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Article

Factors influencing persons with disabilities perception in entrepreneurship: The mediating effect of entrepreneurial motivation

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Abstract: Disability inclusion is important to ensure everybody has the same opportunities in society, which is critical in achieving the Sustainable Development Goals. Persons with Disabilities (PWDs) are one of the marginalized communities and most of them are living in poverty. Disabilities encounter many challenges internally and externally due to their disabilities. They are struggling to keep their jobs due to their own self-confidence and social stigma and entrepreneurship is said to be the best option for PWDs to gain economic liberation. However, many PWDs still depend on government assistance and public donations instead of starting their own business. This study investigates the mediating effect of entrepreneurial motivation on the relationship between internal and external factors of PWDs' perceptions of entrepreneurship in Malaysia. A quantitative approach to the survey was carried out. A sample of seventy-seven PWDs was gathered using face-to-face and online surveys through purposive sampling. The data were analyzed using structural equation modelling. The results show that only internal factors influence PWDs' entrepreneurial personal perception. Entrepreneurial motivation plays a crucial mediating role in the relationship between internal and external factors and entrepreneurial personal perception. The study is helpful for the relevant parties to assist PWDs in becoming financially independent through entrepreneurship by focusing more on their internal strengths. Proper training and coaching assist PWDs in being more resilient when facing adversity.

Keywords: persons with disabilities; entrepreneurship; entrepreneurial motivation; poverty

1. Introduction

Persons with Disabilities (PWDs) face significant challenges economically and socially (WHO, 2024). A report from the World Bank (2020) claimed that PWDs are more inclined to face adverse socioeconomic outcomes which include less education, poorer health outcomes, lower employment levels, and greater rates of poverty. The majority of people with disabilities live below the poverty line and struggle to make ends meet on government subsidies (Saran et al., 2019). In this rapidly-evolving society, they are slowly being marginalised, even though the inclusion of PWDs in society is crucial to establishing a long-term harmonious and balanced environment. There are many factors that influence entrepreneurial intention such as personality traits, environments, gender, age, attitude and behavior (Uysal et al., 2020). Few studies have highlighted the influence of internal and external factors that influence

entrepreneurial intention. PWDs experience internal or psychological barriers such as a lack of self-confidence and low self-esteem (Garcia and Capitan, 2021; Marques et al., 2020). Nevertheless, in order to be employed, people need to possess certain skills and attitudes (NST, 2020). Internal factors derived from within an individual such as include attitudes, self-efficacy, mindset, personal traits, and locus of control (Uysal et al., 2022).

External factors come from environment such as changes in social, politics, demographic and economics (Sarma et al., 2022). Negative public perception towards PWDs makes it worse (Kayama et al., 2019). Entrepreneurship is an employment option for PWDs to give them an opportunity of financial freedom (Rolle et al., 2020). Inclusive entrepreneurship offers PWDs to join the entrepreneurship community without any discrimination, and it promotes disadvantaged groups' involvement in entrepreneurial activities by unleashing their creative potential towards economic self-sufficiency, that is beneficial for themselves and the society. However, statistics have shown that entrepreneurship is low among PWDs in Malaysia, compared to America where the PWDs have a higher rate of self-employment and small business experience as small business owners (12.2%) than those without disabilities (HRDF, 2019). There are only about 2.4 per cent of 581,264 PWDs that are registered under the Department of Social Welfare, taking part in government entrepreneurship initiatives in Malaysia (Rosli, 2020). And this raises the question 'Why are PWDs not in entrepreneurship despite of the abundant many given supports provided'? This leads to the need of delving deeper into the empowerment issues of PWDs have been widely discussed; however, factors that drive PWDs into entrepreneurship, as a way to resolve this issue.

PWDs experience higher depression and anxiety due to their disability and social discrimination (Bi et al., 2020). While they are struggling with their psychological issue, they are also facing higher rate of poverty and social discrimination, hence why entrepreneurship is a practical option for PWDs as it provides freedom and opportunities (Pérez-Macías and Fernández-Fernández, 2021). Do PWDs' inclinations towards entrepreneurship stem from internal and external factors like confidence and social acceptance? There is little information regarding the larger issues that affect individuals with disabilities in their pursuit of economic improvement, both from an internal and external standpoint (Babik and Gardner, 2021). According to Thazin (2019), society's involvement is essential to support the marginalised population financially and morally. Mixed reviews of PWDs' internal and external social environment in inclusive society are found in previous studies, for instance, Diaz and Garcia (2018) discovered that although PWDs with physical disabilities have low self-confidence, they possess strong emotional intelligence. Bibak and Gardner (2021) assert that negative perceptions of disability cause people with disabilities to socially exclude and isolate from society. They were continuously faced with the social stigma of social exclusion and inequality, with negative remarks on their appearance and stigma subjected to their family. Negative attitudes toward disability disempower individuals with disabilities and lead to their social exclusion and isolation (Babik and Gardner, 2021). They constantly faced the social stigma of inequality and social exclusion, negative attitudes were observed regarding their appearance, and their families were subjected to stigmatization by society. They could not participate in social environments (Caynak et al., 2022) as the social stigma dramatically impacts

PWDs, especially their self-efficacy (Chatzitheochari and Butler-Rees, 2023). Inaccessible physical environments and modes of transportation, a lack of assistive technologies and devices, non-adapted communication methods, gaps in service delivery, and stigma and discrimination in society are all obstacles to the full social and economic inclusion of people with disabilities. WHO (2023). It is essential to understand ways to assist PWDs in entrepreneurship to ensure that they are capable of being financially independent, as a way to liberate themselves from poverty. Besides, the internal and external factors influencing PWDs' perceptions of entrepreneurship shall be explored. This study introduces entrepreneurial motivation as a mediating variable to explore the interrelationships between variables.

2. Research hypotheses

2.1. Research variables and definition

Numerous studies have discovered that people with disabilities frequently face economic disadvantages. Disability identity is closely linked to social inclusion and economic disadvantages, as pointed out by Green and Vice (2017). Similarly, Saran et al. (2019) highlight the necessity to equalise social and economic opportunities for people with disabilities due to the substantial global GDP loss. According to Jajtner (2020), those who have disabilities that limit them from working may face long-term financial consequences. Furthermore, a correlation between worse socioeconomic disadvantage and higher disability was discovered by Hosseinpoor et al. (2013), suggesting a direct relationship between disability and economic challenges. Abdul Nasir (2020) also observed that the proportion of individuals reporting disability rises in line with an area's relative socioeconomic disadvantage. This suggests a connection between economic status and disability prevalence.

Furthermore, as Ciciurkaite et al. (2022) pointed out, people with disabilities are more likely to be impoverished, particularly during the COVID-19 epidemic. Additional evidence for this comes from Jashinsky et al. (2021), regarding the economic impact of the pandemic on workers with disabilities, from higher unemployment rates and increased costs for essential services. necessary services. Prior research has brought awareness to the economic disadvantages experienced by people with disabilities, highlighting the necessity of inclusive policies and interventions to address these issues and develop equal opportunities for people with disabilities.

Entrepreneurship offers individuals with disabilities a pathway to empowerment and economic independence. According to Prasetya and Mawardi's (2019) research, self-employment can empower people with disabilities by giving them the ability to take control of their own circumstances. However, entrepreneurs with disabilities face challenges such as negative perceptions from lenders and investors, as well as uncertainties related to their disability (Tihic, 2019). Research highlights the skills that entrepreneurs with disabilities contribute to the process, emphasising the need of education and training for their success (Mota et al., 2020). PWDs' entrepreneurial intentions must be fostered through specialised entrepreneurship education (Kruger and David, 2020). Promoting self-employment among individuals with disabilities

requires addressing barriers such as unfriendly legal frameworks, limited access to capital, and inadequate training (Shaw et al., 2022). Additionally, in order to effectively empower PWDs, inclusive entrepreneurship models must be developed (Ngah et al., 2023). Existing studies have emphasised the significance of inclusive entrepreneurship initiatives for people with disabilities, yet more empirical research is still required in this field (Rolle et al., 2020).

2.2. Internal factors and entrepreneurial personal perception

According to a study by Pérez-Macías and Fernández-Fernández (2021), factors like locus of control, and self-esteem and mindset have an enormous effect on the entrepreneurial journey, and entrepreneurs with these traits are better equipped to navigate challenges, seize opportunities and succeed in the entrepreneurial landscape. In addition, as stated by Namkung and Carr (2020), having a disability impacts a person's locus of control, self-esteem and mindset, leading to an increase to their depression levels. It's necessary to understand the psychological impact that people with disabilities have when making decisions to explore new opportunities. Thus, this study explores these elements to investigate its effect on their entrepreneurial self-perception. Positive work outcomes and higher levels of job motivation have been linked to PWDs' locus of control, which is defined as an individual's belief in their ability to control events in their life (Ng et al., 2006; Wolcott et al., 2020). Anwar (2020) stated that those who possess an internal locus of control tend to believe they have greater influence over their lives, which may encourage them to pursue entrepreneurship. An individual's attitude towards oneself, or self-esteem, is essential to entrepreneurship as studies have shown that self-esteem is linked to motivation, resilience, and overall well-being (Scherrer and Preckel, 2019). Entrepreneurs who have a strong sense of self-esteem are more inclined to take risks, persist through difficulties, and capitalize on opportunities for growth and success. For an entrepreneur to succeed, having the right mindset is crucial, especially a development mindset. People who have a growth mindset are more likely to take responsibility for their health and exhibit higher levels of self-efficacy (Tao et al., 2022). Positivity is favourable in work environments, particularly when recognising and pursuing entrepreneurial opportunities (Rodriguez and Liber, 2020). Growth mindsets have been linked to improved self-control and healthy behaviours as they emphasise the malleability of personal attributes (Tao et al., 2022).

H1: Internal Factors have a significant relationship to Entrepreneurial Personal Perception

2.3. External factors and entrepreneurial personal perception

PWDs' entrepreneurial journeys are significantly impacted by how society perceives them. Negative societal views, according to Ebuenyi et al. (2020), may significantly hinder their chances of finding employment and engaging in entrepreneurial endeavours. PWDs are interested in pursuing entrepreneurship if given social support, mentorship, and access to facilities and financial resources, according to a study by Balcazar et al. (2023). To enable people with disabilities (PWDs) to

thrive as entrepreneurs, it is imperative to provide a supportive environment, offer specialised education and training, and address social perceptions and prejudices.

The entrepreneurial journey of individuals with disabilities is greatly influenced by important external factors such as societal challenges and family support. Studies have indicated that family support has a significant influence on the intention to pursue entrepreneurship, having both positive and negative impacts (Mota et al., 2020). For disabled entrepreneurs, family support is crucial during decision-making process as well as the entire entrepreneurial process (Mota et al., 2020).

Furthermore, PWDs face various social challenges that can hinder entrepreneurship. Financial constraints, such as limited access to capital, are common obstacles for disabled entrepreneurs (Maritz and Laferriere, 2016). According to Balcazar et al. (2023), entrepreneurs with disabilities face an array of supports and challenges when starting their business, including social support, mentorship, and access to resources like space, equipment and funding, all playing crucial rules in facilitating their entrepreneurial endeavours. Furthermore, societal perceptions of persons with disabilities can have an effect on their entrepreneurial path, with negative perceptions potentially limiting their employment and entrepreneurship opportunities. Various external factors, including social support and and social challenges, have a significant impact on the entrepreneurial endeavours of individuals with disabilities. While social and family support can provide significant encouragement and assistance, acknowledging social challenges like financial constraints and negative societal perceptions is imperative to creating a more inclusive entrepreneurial ecosystem for PWDs.

H2: External Factors have a significant relationship to Entrepreneurial Personal Perception

2.4. Entrepreneurial motivation and entrepreneurial personal perception

There are two main sources of entrepreneurial motivation: opportunities and necessities. Necessity entrepreneurship arises when individuals are compelled to start a business due to a lack of alternative employment options (Sendra-Pons et al., 2021). Conversely, opportunity entrepreneurship occurs when individuals discover and capitalise on a business opportunity (Sendra-Pons et al., 2021). Individuals' aspirations to become entrepreneurs are greatly influenced by a variety of factors, including their entrepreneurial knowledge, experiences in particular business settings, and attitudes towards the field (Kor et al., 2007; Roxas et al., 2009). There is a correlation between a positive attitude towards entrepreneurship and a rise in entrepreneurial activities (Fabian and Uzoamaka, 2022). Entrepreneurial perceptions include various aspects such as opportunity perception, risk perception, and perceived capability (Arafat et al., 2020). According to Wei et al. (2019), entrepreneurial education, personal traits, and environment all have an impact on these perceptions. Positivity towards entrepreneurship can improve an individual's ability to identify opportunities, convince others, manage challenges effectively, and cultivate an entrepreneurial mindset (Vamvaka et al., 2020). Additionally, the impact of necessity entrepreneurship on subsequent entrepreneurial satisfaction has been explored, emphasising how essential it is to understand the implications of various

entrepreneurial motivates (Kautonen and Palmroos, 2009). Furthermore, research on the relationship between household size and necessity- or opportunity-motivated entrepreneurship has shown that there are different trends that depend on household size (Huang, 2024).

H3: Entrepreneurial Motivation has a significant relationship to Entrepreneurial Personal Perception

2.5. Mediating effect of entrepreneurial motivation, internal factors and entrepreneurial personal perception

Entrepreneurial motivation significantly influences entrepreneurial intentions and behaviours (Liñeiro et al., 2024). Few studies have highlighted the mediating effect of motivation in various contexts (Dana et al., 2021; Li et al., 2022). Ramalho et al. (2021) discussed the effect of entrepreneurial motivation in mediating the relationship between self-efficacy and entrepreneurship in higher education, emphasizing its influence on entrepreneurial intentions. Prasetyo (2019) investigated the mediating role of entrepreneurial attitude, subjective norm, and entrepreneurial self-efficacy in entrepreneurial motivation towards entrepreneurial intention. This is supported by Dana et al. (2021), who explored how entrepreneurial education impacts technology-based enterprise development through the mediating role of motivation.

Moreover, Hassan et al. (2021) delved into how entrepreneurial motivations mediate the relationship between individual entrepreneurial orientation, entrepreneurship education, and entrepreneurial intentions. A study in China demonstrated a serial mediation model where materialism predicted college students' entrepreneurial intention through achievement motivation and entrepreneurial attitude (Li et al., 2022). Understanding the mediating role of motivation in the entrepreneurial process is crucial for comprehensively analyzing the factors that drive entrepreneurial intentions and behaviours (Prasetyo, 2019). By recognizing motivation as a critical mediator, researchers can design interventions and programs to enhance individuals' entrepreneurial motivations, ultimately fostering a conducive environment for entrepreneurial success.

H4: Entrepreneurial Motivation mediating the relationship between Internal Factors and Entrepreneurial Personal Perception

H5: Entrepreneurial Motivation mediating the relationship between External Factors and Entrepreneurial Personal Perception

3. Materials and methods

3.1. Design and sample

For this study, purposive sampling was chosen as it requires specific recruitment of PWDs that can offer precise details about the study (Obilor, 2023). This method is deemed suitable for this study because the population of PWDs in Malaysia is small and further divided into several categories of disabilities. PWDs with physical disabilities formed the most significant number of PWDs registered with the Department of Welfare. The purposive sampling technique allows the researcher to rely on his discretion when choosing participants from the study population. Therefore,

the sample of the study would be PWDs of physical disabilities as they have better advantages compared to other types of disabilities.

The study determined the minimum sample size by employing G*power analysis, as suggested by various authors (Hair et al., 2021; Kang, 2021). Power analysis determines the minimum sample size by considering the part of a model with the most significant number of predictors (Hair et al., 2019; Kang, 2021). It requires power, effect size, and significance level information to calculate the minimum required sample size (Hair et al., 2021). Power (1-β error probability) is to correctly reject or accept the null hypothesis when it accepts the alternative hypothesis when it is true. An 80 per cent or more value represents adequate power in social science research (Cohen, 1988; Hair et al., 2021; Uttley, 2019). Therefore, with an effect size (f^2) of 0.15 (medium) with three predictors, the total sample size is 77. We collaborated with non-profit organizations related to disabilities and the Department of Welfare to recruit respondents. The survey used face-to-face and online approaches with PWDs to reach the sample size. The total number of respondents participating in the survey was 77. The number of respondents matched the sample size; thus, it is adequate to use PLS software and be able to test the hypotheses.

The study involved seventy-seven participants, of whom 68.8% were male and 31.2% female. Most participants are in the age range between 35 and 44 (41.6%) and 45 to 54 (31.2%). The participants' educational backgrounds varied, with 61.2% holding a High School Certificate and 14.2% having a degree. A total of 61% identified as self-employed or entrepreneurs.

3.2. Research variables and measurement

The measurement of items of variables understudy was adopted from previous studies. Measurement of external and internal factors (independent variables) was adopted from Anwar and Saleem (2019) and Tihic (2021). The dependent variable, Personal Perception of Entrepreneurship items, was adopted from Tihic (2019). Data was collected online and face-to-face wherever convenient for respondents. All items are measured using a Likert Scale ranging from 1 (strongly disagree) to 5 (strongly agree).

3.3. Ethics consideration

The ethic consideration is vital in the research relating to PWDs. By having a research ethics, it helped researchers to adhere a proper research conduct to ensure PWDs feel safe and their rights are protected. By sharing the ethical guidelines, PWDs are given due respects and researchers conducted the session with integrity with accountability and responsibility. The study received ethical research approval from the university's review committee (REC/10/2022 (ST/MR/222)), which ensured compliance with established ethical guidelines. No formal written consent was recorded. However, all the people who responded to the questionnaire were informed about the purpose of the study and how the data would be used.

4. Research data analysis and results

According to Hair et al. (2017), SEM is used to understand and identify assumed causal connections between variables. In other words, SEM was chosen for multivariate analysis as the method allows direct and simultaneous evaluation relationships while accounting for measurement error. In this study, the constructs are considered the first (1st) factor, while the independent variables (internal and external factors) are considered the second (2nd). SEM helps to show the underlying path of observed variables (2nd factors) to understand the relationship between unobserved constructs (1st factor). The data was analyzed using the Structural Equation Modeling (SEM) method of Partial Least Square (Smart PLS) software. The SEM analysis was conducted in two stages: the measurement and structural models. According to Hair et al. (2019), the PLS-SEM methodology is a sequential two-step approach. In the first step, the validity and reliability of the measurement models are verified while in the second step, the structural model is examined in order to evaluate the links among the constructs. A thorough grasp of the underlying dynamics is made possible by the systematic method that guarantees a rigorous review of the data.

4.1. Test of measurement model

The assessment of the measurement models focuses on evaluating their internal consistency, reliability, and validity through a structured approach. Key metrics include composite reliability, convergent validity, and discriminant validity analysis.

4.1.1. Convergent validity

Table 1. Convergent validity.

	Cronbach's alpha	CR[1]	AVE[2]
Entrepreneurship Personal Perception	0.893	0.902	0.575
Entrepreneurial Motivation	0.795	0.834	0.718
Locus of Control	0.600	0.600	0.544
Mindset	0.618	0.649	0.573
Self-Esteem	0.766	0.766	0.682
Social Challenge	0.771	0.784	0.687
Social Support	0.830	0.835	0.746

[1]CR—Composite Reliability; [2]AVE—Average Variance Extracted.

A Cronbach's alpha between 0.6 and 0.8, according to Shi et al. (2012), indicates acceptable internal consistency, implying that the scale's components consistently assess the same construct. In order to evaluate convergent validity, it is necessary to show that the observed variables account for a large percentage of the variance in the construct by having an average variance extracted (AVE) of greater than 0.50 (Hair et al., 2021). Additionally, as suggested by Fornell and Larcker (1981), a composite reliability score greater than 0.6 signifies excellent convergent validity, signalling that the construct is measured with sufficient reliability. The attainment of these criteria emphasises how strong the convergent validity of the scale used in the research is. **Table 1** presents the results of internal consistency, reliability, and AVE in a systematic way, providing a clear and thorough overview of the measurement model's

performance. The ability of the measurement models to precisely capture the constructs of interest is ensured by this rigorous evaluation, which improves the reliability of the research findings.

4.1.2. Discriminant analysis

Discriminant validity is critical for determining the distinctiveness of constructs by evaluating the degree of correlation between them, thereby addressing concerns related to redundancy or multicollinearity. Henseler et al. (2015) advocate using the Heterotrait-Monotrait (HTMT) ratio of correlations as a more robust and reliable method for assessing correlations among constructs. This approach ensures that constructs reflect truly distinct phenomena rather than overlapping dimensions. The findings, detailed in **Table 2**, reveal that the HTMT values fall below the threshold of 0.90, confirming discriminant validity between the construct being measured reflectively. This outcome indicates that the constructs under investigation are sufficiently distinct from one another, thereby validating the structural integrity of the measurement model and enhancing the overall quality of the research.

Table 2. Discriminant analysis (HTMT).

Variable/Construct	1	2	3	4	5	6	7
Entrepreneurial Motivation							
Entrepreneurship Personal Perception	0.819						
Locus Control	0.630	0.657					
Mindset	0.919	0.704	0.390				
Self-Esteem	0.774	0.667	0.586	0.894			
Social Challenge	0.477	0.470	0.285	0.620	0.380		
Social Support	0.593	0.494	0.433	0.701	0.541	0.353	

***** 1 = entrepreneurial motivation; 2 = entrepreneurial personal perception; 3 = locus control; 4 = self-esteem; 5 = social challenge; 6 = social support.

The measurement model analysis indicates that all items demonstrate good reliability and validity. Consequently, this establishes a solid foundation for the structural model assessment.

4.2. Test of structural model

The evaluation of the structural model involves analyzing the path coefficients between variables, the determination coefficient (R^2), and the predictive relevance (Q^2). A bootstrapping method determined the empirical t-values associated with these path coefficients. The analysis reveals that external factors do not exhibit a significant relationship with entrepreneurial personal perception ($\beta = 0.200$, $t = 1.435$, $p = 0.151$), suggesting that external environmental and situational conditions may not directly influence individuals' perceptions towards entrepreneurship. Conversely, internal factors display a robust and significant relationship with entrepreneurial personal perception ($\beta = 0.544$, $t = 4.532$, $p < 0.05$), indicating that locus control, self-esteem, and mindset attributes significantly affect one's perception of entrepreneurship. Entrepreneurial motivation mediates the relationship between internal factors and entrepreneurship personal perception ($\beta = 0.293$, $t = 3.144$, $p < 0.05$), while

entrepreneurial motivation does not mediate the relationship between external factors and entrepreneurship personal perception (β = 0.087, t = 1.542, p= 0.123). These findings, detailed in **Table 3** (path coefficients between variables) and **Table 4** (mediating effects results), underscore internal factors' critical role in shaping individuals' entrepreneurial perceptions and intentions.

Table 3. Hypotheses testing—Direct effect.

Description	β	SD	*T*-value	*P* value	95% CL		Significance
					LL	UL	
H1: Internal Factors → Entrepreneurship Personal Perception	0.544	0.12	4.532	0.000	−0.040	0.561	Yes
H2: External Factors → Entrepreneurship Personal Perception	0.200	0.061	1.435	0.151	−0.086	0.343	No
H3: Entrepreneurial Motivation → Entrepreneurship Personal Perception	0.480	0.125	3.830	0.000	0.222	0.713	Yes

Table 4. Hypotheses testing—Mediating effect.

Description	β	SD	*T*-value	*P* value	95% CL		Significance
					LL	UL	
H4: Internal Factors → Entrepreneurial Motivation → Entrepreneurship Personal Perception	0.293	0.093	3.144	0.002	0.129	0.492	Yes
H5: External Factors → Entrepreneurial Motivation → Entrepreneurship Personal Perception	0.087	0.13	1.542	0.123	−0.017	0.215	No

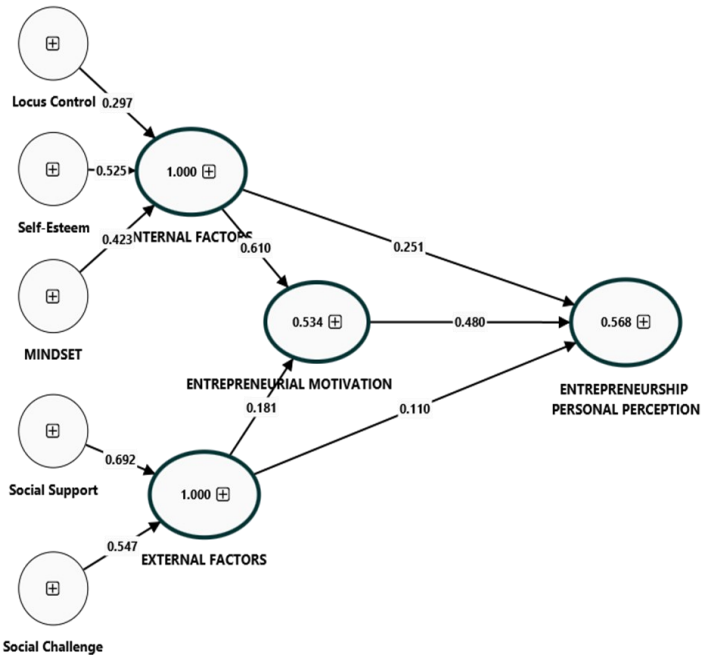

Figure 1. The structural model.

The coefficient of determination, denoted as R^2, is a pivotal metric in assessing the structural model's efficacy. Within this structural model, an R^2 value of 0.568 signifies that the independent variables, internal factors, external factors and entrepreneurial motivation, collectively account for 56.8% of the variance observed in the dependent variable, entrepreneurial personal perception. Internal and external factors contribute 53.4% of the variance explained in entrepreneurial motivation. This

substantial proportion underscores these factors' significant explanatory power over individuals' entrepreneurial outlook. Furthermore, the model's predictive relevance, indicated by a Q^2 value of 0.405, suggests that these independent variables possess a considerable predictive capacity for the dependent variable. This demonstrates the model's explanatory strength and practical utility in forecasting Entrepreneurial Personal Perception based on the interplay of External and Internal Factors. **Figure 1** represents the structural model, clearly depicting the relationships and contributions of these variables.

5. Discussion

Internal factors of locus control, self-esteem, and mindset strongly predict the personal perception of entrepreneurship among PWDs. The finding is supported by Tseng et al. (2022), Akbari et al. (2024), Balcazar et al. (2023) and Jiatong et al. (2021). From their studies, all the factors strongly influence respondents' entrepreneurial intention and behaviour, namely students. A study by Pérez-Macías et al. (2022) in Spain showed that internal factors are the critical factors that affect the decision of people with disabilities to become entrepreneurs. This finding is supported by García and Capitán (2021), who found that entrepreneurs with disabilities possess high self-evaluation skills, underlining confidence as key to overcoming entrepreneurial challenges. Notably, many respondents who became disabled due to accidents or diseases exhibit high self-esteem, aiming to improve their lives despite Diaz and Garcia (2018) noting that PWDs with physical disabilities often have high emotional intelligence but low self-esteem due to a lack of confidence. From the findings, it showed that self-esteem is the most important element that drive PWD's perception towards entrepreneurship, followed by mindset and locus of control. Despite having a high level of anxiety, PWDs prevail a strong self-esteem in exploring opportunities.

In contrast, external factors, including societal perceptions and support, have minimal influence on PWDs' entrepreneurial pursuits. This finding suggests two perspectives of interpretation. Firstly, external factors of social support and social challenges do not influence their entrepreneurship perception, perhaps due to their experience with extensive stigmatization, prejudice or discrimination that hinder them from pursuing an interest in entrepreneurship (Tihic et al., 2021; Timmons et al., 2023*)*. According to Thompson et al. (2023) and Wang et al. (2021) there was a broad positive acceptance and attitude among the general public towards people with disabilities. This may be explained by the increasing acceptance and support of society, which reduces social discrimination. As a result, it may cause PWDs to choose employment rather than being self-employed.

A major factor in PWDs' inclination towards entrepreneurship is their entrepreneurial motivation. This study is comparable to one by Dhar et al. (2017) on students from Bangladesh, which showed that entrepreneurial motivation is essential in despite all other challenges. According to Klangboonkrong and Baine (2022), prospects for a better future serve as the motivation behind the entrepreneurial endeavours of people with disabilities. Hsieh et al.'s 2019 study supports the idea that entrepreneurs with disabilities are motivated by a number of objectives, including the desire to achieve economic independence, provide financial support to the family, and

prove that people with disabilities can be self-reliant, get social recognition, and overcome societal discrimination.

The results showed that PWDs' motivation for entrepreneurship, both internally and externally, is essential. The mediating effect of entrepreneurial motivation is supported by Hassan et al. (2021) in investigating the role of individual entrepreneurial orientation and entrepreneurship education in determining students' entrepreneurial intention by mediating entrepreneurial motivations among students in India. Ratnamiasih (2023) provides additional support for this, stating that among Indonesian students, entrepreneurial intetion acts as a mediator between internal factors and entrepreneurship intention. In this study, entrepreneurial motivation does not mediate the relationship between external factors and entrepreneurship personal perception. This is in contrast to a study conducted in 2023 by Chahal et al. which found that university students' entrepreneurial intention is influenced by their entrepreneurial motivation in connection to external circumstances (the entrepreneurship environment).

The results show that internal factors and entrepreneurial motivation should be given more attention to empower PWDs to be more independent and capable of creating employment with entrepreneurial motivation. PWDs can now engage in entrepreneurship without fear of social prejudice or stigmatisation because of the public's growing acceptance of PWDs and their positive outlook. Setiawan et al. (2021) emphasise the need for a supportive ecosystem that fosters entrepreneurship among PWDs and further propose that targeted interventions that promote entrepreneurial values in this population can increase their interest in entrepreneurship. A theoretical model of entrepreneurial personal perception for PWDs is proposed as shown in **Figure 2**. The internal factors of locus control, self-esteem and mindset are vital to strengthen their motivation in taking entrepreneurial challenges.

Supporting individuals with disabilities in entrepreneurship involves a diverse approach that includes legislation, education, financial support, and the creation of inclusive ecosystems. Policymakers, educators, and NGOs are essential in facilitating the entry of individuals with disabilities into the entrepreneurial world. Policy makers can support PWDs through better access to education, dedicated entrepreneurship opportunities and financial support. Relevant parties should provide PWDs with business opportunities suitable with their disabilities. Many places, facilities and venues are still not disabled friendly thus PWDs are not able to participate in many entrepreneurial events. The government agencies providing direct economic and financial support through state programs and fostering the establishment of business associations for entrepreneurs with disabilities. Many PWDs are still lacking in terms of entrepreneurial education which is a key factor in empowering individuals with disabilities to develop entrepreneurial skills for self-management and potentially start their businesses. Inclusive entrepreneurship models and employment practices that promote integration and subsidize small business ventures are crucial for supporting the needs of individuals with disabilities. In fact, many PWDs take part in online business but still lack of proper training, knowledge and skills. To effectively support individuals with disabilities in entrepreneurship, a comprehensive approach that encompasses legislative support, educational initiatives, financial assistance, and the promotion of inclusive entrepreneurship models is essential. By addressing these

various aspects, policymakers, educators, and NGOs can significantly contribute to creating a more inclusive entrepreneurial landscape for PWDs.

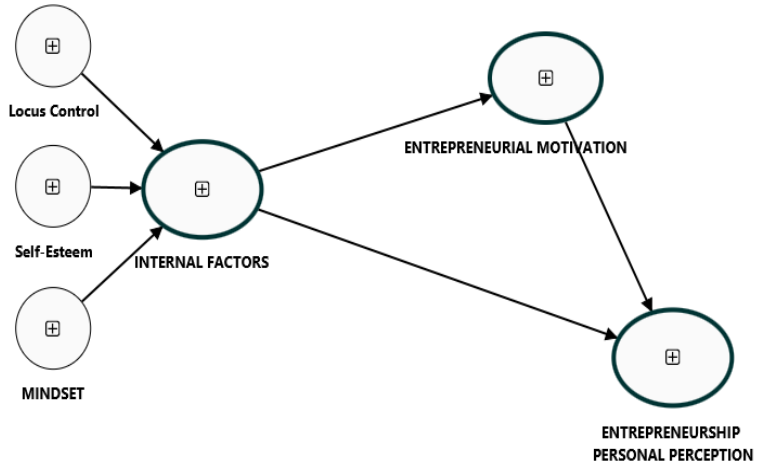

Figure 2. Theoretical model of entrepreneurial personal perception.

6. Conclusion

The study highlighted the essential role that internal variables play in promoting entrepreneurship among PWDs and alleviating their financial challenges. Despite early expectations, the expected social barriers did not prove to be particularly detrimental, suggesting a change in the direction towards greater societal acceptance of people with disabilities. The shift in societal attitude produced by inclusivity campaigns raises the chance that people with disabilities (PWDs) could leverage their inherent assets to improve their financial circumstances. However, this study has its limitations. The majority of participants were individuals with physical disabilities, potentially leading to a biased participant group due to their possibly more significant access to essential facilities.

In addition, low self-esteem and a propensity to stick to close-knit communities made it difficult to engage with PWDs. Future research ought to delve deeper on the impacts of depression, anxiety, and self-confidence as these conditions are prevalent in PWDs and have an impact on their general well-being as well as their economic status. More research into these psychological variables may yield more profound understanding of the barriers and facilitators of PWDs' entrepreneurship, resulting in a more comprehensive understanding of how to assist this population in overcoming economic challenges and achieving their entrepreneurial goals.

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