

## ORIGINAL ARTICLE

# DISABLED BUT DETERMINED: CHALLENGES FACED BY ENTREPRENEURS IN SELANGOR, MALAYSIA DURING THE COVID-19 PANDEMIC

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## ABSTRACT

The year 2020 was a challenging year for the world and Malaysia particularly, as the Coronavirus disease 2019 (COVID-19) pandemic became a health crisis that resulted in extreme measures to curb the spread of the virus. This study examined the challenges faced by disabled entrepreneurs during the COVID-19 pandemic. Twenty of 51 disabled entrepreneurs who have successfully participated in the Selangor Youth Community Leadership Entrepreneurship Acceleration and Development (SAY LEAD) program with different types of disabilities, ages, marital statuses, educational levels, and types of business were recruited using purposive sampling. The inclusion criteria included being registered as a person with disability with the Malaysia Department of Social Welfare, was born in Selangor or currently living in Selangor for at least five years, aged from 18 to 40 years old, and applied for SAY LEAD program. The data were collected through semi-structured interviews enabling the interviewee to share personal experiences and perceptions on challenges in managing their business during the COVID-19 pandemic. The majority of participants were male (80%, n=16), aged between 31 and 35 years old (35%, n=7), single (65%, n=13), and physically disabled (60%, n=12). The transcripts of the interviews were subjected to thematic analysis. The emerging themes were that disabled entrepreneurs were restricted in their physical movement during Movement Control Order (MCO), have financial problems, and have health risks that needed them to reconcile between business and family commitments. The study suggests that the use of technology in doing business, attending online seminars and classes during the pandemic, and getting financial support from the government are the coping strategies to overcome the challenges faced by disabled entrepreneurs.

**Keywords:** Disabled Entrepreneur, COVID-19, Pandemic, Persons with Disabilities, Challenges, Movement Control Order

## INTRODUCTION

The Coronavirus disease 2019 (COVID-19) has dramatically impacted the world economy, but self-employed people have been particularly hard hit. All businesses, regardless of size, faced serious challenges, especially those in the aviation, tourism, and hospitality industries, with a real threat of significant declines in revenue, insolvencies, and job losses<sup>1</sup>. The COVID-19 outbreak has been declared a public health emergency of international concern by the World Health Organization (WHO) with a tremendous impact on the lives of people, families, and communities.

The first three cases of COVID-19 in Malaysia were imported cases detected on 25<sup>th</sup> January 2020<sup>2</sup>. They were among travellers from China arriving via Singapore. Since the emergence of COVID-19, the Malaysian government has taken serious, comprehensive, and nationwide measures

recommended by the WHO. In response to the rise in COVID-19 cases, the Malaysian government imposed the Movement Control Order (MCO) under Malaysia's Prevention and Control of Infectious Diseases Act 1988 on 18<sup>th</sup> March 2020<sup>3</sup>. Persons with disabilities (PWDs) are extremely affected during the COVID-19 pandemic, which became very apparent when countries failed to include disability consistently in their response to control the pandemic at the earliest stage<sup>4</sup>.

WHO estimated that 1.3 billion people, or around 16% of the world's population have a disability in 2022<sup>5</sup>. According to the Department of Social Welfare Malaysia or *Jabatan Kebajikan Masyarakat Malaysia* (JKMM), there were 586,558 registered PWDs in 2020, which translates to 1.8% of Malaysia's population<sup>6,7</sup>. At the same time, Selangor state records the highest number of registered PWDs in Malaysia, with 103,900 as of 31<sup>st</sup> December 2022<sup>7</sup>. Self-employment is becoming a viable option for PWDs to gain

economic independence as jobs become harder in today's labour market. Entrepreneurial self-employment requires tremendous self-motivation, persistence, initiative, and commitment. As of 31<sup>st</sup> October 2020, a total of 12,161 businesses were registered with "1 OKU 1 Perniagaan" (1OKU1P) scheme under the Companies Commission of Malaysia or *Suruhanjaya Syarikat Malaysia (SSM)*<sup>8</sup>. However, the number of PWDs who have benefitted from this scheme is still low compared to the total number of registered PWDs.

The Convention on the Rights of Persons with Disabilities and its Optional Protocol defines PWDs as "those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others"<sup>9</sup>. In Malaysia, PWDs are considered vulnerable groups, according to the United Nations Electronic Government Development Index Survey (UNEG-DI). PWDs encounter various barriers when accessing healthcare, transportation system, infrastructure, education, and employment<sup>5,10,11</sup>. To empower PWDs, the Malaysian government introduced the Persons with Disabilities Act in 2008 (Act 685). The Act defines the PWDs as "persons with a long-term physical, mental, intellectual or sensory impairment which in interaction with various barriers may hinder their full and effective participation in society"<sup>12</sup>. The primary purpose of this Act is to provide the registration, protection, rehabilitation, development, and well-being of PWDs.

A few studies have been conducted regarding barriers and strategies for entrepreneurship during the pandemic<sup>13,14,15</sup>. However, no study has been conducted on the impact of the COVID-19 pandemic on disabled entrepreneurs in Malaysia.

This research's results would help to understand the needs of PWDs better when faced with a health crisis such as COVID-19. Furthermore, the results can provide suitable coping strategies for this community.

**METHODOLOGY**

**Study Design and Participant Recruitment**

A qualitative phenomenology study was conducted among disabled entrepreneurs participating in the Selangor Youth Community Leadership Entrepreneurship Acceleration and Development (SAY LEAD) program. The SAY LEAD is a six-month entrepreneurship and result-oriented business program that aims to generate sustainable incomes through business planning, strategies, and commercialisation opportunities designed explicitly for PWDs entrepreneurs<sup>16</sup>.

The study population was all disabled persons registered with the JKMM. JKMM lists disabilities into seven categories: hearing, visual, speaking, physical, learning, mental, and multiple disabilities. Individuals that run any business are included in the study criteria.

During the screening process, only registered PWDs who are full-time entrepreneurs between the ages of 18 to 40, residing in Selangor for at least five years, and able to give full commitment, are eligible for this program as shown in Figure 1. After the screening process, out of seven categories, only four types of disabilities were involved in this six-month program: hearing, visual, physical, and learning disabilities. There is no application from PWDs with speech, mental, and multiple disabilities. The application and screening process of the participants took place in September 2020 for almost one month.



**Figure 1: Disabled Entrepreneurs Screening Flow Diagram**

Twenty disabled entrepreneurs with different types of disabilities, ages, marital status, educational levels, and types of business were selected for the SAY LEAD program. The program occurred during the Conditional Movement Control Order (CMCO) from October 2020 to March 2021. The data were collected through semi-structured interviews enabling the interviewee to share personal experiences and perceptions on a given subject<sup>17</sup>. The interview guide for this study consists of two sections: section A on demographic and business information, and section B on the perceived challenges faced during the COVID-19 pandemic. The interviewer also asked questions about their business condition before and during

the MCO. Prompt and probe questions were used to obtain maximum data from the participants.

The interviews were conducted in Malay and translated into English during the transcript organisation process at the end of the program in March 2021. Thematic analysis was performed by going through the entire transcripts and looking for meaningful patterns in themes across the data. Table 1 shows the participants' information regarding the type of disability and business. Each participant received the code F for female or M for male. The number at the end of the alphabet, F and M, represents the respondents.

**Table 1: Participants' Information**

No	Code	Type of Disability	Type of Business
1	F1	Hearing	Physiotherapy
2	M2	Visual	Cosmetic - Face mist
3	M3	Visual	Food - Stuffed crab
4	M4	Physical	Food - <i>Otak-otak</i> (Grilled fish cake)
5	F5	Physical	Mobile spa
6	M6	Physical	Wet food
7	M7	Physical	Bokashi fertilizer
8	M8	Physical	Religious device
9	M9	Physical	Furniture making
10	M10	Physical	Car workshop
11	M11	Physical	Sewing class
12	M12	Physical	Disinfection service
13	M13	Physical	Laundry
14	F14	Physical	Fashion
15	F15	Physical	Food - <i>Kek lapis</i>
16	M16	Learning difficulties	Shirt printing
17	M17	Learning difficulties	Food - <i>Nasi berlauk</i> (Rice with mixed dishes)
18	M18	Learning difficulties	Organic products
19	M19	Learning difficulties	Handcraft
20	M20	Learning difficulties	Stationaries

**RESULTS**

The sociodemographic characteristics of the 20 disabled entrepreneurs are shown in Table 2. The study found that the majority of participants were male (80%, n=16), between 31 and 35 years old (35%, n=7), single (65%, n =13), and physically disabled (60%, n=12).

**Thematic Analysis**

Thematic analysis of the transcriptions of the interviews yields three emerging themes: restricted movement, financial burden, and health risk as shown in Figure 2.

**Table 2: Sociodemographic Characteristics (n=20)**

Characteristics	Frequency	Percentage
<b>Gender</b>		
Male	16	80
Female	4	20
<b>Age (years old)</b>		
21-25	3	15
26-30	6	30
31-35	7	35
36-40	3	15
41-45	1	5
<b>Marital Status</b>		
Single	13	65
Married	7	35
<b>Disabilities</b>		
Hearing	1	5
Visual	2	10
Physical	12	60
Learning difficulties	5	25

**Restricted Movement**

To increase social distancing and slow down the transmission rate of the COVID-19 virus, the Malaysian government has launched the Movement Control Order (MCO) effective 18 March 2020. Malaysia's National Security Council or *Majlis Keselamatan Negara* (MKN) was responsible for providing the Standard Operating Procedures (SOPs) that were applicable during the Movement Control Order (MCO) phases. Like elsewhere, Malaysia's lockdown disrupted people's life and daily routine, including disabled entrepreneurs.

*"The challenge is that my mobility is limited and I cannot afford to do things for myself and need help from others."* (F14)

*"Due to COVID-19, my business is stuck as I am unable to do offline sales and marketing...movement is quite limited, difficulty to get raw materials, and the concept of product distribution is quite limited."* (M7)

*"My movement is limited to promoting business and sales aimed only at people who are close to my house."* (M18)

Due to their disability, they needed help from others to move from one place to another. Among participants, disabled entrepreneurs engaged in the services industry were the most affected by the pandemic compared to those with products. This is because they were not allowed to meet the customers directly to provide their services.

Disabled entrepreneurs needed to revise their business model to meet the new norm during the COVID-19 pandemic.

**Financial Burden**

The pandemic hit many households especially hard as they were financially ill-prepared for the onslaught of job losses, healthcare emergencies, and childcare and school closures. As a result, many faced financial hardships, even with quick and generous government financial assistance.

*"We are bearing the same operating costs as before the MCO while the business sector is less operational."* (M10)

*"It is difficult to get raw materials to produce products, and the price of raw materials has skyrocketed."* (F15)

*"We lost more than RM50k after ordering fabric from China and pending, and the stock we ordered could not be brought into Malaysia. The stock is delayed for more than a year and we only get a 50% refund from the supplier. Plan for the sale of baju raya in 2020 100% failed."* (M11)

*"Starting from April to July 2020, the shop's rent cannot be paid. The operation of our sewing shop was paralysed in March 2020. We had to owe the shop owner for the remaining rent arrears, and we legally left the premises rent in July 2020."* (M11)

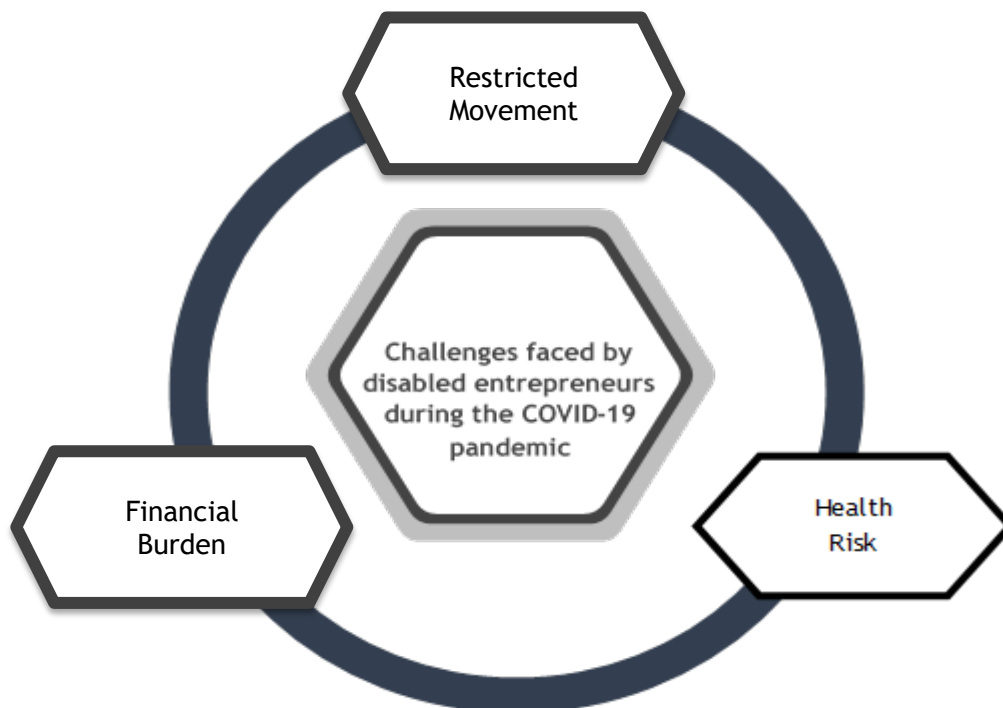


Figure 2: Emerging Themes from Thematic Analysis

## Health Risk

Despite being a particularly at-risk population for COVID-19, PWDs face even more significant inequalities in accessing healthcare during the pandemic due to inaccessible health information and environments, as well as selective medical guidelines and protocols that may magnify the discrimination PWDs face in healthcare provision.

*"I am concerned with my family's health as I prioritise my children's health and education as they need more attention during online study."* (M12)

*"I'm even affected by COVID-19 myself, which is why I have to stay at home and cannot focus on my business."* (M7)

*"Four tailors and one clerk quit their jobs in March 2020. Workers quit because of fear of the COVID-19 situation, health problems, and some are unable to move around due to the difficult distance to cross between areas."* (M11)

## DISCUSSION

The current study aimed to identify challenges faced by disabled entrepreneurs during the COVID-19 pandemic. There were several challenges that disabled entrepreneurs faced during COVID-19 and they were interrelated. Similarly to a previous study<sup>13</sup>, disabled entrepreneurs struggled to adapt their businesses to the new reality of social distancing and other pandemic-related movement restrictions. They found it harder to find customers and clients as people stayed at home and limited their movement. The MCO has been extended several times and at times, depending on the situation, has either changed into Conditional Movement Control Order (CMCO), Recovery Movement Control Order (RMCO), Enhanced Movement Control Order (EMCO), Targeted Enhanced Movement Control Order (TEMCO) or Administrative Enhanced Movement Control Order (AEMCO)<sup>3</sup>.

The findings show that most entrepreneurs faced difficulties in their movement. Apart from that, to mitigate COVID-19 spread and save lives, the government imposed desperate measures of social distancing, widespread lockdown, restrictions on travelling/movement, and prohibition of people gathering<sup>18</sup>. Some entrepreneurs had to close their businesses because of governmental restrictions; others had to implement precautions and reduce their operations hours. With more consumers embracing online shopping, it was the best time to encourage disabled entrepreneurs to venture into online businesses to achieve economic self-sufficiency. As disabled entrepreneurs have difficulty managing their business and family commitments, online business coaching programs could cater to PWDs' needs, such as online business plan creation and business

resources. In the situation, disabled people could also receive tax exemptions of up to RM2500 to purchase computers, mobile phones, and tablets for learning purposes from the Malaysian government<sup>19</sup>. These devices were urgently needed in the new norm era.

Additionally, disabled entrepreneurs have difficulty accessing the resources and support they needed to continue running their businesses, which were costly and led to a financial burden. These findings align with previous studies that found the slowed-down business activities were due to the interrupted supply chain of enterprises and personnel quarantine<sup>20,21</sup>, which severely impacted the Malaysian economy. Lockdowns due to the pandemic have caused the worst economic recession since the great depression<sup>14</sup>. It was found that most entrepreneurs have experienced unprecedented hardships and difficulties during the pandemic and its subsequent lockdown<sup>14</sup>. Pandemic-related restrictions limit business operations and challenge business owners to secure even more cash to cover their short-term drop-outs in monetary inflows to avoid bankruptcy<sup>13</sup>. Thus, to stabilise economic growth, promote investments, and encourage businesses, the Malaysian government announced an emergency stimulus package among the largest in the world<sup>22</sup>.

In 2020, the Malaysian government launched four stimulus packages worth RM305 billion to keep the economy going amid the global pandemic<sup>19</sup>. The Malaysian government also announced various initiatives and tax exemptions for individuals and businesses to help manage the impact of COVID-19. The government also provided financial assistance to eligible recipients to improve people's lives and reduce the cost of living. The government also needed to provide them with financial aid in the form of grants or loans to help them start their online business. Financial assistance for PWDs is a means to provide income and an opportunity for social participation and inclusiveness.

Most disabled entrepreneurs are concerned with their health conditions and family members. COVID-19 has rapidly emerged as a global public health threat, with infections recorded in nearly every country. Most countries have included domestic and international travel limitations, closure of non-essential businesses, and repurposing health services in responses to COVID-19 that varied in intensity and breadth<sup>23</sup>. With vaccine inequality at the early stage, disabled entrepreneurs focus more on family matters than business activities. Policymakers need to balance community health and social objectives with economic considerations<sup>24</sup>. Achieving herd immunity is a long-term goal for Malaysia to regain a normal life, and vaccinations are the most effective way to protect against infectious diseases. The COVID-19 vaccination campaign,

which began on 24<sup>th</sup> February 2021, progressed slowly because of erratic supply of vaccines<sup>25</sup>. During a pandemic, the government does not leave PWDs behind in the vaccination program. To support the government's goal of achieving herd immunity, the world's inaugural PWDs vaccination drive-through was carried out on 17<sup>th</sup> June 2021 at the headquarters of the Sime Darby Plantation in Petaling Jaya<sup>25</sup>. This program provided easy access to vaccines for the disabled community and their caretakers.

Based on the challenges identified, there are a few policy recommendations that have been identified. There is a need for government investment on entrepreneurship programs in this type of crisis<sup>24</sup>. This study would like to propose disabled entrepreneurs to revise their business model to meet the new norm during the outbreak. Due to the restricted movement, the government can encourage the disabled entrepreneur to reset business approaches that focus on a community-centred initiative. Additionally, the government can help disabled entrepreneurs by providing financial assistance or launching a unique entrepreneurship program to provide them with income and opportunity for social participation and inclusion. However, the results of the current study were largely subjective and were based on individual experiences and perspectives of the interviewed disabled entrepreneurs.

The findings of this study are drawn from a heterogeneous sample; hence transferring this study's results to different contexts would not be feasible. Besides, the samples were relatively small due to restricted movement orders, travel restrictions, and physical distancing. However, this study can be a trigger and foundational cornerstone for scholars and researchers to progress to a more thorough analysis and assessments with a larger sample size using a quantitative study design.

## CONCLUSION

This current study highlights the challenges faced by disabled entrepreneurs during the COVID-19 pandemic. Most disabled entrepreneurs experience restricted movement, financial burden, and health risks in running their businesses. The results were consistent across all respondents, suggesting that many of them shared similar experiences and a common picture of the challenges faced during the COVID-19 pandemic. It is suggested that future study focuses on coping strategies among disabled entrepreneurs during similar situation. This will help to build a better business model for running businesses that can be a productive solution during crisis.

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## Conflict Of Interest

The authors declare no potential conflicts of interest concerning this study.

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