

## ENTREPRENEURIAL OPPORTUNITIES AMONG VISUALLY IMPAIRED

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### ABSTRACT

*An entrepreneur is individual that can be self-employed and offered the employment to others. This career is not only for normal people but it also appropriate for disable people such as visually impaired (VI) people. In order to form entrepreneur among VI people there are few factors should be considered. The scope of the study was emphasized the significant relationship between environmental factors (social factors, training and marketing network) among VI people that will grasp opportunities to become entrepreneurs. This study focused environmental factors (social factor, training and marketing network) as independent variables and the entrepreneurial opportunities as dependent variable. The research is focusing on VI people that were registered with PERTIS (Persatuan Orang-Orang Cacat Penglihatan Islam Malaysia, Terengganu Province). This study used the quota sampling and emphasized only 50 ordinary members due to the time constraint and the disability of respondents. Using personally administered questionnaire with two types of Malay questionnaires which are common format and Braille format. The study found the environmental factors (social factors, training and marketing network) have marginal significant relationship with the opportunities to become entrepreneur. Based on the analysis, it indicated that the social factors are the main contribution to the entrepreneurial opportunities.*

**Keywords:** Social Factor, Training, Marketing Network, entrepreneurial Opportunities, Visually Impaired (VI)

### INTRODUCTION

Entrepreneurs are individual who recognize opportunities, aggressive change catalysts within the marketplace (Kuratka & Hodgetts, 2004). There are two reasons why people become entrepreneur whether they have to be or because they want to (Rogoff, 2007). The specification of working condition for disable people is not available. Regarding the limitations of VI people, they have to be an entrepreneur in order to avoid the maltreatment on them. "This functional loss of vision is typically defined to manifest with (1) best corrected visual acuity of less than 20/60, or significant central field defect, (2) significant peripheral field defect including homonymous or heteronymous bilateral visual defect or generalized contraction or constriction of field, or (3) reduced peak sensitivity either of the above conditions (Arditi & Rosenthal, 1998; Medicare Vision Rehabilitation Service Act, 2003; Larrybelote.com, 2009; medem.com, 2009).

Entrepreneur can give big impact on Malaysian economy where the government nowadays has encourage and allocate more budgets to help Malaysians to involve in entrepreneurship especially to the small medium enterprises (SMEs). In 9<sup>th</sup> Malaysian Plan Project, Malaysian government allocated RM22 millions in creating the opportunities among disability to become entrepreneur. It is purposely to encourage them to be employer and create the job opportunities for other disability person (Abdul Rahman, 2006).

In Japan, the private companies are compulsory to hire the disable people. If they failed to do so they will get the levy and this is the requirements by their government (Faizatul, 2006). The VI people generally have fewer opportunities and lower quality of life than non-disabled people. To ensure that VI people have equalization in opportunities in all aspects, the government has also planned to alleviate the problems faced by disabled people by giving them a chance to become entrepreneurs.

## **PERTIS Background**

In 2010, the membership of PERTIS was increased to 1100 for the whole of Malaysia. It has two types of membership which are ordinary members and associate members. The ordinary members were offered to VI people and the associate members are for non VI people. The “Persatuan Orang Cacat Penglihatan Islam Malaysia” (PERTIS) Terengganu province is a non-government association with the purpose to help the VI people in Terengganu.

## **Problem Statement**

Until June 2006, there are 130,000 disabled peoples registered with Community Charity Department. It is a large number, thus, the Malaysian government should put the initiatives in order to give them the chances for contributing something to Malaysian economy (Faizatul, 2006).

According to Human Resource Ministry, approximately 60,000 disabled peoples categorized as working capable. From that figure, only 8,175 the job seekers registered with “Jabatan Tenaga Kerja” (JTK) and 6,440 already got their job. Meanwhile, the attitudes of employers which are not confident and ready to hire the disabled people are one of the challenges for getting the suitable job (Faizatul, 2006). In 2006, there are 17,000 the VI people registered with the Malaysian Community Charity Department. But the actual number of VI people for the whole Malaysia is more than that (Utusan Malaysia, 2006).

From our observation and interviewed, we found the Government departments play their roles in assisting the VI people such as give those monthly allowances as much RM 200 until RM 300. But this amount is still not enough, because some of the VI people from PERTIS Terengganu become a beggar especially during fasting month.

The VI people are not like other normal people because they have to face many challenges and constraints just to take these opportunities. They must be given the same opportunities as everyone else to live life as independently as possible. Such independence is impossible at the moment because the environmental factors (social factor and training) against disabled people. So, in this research, we try to find out how far those constraints will affect them to become entrepreneur.

## **Research Objectives**

1. To identify the level of difficulties faced by the VI people on getting the opportunities to become entrepreneurs as their career path and survival in the community.
2. To identify the independent variables (social factor, training and marketing network) that playing the important roles for VI people to become entrepreneurs.
3. To compare which variables that can lead to the better opportunities.
4. To give recommendations and suggestions to the related organizations on how to provide better opportunities to the VI people when it come to becoming an entrepreneur.

## **Hypotheses**

H1 There is a significant relationship between social factors and entrepreneurial opportunities.

H2 There is a significant relationship between training and entrepreneurial opportunities.

H3 There is significant relationship between marketing network and entrepreneurial opportunities.

## **LITERATURE REVIEW**

This research decided to emphasize the environmental factors that focusing the social factors and training as independent variable, meanwhile opportunities to become entrepreneur as dependent variable. This study proposes that VI people should not be neglected and concludes the environmental factors are the key factors for them to become an entrepreneur. This study explored the relationship between the environmental factors (social factors and the training) for VI to start their own venture.

## **Entrepreneur**

Entrepreneur is the people that have an urge for excellence, willingness to take moderate risk, and desire to be independent (McClelland, 1961). Entrepreneur is an individual who will spur the

economic changes, implementing the clear administrative and appropriate deliberation in managing the business (Kuratko & Hodgetts, 2007).

According to Anna & Tadeusz (2009), entrepreneurs are risk taker comparing with the other people. The entrepreneurs have played the important role for economic development such as (1) boosting the country annual income and the output; (2) forming the structure of economic and social activities (Reza & Esmaeil, 2009); (3) linked to the wealth creation (Baron, 2000; Tilley & Young, 2009). It can be labeled as “the engine of economic development” (Reza & Esmaeil, 2009).

*“Entrepreneurship means innovation by entrepreneurs who form and operate independent firms that cause creative destruction which produces fair wealth redistribution” (Spencer et al, 2008). Entrepreneur is someone is who self employed, aggressive and innovative in businesses. Entrepreneurship is seen as wealth creation process in participating of establishing, operating and investing in business ventures (Rogoff, 2007).*

### Visually impaired

Based on the social model impairment is when a person has an injury or a disease such as long for a long time that makes them different to other people. The definition of disability in the ADA (Americans with Disabilities Act) of 1990 is based on that in the Rehabilitation Act of 1073. ADA prefer uses the term “disability” rather than “handicap” A disability is considered as such if it meets three criteria: (1) Physical or mental impairment that substantially limits one or more the major life activities such as walking, speaking, seeing, hearing, breathing, learning, working, and caring for one self; (2) The individual has a record of such an impairment; and (3) The individual is regarded or perceived to have such as impairment.

*“The definition of blindness as central visual acuity of 20/200 or less in the better eye with corrective glasses or central visual acuity of more than 20/200 if there is a visual field defect in which the peripheral field is contracted to such an extent that the widest diameter of the visual field subtends an angular distance no greater than 20 degrees in the better eye” (American Medical Association, 1934).*

Visually impairment or vision impairment is eyesight loss that represents a major constraint of illustration ability resulting from disease, trauma, or a congenital or degenerative condition that cannot be corrected by conventional means, including refractive correction, medication, or surgery (Arditi & Rosenthal, 1998; Medicare Vision Rehabilitation Service Act, 2003; Larrybelote.com, 2009).

In UK, individual can be concluded as blind if their visual acuity is 3/60 or worse (capable see in 3 meters or low), the person who are normal vision able to see at 60 meters; 6/60 if your field of vision is very restricted and you do not have full range of sight (Jutai et al, 2005).

### Entrepreneurial Opportunities

Entrepreneurial opportunities tend to be higher in economies that are deregulated, where market mechanisms operate freely, and where entrepreneurs have to face very few barriers to entry (El-Namaki, 1988). Opportunity refers to the extent to which possibilities for new ventures exist and the extent to which entrepreneurs have leeway to influence their odds for success through their own actions.

Growth centers are one of the alternatives in creating entrepreneurship opportunities and it's are the contact points of university, industry and government contributions (Reza & Esmaeil, 2009). The universities, industries and government institutions must work as a team in creating these centers. The chances for VI people get the suitable job is difficult compared with normal people. One of the reasons, people becomes entrepreneur because they are incapable to get the customary job due to the economic conditions that restricted the opportunities (Rogoff, 2007). It is too simplistic view to regard opportunities as something that exists external to the organization, waiting, to be detected. Opportunities can be detected but also in fact be created in the mind of an entrepreneur (Hultman and Hills, 2011).

## Social factors

The society should treat disabled entrepreneurs like they treat other entrepreneurs. When the social environment values the entrepreneurships, people will be more interested and confident to set up the business (Gnyawali & Fogel, 1994).

The social factors are one of the elements for successful *entrepreneurs, whereby they must be competent in communication and social networking* (Baron, 2000). Murat et al (2006) concluded that the society, employers and families should change their perception regarding the issues of disability. They also can work in many different jobs but they should be viewed just like the rest of society (Murat et al, 2006). Their experience has shown that in reality most of the problems they face are caused by the way society organized. Their impairment is not the problem. Social barriers are the main cause of their problem. These barriers include people attitudes to disability, and physical and organizational barriers.

## Training

The training and educational services seem very important in market development because entrepreneur lack of foundation business skills (Gnyawali & Fogel, 1994). One of the environmental factors that were contributed to the entrepreneur successful is an educational and short-term training program (McClelland & Winter, 1969). Reza & Esmail (2009) pointed out to set up the entrepreneur universities, the students should be offering entrepreneurship trainings in different forms such as providing the basic concepts, the entrepreneur's role in set up SMEs and how to be independent entrepreneur. This kind of training should be implemented among VI people. Here, the training factors one of the requirements to be an entrepreneur.

The VI people need the greater training in computers and online technology (Muller et al, 1997; Williamson et al, 2001). The government and other parties ought to support this training for VI people (Williamson et al, 2001). It seems that ICT training turn out to be necessity for VI people in obtaining the entrepreneurship and businesses information.

Those people who are interested to be entrepreneurs, they need the training in terms of business plan preparation, planning, decision making, negotiation, pricing, market penetration, organization and management, management of the workforce, and handling of cash-flow (Swanson & Webster, 1992). The developing learning opportunities it require two things which are (1) the flexibility and creativity in content delivery ; and (2) the applicability of training and advices (Deakins & Freel, 1998; Kelliher et al, 2009). We believed that most of the VI people will start their business in small sized enterprise. Thus, training is very important elements for making VI people well prepared when they set up their own enterprise.

## Marketing Network

Network is useful mechanism to increase business capability of entrepreneurship. Networks develop four important elements toward entrepreneurs (Manning, Birley & Norburn, 1989). So marketing network seem as a non-financial support to entrepreneurs and via network it facilitate the business deal and the chances for them expand their business easier.

The importance of relationship between marketing and entrepreneurship are; marketing is one business function that must be used appropriately by the entrepreneur to launch and develop the new venture successfully; that many entrepreneurs have a limited understanding of marketing; and entrepreneurs are often poor planners and managers, frequently under-estimating the time and effort needed to accomplish a marketing task and overestimating the resulting sales (Hisrich, 1992).

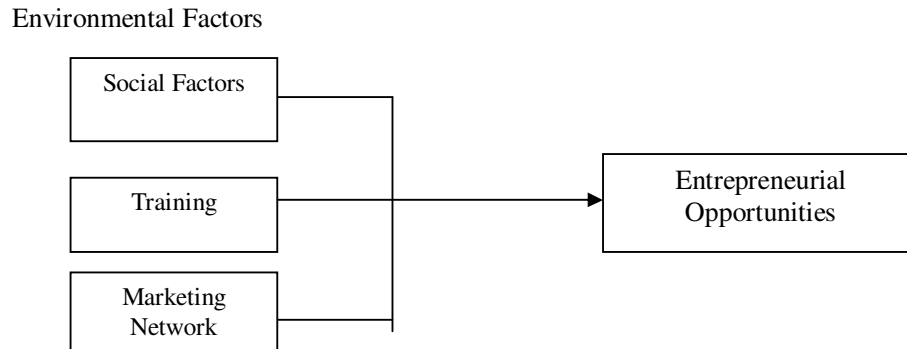
## METHODOLOGY

### Research Design

The research is a exploratory study and questionnaires were sent to VI people who are registered with PERTIS (Persatuan Orang-Orang Cacat Penglihatan Islam Malaysia) in Terengganu branch. For preliminary stage, the researcher already did exploratory research for getting first picture. Data collected through interviewed five members from PERTIS Terengganu (e.g Yang Dipertua, Chairman,

and three members), the researcher found that a few factors obstruct them to become entrepreneur such as difficulty to get funding, marketing network support and training. But in this study only focused two variables social factors and training as environmental factors.

**Figure 1: Theoretical Framework**



### Sampling Techniques

This research was used quota sampling taken from PERTIS database. The number of population of PERTIS Terengganu is 100 persons and 92 persons identified as the ordinary members. Firstly, all the ordinary members are the research sample. But 9 are inactively members because moved to other state such as Kuala Lumpur and Pulau Pinang and 2 members already died. After carrying out face to face interview, the size of sample for this study is 50 due to the time constraints, traveling costs, and the limitations of respondents. The suitable sample size for most of the research is larger than 30 and less than 500 (Roscoe, 1975). With such a small sample size, thus the study will be considered as an exploratory investigation. This sample divided into three groups which are gender, age and status.

### Data collection

This study has two types of questionnaires which are (1) the five pages in Malay and (2) seven pages in Malay that retype in Braille format for VI people convenience. The questionnaire sectioned in 4 main areas. Section A deals with the personal background or demographic questions which include employee's general information such as gender, race, status, age, number of children, educational background and others. Section B touches on the first independent variable which is the social factors. As for section C, it focuses on the second variable which is the training and section D, it focuses on the third variable which is the marketing network. In section E that represents the dependent variable which is entrepreneurial opportunities.

For section B until E the respondents required to mark with the Likert-Scale (1 –Strongly disagree, 2-Disagree, 3-Moderate, 4-Agree and 5-Strongly disagree). A set of questionnaire designed based on objectives and hypothesis that had been identified before.

This research used personally administered questionnaire because VI people disable to see the normal questionnaires and need to read the questions, one-by-one. For the Braille questionnaires only three members answered and it took almost 40 until 45 minutes to obtain all the answers. Here, they read the Braille questionnaire and the researcher ticked their answer in the Malay questionnaire. For the Malay questionnaire the researcher read and ticked the answers for them. The average time took by each respondent almost 30 – 40 minutes whereby the researcher met those (47 respondents) face to face.

## RESULTS AND DISCUSSION

The internal consistency of instrument was tested via reliability analysis. Reliability estimates (Cronbach's Alpha) for the construct's dimension are as follows: Entrepreneurial Opportunities (0.644), Social Factors (0.780), Training (0.870) and Marketing Network (0.848), suggesting a high degree of reliability. The results exceed 0.60, the lower limit of acceptability recommended by Hair et al. (1998).

**Frequency Distribution**

Table 1 shows the results from the descriptive statistic in the Statistical Package Social Science (SPSS) version 13.0. Out of 50 respondents in this study, 31 are male and 19 are female VI people involved in the survey. Their percentages were 62 percent and 38 percent respectively.

All the 50 respondents (100%) involved in this study are Malays. In terms of age the respondents are divided into 7 categories, 33 respondents were in the seventh category (46 years and above), this constituted 66 percent of our sample. This is the largest group of age of our respondents. This followed by those in second category (21-25 years) and the sixth category (41-45 years) whereby it computed the same number, 4 respondents (8 %). For category 26 – 30 years and 36 – 40 years constituted same value which are 3 respondents (6 percent). For the age 31 – 35 years it accumulated 2 respondents (4%) and only 1 (2%) respondent came from the age 20 years and below.

38 out of 50 respondents are married, followed by 9 respondents are single. This represented 76 percent and 18 percent respectively. Only 6 percent represented 3 respondents who were divorced. Most of the respondents (56%, 28 respondents) have children as much as four and above. This followed by those have children one and below that constituted 17 respondents (34%). 3 respondents (6%) have two children and lastly only 2 respondents (4%) have three children.

**Table 1: Frequencies of Respondents Profile**

Respondent Profile	Freq	(%)	Respondent Profile	Freq	(%)	Respondent Profile	Freq	(%)
Gender			Race			Have been		
Male	31	62.0	Malays	50	100.0	Entrepreneur		
Female	19	38.0				No	23	46.0
						Yes	27	54.0
Status			No of Children			Interested to		
Single	9	18.0	0 – one	17	34.0	become		
Married	38	76.0	Two	3	6.0	entrepreneur		
Others	3	6.0	Three	2	4.0	No	8	16.0
			Four & above	28	56.0	Yes	42	84.0
Age			Education			Income		
≤ 20	1	2.0	Unschool	25	50.0	Below RM 500	41	82.0
21 – 25	4	8.0	Primary school		22.0	RM500 – 1000	4	8.0
26 - 30	3	6.0	/UPSR	11	6.0	RM1001 – 1500	1	2.0
31 – 35	2	4.0	SRP/PMR	3	12.0	RM1501 - 2000	1	2.0
36 – 40	3	6.0	SPM/STPM	6	4.0	RM2501 - 3000	2	4.0
41 – 45	4	8.0	Diploma	2	6.0	RM3001 &	1	2.0
≥ 46	33	66.0	Degree/Professional	3		above		
Occupation								
Government	4	8.0						
Private	1	2.0						
Self employed	22	44.0						
Unemployed	23	46.0						

Surprisingly, half of the respondents (25, 50%) were never go to school; followed by SRP/PMR level constituted 11 respondents (22%); the SPM level only 6 respondents (12%); the degree/professional level are 3 respondents (6%); and the diploma level constituted 2 respondents (4%). Majority 82 percent (41 respondents) of the sample were from the income category of RM 500 and below. Those within the income bracket of RM 501 to RM 1000 and RM 2501 to RM 3000 respectively represented 8 percent (4 respondents) and 4 percent (2 respondents). For income range between RM 1000 to RM 1500, RM 1501 to RM 2000 and RM 3001 and above represented the same number which is 1 respondent (2%).



In terms of occupation, 22 out of 50 respondents are unemployed which is represented 46 percent; 22 respondents are self employed which is represented 44 percent; then followed by 4 respondents (8%) as government servants and only 1 respondent (2%) working with private sector. This study found that 42 respondents (84%) were interested to become entrepreneur and only 8 respondents (16%) were not interested. Out of 50 respondents, 27 have engaged in entrepreneurship and 23 never are as entrepreneur. Their percentages were 54 percent and 46 percent respectively.

When described the respondents' demographic, it provides background of the respondents. Simply speaking male VI people were slightly more than female VI people in this study. A majority of VI people age between 46 years and above. Sadly, majority of the VI people's income are RM 500 and below. Most of them are interested to become an entrepreneur, almost half are self-employed and more than half have been an entrepreneur.

**Correlation among Variables**

As indicated in the table 2 below, it shows that there were significant relationships between all the identifiable independent variables with the main variable of the study. All the dimensions of environmental factors (training, social factor and marketing network) demonstrated a significant correlation with entrepreneurial opportunities (r= 0.285, 0.290 and 0.337 respectively).

**Table 2: Correlation among variables**

	Oppt	Soc	Train	Mkt
Entrepreneurial Opportunities (Oppt)	1.00			
Social Factors (Soc)	0.337*	1.00		
Training Factors (Train)	0.285*	0.314*	1.00	
Marketing Network (Mkt)	0.290*	0.539*	0.639*	1.00

Note: \*Correlation is significant at the 0.01 level (two-tailed)

**Regression Analysis among Variables**

Further investigation using multiple regression analysis (as shown in Table 3) was conducted. A summary of Multiple Regression for all environmental factors (social factors, training and marketing network) towards dependent variable (entrepreneurial opportunities) is displayed in table 3.

The multiple correlation coefficient (*R*), using all the predictors simultaneously is .38 and Adjusted R-Square is 0.10 meaning that 10 percent of the variance in the entrepreneurial opportunities can be predicted from the social factors, training and marketing network. Note that the adjusted *R*<sup>2</sup> is lower than the R-square (15%). This is related with the number of variables in this research. Furthermore, F shows 2.706 and it is marginal significant (Sig. V = .0056). As the conclusion, H1, H2 and H3 for the study are supported.

**Table 3: Summary of regression analysis**

Summary R	R <sup>2</sup>	ANOVA F	Dimensions Sig.	Collinearity Statistics					
				<i>β</i>	<i>t</i>	<i>p</i>	Tolerance	VIF	
0.387 0.150	2.706 0.056		Social Factor	0.263	1.627	0.111	0.708	1.413	
			Training	0.183	1.034	0.307	0.591	1.692	
			Marketing	0.031	0.158	0.875	0.465	2.151	
			Network						

Note: a Predictors (constant) Social factors, training and marketing network.

Further analysis through regression, produced standardized measures (Beta Weights) of the strength of each dimension's association with opportunities to become entrepreneur. Among the three

independent variables; social factors ( $\beta = 0.263$ ,  $p < 0.111$ ), training ( $\beta = 0.183$ ,  $p < 0.307$ ) marketing network ( $\beta = 0.031$ ,  $p < 0.875$ ), were not statistically significant towards the opportunities to become entrepreneur. There is no multicollinearity in this study which is the tolerance value less than 1 and VIF value less than 10 (Pallant, 2007).

## CONCLUSION AND RECOMMENDATION

Theoretically the government, industries, universities and societies should be aware that the environmental factors (social factors, training and marketing network) are marginal significant towards the entrepreneurial opportunities among VI people.

The finding of the investigation has been identified the social factors as more important compared to other variables in the study of the entrepreneurial opportunities. It seems had a strong relationship compared with the training and marketing network. Thus, the societies have to play the role in encouraging the VI people to self-employed. Now the societies must change their perceptions and views toward the VI entrepreneur. The families and friends are the most important group that should be always inspiring and motivating the VI people to become employer and have their own employees. The support from societies especially families is significant for VI people to be a successful entrepreneur. Meanwhile, the communities should give a chance to VI people to develop their own business based on their capabilities.

The output from this study shows that training is less contributed for VI people to seize the opportunities to be entrepreneur. Even though, based on McClelland & Winter, 1969, training is one of the environmental factors that contributed to the entrepreneur's successful. The VI people should get the appropriate training such as the business basic knowledge (business plan, human resource management, marketing strategies, financial management, decision making, communication skills and others). Training can improve their quality of life. The industrial training organized by government can be implemented which is the organizations can coach VI people to the certain period. Most of the respondents are agreed that training should be continuously and fit with their capabilities. With training they will be more confident and well prepared to run their own enterprise.

Marketing network seem it less contributed to the entrepreneurial opportunities. The development of entrepreneurship opportunities should be taken by government, industries, and universities in order to provide the good platform for VI people to become self-employed. Entrepreneurship is one the alternatives for VI people improving their socioeconomic as we revealed that majority (41, 82%) of respondents' income are RM 500 and below.

## Direction for Future Investigation

It is acknowledged that in most cases of VI people, the participation of establishment of the VI entrepreneurs is relatively low. It could be more interesting if more attempts were considered to include the impact of other variables such as entrepreneurial skills, other environmental factors, external factors, financial support, government policy/roles, universities roles, industrial support, facilities and technology provided which are potentially able to influence the VI people to grasp the entrepreneur's opportunities.

It is suggested that future study be supposed to investigate the criteria in attracting the disable people especially VI people to involve in entrepreneurship. Another important consideration that needed attention is to have a good definition of the population and a more appropriate sampling technique such as using probability approach. By doing this a good generalization for phenomena of the study can be more meaningful for the decision making.

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