

NORMALIZING DIGITAL BUSINESS DURING COVID-19 TO EMPOWER WOMEN WITH PHYSICAL DISABILITIES: SOME ACHIEVEMENTS

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ABSTRACT

The creation of digital business during COVID-19 pandemic has altered the way business functioned and organized. Digital transformation during this time has somehow paved the path for entrepreneurs to rely on digital platform and information technology (IT) in the pursuit of entrepreneurial prospects. Among the vulnerable groups, especially women with physical disabilities, the chances to improve daily income through online platform has created career opportunities pursuit and helped them grow as a person. This paper attempts to describe the achievements of women with physical disabilities who have engaged in online businesses during the surge of the global pandemic. Qualitative approach has been employed. Semi-structured interviews were conducted to solicit information from 10 women with physical disabilities who already engage in online business for at least one year. These women were recruited via the purposive sampling technique. All data have been analyzed using the thematic analysis. This study revealed a range of achievements throughout the women's business ventures. Data analysis illustrates that digital business nurtures their leadership skills, they become financially aware and most importantly, they debunk the misconceptions about persons with disabilities (PWDs). These findings portrayed that disabled women entrepreneurs faced socio-cultural challenges with courage, they possessed entrepreneurial grit and sustain perseverance. No doubt, the productivity of women with physical disabilities in business during the pandemic has contributed significantly to the national economy. Asserting voice to empower the PWDs amidst COVID-19 pandemic should become an essence to raise awareness on their rights to engage in any social ventures. The impact of this study shows there is a huge transformation in the society today as we are living differently under the 'new normal'. Thus, this paper suggest to expose the achievements of women with physical disabilities as an inspirations for others to challenge themselves and ready to be resourceful during crisis.

Keywords: COVID-19, digital business, empowerment, physical disabilities, women entrepreneurs

INTRODUCTION

The applicability of modern technology and digital platforms have placed every human being with unlimited marketplace engagement whether as a producer or consumer. Social media, particularly, exists to open public participation in socio-economic sectors. Minai et al. (2021) stressed that the online business will become a norm throughout post COVID-19 pandemic and small medium-sized enterprise (SME) is expected to become common in Malaysia. This is because the advancement of information technology (IT) as communication channel and reliable banking system ensure that businesses could be done across borders. Indeed, by embracing digitalisation in the country, Malaysia takes into account the inclusion of persons with disabilities (PWDs) as we strive to achieve the Shared Prosperity Vision 2030.

The World Health Organization (WHO) has indicated that more than one billion people (about 15% of the world's population) are estimated to live with some form of disabilities. According to the Persons with Disabilities Act 2008, the vulnerable groups which belongs to the category of long term physical disability have prevented themselves from getting full and effective participation in the society (The Malaysian Administrative Modernisation and Management Planning Unit, 2020). However, global pandemic has changed the market capabilities. By formulating Malaysia Digital Economy Blueprint, empowering special target groups via entrepreneurship and online business have become the aspirations of MyDIGITAL as national initiatives. Better access to online platform especially E-commerce has proven to be a good way to facilitate PWDs to start their own businesses and work so that they become financially independent.

Empowering PWDs is not an easy task. As mentioned by Osman and Diah (2017), to ensure PWDs could live independently, empowering them with computer skills is necessary. In addition, exposing their potentials by taking an opportunity from the Internet of Things (IoTs) can break the barriers between normal individual and the vulnerable ones. To some extent, empowering the disabled to become financially independent during COVID-19 pandemic requires efforts from the government, non-government organizations (NGOs) and local communities. This is because the support and encouragement from the people around them is the first step to sustain their start up businesses. In any industrial sector, the gap between the participation of people with and without disabilities in the workforce is huge (Suhaimi, 2020). Although COVID-19 pandemic has forced many businesses to close, in reality a number of internet-based businesses has grown into a new level. Small business start-ups in Malaysia have been increasing day by day. Statistics from the Companies Commission of Malaysia (SSM) in 2019 portrayed the increased number of registered companies and businesses from 1,298,518 in 2018 to 1,344,906 in 2019. In 2020, the total registered companies are 1,388,905. For PWDs, the support from the government to encourage them to earn their living through business has already existed since 2012 (SSM, 2020). Initially, the initiative was known as 'Insentif OKU 2012'. However, in 2017 the government denounced

the scheme to S1OKU1P which provides more privileges to PWDs. Unfortunately, the number of disabled people who have benefitted from the S1OKU1P scheme is still low at 2.4% compared to the total number of disabled people registered with the Social Welfare Department (JKM) which is 513,519 as of in 31 December 2018 (SSM, 2020).

According to Osman et al. (2014), among 445,006 who registered as disabled people in Malaysia, only around 7919 were able to secure their job. The numbers of PWDs who secured employment in 2018 was noted as an extreme low of 0.003% in the government sector and 0.001% in the non-government sector (Suhaimi, 2020). Therefore, the initiatives from the government to facilitate and support the needs and rights of persons with disability to create their own jobs are pertinent. There is no doubt that the surge of the global pandemic, engaging in the business sector through an online platform is considered as the new normal. Job and income losses during this time have been particularly severe for the disabled women. Fortunately, the Malaysian government has firmly promoted gender equality and women's empowerment under the worldwide Sustainable Development Goals (SDGs), Goal 10 in which guaranteeing disability inclusivity (Women, UN, 2018) in many social spheres. According to Baqutayan (2020), the main agenda of gender equality not only focuses on women's equal status they are entitled to, it is more of exposing the available opportunities for women to actively participate in social settings and be involved in job market sectors. Therefore, the main objective of this study is to describe the achievements of Malay women with physical disabilities who have engaged in online businesses.

A BRIEF OVERVIEW OF DISABILITY AND DIGITAL BUSINESS

The world today is experiencing a huge digital transformation. In the emerging world of digital business, the Internet and mobile technologies have offered the best ways of doing business especially through the utilization of e-commerce (Al-Debi, El-Haddadeh & Avison, 2008). Today, the term digital business or eBusiness have been used interchangeably (Wall, Jagdev & Browne, 2007). Lee and Whang (2001) described eBusiness or digital business as the utilization of "Internet-based computing and communications to execute both front-end and back-end business processes" (p. 1). It is apparent that digital business is dynamic, complex and encourages high level of competitiveness among business actors. Studies have shown that digital business has helped business owners and consumers around the world. For instance, the online grocery market among the Japanese community has shown a dramatic increase of sales over the last decade due to their effective choice of business model and online technology for market (Hirogaki, 2021). There is no doubt that many business activities have been carried out through virtual interactions instead of physical interactions. A study by Sanandra and Balakrishnan (2021) discovered that in Indonesia, major visible trends of the popular mobile applications in the food and beverages industry have started to engage with potential customers and focus on retaining their e-loyalty. This successful trend in the Indonesian market gradually influenced people's food consumption behavior. Nevertheless, a strategic plan is needed in order to enhance business efficiency. For that purpose, many businesses have utilized social media platforms for marketing purposes. It is popular, convenient and fast. According to Kong and Ng (2021), as of January 2019, 78% of the Malaysian population were vigorous social media users and the number keeps increasing. As a result, the hospitality industry in Malaysia has promoted their products online and received positive feedback from the local customers. They are satisfied with the social media marketing in promoting the hospitality industry. Indeed, the influence of social media has increased the market potential of this industry.

Within the European countries for instance, they have migrated to the digital realm. According to Disability Hub Europe (2021) via International Labor Organization (ILO), 75% of European who have used digital tools for the first time during COVID-19 pandemic stressed that they will continue utilizing them and will not change or reverse this trend it. As a result, digital competitiveness has increased and pushed the digital transformation even further. Due to some changes in the patterns of behaviour and interactions, a new world of work for people with disabilities in Europe offered a new range of new employment opportunities such as Artificial Intelligence specialists, data scientists, web designers and many others. However, because these jobs require strong digital expertise, most of them encountered barriers in accessing education and training. In fact, according to OECD/European Union (2019), network accessibility is still under-represented for disadvantaged groups. Disabled entrepreneurs in developing countries constantly deal with lack of knowledge on promotion and sometimes face external obstacles to find business partnership (Estiningsih, 2014). This signifies an important challenge for PWDs as they are struggling to sustain their career.

There is no shortcut to empowering the PWDs. It needs a realistic plan. Balcazar et al. (2014) stated that the U.S Department of Labor, Office of Disability Employment Policy facilitates economic self-sufficiency programs for PWDs. Interestingly, the model includes a course on how to write a business plan, one-on-one business mentoring, technical assistance and start-up business grants. The involvement of political institutions has become the core to initiate the support from the citizens towards PWDs. As mentioned by Pettinicchio (2015), political entrepreneurs are necessary for the policy makers to promote change in terms of disability rights. The U. S political elites are showing efforts to respond to the needs of disabled community. Therefore, this has become part of the U. S political agenda since late 1960s and early 1970s. The business opportunities during global pandemic hits differently compared before the outbreaks. The empowerment of PWDs in business sector will face some risks if they do not possess the required skills, cannot afford to purchase and access digital tools as well as lack of social support. The involvement of PWDs in business is not solely seen as a source for daily earning or monthly income. In fact, business activities have a tendency to support psychological and social needs among PWDs (Norafandi & Diah, 2017). For instance, business encourages people to become self-sustaining, strengthens and increases financial standing and also to build group solidarity whether among PWDs or/and the business circle. There is a gap within the Malaysian context of PWDs participation in digital business during COVID-19 pandemic and post-pandemic. Little is known about their current situation, especially among women. Indeed, women with physical disabilities have lived differently in the 'new normal'.

Today, PWDs in Malaysia are venturing into new opportunities. Although the battle against COVID-19 is ongoing, various government agendas have called upon socio-economic resilience which include several assistance for them. As mentioned by the Companies Commission of Malaysia (SSM, 2020) in a press release news, PWDs who are interested to start a business have already grabbed the opportunity to register their businesses for free under the Scheme One OKU 1 Business (S1OKU1P). In fact, the current Minister of Domestic Trade and Consumer Affairs (PDNHEP), Datuk Seri Alexander Nanta Linggi has stressed the

free of charge fee under the scheme to encourage the disabled to get involved in business especially in the midst of COVID-19 pandemic. The scheme was introduced in 2012, and up until 31st October 2020, about 12,161 businesses have registered under the S1OKU1P scheme. In fact, SSM witnessed that from January to October 2020, a total of 1,686 people with disabilities have benefited from this scheme which is an increase of 4% compared to the total registration in 2019 which is 1,618. The number is expected to increase further by the end of 2020 onwards. The previous Prime Minister of Malaysia Tan Sri Dato' Haji Muhyiddin bin Haji Mohd Yassin has also announced the Program Strategik Memperkasa Rakyat dan Ekonomi Tambahan (PEMERKASA +) to support the S1OKU1P. Currently, from 1st January until 30th April 2021, 810 businesses have been registered under this scheme (SSM, 2021). This scheme also supports the UN Sustainable Development Goals (SDG) initiatives and the National Prosperity Vision 2030 as outlined by the government of Malaysia. To tackle the impacts of COVID-19, numerous action plans and allocations for PWDs under the Malaysia 2022 budget to venture into business, education, workforce and others were created. For instance, the Short-Term Employment Programme (MySTEP) has special allocation for PWDs to purchase laptops either for education or business ventures. Indeed, the potential of digital platform to encourage the participation of individuals in online business ventures could act as an alternative source of income especially among the vulnerable groups. Through business, the main achievement of PWDs is not merely about how much they could earn per month, it is about the story of their personal growth (Makizadeh & Azizzadeh, 2021). To achieve better outcomes, PWDs must engage with business educators to acquire knowledge and skills on how to grow their business and boost sales. For instance, one of the top e-commerce sites in Malaysia, the Shopee University is well-known for offering online training classes, webinars and trainings for those who are interested to start E-commerce. Shopee's E-commerce marketplace gives flexibility for disabled people to sell their products at their own pace to make a living. Currently, there are several disabled entrepreneurs who have been recognized and achieved Shopee Preferred Seller status because they have demonstrated an outstanding business performance (theedgemarkets.com, 2021). Based on the above, it is possible for PWDs to earn a living via the online shopping platform during crisis.

COVID-19 pandemic has successfully raised the awareness to create new job opportunities via digital platforms. This has allowed PWDs to engage in business more visible. Many studies have explored the positive responses among PWDs who engaged in business activities. Past researchers also often looked at the essential aspects of social support to encourage business participation among disabled people. However, there is little baseline information with regards to the accomplishments of PWDs in digital business particularly among Malay women in Malaysia during crisis. Thus, this paper attempts to fill in the gap.

THEORETICAL FRAMEWORK

The theoretical implications that contributes to this study is the subjective well-being framework. From the sociological lens, Veenhoven (2008) noted that "sociological notions of subjective well-being are not only about how one feels about what, they are often also about why one feels so" (p. 2). Diener, Suh and Oishi (1997) defined subjective well-being in brief as being satisfied with life and feeling good. Sociologists view subjective well-being as a socially and culturally construct because the notions about good life is reflected from how society describes our life from their perspectives. In studying the life experiences of the PWDs, this theory enable us to understand that the well-being of disabled people is likely seen as one of the determinants of social behavior. In other words, as their living conditions are progressing and achieving goals, their minds will be in the state of overall happiness. Here, Veenhoven (1984) associated "overall happiness" with quality of life, life satisfaction and subjective well-being. After enduring the pleasure and pain, the after effects is naturally rewarding.

Via government aspirations in digital business, chances for PWDs to acquire a good life and positive outcome in life is possible. What is good for society is also good for individual citizen. In this point, the term well-being is relatable for individual beings and social system that they lived in. A good living conditions and better standard of living could be gained through learning from experiences. The components of subjective well-being were described by two distinct terms: *cognitive* and *affective* in which, the combinations of two components allow subjective well-being to be accessed (Diener & Emmons, 1984). Firstly, the cognitive component takes into account the personal standard in which individual evaluate his current situation with their level of life satisfactions. Through the domain of desire, expectations, and experiences the individual has a tendency to reach the objectives, fulfilled ambitions and collecting experienced. For example, in the context of this study, when PWDs see themselves making a slow progress compared to the able-bodied, they set their goals in order to be inclusive in the society within the best of their abilities and desires. Therefore, they opt to participate in digital business. Indeed, not all actions have successful outcomes. Some partially achieved the objectives, yet all moments of personal experiences are necessary for future needs.

Secondly, affective components (also known as hedonic well-being) can be illustrated from individual emotions that they experienced during their daily life (Maggino, 2015). Pleasant and unpleasant affect emerged throughout their current situation. It is beyond doubt that socio-emotional condition is associated with individual level of happiness which determine the state of mental health of that person. This notion supports the respondent viewpoints. Findings of this research showed that PWDs felt proud to be self-employed and when they share their success stories to others, they want others to get inspired. This positive affect has lead to positive outcomes. Obviously, when people engaged in activities that revealed their best potentials, the feelings has reinforced the motivation for that individual to keep engaging in those activities. Essentially, this theoretical implications identified the domain that illustrates what could be meaningful for PWDs throughout the process of engaging in digital business. The individual subjective well-being could affect the function of the social systems. This can be proven when PWDs involved in business, they contribute to sustain the national economy and able to empower themselves. Indeed, digitalisation in business has brought together policy makers and practitioners to ensure that the well-being of women with physical disabilities during the current crisis is their immediate priority.

RESEARCH DESIGN

Qualitative approach has been employed for this study. To obtain relevant data, semi-structured interviews were conducted. This is because the aspects of reality could bring a researcher towards an in-depth understanding and explanation of the dynamics of social phenomena. Due to the fact that PWDs is a sensitive issue, in-depth interviews could encourage the respondents to speak up

freely in a comfortable atmosphere (Queiros, Faria & Almeida, 2017). The participants were recruited by using the purposive sampling technique. Basically, this is the most effective technique to acquire information-rich cases in which the key informants or well-versed respondents have possessed intimate knowledge and experience in regards to the phenomenon (Palinkas et al., 2015). The participants were primarily selected from Facebook pages in which most of the pages are run by government and non-government organization especially for Malaysian PWDs communities. They were contacted via WhatsApp to participate in the study. The selection of research sample were among those physically disabled women who already run their businesses online or involved in any digital businesses for at least one year. This research recruited 10 Malay participants, aged between 20-50 years old who owns online businesses. They sell various products like food, cosmetics and other daily goods either on Facebook, Instagram or Food Panda. Semi-structured interviews were conducted either via Google Meet or telephone calls. This flexibility was considered as part of safety precaution due to COVID-19 constraint. The interview protocols have considered the code of ethics to conducting the research. The Information Sheet and Consent Form were given prior to the interview session. All virtual interview sessions were recorded after getting permission from the research participants. Approximately the interviews took one hour in order to minimize fatigue for both interviewer and interviewee (Adams, 2015). Interviews were transcribed and analyzed using thematic approach. The thematic approach provides the opportunity to code and classifies data into themes. From the transcribed interviews, the coding unit has been applied in terms of words, phrases, sentences and paragraphs. The codes were grouped and put under several themes. This technique purposely opens a collective area of future discussion and relatable theoretical implications (Neuman, 2014). Hence, it encourages familiarity for the researchers on the information that has been gathered.

The truthfulness and authenticity of research instruments have emphasized and depended on lived experiences and viewpoints of the respondents. The options to increase the level of trustworthiness in this study was by triangulation strategy (Golafshani, 2003). In addition to the ability to control bias, this method allows the researchers to improve the analysis and enhance the accuracy of the concepts or ideas. Data triangulation is a form of triangulation which involves the use of a variety of data sources from the research (Guion, 2002). To determine whether the findings are true and certain, the key strategy was to gather information from groups of people that are experts in digital business or entrepreneurship. For instance, among respondents' business mentors, lecturers and successful business owners. By employing multiple external data, this technique helped the researchers to eliminate any form of typical subjectivity embedded in thematic analysis (Jonsen & Jehn, 2009). Although it is not possible to eliminate all of the subjective interpretations, data triangulation is very helpful to minimize researchers biases and maximize evidence by looking at the study from different points of view. Lastly, to protect confidentiality, pseudonyms were used in this study.

Table 1: Respondents Background

No.	Pseudonym	Age	Types of Physical Disabilities	Income/month (RM)	Products	Marketing Platforms
1.	Ida	42	Amputated legs	RM 5000	F & B	Shopee, Lazada, Facebook
2.	Ayda	22	Amputated legs	RM 200	F & B	Instagram, Facebook, WhatsApp
3.	Aty	25	Dwarf	RM 400	F & B	Facebook, Instagram, WhatsApp
4.	Zi	37	Muscular dystrophy	RM 150	F & B	WhatsApp, Facebook
5.	Zu	42	Spinal cord injury	RM 2000	F & B	WhatsApp, Facebook
6.	Bonda	54	Herniated disc	RM 3000	F & B	Facebook, WhatsApp Instagram, Food Panda
7.	Ana	32	Spinal cord injury	RM 200	Services (water filter/Henna)	Facebook, Instagram WhatsApp, Tiktok
8.	Cek Shima	37	Deformed fingers	RM 400	F & B	Instagram, Facebook, WhatsApp, Tiktok
9.	Aunie	31	Spinal cord injury	RM 5000	Perfume	Instagram, WhatsApp, Facebook, Shopee
10.	Ros	53	Herniated disc	RM 500	F & B	Facebook, WhatsApp

FINDINGS

The study reveals several important findings. While the COVID-19 pandemic and the impositions of Movement Control Order (MCO) have had negatively affected many households and businesses, some took the initiatives to engage in digital business. This study found that the new normal has led women with physical disabilities to achieve great accomplishments. First, digital business nurtures their leadership skills more particularly during crisis. Second, they become financially aware and third their achievements debunked some misconceptions about PWDs.

A) Nurturing leadership skills

An excellent leader usually possesses commitment and good attitude. Women leader with physical disabilities somehow could not achieved the standard of leadership role if they failed to cope with any risk in business. Cultivating leadership skills in order to manage the business has become a priority when the customers' demand increased day by day. One of the respondents, who own Shopee Pasar Kedah mentioned that:

Of course there is an interview to select staff. Some staff will be assigned to production task, some are doing packaging, others are content creators, taking pictures, etc. Before this, I am the only one who did all jobs for Pasar Kedah. Now, there are already new staff...as the business progresses, more people are joining the team, jobs must be distributed accordingly. I don't have time to sit down and take pictures or do editing. I used to make everything until 3 a.m. Now, there are few staff who manage the stocks. When there is high demand, we need to have more manpower, we need to find them.

(Ida, 42, amputated leg)

Due to the increased of customer's demand in Shopee during the lockdown period, she took this opportunity to find more staff to ensure that orders have been fulfilled. Basically, the physical disabled people realized that they have limitations in terms of mobility and stamina. Therefore, they need to be plan smartly by hiring more workers and lead the team. Ida believes that a good leader is the key point for a successful business. Most respondents shares Ida viewpoint and agree that they need to be agile and prepared for the upcoming hardships to overcome the challenges particularly during this time. Another respondent who sells her homemade cookies asserted that:

Within the last two years of MCO, our business declined to almost 70% compared before the pandemic outbreak. Our average income is between RM3000 to RM5000. But now, not anymore. We had employed four staffs but since the MCO the profits and monthly income couldn't pay the staff salary. I must do something. Hence, I decided to prepare a job rotation schedule so that everyone can keep their jobs.

(Bonda, 54, herniated disc)

Planning shift work during a crisis is one of the new approaches to improve productivity and balance between labour supply and demand. The work shift is considered as a new way of working effectively during the pandemic. Therefore, it is crucial for a leader to come up with immediate action plans to sustain the business. It was very fortunate that social media helps small businesses to promote their products and increase sales apart from getting assistance from family members. Due to these efforts Bonda manage to increase the number of her agents, stockist and staff to fulfill orders from Facebook, Instagram and Food Panda.

B) Become financially aware

Possessing skills to manage the finance is necessary for a business person. However, this knowledge could not be obtained without proper application in both theory and practical. Engaging in digital business have exposed all participants to some financial management knowledge and skills. They believed that being a financially literate person will help them to understand budgeting, debts, saving and investing more effectively. According to the owner of Pasar Kedah, the more sales she obtained, the more knowledge she needs in order to monitor her cash flows. The knowledge she got helps her to manage the business in a more professional manner. This, according to her will increase the customers' trust towards her business. She said:

For me, when the number of our sales increased, we need to seek more knowledge. Apparently, the more we are at the top and our sales hit RM10k, 20k, 50k, the more knowledge we have to dig because we want our financial graph to rise every month. If the graph goes down, there's something wrong. We have to analyze what went wrong, re-evaluate our budget, investment, etc.

(Ida, 42, amputated leg)

There is no doubt that the capabilities to monitor the business finances can create a clear path for financial goals. Another respondent who sells Pie Tee on Instagram and Facebook shared some of her profits with the needy as part of her business responsibility and religious obligations. For her, taking interest in some social issues in the society gives her a sense of accomplishment in her life. By doing this, she believes it will attract other disabled business owners and her customers to share the same values.

As Muslim, we need to support our friends' businesses. Who knows, if we support others, Allah will give us more *rezki* (sustenance). Our *sadaqah* (donations) could be one of our sources of profit.

(Aty, 25, dwarf)

The respondents have their own motives to engage in digital business. Although the primary reason is due to the constrains of getting a proper job coupled with the current pandemic situations, the initiatives to generate their own income and share with others marked the difference in attitude of this vulnerable group.

C) Debunk the misconceptions about PWDs

The last achievement that disabled women were proud of is they debunked the misconceptions about PWDs performance in digital business ventures. Basically, the typical misconception and stigma about PWDs is that they are physically and mentally weak. Interestingly, the portrayal of disabled women in business is the opposite. They enjoyed more benefits being self-employed individuals, regularly share their success stories, awards they received and other forms of achievements on the social media for others to get inspired and set eyes on them from different lens. As mentioned by one respondent:

I'm always diligent to make posts on Facebook mentioning my success and awards that I got. I want to show them [the able-bodied] even with my disabilities, I can still do a lot of things in business. Due to that reason, more people trust me and want to join my team as a dropshipper.

(Aunie, 31, spinal cord injury)

On the other hand, some respondents agreed that participating in digital business has increased their self-esteem. Their shyness, fear and awkwardness gradually dissolved through their social interaction via the online platforms. One respondent said:

This is an opportunity to increase income. At first, I was too shy to do that [selling online]. I'm embarrassed. But after a long time, I just think that I want to earn income, do something meaningful for myself. Hence, I overcome it and continue to sell my products online.

(Zi, 37, muscular dystrophy: hand)

The most popular misconception to dispel is that PWDs are less productive and face career hardships due to their limitations. These understandings assume they are not capable of doing anything for themselves. One respondent who had finger deformity created a unique hashtag #jarikirimantuhan as a trademark to promote her online business. Although she has typing difficulties, that did not prevent her from posting on social media, Tik Tok and WhatsApp regularly to reach the maximum number of potential buyers. Despite that she took longer time to text, she opted to promote her business on Tik Tok and videos. She said:

People always complaint and got angry easily when monetary assistance are insufficient. My understanding is, we still have the *kudrat* (strength) and other functional limbs from Allah. That is why I creatively used a unique hashtag: #jarikirimantuhan. I still have the ability although my fingers are deformed. You can see that even those PWDs who have one leg only can do business successfully. I want to eliminate the perception that people say PWDs are lazy. I used #jarikirimantuhan because I wanted people out there to see us in a different manner. We are not lazy! PWDs are NOT lazy!

(Cek Shima, 37, deformed fingers)

Because of the common misconceptions, most PWDs business owners overcome their socio-economic barriers by creating a sense of purpose in their lives in the hope that their stories will inspire others. For the women, it is pertinent to do things in different ways and to achieve something extraordinary so that people understand that their disabilities are not a tragedy or an obstacle to success.

DISCUSSION

The purpose of this study was to describe the achievements of women with physical disabilities who have engaged in online businesses during COVID-19 pandemic. Using in-depth interviews, we unraveled that participating in digital business among female PWDs have helped them to secure decent work and income, increase their autonomy and most importantly empowering them. Our findings provide consistent evidence that the positive outcomes as a result of participating in digital business exists. Digital business provides flexibility and creates new earning opportunities. Findings from this research do not support the popular view that PWDs, in this case female PWDs faced barriers to work, incompetent and isolated. Admittedly, the pandemic outbreak has increased the number of registered small and medium business enterprises (SME). The social media platforms have been the preferred source of income for many who are unemployed including the PWDs to earn a living today. New job prospects in the labor market due to technological revolution has demanded for new skills in which affects opportunities for the inclusion of PWDs. Participating in digital business among the PWDs is an indication that they have the ability to make their lives better. By getting themselves involved in digital business, the study has found critical areas of reflections particularly their motivations, intentions and strategies to sustain their businesses during a challenging time.

Given the broad scope of digital business, this paper takes digital marketing strategy as a scope to conceive its relationship with sustainable career. The key question is, how well does the digital business effectively functions to sustain their career path? There is no doubt that female PWDs have experienced the power of digital resources and the capabilities of IT in expanding the segmentation of their product and services. This requires rethinking on how to break the traditional business boundaries and operate new niches of business strategy. As noted by Bharadwaj et al. (2013), this requires a digital agility. COVID-19 has created new trends in business. The successful business owners during this period have prioritized their digital capabilities and organized themselves to be agile. In reality, nowadays the businesses that rely on traditional models or strong reliance on physical interactions will collapsed. Most of the PWDs agreed that by becoming more digitally agile, they could deal with technology savvy customers and gain their trust and loyalty.

Further, the findings also make visible in regards to the scale of digital business among female PWDs by exposing their achievements. Business is unpredictable. The business performance among individuals are different. Hence, measuring business success among PWDs should be primarily referred to how much income they could generate per month. To add, we also considered their accomplishments in digital business by looking at their level-up status. In this case from a dropshipper to becoming an agent. Besides the monetary flow, some PWDs also measured their business performance in terms of happiness and life-satisfaction. By feeling happy with their progress and personal growth, it is easy to motivate themselves to reach their personal goals. Happiness is an emotions when one fulfilled one's need in which respondents perceived it as meaningful experiences (Norafandi & Diah, 2017). Therefore, they have no regrets. Instead, they strive to achieve more.

In this study, there are two important elements that drives female PWDs to venture into digital business. The first is the support they received from family members and second is in regards to business assistance. Digital business has allowed the participants to make their voices heard to become a successful entrepreneurs. The full support from family members helped to boost their self-confidence to take risks in business. Family members are part of their business team who also act as promoter to market the products as well as making meaningful engagement using social media and digital applications. The study also found that female PWDs are in need of positive interactions and support from the peers and public so that they can experience life to the maximum. The assistance from government and non-government organization is also crucial for start-ups. The achievement of

PWDs in business could be sustained if they received sufficient business capital and assistance in terms of equipment and tools (Surwanti & Hindasah, 2018). This can ensure that production run smoothly and performance is consistent.

The research found that the pursue of passion in business to be successful has been initiated from the intention to develop self-growth from the flexibility of self-employment. Indeed, becoming a successful business person is physically and mentally challenging for disabled women. Organizing the economic ventures for producing goods and services needs perseverance and commitment in carrying out small-scale business (Bharathi, 2015). The world of digital business is highly crowded and competitive. Getting potential members to work under PWDs supervision need trust and great leadership qualities. Without good relationship and wide network, business will be difficult to sustain. Managing digital business required new skills. The study has highlighted that digital business is a strategic career choice among physical disabled women today and tomorrow. Digital business is one of the most powerful tools for empowerment for PWDs (Mota, Marques & Sacramento, 2020). It allows PWDs to discover untapped potentials, shapes new leaders, challenge traditional perspectives and most importantly allowing them to think outside the box and be creative. Little is realized that PWDs are talented. They have a business mindset, dedicated and strive to be financially independent. For them, incremental accomplishments enhance their motivation to do better in business, coping abilities becomes better and help them stay in good mental health.

CONCLUSION

In short, digital business is considered as a manifestation not only of social change but also the empowerment of vulnerable groups. Therefore, promoting digital business in vulnerable groups is of great social value. This study enlightened us that female PWDs who participated in digital business has nurtured their leadership skills, better manage their income and debunked the misconceptions about PWDs. Since the onset of the COVID-19 pandemic, businesses all over the nation have changed. Social distancing and lockdown measures have brought socio-economic impacts that lead to changes in people's social behavior. To avoid being unemployed, self-created career has become a primary option. However, the struggle to empower individuals with disabilities requires an ongoing process of self-determination, confidence, sufficient business skills and knowledge. The research verified that in some cases, people with disabilities have chosen and focused only one social media platform to market the product. Most of the time they use Facebook. The reason is that it will be overwhelming for them to operate on multiple channels and platform which are unfamiliar to them. This is very unsatisfying because if they are capable to operate more on multiple platforms, chances to reach larger audience as potential buyers is high. Finally, this study has several limitations. The study focused only on a small sample of women with physical disabilities and other forms of disabilities were not included. For future research, this study suggests to include participation among males and other forms of disabilities. Overall, the findings of this study should ease the concerns of those who are sceptical of PWDs abilities in business engagement.

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