

Disabled Entrepreneur Empowerment through Leadership Entrepreneurship Acceleration and Development League (SAYLEAD)

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Abstract: People with disabilities are highly underrepresented in the labor sector and often encounter discrimination from employers. They are frequently facing challenges to secure jobs although the government has set one-percent employment of Persons with Disabilities (OKU) policy in the public sector. Additionally, many individuals with disabilities face discrimination and/or fear of becoming a burden by business owners. The Malaysian Family Empowerment AGENDA which is the Sixth Focus of the 12th Malaysia Plan (12th Plan) promotes the development of people with disabilities (OKU) in various fields, including entrepreneurship and employment to overcome these obstacles and promote empowerment and facilitate the economic independence of individuals with impairments. The Selangor Youth Community sponsored by Exco Keusahawanan and Yayasan Hasanah and strategic partnership with University Technology MARA through Disability Services Unit (DSU) created Leadership Entrepreneurship Acceleration and Development League (SAYLEAD) aims to identify gaps in the existing entrepreneurship ecosystem and build a linkage to accelerate entrepreneurs and become global champions. The model includes 3 modules inclusive of 7 stages and to name a few: entrepreneur profiling, setting up business, financial and operation management, sales and marketing, business innovation and stakeholder management. Throughout the SAYLEAD program, the focus of attention shifts from the limitations of the individual to the limitations of the context in which the person operates. In-depth case studies are offered to illustrate the process of entrepreneur empowerment and the impact of the entrepreneurship program on the lives of the entrepreneurs who have participated thus far.

Keywords: *Entrepreneurship; Entrepreneur; Disability; Empowerment; Employment*

1. Global Economics and Its Impact on Malaysia

Economic inequality around the world has been steadily getting worse over the last few decades, and the numbers are scary. In a recent talk, according to a paper from Oxfam International, the 85 richest people in the world possess more money than the poorest 3 billion people on the planet (Ricardo et al., 2014). To add, 70% of the people globally live in countries where the gap between rich and poor has grown in the last thirty years. Among the members of the Organization for Economic (OECD) member countries from 2007 to 2010, inequality in income grew faster during those three years than it had in the 12 years before (OECD, 2013). This worrying trend of more economic growth inequality is not just a problem in developing countries or politically unstable nations but affected the world's wealthiest countries as well. Besides, United Nations (2014) in their report highlighted that since the global recession of 2007; it has been getting worse and known as some financial institutional collapse (Helleiner, 2011). As the gap between rich and poor in industrialized countries continues to grow, economic policies make things worse for the middle class, the poor, and those on the margins. Malaysia also felt the heat and a report by Goh and Michael (2010) stated that the eruption of the global crisis in late 2007 has led to the higher risk.

Individuals and households are able to manage their finances in the face of global uncertainties and the higher demand for protective savings due to the receding role of the government in the provision of public goods (Malaysian Institute of Economic Research (MIER), 1999). Among the stimulus package announced by the government and claimed to give multiple impacts on the economy are: RM1.2 billion to build more low- and medium-cost houses and RM500 million to upgrade, repair and maintain police stations and living quarters, and army camps and quarters. In other economic research, the stimulus package offered is questionable and not proactively solving the situation (Quah, 2009). In fact, from a labor and employment perspective, one of the main challenges faced by Malaysia is being trapped in a middle-income trap and falling further behind its competitors as a low-cost producer to neighbors like Vietnam, Indonesia and Thailand (World Bank, 2009). To add to the burden, the report further highlights Malaysia is unable to catch up the technological advancement and so to become a high-end producer. In effect, reports by Malaysia Economic

Monitor (World Bank, 2009) which review Malaysia's economic development suggest the government to improve the skills of the workforce by exploring.

IT skills to be at par with technological ladder thus, able to diversify the export capability by developing a new range of products and services. Otherwise, it will continuously have a huge impact on the employment rate in Malaysia. As the report critically investigated and monitored Malaysia's progress, other than to enrich workforce skills, making growth more inclusive was another element that will help develop the economy. Although the unemployment rate slightly increased from 3.34% in 2008 to 3.67% in 2009, the inclusiveness policies will assist the household to cope with poverty, therefore, giving new insight into entrepreneurship and risk-taking. With the greater effect of the income gap, lack of skilled labor and IT advancement, people with disabilities continue to be among the most vulnerable group to economic inequality. Although during the 2022 national budget presentation, opportunities were made available for young disabled persons to be hired through the MyStep (Malaysia short-term employment program) scheme which offers 80,000 job opportunities on a contract basis – 50,000 jobs in the public sector and 30,000 in government-linked companies, Senator Ras Adiba Radzi reported to the Bernama, an individual with disability experiencing discrimination to secure right job and employer low readiness to hire them are still at high (BERNAMA, 2020). To explain, in May 2015, only 2,985 PWDs are working in the public sector (The Ministry of Human Resources, 2019) and looking at the statistic for 2020, there are 586,558 registered PWDs and Selangor rated as the highest at 95,101 persons with disabilities (Jabatan Kebajikan Masyarakat, 2022). Although the number of PWDs getting hired might be increased in recent years.

However, unfortunately, people with disabilities participation in employment has not reached the basic target of 1% imposed by the government ("Disabled in Workplace yet to Reach 1%," 2014) and equal opportunities and remuneration as stipulated by the Convention on the Rights of Persons with Disabilities (United Nations, 2008) are not yet achieved. Thus, the country will suffer significant losses and waste resources should the problem be left unattended. In a review of employer attitudes on hiring disabled workers, despite many policies designed to cater the disabled employment issues, employer attitudes in hiring PWDs contributed to the biggest challenges (Marrone & Golowka, 1999; Roessler, 2002; Satcher & Hendren, 1992; Unger, 2002) which has led to biggest concern of enabling policies (mechanism to handle and environment for disabled such as education and transportation) (Tiun et al., 2011). Inequalities still exist in the workplaces of individuals with disabilities, particularly with regard to employment rates (Judge et al., 2010), labor rights (Kristof-Brown et al., 2005), pay and potential career options (Visier, 1998). Few studies also reported on obstacles during employment (discrimination) and the hiring process (exploitation at work) (Tiun & Khoo, 2013) and the lack of relevant assistive technology (Selvi, 2018). Over decades, these situations remain unchanged and are not unique in the majority of industries and across international borders. As a result, they have a significant influence on the lives of people with disabilities who are either looking for work or who are already employed (Yamaki & Fujiura, 2002). In reaction to the current trend, self-employment and entrepreneurship is one alternative approach to deal with the complicated problems preventing people with disabilities from becoming economically independent.

Since the writings of Marshall (1890) highlighted the concept of entrepreneurship as a key determinant of economic success and a crucial factor in shaping the distribution of economic activities on the national (Nikolaj et al., 2009), this article is to describe the details of an intervention approach designed to promote and support entrepreneurship among individuals with disabilities who are interested in starting and have launched their small businesses. Schumpeter (2003) in his study emphasizes entrepreneurs are not only accountable for the establishment of new businesses or innovation; they are also able to create job opportunities not only for themselves but for other individuals and wage growth (Nikolaj et al., 2009). Thus, entrepreneurship can be a platform for disabled people and are the engine that drives their economic growth (Irisalva et al., 2020), and the levels of entrepreneurial activity that vary across countries and regions play substantial implications for the socioeconomic differences that exist in those areas (Anderson & Galloway, 2012). The goal of this article is to present the specifics of an intervention strategy meant to promote and support entrepreneurship among individuals with disabilities who have launched their small businesses and are interested in doing so. This paper will provide an outline of the SAYLEAD program and members of the strategic partnership, as well as a few examples of successful entrepreneurs that participated. The Majlis Tindakan OKU Selangor (MTOS) supported this initiative with the aim of re-connecting demand from small

businesses with the underutilized labor supply of PWDs. SAYLEAD provides potential and aspiring entrepreneurs with disabilities with resources and support (learning tools and a mentor) to assist them in expanding or launching their firms.

Self-Employment and Entrepreneurship: In the Malaysian Labour Force Survey Report (Laporan Survei Tenaga Buruh) which is published annually by the Department of Statistics (DOSM) (2019), a self-employed also known as own account worker define as a person who operates his or her farm, business or trade without employing any paid workers assisting in the conduct of the enterprise. In fact, own-account workers form a significant component of the Malaysian workforce and account for almost 2,859,200 (20%) of the currently active working population in Malaysia. Syahida and Amran (2008) affirm, in a developing country like Malaysia, entrepreneurial activities through the creation of new ventures are seen as a mechanism to improve the distribution of income. It is vital to stimulate economic growth and to reshape an economic structure that has been highly dependent on the activities of large firms as a primary driver of economic growth in Malaysia. The government of Malaysia inclusive of its constitutional bodies has been playing a significant role in the process of promoting and supporting domestic entrepreneurs to start their businesses.

Not surprisingly, the Malaysian government has provided an RM40 billion financing package for 2022 as part of the “Semarak Niaga Keluarga Malaysia” initiative. The financing schemes include direct loans, financing guarantees and equity injections, which aim to benefit every group of entrepreneurs regardless of micro-enterprises or public-listed companies. Particular emphasis is on restoring business capability as a first strategy by maximizing access to funding in the business sector, especially for small and medium enterprises (SMEs) and the informal sector. Other than Semarak Niaga, the government will provide additional financing worth RM1.8 billion through various agencies such as National Entrepreneurial Group Economic Fund (Tekun), Bank Simpanan Nasional, Agrobank, Bank Rakyat and Bank Negara Malaysia (Ministry of Finance Malaysia, 2022). However, if a start-up is unable to comprehend the essential components and parts of entrepreneurship, it may fail and be unable to sustain itself for an extended period of time, regardless of the amount of assistance supplied (Gage, 2012).

According to the Social Welfare Department of Malaysia (Jabatan Kebajikan Malaysia, 2022), there were a total of 586,558 registered individuals with disabilities in Malaysia. The state of Selangor had the greatest total number of PWDs, which were 95,101. According to the report, there are seven different types of disabilities, including physical disabilities, learning disabilities, visual impairments, mental problems, hearing impairments, multiple disabilities, and speech problems. Multiple disabilities were also noted. The report examines the registration of PWD further by age group, and it finds that the cumulative number of people with a learning impairment in the age range of 23-34 is the largest with 52,741 individuals, while the number of young people with physical problems is 28,991 individuals. Next in line are those who are deaf, mentally challenged, visually impaired, have multiple disabilities, or have trouble speaking, with 7933, 7821, 7658, 5,383, and 453 people respectively (Social Welfare Department, 2022). The information presented thus far indicates that there will be a major loss suffered by the economy if there is no specific program aimed to assist young people in finding employment.

2. SAYLEAD to Support Government Initiatives and Its Intervention

The first of its kind, SAYLEAD is Selangor Youth Community’s project under Entrepreneurship Selangor that aims at improving the capacity and connecting the gap within the entrepreneurship ecosystem for EWDs. The SAYLEAD initiative funded by Yayasan Hasanah for SAYLEAD 2.0 and Exco Keusahawanan Selangor during SAYLEAD 3.0 & 4.0 through a grant to the Selangor Youth Community (SAY), set out to minimize challenges faced by EWDs which identified from the previous Geran Pelancaran program for EWDs to start up their businesses. Those gaps are i) highly dependent on handouts, ii) lack of business compliance to the authorities by the entrepreneurs and iii) lack of commercialization opportunities due to consumer’s low confidence in the product (Selangor Youth Community, 2021). Modules in SAYLEAD are an extension of existing practices in the entrepreneurship program and from experience with international micro-business development. The strategic partners believe entrepreneurship can be developed through inclusive education, support, encouragement, and assistance in overcoming universal barriers, like access to capital to start the business and networking.

As a gateway to paid employment, marketing promotional activities are constantly carried out, and support is received from the current partners through the utilization of the SAYLEAD official application poster. Everyone who is qualified to apply and satisfies the standards that have been established will be referred to as a SAYLEAD participant. Candidates are expected to have at least one concept for a potential business. Some of the candidates had previous business experience before they became disabled, and now they wish to pursue entrepreneurship in a field that is connected to their previous employment or company expertise. Many people who have impairments are drawn to the idea of starting their businesses since doing so gives them more control over their working lives and makes it easier for them to make accommodations for their conditions. People who are self-employed or who are paid a wage or salary typically have more say over the specifics of their work, including its nature, its location, and its timetable. Table 1 below explains the eligibility criteria for the SAYLEAD application.

Table 1: Information below Illustrate the Requirements for Interested Participants Prior Application

Citizenship and Age	Born in Selangor, or Currently living in Selangor for at least 5 years. Age 14 to 40 years old.
Eligible Entrepreneurs	Registered with the Department of Social Welfare (Jabatan Kebajikan Masyarakat) as differently-abled people. Currently receiving Disability Worker Allowance (Elaun Pekerja Cacat, EPC)
Type of Business	Any categories of business. Registered or not with Suruhanjaya Syarikat Malaysia (SSM).

Source: Adopted from <https://entrepreneurshipselangor.com.my/saylead>

Disabled Entrepreneur Profiling: Understanding the importance of profiling, the 1st module allows entrepreneurs to get to know mentors and brainstorm ideas regarding their entrepreneurship ideas. The SAYLEAD candidates will learn to project their value proposition using business model canvas (BMC) and be financially driven. The module allows the participants to truly understand the nature of the business and learn about the business ecosystem. Participants who complete their BMC submit their creative work to the mentors assigned where they are reviewed by a mentor and coach. Table 2 below illustrates three (3) case studies of successful entrepreneurs undergoing 6 months of training and development at SAYLEAD and having successfully completed all the modules that have been set with excellence.

Table 2: Three Successful Stories of Entrepreneurs with Disability

Case	Story
1	Yusairi, who is 31 years old and has a physical disability (nerve damage in the hand and right leg), owns a business in Medan Selera Pasar Modern MPSJ in Subang Jaya with only RM3,000 in the capital. He identified a gap in the market by observing that the traditional dish "Putu Piring," which is typically classified as a form of street cuisine, has never been commercialized. As a result, he decided to become a mentee of SAYLEAD to help him monetize the Putu Piring Warisan Nenek business. Throughout the entire training program, coaches and mentors provided one-on-one guidance to Yusairi, assisting him in developing his unique selling proposition as well as his future business plan. He was successfully completed and employed the module, and able to produce an income of RM30,000 per month and RM234,000 annually. He was awarded the title of the first winner of the SAYLEAD 2021, a business grant worth RM3,000 and personalized coaching for 1 year. At this point, Yusairi is in a position to hire six assistants, and he has also expanded his business and launched the third outlet into the food court of a hypermarket.
2	Zaim Zazami Ibrahim, 35 years old A Spinal Cord Injury patient due to a road accident in 2011, Zaim's business was hardly impacted during the pandemic Covid-19 last year. He had to close his physical tailor shop and lay off 3 workers. Since he joined SAY LEAD, he changed his business model to an online sewing class, launched a new sewing book and managed to increase revenue by 268%.
3	Nooraihan Che Li is known as a home appliance entrepreneur. She began the business in 2017. She has been involved in the professional business platform as a sole authorized distributor of Desini Malaysia for more than a year. She has a physical disability and her professional working experience was Investigative officer of the anti-corruption agency and owns a certificate of the law of the anti-corruption body. She is always in demand and invited to provide digital platform

training for disabled entrepreneurs. She started a company that focuses on distributing home appliances and was awarded Hall of Fame Shopee in 2021. She was crowned as the best-disabled entrepreneur and won a business grant worth RM3,000 and one year of personalized coaching. She had achieved sales revenue of up to RM300,000 online only at Shoppe and Lazada platforms while following the SAYLEAD program. Latest, she successfully opened a western restaurant branch as a side income. She has created at least 300 e-commerce entrepreneurs through her business platform.

3. Business Startup

Since 2019, 40 individuals signed up for the SAYLEAD program, 20 participants completed the course and went through to the final stage, and the top 3 of these 2 cohorts were approved for a business grant and a one-year bridging program focusing on empowering SAYLEAD winners to become financially sustainable and eligible for SAY ASPIRE export-ready program. Grants of up to RM3,000 were awarded through SAYLEAD, which are used merely for business development purposes. SAYLEAD encouraged their mentees to establish the business and keep the four focus areas as a priority which are management, technology and digitalization, engagement and innovation.

Strategy Development: SAYLEAD is an outcome-based and developmental project. Strategies have progressed during the second and third cohorts. SAYLEAD management uses a business model developed by SAY itself to assess mentee progress. As a result of the experiences gained in 2019, SAYLEAD is enhancing its program for aspiring business owners. The committee discontinues or reconfigures tactical approaches that fail to produce expected results and proactively improvises the intervention. Those are:

- As an intervention to respond to the participants' emotional needs and overall welfare, SAYLEAD is providing counseling as a class that may be taken by participants.
- The participants in the communication class have been studying how to give excellent presentations by taking inclusive criteria into mind. The class has been levelled up.
- Following that some entrepreneurs do not have the equipment for online learning, they are also lent a laptop to facilitate the learning session.
- Transport allowance is also given to participants who use public transport and own vehicles.
- Due to the Covid-19 pandemic, SAYLEAD cohorts 2 and 3 were held online. Understanding the challenges that participants go through, SAYLEAD cohort 4 is currently conducted face-to-face and the facility chosen was PWDs-friendly.
- The mentors need to accompany their mentees during site visits with local authorities such as Perbadanan Kemajuan Negeri Selangor (PKNS) (business facilities), Majlis Bandaraya Shah Alam (MBSA) (license), Hijrah Selangor (finance), and Senang PKS (insurance).
- The participants will consult with their respective mentors after attending the business development coaching sessions and receiving proper guidance until the completion of the assignments.
- Mentors are required to attend training specifically developed to expose them to the universal design of instructions prior to mentoring the participants.
- The Disability Services Unit has presented its pilot initiatives at professional conferences, which strengthens the capacity of other agencies and academic institutions around Malaysia to explore changing their practices to the one being proposed by the Disability Services Unit. As these efforts go through the evaluation process, the outcomes will be shared with the SAY as examples of best practices for national distribution.
- For monitoring purposes, each mentor is asked to make periodic evaluations and ensure that each task given is able to be completed according to the time that has been set. The mentor should be a facilitator and make a reasonable assessment according to the participant's ability.
- Mentors are asked to participate in every visit to their mentee's business premises to get direct input on how their mentee manages the business and the challenges that can be overcome so that it can be improved in future work.
- SAYLEAD strongly encourages mentees to always communicate with other mentees so as not to feel alone and burdened by the current situation.
- For marketing purposes, mentees are encouraged to use self-marketing techniques to increase self-

confidence in the products and services offered.

- The mentors are encouraged to promote and assist the participants in connecting with any stakeholders relevant to the participants' area of business, which will increase the participants' chances of establishing a connection.

Sales Turnover and Outcome: With constant improvement and drive for a quality entrepreneurship program, SAYLEAD has benefited many. The data results from Table 3 depicted the achievements of the SAYLEAD program in both monetary and non-monetary forms. A total of 9 districts were involved in both the 2nd and 3rd cohorts. Meanwhile, the press release value for the 2nd cohort is RM521,324.00 and RM278,391.00 for the 3rd. Looking at the sales factor, the sales turnover for the last 10 participants was encouraging valued at RM669,615.00 and RM700,710.00 in the 2nd and 3rd cohorts respectively. In terms of partners, the positive impact of the program has pulled more partners to tap into cohort 3, from 8 agencies to 15 agencies. This value shows this program has received the attention of potential strategic partners who found the worth of working together for the development of disabled entrepreneurs who need more support.

Table 3: Monetary value of SAYLEAD Cohort 2 and Cohort 3

Edition	2nd Edition: 2020/2021	3rd Edition: 2021/2022
Region	9 Districts	9 Districts
Press Release Value (RM)	521,324.00	278,391.00
Sales Turnover (RM)	669,615.00	700,710.00
Partners	8 agencies	15 agencies

Source: SAYLEAD Report for Cohort 2 and Cohort 3.

4. Discussion

The SAY, through its SAYLEAD program, has proven a management style that was successful in developing an entrepreneurial track for individuals with disabilities and promoting system changes in partnership with the Disability Services Unit. The following is a list of some of the lessons acquired up to this point:

- To prevent uncomfortable situations and foster a feeling of togetherness, mentees spend time getting to know one another and generating ideas for their respective enterprises (Jay, 1971).
- The SAYLEAD module starts by emphasizing all of the rules and regulations that must be followed to manage a business before moving on to discuss products and services directly (Nicolai & Peter, 2020).
- SAY established a productive working relationship with a select group of government entities and a university institution. The UiTM through Disability Services Unit built its relationships through its data analysis capabilities, and its capacity to translate research findings into credible actions (Nicholas & Saras, 2007).
- SAYLEAD emphasizes the importance of mentors in each cohort and adapts a universal design of instruction so that inclusive learning is not left out. This is not only useful to the disabled community but to all individuals without the need to create special teaching sessions (Robert Grassinger et al., 2010).
- Not emphasizing the issue of profit alone, the ability of the participants in pitching ideas, products and services is also taken into consideration by emphasizing the issue of communication (Acs Z.J. et al., 2014). In fact, a special slot on how to make an effective presentation can give new input to the participants to be better prepared before going to the final pitching (CIPE, 2014).
- It has been demonstrated that participants in entrepreneurship programs are able to improve their financial resources and business insight, which enables them to become more successful business owners (Michael et al., 2021). Even though this program lasts for over six months, the module that is generated is comprehensive, and it cultivates in business owners a more critical attitude that encourages them to be more imaginative (Gage, 2012) to build their companies.

To create system improvements in the state agency for entrepreneurship ecosystem for disabled entrepreneurs, trusting strategic partners, sources of funds, comprehensive analyses of program data, a drive to improve, and a desire to discover successful solutions were critical components of any entrepreneurship

program. The collaboration between SAYLEAD and the UiTM disability services unit, as well as other government and commercial agencies, has resulted in several system reforms that have the potential to give individuals with disabilities with better and more extensive options.

5. Conclusion and Recommendations

Through the influence of SAYLEAD, SAY has launched SAYLEAD, which allows the top three winners to participate, in a one-year program aimed at empowering SAY LEAD winners to become financially viable and qualified for the SAY ASPIRE export-ready program. This program demonstrates that sustained support may produce systemic change and enhance the conditions and employment prospects for people with disabilities, even if they are only small business owners. This is an example of a continual empowering process because individuals are able to continue pursuing their entrepreneurial aspirations. As such, the intervention shows effective approaches for promoting systemic change through the right strategic partnerships. The experience gained offers the researchers worth understanding thus this study would like to suggest for the sustainability of entrepreneurship programs for the disabled, decision-makers might need a driven, dynamic vision and evidence-based knowledge to guide the implementation of change efforts.

With much research highlighting the effect of employment on PWDs, re-strategize the traditional method found as the most practical way of uplifting the needs of entrepreneurs with disability. However, this does not mean the suggested improvement/s is a one-day effort. The SAYLEAD committee is still experiencing some challenges at the mentoring level because this intervention requires further work than just simply observing the task delivered. In effect, the committee has to consistently and diligently alter the process and the culture of EWDs way of seeing things. Networking through agencies leads to a realistic way to discover a new platform to promote business and for EWDs, this great opportunity can be defined as a “golden egg” given the fact they may not be able to advance their business alone. To conclude, for the betterment of the future program and to benefit more recipients, further efforts will be projected to bring together EWDs from various categories and age groups to promote economic sufficiency for an individual with disabilities.

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