

A REVIEW ON THEOLOGY DIGITAL ENTREPRENEUR SHAPING FUTURE OF PEOPLE WITH DISABILITY IN MALAYSIA

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ABSTRACT: Roughly 10% of the global population, or 650 million individuals, are disabled; this is a particularly serious issue in developing countries. The resulting strain on households and communities has a negative impact on a nation's economic output. More and more individuals are seeing the rise of digital business as a viable alternative to relying on family support or government funding security for people with disabilities. Nowadays, the technological revolution and digitalization have had a significant impact on human life and economic development activities. Yet, very few studies have looked into what digital entrepreneurship is and how it works with persons with disabilities, especially in Malaysia. This is likely due to the fact that there are various factors that interact to shape entrepreneurship among people with disabilities. So, the purpose of this study is to investigate what makes disabled people more likely to succeed as digital entrepreneurs. Previous research papers discover that entrepreneurs' personalities, their level of technological literacy, and their understanding of digital finance all play a role in how well-disabled business owners seize opportunities. The study explores how the teleology ethics of Islam, through Zakat and training, can empower people with disabilities in entrepreneurship.

Keywords: Disability, Entrepreneurship, Personality of an entrepreneur with disabilities,

1. INTRODUCTION

In the past, people with disabilities (PWDs) have traditionally been viewed by society as sick and dysfunctional, thus requiring medical treatment and special attention [1]. Meanwhile, the world's disabled population is estimated at 650 million, or 10%. (Disabled World, 2019). It is estimated that between 180 and 220 million young people (15-24) are impaired over the world with 80 percent of these people living in developing nations [2]. Aside from that, people with disabilities are often disproportionately represented in the population of those countries with the poorest citizens.

In Malaysia where the majority of people are Muslims, based on Islam, people with disabilities are considered equal to others and are entitled to the same rights and opportunities. Muslims are encouraged to treat people with disabilities with respect, compassion, and kindness. The Prophet Muhammad (peace be upon him) himself was known for his care and concern for people with disabilities. Islam emphasizes the importance of empowering people with disabilities and providing them with access to education, employment, and other opportunities to enable them to lead a dignified life. The concept of zakat, or obligatory charity, also plays an important role in supporting people with disabilities and providing them with financial assistance. Therefore, social entrepreneurship based in the Muslim community provides aid to those with disabilities to empower them through entrepreneurship development. The literature on disabilities participating in entrepreneurship is limited and information on their engagement as well as their access to resources that can help them participate in entrepreneurship activity is difficult to find. Even from an infrastructure perspective, Malaysia still requires additional improvements to accommodate persons with impairments [3]. Some people with disabilities encounter numerous barriers to participation in communities owing to race, color, sex, language, religion, political or other viewpoint, national, ethnic, indigenous, or social origin, property, birth, and age which can lead them to high risk of poverty, which worsens their disability risk. The literature on disabled entrepreneurship is still limited, leaving gaps in

understanding the unique challenges faced by disabled entrepreneurs. There is a need for more research to identify effective support mechanisms and policy interventions that can help empower disabled entrepreneurs and promote their inclusion in the mainstream economy. Since the majority of businesses now are operationalizing and exploiting technology through e-commerce, PWDs have various barriers to accessing these opportunities, including a lack of computer and Internet access skills, financial constraints, and social support. Not only that, the number of start-ups in Malaysia is on the rise, but there was a gap between entrepreneurs with disabilities carrying out traditional and digital business which is significantly lower to draw any meaningful conclusions. Therefore, to encourage more people with disabilities to pursue entrepreneurial endeavors, especially in digital entrepreneurship, it is important to learn as much as possible about the factors and personal traits that contribute to the success of those who have disabilities themselves [4].

Thus, this paper presents findings from studies that explore the characteristics and traits that people with disabilities to pursue digital entrepreneurship. This study was inspired by the need to learn how personality factors affect the development of PWD entrepreneurs in both capability and business growth, as a means to combat the rising rate of PWD unemployment and inequality. As an added bonus, this study is situated within the sociocultural setting of Malaysia. For this reason, it's crucial to understand the characteristics of people with disabilities and how their ability affects success in the digital marketplace.

2. Literature Review

2.1 People with Disability in Malaysia

A person with a disability is someone who requires assistance in all aspects of daily life due to a mental or physical impairment. In Malaysia, there are about 637537 disabled who have registered in Person with Disabilities (PWD) at the Department of Social Welfare until Jan 2023 according to Social Welfare Department, 2023. People with disabilities are categorized into seven categories, which include hearing, visual, speaking, physical, learning, mental, and multiple disabilities. Physical disability is characterized as the inability

of the body to either lose or miss a limb or disability in any part of the body which limits their fundamental activities

which also recorded the second highest number with about 34.45 percent [5].

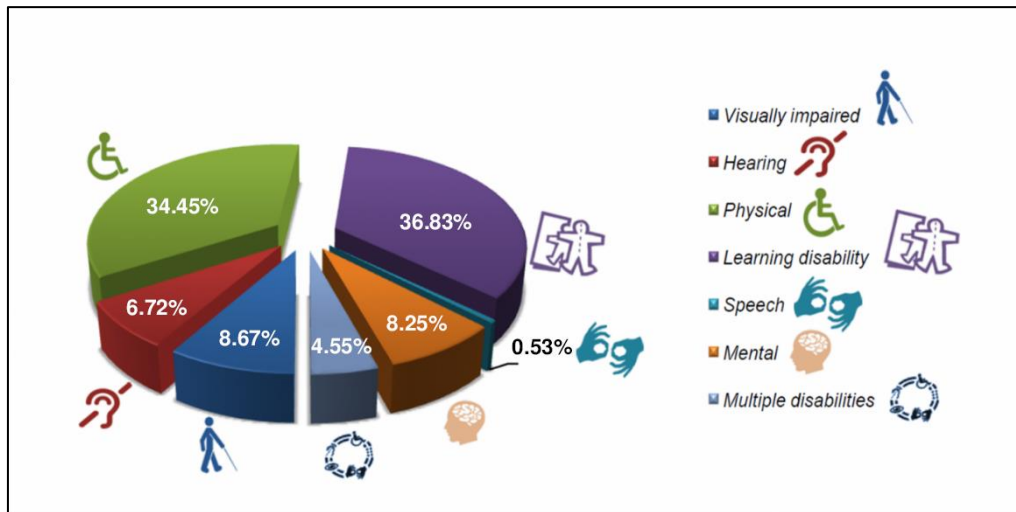


Figure 1. Percentage of registration of Persons with Disabilities (PWD) by category of disabilities, Malaysia, until Jan 2023.

Source: Social Welfare Department, 2022

Although in Figure 1, the number of people with a disability seems relatively large compared to the size of the Malaysian population, it does not reflect the real figure, which is much higher. It is because registration is not mandatory and many disabled people do not register their names due to several reasons such as social shame, biases, and environmental hindrances that prevent them from contributing well to society.

2.2 Digital Entrepreneurship Among People with Disability (PWDs)

According to research conducted by Khalil *et al.* [6], "digital entrepreneurship" is defined as the development and application of digital technologies to existing enterprises with the aim of fostering the improvement of business operations and the development of new competitive business models. LaBerge *et al.* [7] conducted a survey on their clients who own a business and found that digital technology adoption was accelerated by quick response to COVID-19, and many of these improvements may be here to stay. Meanwhile, Huang *et al.* [8] found that in China, after the COVID-19 epidemic, the digital economy drove economic growth and social change. Most digital company traders employ three key digital platforms for marketing, service development, and communication. Because of this, digital business strategies are vital, strategic, and capable of driving digital transformation and economic development in China today and in the future.

Malaysia, like many other developing countries, is interested in making progress toward the 4th Industrial Revolution, which would see the traditional ways of conducting business being replaced by modern technology-based strategies and applications. Currently, the government of Malaysia has launched a wide range of IT-related activities and initiatives aimed at boosting the country's burgeoning e-commerce sector to aid in the development of new IT adaptations. Four national policies and frameworks comprise the current government policy framework for innovation and entrepreneurship: i)

National Policy on Science, Technology, and Innovation, ii) National 4IR policy, iii) National Entrepreneurship Policy 2030, and iv) Malaysian Start-up Ecosystem Roadmap (SUPER) [9].

The pandemic is absolutely an eye-opener to people with disabilities especially doing entrepreneurship. They must leave their comfort zone of traditional brick-and-mortar strategies to survive and thrive. People with disabilities have started to explore and use new technologies. With the help of the latest technology and digital entrepreneurship, they are now able to meticulously plot out their business plan which enables them to predict market trends and profit projections. In Malaysia, research on persons with disabilities participating in entrepreneurship is uncommon, and information about their participation and access to resources is scarce to found [10].

2.3 Initiative for Digital Entrepreneurship Among People with Disability (PWDs) in Malaysia

Over the past 25 years, the government and the business sector in Malaysia have worked closely together to create the ecosystem we see today. Agencies like MDEC, the Malaysian Research Accelerator for Technology and Innovation (MRANTI), Cradle, and Penjana Capital have supported the development of a supply chain of new start-ups from ideation to funding and beyond with the help of federal government ministries like the Ministry of Science Technology and Innovation (MOSTI), the Ministry of Communications and Multimedia, and the Ministry of Entrepreneur Development and Cooperatives. Selangor Information Technology and Digital Economy Corporation (SIDEK), Sarawak Digital Economy Corporation (SDEC), and Sabah Creative Economy and Innovation Center (SCENIC) are some of the state-level agencies today that supplement these efforts. In one of the interviews with Minister of Domestic Trade and Consumer Affairs Datuk Seri Alexander Nanta Linggi revealed that business certificate renewals are given free of charge under the 1 People with Disability 1 Business (1PwD1B) scheme to

encourage people with disabled to engage in business especially in the current COVID-19 pandemic situation. He also mentions a total of 12,161 businesses have been registered under this scheme (Bernama,2022). In Budget 2021 and Budget 2022, some of the initiatives from the previous government still carried out to ensure that people with disabilities don't feel left out in terms of economic assistance when doing business such as PEMERKASA, Mara Financing Scheme and 1 People with Disability 1 Business [11, 12]. Private sector actors such as angel investors organized through the Malaysia Business Angel Network (MBAN) and ScaleUp Malaysia, supplemented by networks of corporate innovation and coworking hubs, have operated intensive incubation and accelerator programs to provide entrepreneurs peer-to-peer (P2P) support, such as 1337 Ventures, all of which have increased the ecosystem's capacity for networking [9]. Besides

that, the Maybank Foundation has created a comprehensive entrepreneur ecosystem that focuses on people with disabilities namely Reach Independent and Sustainable Entrepreneur (R.I.S.E). This program initially was established in September 2014 and successfully trained 1,080 people with disabilities to improve their social and economic [13]. The training provided has helped participants develop new sales methods, improve business management skills, and increase client acquisition and retention, resulting in more financial independence and business resilience. The R.I.S.E. initiative seeks to provide genuine and practical help for underserved communities as part of Maybank's commitment to promote financial inclusion throughout ASEAN and to achieve one of the Group's sustainability goals of improving the lives of 1 million ASEAN families by 2025.

Table 1: Initiatives for an entrepreneur with disability in Malaysia

Years	List of initiatives	Description
2021	Budget 2021	One People with Disability One Business Scheme (1PWD1B)
	PRIHATIN People with Disability (PWD)	Allocated about RM 20 million for the entrepreneurship program
	PEMERKASA	Allocated about RM 25 million for a special micro-credit scheme
		Allocation of RM 20 million to strengthen the entrepreneurship program including marketing bakery and handmade products by the disabled people
		People with disabilities can register and renew their business registration with the Company Commission of Malaysia (SSM) for free as an encouragement to venture into business.
		RM25 million is allocated to the National Saving Bank (BSN) under the SPECIAL Microcredit Scheme for the disabled venture into business with a financing limit of up to RM 50,000 and an interest rate as low as 3 percent.
	Business Incentive Assistance Scheme (SBGPOKU)	
	Leadership Entrepreneurship Acceleration and Development (SAY LEAD)	This incentive is for disabled business owners to hire disabled workers.
	Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) 2.0	To host the first of-its-kind Entrepreneurship League for disabled people
	MYKASIH	An economic empowerment program designed to help PWDs increase their income and become financially independent.
PEMULIH	Special Business Capital Assistance for Women.	
Financing Scheme for Persons with Disabilities (OKU) by MARA	Cash assistance initiative of RM500 for 3 months	
1 People with Disability 1 Business	To provide a special financing facility for Persons with Disabilities (OKU) to help them be independent in managing their own businesses	
	To encourage people with disabilities, to participate in entrepreneurship which can improve their economy.	
2022	Hiring incentive	Employers who provide employment opportunities for specific

	groups like People with Disabilities (OKU) will receive aid: – 30% of the monthly salary for the first six (6) months – 40% for the next six months of the job – Targeted for a salary of RM1,200 and above
Budget 2022	One People with Disability One Business Scheme (1PWD1B) Allocation of about RM 1.8 billion for microcredit scheme
PEMERKASA	People with disabilities can register and renew their business registration with the Company Commission of Malaysia (SSM) for free as an encouragement to venture into business.
Reach Independence & Sustainable Entrepreneurship (R.I.S.E.) 2.0	An economic empowerment program designed to help PWDs increase their income and become financially independent.
Financing Scheme for Persons with Disabilities (OKU) by MARA	To provide a special financing facility for Persons with Disabilities (OKU) to help them be independent in managing their own businesses
1 People with Disability 1 Business	To encourage people with disabilities, to participate in entrepreneurship which can improve their economy.

Successful Characteristics of Entrepreneurs with Disabilities

Entrepreneurs with disabilities face unique challenges in starting and growing a business, but they also possess distinctive strengths that contribute to their success. Successful entrepreneurs with disabilities display characteristics such as resilience, creativity, and adaptability, along with an ability to leverage their diverse perspectives and experiences to create innovative solutions. These qualities enable them to excel in the competitive world of business.

Studies conducted by Zainol et al.,[14] with 310 respondents among residents in Melaka found that mastering digital marketing and digital entrepreneurship are internal qualities that help entrepreneurs become successful compared to external reasons such as government support. However, research done by [15] argues that there are 4 main elements of characteristics of successful entrepreneurs with disabilities which are; (i) knowledge, (ii) attitude,(iii) skills, and (iv) associate.

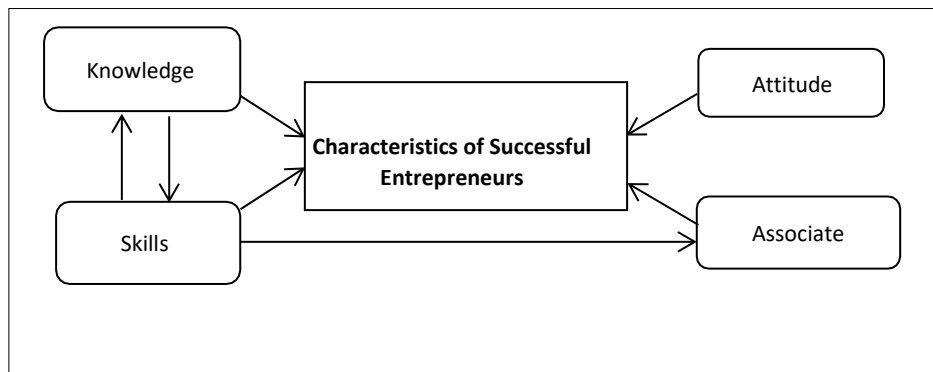


Figure 2. Characteristics of Successful Entrepreneurs with Disabilities

Source from [15]

a. Knowledge

Knowledge is a critical factor in the success of people with disabilities who are starting their own businesses. Constantly investing in learning and collecting new knowledge that aids in improving existing practices and processes is crucial as it can influence a company's success [16]. Apart from that, new financing schemes such as microfinance, crowdfunding, and peer-to-peer lending are just a few of the newer forms of alternative financing that have experienced fast expansion in recent years to support the launch and growth of new entrepreneurial businesses. Entrepreneurs with disabilities

sometimes have a hard time getting loans or funds from conventional resources, therefore the rise in popularity of online crowdfunding sites via digital platforms has been hugely useful on which they must have the knowledge to use it efficiently [17]. In addition, the utilization of such technology has aided in the sharing of knowledge among entrepreneurs with disabilities, which has enabled their business to increase the number of clients and target a broader market [17].

b. Skills

According to Sanchez et al. [18], the application of a person's skills can play a role in the process of entrepreneurship for people with disabilities and the relevance of a person's skills can change depending on the circumstances. Successful entrepreneurs in general need to be able to integrate a variety of talents so that they can handle the complete process of beginning their business, and entrepreneurs with disabilities have unique skills at a personal and functional level in order to be successful [19]. Moreover, the specialized skills and training to shape successful entrepreneurs with a disability had been discussed by Anderson & Galloway [20] where a successful case discovered there were elements of tacit core skills (e.g., self-motivation and self-confidence) and explicit core skills (e.g., financial, business and IT). According to Welsum [21], entrepreneurial skills are crucial to the growth of digital businesses. Some examples of such skills are the entrepreneur's capacity to recruit talented individuals to his team, to actively seek out and capitalize on emerging opportunities in the field of information and communications technology (ICT), and to consistently adjust the company's business model.

c. Attitude

When looking at what makes a person with a disability want to start a business, it's important to talk about what influences his attitude to become a successful entrepreneur. [5]claims that an individual's personality traits such as a drive for success, independence, risk-taking, creativity, and self-motivation are said to play a role in shaping an individual's propensity to become a successful entrepreneur. This is also supported by Jafari [22] from the research he conducted to past research on founder experiences in which he claims that the success of a digital entrepreneur depends heavily on the entrepreneur's personality and traits. Researchers have found that digital entrepreneurs are less concerned with the future of their company compared to the traditional entrepreneur which results in the use of 'neuroticism' to create opportunity [23], [24]. In the same vein, researchers concluded that competencies that explain entrepreneurial success in PWDs include specialized professional competencies, expertise in the industry, capacity to learn new things in business practice,

ability to detect possibilities, and socio-emotional competencies, such as being patient and understanding how to listen to others, being able to cope with uncertainties in an innovative company concept, developing emotional and communication skills, and knowing how to seek and accept help [25].

d. Associate

Through addressing market failures, especially in the areas of access to financial, skills, and knowledge, public policy can play a role in encouraging and supporting the adoption and successful use of digital technologies by entrepreneurs and SMEs. A long-term approach to overcoming the cultural barriers that keep people with disabilities from pursuing careers in technology is also essential to ensure the adaptation of technology is possible and gain attention from this disadvantaged group [26]. Other studies by Rozali et al. [27] emphasized that, in order for entrepreneurs with disabilities to be successful in managing their businesses, they need support from policymakers and practitioners in government. Table 1 displays some of the initiatives carried out by authorities and organizations to support entrepreneurs with a disability where the result was significant success in helping this minority group to be self-dependent and equipped with relevant training and skills to do business. It is well acknowledged that people with disabilities benefit from the encouragement and inspiration of their friends and family members. A study conducted by Hsieh et al. [17] on 13 entrepreneurs with impairments, to understand the relationship between challenges and the adaptive mechanisms that led to business and personal attainments found that their respondent ability to overcome societal hurdles and pursue entrepreneurship was greatly aided by the presence of a supporting social network, which included family, friends, and religious groups. Some respondents who were born with their disability emphasized the significance of having family support, saying that being regarded as "normal" and encouraged to participate in society from an early age by their caregivers made all the difference. From the findings of the papers, the most common differences between digital entrepreneurs, social entrepreneurs and traditional can be presented in Table 2

Table 2: Comparison between traditional business, social entrepreneurship, and digital entrepreneurship

No	Components	Traditional business	Social entrepreneurship	Digital entrepreneurship
1	Financial Supports	Profits from business activity, investments, self-fund, and borrowed funds capital	Income from commercial endeavors, grants, owners' capital, and loan capital; (Sponsors may assist, but they shouldn't be the primary source of income)	Seek venture capitalists and angel investors
2	Revenue	Divided between investors	It is allocated among the participants, intended for the growth of the business, and some part to charitable endeavors (reinvested)	Same way as standard businesses and aims to create and maximize profit for stakeholders
3	Mechanisms	Based on market demands	Depending on why the business was founded, the social mission and market demands	Adoption of technology to create new economic activities to gain profit
4	Motives	Profit, fame, and social status should not be the goal	Income generation and the resolution of social issues	Adapt technology with the specific purpose of generating profit

Source: Adapted from [28], [29]

Despite there were number of successful entrepreneur with disability recorded in Malaysia, there was still many unfortunate people with disabilities that missing the information or opportunity to succeed in entrepreneurship due to several barrier internal or external factor.

Finding

Knowledge

Respondent A stated that I have an online business selling electronic devices. I believe that knowledge is one of the most crucial factors that has enabled me to expand my business. I have a strong understanding of information technology because I graduated from an IT faculty, which has helped me to comprehend electronic devices and what the market demands. Furthermore, I have attended various training programs for business development and financial management, which have helped me to efficiently manage my business. This is in line with respondent B who sells online educational items and statistics software such as SPSS, AMOS, and others.

Respondent C is another example of an individual who runs an online business, selling cosmetic products. She stated that I have a strong passion for the cosmetic industry and constantly stay up to date with the latest products and their value by following various social media channels, such as YouTube. Additionally, I have taken training programs to enhance their business growth, specifically in marketing pitching and Fintech management. This is in line with respondent D who sells perfume online and other cosmetic items for males.

3. CONCLUSION

The purpose of the research presented here is to establish an empirical foundation for dialogue and to inform future research in the fields of disability employment and entrepreneurship, respectively, and where they intersect. Doing so necessitates taking these qualitative factors, which are exploratory in nature and emerged directly from the experiences of people with disabilities and key stakeholders engrossed in the praxis of social entrepreneurship, and operationalizing them for use in research, policy, and practice. Even though people with disabilities make up the greatest minority group in the world, they are nonetheless able to make valuable contributions to society. Providing an educational system that is accessible to all students would be an excellent first step in improving their overall well-being. As a result, the obligation to meet their one-of-a-kind requirements ought to be regarded as a tool that has the potential to make life more bearable for the most deserving members of the nation's most disadvantaged population. In this context, Malaysia is now engaging in a wide variety of initiatives and tactics in an attempt to generate an effect that will contribute to the accomplishment of all of its Sustainable Development Goals (SDGs). It is a tough effort that lies ahead for every individual in society to scrutinize and make effects on the values, and mental, emotional, and behavioral supports that are provided to PWDs in order for them to be a part of the inclusive environment. Keeping this concept in mind, a number of different measures should be taken to guarantee the inclusion of people with disabilities (PWD) in the community as a whole and in terms of employment opportunities. In a nutshell, the thesis of our research is that pursuing entrepreneurship in

digital platforms is not only possible but also a very good choice for people with disabilities. In the context of Malaysia, research on people with disabilities (PWDs) participating in digital entrepreneurship is scarce, and information regarding their participation, as well as their accessibility to resources that can help them enter entrepreneurship, is not easily accessible. This is one of the barriers that prevents PWDs from entering the business world. Since the number of PWDs in Malaysia is now on the rise, there is an urgent need for additional research to look more deeply into the challenges that are encountered by PWDs and to produce evidence that could potentially lead to the introduction of new policies to support best practices in entrepreneurship and social entrepreneurship for people with intellectual disabilities, particularly with regard to addressing barriers that are already in place. Even when seen through the lens of infrastructure, it is clear that Malaysia has a way to go before it can adequately accommodate people with disabilities.

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