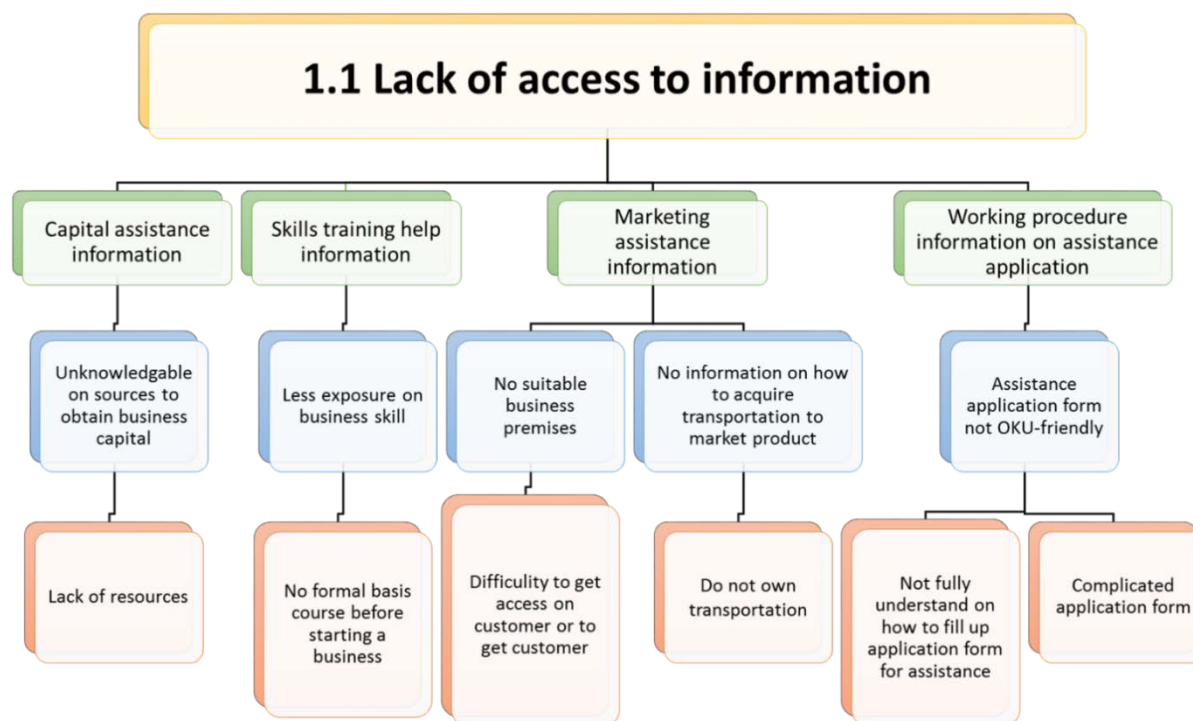


Figure 1.1:Challenges in starting a business: Lack of access to information

The majority of entrepreneurs interviewed stated that in the early stages of business, they received lack access to business information such as information on capital assistance, skills training, marketing, and job procedure on assistance application. For example, Lolita¹ states:

I had to ask for welfare assistance. Sometimes I do not know, and I have less knowledge of information. Because I am no good about online and all (Lolita,47, food)

Among the most significant challenges associated with disabled people that were identified are the fact that they do not own transportation and no suitable premises besides a permanent premise for business. The informants were found that they do not have information on the preparation or rental of premises besides way on how to obtain regular transportation facilities to market their products. Many women in this research also stated that they have less knowledge on business skills and training opportunities, which they could attend to increase their knowledge as well as business skills, as stated by Pauziah and Tina:

How do we make a bill; I am not well-versed in preparing bills; do not understand. That I am not yet expert; or how to make a sticker for cooling powder; all the cards; I do not know how to do it (Pauziah, 53, beauty product)
I did not know if there were any courses available to attend. We are lack of skills. To take care of business so that it grows and all (Tina, 39, food)

Informants admitted that challenges exist because they do not receive any specialized courses before starting a business. The courses were only being provided after they received the Launch Grant by the Social Welfare Department after the business has run.

Furthermore, many informants admitted that they lack the basics of marketing-related knowledge that make it challenging to market products and increase sales. Some informants do not have their vehicles that make it challenging to market their products or services:

I do not have a car; I take the bus; So much time spent on waiting (Pauziah, 53, beauty product)

Hidayah and Linda said that they do not know how to market their products effectively:

The challenge is how we could promote the products that we sell; we do not know; we do not have the basics at that time; zero, right; how to promote the product that we sell so that people know..how to market our product. I still lack knowledge on how to market it; how to ensure the sales always increasing not dropping...haaa..must always seek knowledge (Hidayah, 36, food)

I just want that when I am done thinking. The same goes in order. We still maintain from the last time we do business till now. There is no growth. If got any, it will go down again. So we do not know-how. Now what is on my mind, I to learn to do online business (Linda, 52, food)

Some informants also said they were having difficulty in starting a business because of the lack of information regarding the working procedure in applying for assistance like Halimah said:

At the beginning of the application process, we have to follow all procedures, not to say it is too tricky, but it involved in writing letters a lot; we have to apply for it everywhere in many offices. Lots of things that we have to find it on our own (Halimah, 29, food)

The findings of this study show that the majority of women who follow the 2 Years Exit Program (2 YEP) organized by Department of Social Welfare are still not exposed to information i) capital assistance by stakeholders, ii) skills training assistance, iii) business product marketing and iv) working procedures on application for capital resources to start a business. The findings of this study indicate that informants are having difficulty in starting a business when they have lack access to information. This finding is in line with studies by Maziriri and Madinga (2016); Fatoki and Garwe, (2010); Pretorius and Shaw (2004) as well as Atieno (2009) that also found that significant challenges for disabled people to start a business due to the limited access to information in obtaining capital, education, training, and business skills.

Also, it is expected that in the absence of basic business knowledge, entrepreneurs with disabilities will also be limited in information access with regards to legal assistance and business consultancy. Therefore, proactive measures need to be taken by the supportive agencies such as the Social Welfare Department to provide complete information and appropriate exposure to disabled women who wish to venture into entrepreneurship. Initial training or guidance, as well as exposure to the business aspects, capital assistance, marketing, and available support resources near the client, should be provided before the client joins the 2YEP program.

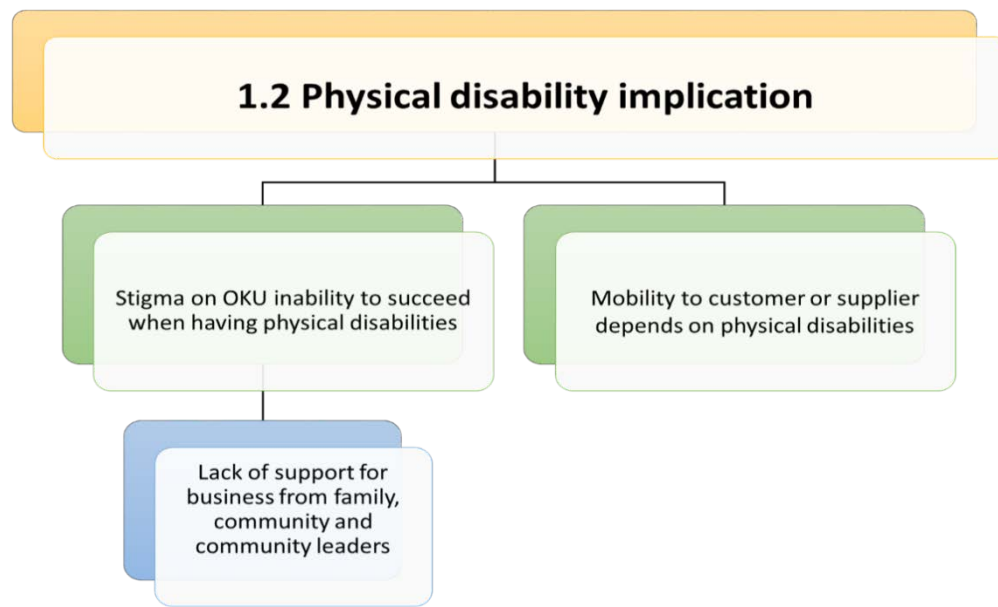


Figure 1.2: Challenges in starting a business: The implications of physical inability

Subsequently, many disabled women in this study admitted that they are less confident in starting a business because of their physical factors. Most informants share their experience being stigmatized by physical disability. They get less support from the family, community, and even from community leaders at their place, especially in the early stage of their involvement in the business. It is challenging to obtain support as a result of less confidence feeling toward the disabled woman's ability, which is said as limited to move around in outreaching customer and marketing products as shared by Niah and Jannah:

We are still new at that time; they seem like they have no confidence in us. Well, we are disabled women, furthermore just starting to get an order. They do not know us yet (Niah, 33, stitches)

When I first started sewing, people mocked at me, asking where to go; Whereas I am going to the shop to sew. However, they thought I am going elsewhere; Then, when I got a sewing machine, I just stay at home; they then asked, where did I go, did not see me; I said, you make noise when I stay at home; When I go out, you make noise too. So how? (Jannah, 41, tailor)

When social support is not easily obtained, informants became uncertain about managing their business.

Moreover, informants also reported that there are community members or customers who doubt the quality of the goods or services simply because of their physical inability. This finding is in line with a study by Uromi & Mazagwa, (2015); Choto et al. (2014) and Alexander & Morgan (2005). These kinds of challenges could discourage and demotivate OKU to be involved in entrepreneurship, and they need guidance as well as continuous support from various parties such as JKM, family members, friends, and neighborhood, including community leaders.

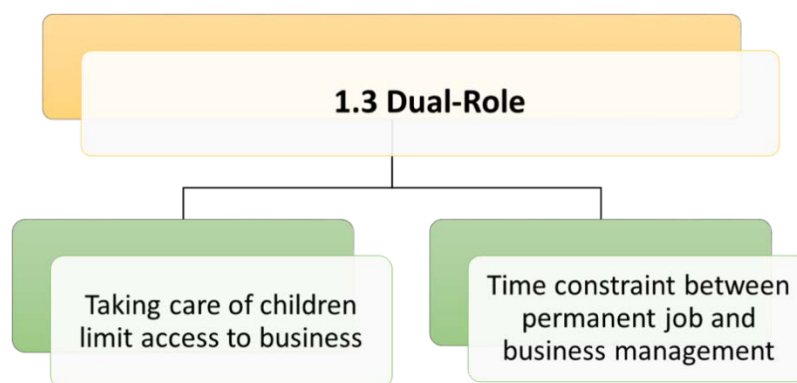


Figure 1.3:Challenges in starting a business: Dual-role

For disabled women who are married and having children, various responsibilities factors are the early challenges in starting a business. Informants need to divide time in managing families, looking after children, and dealing with a business with their physical disabilities condition. Movement and mobility in dual roles as a wife and mother have constrained their focus on business as well as limitations in widening marketing network development, especially in the early stage of starting a business. According to Wanjiku Mwangi (2013), physically disabled individuals have more motivation and succeed in doing business when they are free from the environment that restricts network development, sufficient sources of social support to share their roles (Dhar & Farzana, 2017; Caldween et al. 2016; Wanjiku Mwangi, 2013) and break the barriers in managing a family. The various roles faced by disabled women entrepreneurs could be seen in the dilemmas shared by Tania and Thoibah:

Sometimes they provide the course. I did want to go. I want to go. But the problem is, no one to fetch my kid from school (Tania, 39, food)

I have a problem with my son. My son has a congenital lung disease. Bad asthmatic problem. Furthermore, I have to look after my children (Thoibah, 28, food)

The dual role of women is an essential aspect of the life of Asian women and is no exception to the disabled. Therefore, the family can assist in facilitating women with disabilities in carrying out their duties and responsibilities in the family and business at the same time. For example, spouses or family members of disabled women can assist in taking care of the children, provide exclusive incentives or allowances to assist in childcare, or encourage more help in taking care of the children by trained and professional in the local community to assist disabled women that involved in entrepreneurship.

IV. DISCUSSION

The findings of this study pointed out that informants are having difficulty starting a business when they have limited access to information. Disabled women interviewed admitted that access to financial assistance is limited due to the lack of information on i. capital support by the stakeholder, i. skills training assistance, iii. business

product marketing and iv. working procedures on financial support application to start a business. This finding is in line with studies by Maziriri and Madinga (2016); Fatoki and Garwe, (2010).

Pretorius and Shaw (2004) and Atieno (2009) also found that significant challenges for people with disabilities start a business caused by the limitation of access to information on getting initial capital, education, training, and business skills. Among the most significant challenges identified related to disabled people are the fact that they do not have their own transportation and no suitable and permanent business premises. This is because informants do not have information on the assistance in providing business premises or rental and how to obtain regular transportation facilities to market their product. In rural areas, public transport is an essential need for the population in particular to those who do not have private transportation. However, after almost 60 years of independence, public transport services in rural areas of Malaysia are still not sufficient that may hinder the opportunity for disabled people to get involved in the business (Mazdi Marzuki et al. 2016). For the training, informants admitted the challenges exist because they did not receive any specialized courses before starting a business. Courses only being provided after they received the Launch Grant by the Social Welfare Department, which is after business begins its operation. Besides, it is expected that in the absence of basic business knowledge, disabled entrepreneurs will also be limited to access to legal assistance and business consultations.

Furthermore, the disabled women that being analyzed admitted they were less confident about starting a business because of the physical factors of their bodies. Most informants shared their experience being stigmatized because of their physical disability. They received less support from the family, community, and even community leaders, especially at their place during the early days of their involvement in the business. It is challenging to obtain support caused by less confidence in the disabled people's ability that being said as limited to specific physical capabilities to mobilize in outreaching customers as well as marketing products. When social support is not easily acquired, informants become more uncertain about managing their business. Moreover, informants also report that there are community members or customers who doubt the quality of the goods or services simply because of their physical inability. This finding is in line with a study by Uromi & Mazagwa, (2015); Choto et al. (2014) and Alexander & Morgan (2005).

For women with disabilities who are married and have children, the dual role factor is also a new challenge for them when starting a business. This may cause them to face difficulties as in a patriarchal society, women's lives often govern by men and women are considered a second gender (Mohd Helmi & Jamaluddin, 2018). Informants need to divide their time managing families, looking after children, and to run a business with their physical disabilities condition. Movement and mobility in a situation having dual roles have limited their focus on business as well as broader marketing networking development, especially in the early stages of starting a business. According to Wanjiku Mwangi (2013), self-employed disabled people have more motivation and succeed in doing

business when the environment is free from restrictions that constraint network formation, sufficient social support to share their roles (Dhar & Farzana, 2017; Caldween et al. 2016; Wanjiku Mwangi, 2013) and break the barriers to managing a family.

This study uses the findings obtained to develop a Model for Empowerment of Women with Disabilities. This final model highlights essential elements that act as mediators (resilience, self-determination, risk-taker, and opportunities) and moderators (inability, gender, and health) in empowering physically disabled women entrepreneurs. The elements of moderators and mediators in this model determined how far the support such as family/spouse assistance, financial support from accredited agencies, skills training, and knowledge as well as business equipment support directly contribute to entrepreneurial success.

The model also illustrates how self-determination defines to what extent willing to continue their businesses despite many challenges such as criticism and difficulty to get help. Dare to take risks is also a necessary mediator element for disabled women entrepreneurs to have. Most entrepreneurs have an attitude taking a high risk to ensure the success of their business, and this could be seen in other business models/entrepreneurs. It is found that women entrepreneurs who risk facing, innovate and regularly communicate with suppliers and customers online, significantly will be able to empower themselves as entrepreneurs (Faradillah & Samsudin, 2015). In addition, key features that shape entrepreneurial concepts and features such as innovative, proactive, and risk-taking can contribute to the achievement of social and non-profit aspirations (Suraiya & Ahmad Rafilis, 2015). Opportunity is the last element of this research that indicate all successful women entrepreneurs with physical disabilities have been able to proactively take advantage of the opportunities around them, especially in the business ventures they want. Thus, women today are an important asset to society and the nation (Nor Rafidah, Sity & Mohd Samsudin, 2017) including disabled women.

Another critical element in determining empowerment efforts is disability, gender, and health. The seriousness of the disability and the health status of a physically disabled entrepreneur could affect entrepreneurial activity. If the seriousness of the disability is at a minimum level, and the health is in good condition, then the entrepreneurial activity could be carried out successfully without hindrance.

The Empowerment Model of the Entrepreneurship of Women with Physical Disabilities developed by this study indicates that all the challenges faced in starting a business such as lack of access to information, the implications of physical disabilities and various roles, could be overcome by the presence of mediators and moderators among successful entrepreneurs of physically disabled women.

V. CONCLUSION

In conclusion, women with disabilities who started a business facing challenges on lack of access to information, training, and business skills besides stigma caused by their physical disabilities. Women with physical disabilities also face dual-role burdens, especially those that have a family. Exploring the challenges of starting a business for disabled women applies the concept of empowerment in improving disabled entrepreneurship accessibility. An Empirical Model of Empowerment for Women with Physical Disabilities was developed in this study based on the analysis of empirical data from four zones in Malaysia, namely the North, East, West, and South Zones. The empowerment of the disabled people promotes the individual dynamics and supportive environment through the fundamental of capital or grant assistance could enhance their capacity to start a business. Besides the development of the Model for the Empowerment of the Entrepreneurship of Women with Disabilities, this article also proposed that further studies being conducted to develop four Modules of Physical Empowerment for Women Entrepreneurs with Physical Disabilities comprising; i. Resilient Modules, ii. Self-determination Modules, iii. Risk-taker Modules and iv. Opportunity Modules. These modules expect to empower entrepreneur women with physical disabilities in the country more effectively. In short, women entrepreneurs with physical disabilities have the potential to be empowered to generate income through business activities with unwavering support from all parties, including families, government agencies, the private sector, community leaders, and the community as a whole. Practical strategies, especially in the construction of physical disabilities such as strengths, resources, and resilience, would be able to act as agents of change to identify inequalities business opportunity elements and, subsequently, help to go through the challenges that have been identified in this study.

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