

UNDERSTANDING ENTREPRENEURIAL INTENTION AMONG PERSON WITH DISABILITIES: A CONCEPTUAL REVIEW OF PSYCHOLOGICAL, SOCIAL AND STRUCTURAL DETERMINANTS

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Abstract: *Entrepreneurship offers persons with disabilities (PwDs) an important pathway to overcome employment barriers and achieve social inclusion. Although research on entrepreneurial intention has grown, studies focusing on PwDs remain fragmented, often examining either psychological, social, or structural factors in isolation. This paper develops a conceptual framework based on the Theory of Planned Behavior (TPB) that integrates psychological elements such as motivation and self-efficacy, social aspects including family support and societal attitudes, and structural factors such as financial access and inclusive policies. Using a narrative synthesis of peer-reviewed studies published between 2015 until 2024, the paper identifies key themes, contradictions, and gaps in existing scholarship. Its novelty lies in offering a holistic perspective that explains entrepreneurial intention among PwDs as the outcome of intersecting individual capacities and enabling environments. The framework provides a stronger theoretical foundation to guide future empirical studies while offering practical insights for policymakers, educators, and support organizations seeking to promote inclusive entrepreneurship.*

Keywords: *Entrepreneurial Intention, Persons with Disabilities, Theory of Planned Behavior, Psychological Determinants, Social Determinants, Structural Determinants*

Introduction

Entrepreneurship plays a crucial role in fostering economic development, social inclusion, and innovation, particularly for marginalized populations. Among PwDs, also referred to in Malaysia as Orang Kurang Upaya (OKU), entrepreneurship is increasingly viewed as a viable pathway toward self-reliance, economic empowerment, and active societal participation. In many cases, formal employment opportunities remain inaccessible to PwDs due to enduring barriers such as workplace discrimination, limited physical accessibility, and insufficient accommodations in education and training systems (Martínez-León, Olmedo-Cifuentes, & Nicolás-Martínez, 2019; Mustapa & Mahmood, 2020). These constraints often position entrepreneurship not only as a means of self-actualization but also as a necessity for survival and long-term financial security.

Despite national and global efforts to promote inclusive entrepreneurship, PwDs continue to face unique challenges in navigating the entrepreneurial landscape. These challenges include limited access to funding, lack of entrepreneurial training tailored to their needs, minimal representation in entrepreneurial ecosystems, and pervasive social stigma (Ogunsakin & Dauda, 2023; Ismail & Ghalwa, 2022). Moreover, societal biases and misconceptions about disability often influence stakeholders' perceptions, further impeding the business viability of ventures initiated by PwDs. The entrepreneurial experiences of PwDs are shaped by a complex interaction of individual motivations, social environments, and structural conditions, all of which must be considered in policy and research efforts aimed at enhancing inclusive economic participation.

While prior research has explored the general determinants of entrepreneurial intention, there remains a significant gap in understanding how entrepreneurial intentions develop among PwDs. Existing research has largely examined entrepreneurial intentions in general populations, while studies focusing specifically on PwDs remain fragmented and context specific. Traditional models such as TPB offer useful frameworks by examining the roles of attitude, subjective norms, and perceived behavioral control in shaping intention (Ajzen, 1991). However, such models require contextual adaptation to reflect the specific realities of PwDs, whose entrepreneurial journeys are often mediated by psychological traits, social support structures, and systemic barriers. Therefore, this gap underscores the need for a conceptual framework that combines psychological, social, and structural determinants to better explain entrepreneurial intention among PwDs. By doing so, the study seeks to offer a holistic perspective on entrepreneurial intention that can inform future empirical research, guide inclusive policy development, and support targeted interventions for this underrepresented group.

Literature Review

The entrepreneurial intentions of PwDs are essential for promoting self-employment and economic inclusion amid labor market barriers. Based on TPB, which highlights attitude, subjective norms, and perceived behavioral control as key influencers of intention, this study examines psychological, social, and structural determinants. Psychological factors such as self-

efficacy and motivation shape confidence in pursuing entrepreneurship, while social factors like family support and mentorship provide essential encouragement. Structural determinants, including access to finance, inclusive policies, and education, create an enabling environment. This literature review explores the key determinants influencing entrepreneurial intentions among PwDs, focusing on TPB components, alongside psychological, social, and structural factors that shape their entrepreneurial aspirations.

Entrepreneurial Intention and the Theory of Planned Behavior

Entrepreneurial intention has been widely studied as a key antecedent of entrepreneurial behavior. Among the theoretical models employed to understand this phenomenon, TPB by Ajzen (1991) has emerged as one of the most robust and widely applied frameworks. According to TPB, an individual's intention to engage in a particular behavior is determined by three components: attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of entrepreneurship, these constructs reflect an individual's evaluation of entrepreneurship as a desirable career path, perceived social pressure or support, and the perceived ease or difficulty of launching a business (Ajzen, 1991; Schlaegel & Koenig, 2014).

Attitude Toward Behavior

Attitude toward entrepreneurship refers to the degree to which an individual holds a favorable or unfavorable evaluation of becoming an entrepreneur. Numerous studies have affirmed that a positive attitude significantly increases the likelihood of entrepreneurial intention (Zaremohzzabieh et al., 2019). For instance, in a study by Ismail and Ghalwa (2022), it was found that among Malaysian youth with disabilities, a positive attitude toward entrepreneurship was a major predictor of entrepreneurial intention, especially when entrepreneurship was seen to economic independence and personal growth. Similarly, Alharbi et al. (2020) found that entrepreneurial attitude significantly influenced intention among students in inclusive education programs, suggesting that personal beliefs about entrepreneurship strongly shape entrepreneurial motivation across diverse populations.

Subjective Norms

Subjective norms refer to the perceived social pressures to perform or not perform the entrepreneurial behavior. This includes the influence of family, peers, mentors, and societal expectations. While this component often shows a weaker effect compared to the other TPB dimensions, it remains important particularly in collectivist societies where social approval is highly valued (Nghah, Aziz & Samsudin, 2021). For PwDs, subjective norms are shaped not only by family support but also by institutional and community attitudes toward disability. Ogunsakin and Dauda (2023) found that positive reinforcement from disability advocacy groups, peers, and educators significantly influenced the entrepreneurial intentions of PwDs in Nigeria. The study emphasizes that societal encouragement plays a key role in shaping the confidence and aspiration of PwDs to become entrepreneurs.

Perceived Behavioral Control

Perceived behavioral control (PBC) refers to the individual's perception of their ability to perform entrepreneurial activities, closely related to the concept of self-efficacy. It has consistently been identified as a strong predictor of entrepreneurial intention (Schmutzler et al., 2019). In the context of PwDs, PBC is particularly crucial, as it encompasses not only self-confidence but also perceived access to resources, training, and supportive infrastructure. A

study by Mustapa and Mahmood (2020) highlighted that access to entrepreneurship training and adaptive technology significantly enhanced PBC among Malaysian PwDs, thereby strengthening their entrepreneurial intention. Similarly, Márquez-Álvarez, González, and Vidal (2024) emphasized that institutional interventions that increase perceived capability are essential to promoting entrepreneurial activity among PwDs.

Synthesis of Empirical Findings

Several empirical studies have applied TPB to investigate entrepreneurial intentions among PwDs and related marginalized groups. For example, Ismail and Ghalwa (2022) confirmed that all three TPB dimensions which is attitude, subjective norms, and perceived behavioral control significantly predict entrepreneurial intention among disabled youth in Malaysia. Ogunsakin and Dauda (2023) also validated the TPB model in their study of PwDs in Africa, showing that perceived behavioral control had the most substantial impact, followed by attitude and subjective norms. These findings suggest that TPB provides a valid and adaptable framework for examining entrepreneurial intentions in disability contexts but also highlight the need to integrate structural and contextual determinants for a more holistic understanding.

Psychological Determinants

Psychological determinants, particularly self-efficacy, resilience, and personality traits, play a critical role in shaping entrepreneurial intention among PwDs. Self-efficacy, or the belief in one's ability to perform specific actions, significantly influences an individual's confidence in pursuing entrepreneurial activities. Several previous studies have consistently found that it influences entrepreneurial behaviour (Zhang & Huang, 2021; Huang et al., 2024; Powers et al., 2021). For PwDs, this belief in one's entrepreneurial capacity is shaped not only by personal experiences but also by societal attitudes and the accessibility of resources (Ali & Rashid, 2024).

Empirical studies confirm that for PwDs, self-efficacy is crucial for the results of entrepreneurship. Self-efficacy and self-employment showed a notable positive correlation according to a recent quantitative survey by Kyambade et al. (2024) with 106 PwDs participants. Higher self-efficacy participants were more likely to be entrepreneurial and show tenacity in breaking through obstacles. Strong self-efficacy helps PwDs to negotiate uncertainty, keep motivation in the entrepreneurial path, and take proactive actions. Moreover, Ali and Rashid (2024) assert that beyond self-efficacy, intrinsic motivation and personality traits also enhance entrepreneurial capacity and influence entrepreneurial intention among PwDs. These findings align with earlier studies suggesting that psychological preparedness is a key enabler of entrepreneurial action, especially when external support structures are weak or inconsistent.

In the Malaysian context, Rohana et al. (2024) explored how psychological motivation mediates the relationship between internal and external factors affecting entrepreneurial perception among PwDs. The study found that internal psychological drivers, particularly motivation and self-belief, significantly affect entrepreneurial intentions. The findings underscore the importance of cultivating psychological resilience and positive self-concepts among PwDs to support sustained entrepreneurial engagement. Furthermore, Bakri et al. (2023) highlighted that psychological resilience can buffer the negative impact of environmental and systemic barriers.

Their study showed that individuals with high resilience were more likely to convert entrepreneurial intention into action, even in the presence of external constraints.

Taken together, these studies emphasize that fostering psychological strengths such as self-efficacy, motivation, and resilience is essential for enabling entrepreneurship among PwDs. These internal capacities interact dynamically with social and structural environments, shaping not only intention but also the long-term success of entrepreneurial efforts.

Social Determinants

Social determinants, particularly the influence of social support, societal expectations, and mentorship, play an important role in shaping the entrepreneurial intentions of PwDs. Social support from family, peers, and the broader community has been found to significantly influence entrepreneurial motivation by offering emotional encouragement, practical assistance, and validation (Bahry et al., 2023). In the context of the TPB, subjective norms in which defined as perceived social pressures can either enhance or inhibit the intention to pursue entrepreneurship. When PwDs are embedded in supportive social environments that value entrepreneurial efforts, their intentions and confidence in pursuing self-employment are likely to increase. However, PwDs often face social challenges including prejudice, exclusion from networks, and insufficient familial support. Csillag et al. (2019) similarly highlight that in certain contexts, such as post-socialist countries, systemic social barriers and discrimination create significant employment difficulties for PwDs, often leaving self-employment as one of the few viable options to overcome these exclusionary labor market conditions. These barriers underscore the necessity for inclusive social frameworks that provide positive reinforcement and reduce stigma.

Community-based initiatives and social entrepreneurship also offer critical avenues for fostering inclusive entrepreneurial ecosystems. Nguyen et al. (2024) emphasize the role of community-oriented projects in expanding opportunities for PwDs, suggesting that such models not only offer practical engagement but also reshape societal perceptions of disability and entrepreneurship. Mentorship further amplifies the impact of social support by bridging experience gaps and enhancing entrepreneurial readiness. Ngalesoni et al. (2024) found that mentorship significantly improved self-efficacy and confidence among marginalized entrepreneurs, including those with disabilities. These insights highlight the need for structured mentorship programs as part of broader social strategies to empower PwDs in their entrepreneurial pursuits.

Structural Determinants

Structural determinants encompass the institutional, regulatory, and economic conditions that enable or hinder entrepreneurial participation among PwDs. Key structural factors include access to education and training, availability of financial resources, supportive policies, and inclusive infrastructure. These elements form the external environment that either supports or restricts entrepreneurial activities. Access to entrepreneurship education is particularly critical. Abubakar et al. (2024) found that tailored entrepreneurship training significantly enhances the entrepreneurial intentions of persons living with disabilities (PLWDs) in Nigeria by improving their ability to develop business ideas, identify viable career paths, and understand business models and financing options. Such programs not only foster experiential learning and

independence but also help participants gain the confidence and knowledge required to pursue entrepreneurial ventures.

Despite these benefits, structural barriers persist. Many PwDs continue to face limited access to skill development programs, often due to lack of awareness or inadequate outreach. Devi and Rajamohan (2020) note that while governments and institutions offer various skill-building workshops, the knowledge of such opportunities among the disabled population remains limited, further constraining their participation in entrepreneurial activities. Financial accessibility is another major structural concern. Ngah et al. (2021) highlight that financial assistance serves as a significant external factor influencing entrepreneurial motivation among PwDs. When available, such support does more than just provide capital. It enhances self-confidence and encourages business engagement. In this way, financial structures are not only economic enablers but also psychological reinforcers.

Research Trends in Entrepreneurial Intention among PwDs

Over the past decade, scholarly interest in entrepreneurial intention among PwDs has grown steadily, reflecting the increasing recognition of entrepreneurship as a strategic pathway for economic empowerment and social inclusion. This growing body of literature spans across disciplines such as entrepreneurship, disability studies, social policy, and inclusive education. The rise in publications suggests a heightened awareness of the barriers and enablers of self-employment for PwDs and the need for multi-dimensional approaches to address them. Table 1 below presents an overview of the publication trends from 2015 to 2024, highlighting key milestones and the increasing frequency of related studies.

Table 1: Publication Trends on Entrepreneurial Intention among PwDs (2015–2024)

Year	Number of Publication
2015	4
2017	7
2019	10
2021	14
2023	19
2024	24

This trend shows that the number of publications has grown from four publications in 2015 to 24 publications in 2024, indicating the need for more focused studies that can fill existing gaps and guide practical efforts to expand entrepreneurial opportunities for PwDs. Although earlier research has consistently indicated that psychological characteristics like motivation and self-efficacy have a positive impact on PwDs' entrepreneurial intention (Kyambade et al., 2024; Ali & Rashid, 2024), there are conflicting findings about the relative strength of social versus structural determinants. Some researchers contend, for instance, that social support networks are the most important factor (Ogunsakin & Dauda, 2023), while others discover that structural factors like financial access and inclusive policy frameworks have a greater influence (Mustapa & Mahmood, 2020). Additionally, most of the research focuses on either internal psychological factors or external systemic barriers, with limited attempts to integrate the two. These contradictions highlight the study gap created by the absence of a comprehensive conceptual

framework that places PwDs' entrepreneurial ambition within the combined effect of psychological, social, and structural elements.

Methodology

This research employs a conceptual review methodology to synthesise and enhance existing evidence regarding entrepreneurial intention among PwDs. The evaluation procedure comprised three phases. A comprehensive search was performed, employing databases including Scopus, Web of Science, and Google Scholar to locate peer-reviewed literature published from 2015 to 2024 concerning entrepreneurship, disability, and the TPB. Secondly, inclusion criteria were used to identify research that investigated the psychological, social, and structural determinants of entrepreneurial intention, either directly within populations of persons with disabilities or in similarly marginalised groups. The chosen literature was rigorously examined to identify prominent themes, inconsistencies, and gaps, which guided the development of the suggested integrative conceptual framework. This method ensures that the framework is grounded in established theory while simultaneously resolving contextual gaps in the existing literature.

Conceptual Framework

Entrepreneurial intention among PwDs is shaped by a complex interplay of individual, social, and structural factors. While TPB offers a foundational model for understanding intention formation in which emphasizes the roles of attitude, subjective norms, and perceived behavioral control, its application to marginalized groups such as PwDs requires further contextualization. Specifically, the TPB's internal dimensions must be examined alongside external influences that uniquely affect disabled individuals, including social perceptions, policy support, and accessibility to resources. This study proposes an extended conceptual framework that integrates psychological traits, social norms, and structural conditions to better capture the dynamics influencing entrepreneurial intention among PwDs. By bridging cognitive-behavioral theory with contextual determinants, this framework aims to offer a more comprehensive understanding of how personal motivation, social environment, and systemic support mechanisms collectively shape entrepreneurial aspirations and behavior within the disabled community.

Attitude toward Entrepreneurship

Attitude reflects the degree to which an individual evaluates entrepreneurship as favorable or unfavorable. Among PwDs, attitude is significantly shaped by personal beliefs, previous experiences, and psychological traits such as optimism, resilience, and risk perception (Rauf et al., 2021). A positive entrepreneurial attitude is often linked with a strong sense of purpose, autonomy, and empowerment (Shah & Amjed, 2019).

Subjective Norms

Subjective norms refer to perceived social pressure to perform or not perform a behavior. For PwDs, this construct is influenced by the support of family, peers, educators, and community networks (Ogunsakin & Dauda, 2023). Societal expectations and cultural norms regarding disability can either facilitate or hinder the intention to engage in entrepreneurial activity (Ismail & Ghalwa, 2022). An inclusive and encouraging social environment is essential in reinforcing entrepreneurial aspirations among PwDs.

Perceived Behavioral Control

PBC represents an individual's confidence in their ability to perform the intended behavior. For PwDs, PBC is associated with self-efficacy, locus of control, and access to entrepreneurial training and resources (Kisgyörgy, 2021). Higher perceived control increases the likelihood of forming a strong entrepreneurial intention, especially when supported by tailored capacity-building programs.

Integration of Structural Determinants

While TPB effectively captures psychological and social components, it does not fully account for external structural barriers in which represent a critical oversight in the context of disability. Therefore, this framework incorporates structural determinants that interact with TPB components to influence entrepreneurial intention more comprehensively. These components interact with structural factors such as policy frameworks, educational opportunities, and financial accessibility, collectively influencing the entrepreneurial intentions of PwDs. Table 2 below lists out the key structural factors discussed. These structural conditions function as enablers or constraints, shaping how TPB components translate into entrepreneurial action.

Table 2: Key Structural Factors

Key Structural Factor	Criteria	Authors
Policy Frameworks	Inclusive national policies, financial incentives, and disability-specific entrepreneurship programs	Mustapa & Mahmood (2020)
Educational Opportunities	Access to vocational training, higher education support, and inclusive curriculum design.	Márquez-Álvarez, R. A., González, N., & Vidal, I. (2024)
Financial Accessibility	Availability of microfinancing, grants, and accessible banking services	Márquez-Álvarez, R. A., González, N., & Vidal, I. (2024)
Institutional Support	Existence of incubators, mentorship schemes, and NGO support tailored for PwDs.	Roni, S. M., & Rahman, A. (2020)

The proposed conceptual framework integrates the core components of the TPB with psychological, social, and structural determinants to offer a comprehensive understanding of entrepreneurial intention among PwDs. Specifically, attitude toward entrepreneurship is shaped by individual psychological traits, such as personal beliefs, risk tolerance, and motivation, which influence how desirable entrepreneurial activity is perceived to be (Márquez-Álvarez, González, & Vidal, 2024; Ismail & Ghalwa, 2022). Subjective norms reflect the influence of social interactions, family expectations, and cultural attitudes toward disability, which collectively determine the perceived social pressure to engage in entrepreneurship (Roni & Rahman, 2020; Ogunsakin & Dauda, 2023). Meanwhile, perceived behavioral control is informed by an individual's self-confidence, entrepreneurial skills, and readiness to navigate potential barriers, thereby influencing the perceived feasibility of launching a business venture (Mustapa & Mahmood, 2020; Chukwuebuka & Ahmad, 2023). These three components interact dynamically with structural determinants, such as access to financing, inclusive policies, and institutional support systems, which can either facilitate or impede the translation of entrepreneurial intention into actual behavior (Márquez-Álvarez et al., 2024; Alfaro, Quesada, & Vásquez, 2019). Taken together, the model underscores the interplay between personal agency and systemic factors. These offer a holistic lens through which to analyze and

support the entrepreneurial aspirations of PwDs particularly within environments marked by both opportunity and constraint.

Policy Implications and Recommendations

Addressing the entrepreneurial potential of persons PwDs requires multidimensional policy efforts that not only promote inclusivity but also dismantle longstanding systemic barriers. First, enhancing accessibility remains fundamental to ensuring that PwDs can participate fully in entrepreneurial ecosystems. This includes not only physical accessibility in infrastructure and transportation but also access to digital platforms, training programs, and financing channels. Research by Márquez-Álvarez et al. (2024) emphasizes that accessible digital tools and adaptive learning technologies significantly enhance the engagement of disabled individuals in entrepreneurship-related education and business management. In addition, inclusive financing options such as simplified application procedures and alternative collateral models have been shown to increase access to startup capital for disabled entrepreneurs (Ogunsakin & Dauda, 2023).

Secondly, strengthening support networks is critical to fostering sustainable entrepreneurial development. Support from peers, mentors, families, NGOs, and professional associations contributes significantly to boosting entrepreneurial self-efficacy and resilience among PwDs. Roni and Rahman (2020) found that social support, particularly from disability-focused NGOs and inclusive mentorship schemes, plays a pivotal role in sustaining entrepreneurial motivation and overcoming business challenges. Establishing formal partnerships between government agencies, universities, private sectors, and disability advocacy groups can institutionalize such networks and expand their impact. Additionally, tailored mentorship programs that include entrepreneurs with disabilities as role models foster both practical guidance and psychological empowerment (Ismail & Ghalwa, 2022).

Thirdly, improving policy frameworks is essential for embedding disability inclusion into national entrepreneurship strategies. Existing policies often treat disability support and entrepreneurship as separate domains, leading to fragmented service delivery. Mustapa and Mahmood (2020) argue that integrating disability-inclusive entrepreneurship into national economic planning through mechanisms such as inclusive procurement, tax incentives for inclusive employers, and dedicated funding schemes can enhance policy coherence and impact. Furthermore, policymakers must institutionalize disability data collection systems to monitor progress and inform future interventions effectively (Chukwuebuka & Ahmad, 2023).

Finally, promoting awareness is vital for shifting societal perceptions and increasing opportunities for disabled entrepreneurs. Negative stereotypes and stigma often act as invisible barriers, undermining both market opportunities and internal motivation for PwDs. Public awareness campaigns, inclusive entrepreneurship showcases, and media representation can help normalize the presence of PwDs in the business domain (Alfaro, Quesada, & Vásquez, 2019). Educational institutions and business associations also play a key role in embedding inclusive values into their organizational cultures and activities. Ogunsakin and Dauda (2023) suggest that disability inclusion training for public servants and entrepreneurship facilitators can further remove attitudinal barriers and foster inclusive mindsets.

Advancing entrepreneurship among PwDs requires a holistic and intersectional policy approach that improves accessibility, builds robust support ecosystems, enhances governance frameworks, and shifts societal perceptions. By focusing on these four dimensions, governments and stakeholders can transform the entrepreneurial landscape into one that empowers all citizens, regardless of ability, to pursue innovation and economic independence.

Conclusion

In conclusion, this conceptual paper underscores the multifaceted nature of entrepreneurial intentions among persons with disabilities, emphasizing the critical interplay of psychological, social, and structural determinants within the framework of TPB. Understanding the interplay of these determinants is essential in promoting entrepreneurship among PwDs. By adopting a comprehensive approach that addresses these factors, stakeholders can create an enabling environment that nurtures entrepreneurial intentions and facilitates inclusive economic participation for PwDs individuals in Malaysia (Bahry et al., 2023). Additionally, by integrating attitude toward entrepreneurship, subjective norms, and perceived behavioral control with factors such as self-efficacy, social support, mentorship, access to resources, and inclusive policies, the proposed framework offers a comprehensive understanding of what drives or hinders entrepreneurial pursuits among PwDs. Recognizing these determinants is essential for developing targeted interventions and policies that foster empowerment, economic inclusion, and sustainable entrepreneurship within this marginalized group.

Recommendation for Future Research

Future research should continue to deepen the understanding of entrepreneurial intentions among PwDs by exploring additional psychological constructs beyond self-efficacy, such as resilience and emotional intelligence, which have shown promising influence in entrepreneurship studies (Alonso-García et al., 2022). Moreover, longitudinal studies are needed to track changes in entrepreneurial intentions over time and identify factors that sustain entrepreneurial behavior among PwDs (Martínez-León et al., 2021). Research should also investigate the role of digital entrepreneurship as an emerging avenue for PwDs, given its potential to reduce structural barriers like physical accessibility (Nguyen & Tran, 2023). Additionally, more studies focusing on diverse cultural and policy contexts will help tailor interventions that consider local social and institutional nuances (Chen & Kuo, 2020). Lastly, scholars are encouraged to employ mixed method approaches to capture both the quantitative trends and rich qualitative insights into the lived experiences of disabled entrepreneurs, thereby informing more holistic support programs (Rohana et al., 2024).

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