



Smashing barriers: Strengthening supportive social network communication for disabled small to medium-sized enterprises

Fachmi Ibrahim^{1*}, Djuara P. Lubis², Pudji Muljono³ & Dwi Sadono⁴

¹ Department of Communication and Community Development Sciences, Faculty of Human Ecology, IPB University, Bogor, Indonesia. Email: fachmi.ibrahim@apps.ipb.ac.id

² Department of Communication and Community Development Sciences, Faculty of Human Ecology, IPB University, Bogor, Indonesia. Email: djuaralu@apps.ipb.ac.id

³ Department of Communication and Community Development Sciences, Faculty of Human Ecology, IPB University, Bogor, Indonesia. Email: pudjim@apps.ipb.ac.id

⁴ Department of Communication and Community Development Sciences, Faculty of Human Ecology, IPB University, Bogor, Indonesia. Email: dwisadono@apps.ipb.ac.id

* Corresponding author

Article Info

Article History

Submit:

October 29, 2024

Accepted:

January 01, 2026

Published:

April 30, 2026

Keywords:

Analytic hierarchy process, inclusive entrepreneurship, people with disabilities, social capital, social network communication

Kata kunci:

Kewirausahaan inklusif, komunikasi jaringan sosial, modal sosial, penyandang disabilitas, proses hirarki analitik.

Abstract: This study explores how communication within social networks mediates access to resources and entrepreneurial success among people with disabilities. Moving beyond resource-based perspectives that emphasize financial capital, the research applies a communicative-relational framework integrating social capital theory and communication theory of resilience. The study adopts a mixed-methods approach using the Analytic Hierarchy Process with five expert informants to identify and prioritize key factors affecting business performance among disabled micro-entrepreneurs in Indonesia. Results reveal that while financial resources remain foundational, their impact depends heavily on communicative linkages across disability support organizations, mentorship structures, and community networks. Social network communication serves as a mediating mechanism that converts tangible resources into adaptive capacity, innovation, and social recognition. The findings underscore the need for inclusive entrepreneurship programs that enhance both resource accessibility and communicative competence, positioning communication as a form of social capital essential for sustainable development.

Abstrak: Penelitian ini mengeksplorasi bagaimana komunikasi dalam jaringan sosial memediasi akses terhadap sumber daya dan keberhasilan kewirausahaan penyandang disabilitas. Perspektif berbasis sumber daya yang menekankan pada modal finansial, penelitian ini menerapkan kerangka komunikatif-relasional dengan mengintegrasikan teori modal sosial dan teori komunikasi ketahanan. Penelitian ini menggunakan pendekatan metode campuran melalui Proses Hirarki Analitik dan melibatkan lima informan ahli untuk mengidentifikasi dan memprioritaskan faktor-faktor kunci yang memengaruhi kinerja bisnis di kalangan wirausahawan mikro penyandang disabilitas di Indonesia. Hasil penelitian mengungkapkan bahwa meskipun sumber daya finansial tetap menjadi fondasi, pengaruhnya sangat bergantung pada keterhubungan komunikasi di antara organisasi disabilitas, struktur pendampingan, dan jaringan komunitas. Komunikasi dalam jaringan sosial berfungsi sebagai mekanisme mediasi yang mengubah sumber daya nyata menjadi kapasitas adaptif, inovasi, dan pengakuan sosial. Temuan ini menekankan perlunya program kewirausahaan inklusif yang meningkatkan aksesibilitas sumber daya sekaligus kompetensi komunikasi dan menempatkan komunikasi sebagai bentuk modal sosial yang esensial untuk pembangunan berkelanjutan.

INTRODUCTION

Entrepreneurship provides one of the most viable routes to social inclusion for people with disabilities, offering autonomy and self-determination often denied in formal labor markets. Yet, despite its promise, entrepreneurship for people with disabilities in Indonesia remains constrained by structural inequalities, resource scarcity, and limited communicative access to networks. Studies have long emphasized the lack of financial support and training. However, less attention has been paid to the social and communicative dimensions that shape how these resources are actually accessed and utilized (Prasetya & Mawardi, 2019a; Puli et al., 2024; Usman & Projo, 2021). These challenges are exacerbated for disabled individuals who pursue entrepreneurship as a path to economic independence. For many, starting a small business represents one of the few viable options for self-sufficiency, given the pervasive discrimination they face in traditional labor markets (Ravesangar et al., 2023). This study responds to that gap by repositioning entrepreneurship as a communicative process: one where social networks, dialogue, and information exchange mediate access to tangible resources such as finance and technology.

Entrepreneurship has been widely recognized as a key driver of economic growth and social development. For individuals with disabilities, self-employment often presents a pathway to overcome exclusion from formal employment. However, the entrepreneurial journey for disabled individuals is fraught with obstacles, ranging from difficulties in securing financing to the absence of supportive social networks (Mota et al., 2020). Research indicates that disabled entrepreneurs frequently experience

higher operating costs, limited access to market information, and a lack of business development training compared to their non-disabled counterparts (Bahry et al., 2023). These issues not only hinder their capacity to grow their businesses but also exacerbate their economic vulnerability (Garcia & Capitán, 2021). The barriers faced by disabled micro-entrepreneurs are both resource-based and socially constructed. While access to financial capital, technology, and information is crucial for all entrepreneurs, disabled individuals often encounter additional challenges such as accessibility issues, adaptive technology needs, and limited business training designed specifically for them (IFC, 2024; Puli et al., 2024). At the same time, the absence of supportive social networks further isolates these entrepreneurs (Bahry et al., 2023), making it difficult for them to benefit from mentorship, collaboration, and community engagement.

Regarding social network support, there are similarities between Hsieh's Model Challenges Adaptive Mechanisms Results and Buzzanell's Communication Theory of Resilience findings. According to research, individuals who had a strong social network consisting of friends, family, and religious organizations were able to overcome social hurdles and pursue entrepreneurship (Hsieh et al., 2019). Parallel, building resilience is a cooperative process in which members of the family, workplace, community, and interorganizational network are all invited to participate (Buzzanell 2010).

Given these unique challenges, this study is guided by the Resource-Based View (RBV) of entrepreneurship, which posits that the ability of a firm (or entrepreneur) to acquire and leverage resources is essential for achieving competitive advantage (Miethlich &

Oldenburg, 2019a). In the context of disabled entrepreneurship, the RBV suggests that access to financial, technological, and informational resources can provide the foundation for overcoming the barriers that limit business performance (Miethlich & Oldenburg, 2019b, 2019a). Additionally, the study draws on the concept of social capital theory, which highlights the role of social networks in providing emotional, informational, and financial support (Wicaksana & Fauzi, 2024). Social capital, particularly through community and institutional networks, is crucial for overcoming social isolation and gaining business recognition (Goodman et al., 2017; Mota et al., 2020).

To effectively enhance the business performance of disabled micro-entrepreneurs, it is essential to systematically evaluate and prioritize the factors that contribute to their success. This study focuses on two primary criteria: Access to Resources and Social Networks, which are crucial in achieving key objectives such as Economic Independence, Social Recognition, and Business Innovation. Within the Access to Resources criterion, financial, technological, and informational resources play pivotal roles, while the Social Networks criterion emphasizes the importance of support from family, friends, professional networks, and community institutions. By leveraging the Analytic Hierarchy Process (AHP), the study aims to determine the relative significance of these factors, leading to a hypothesis that financial resources will emerge as the most crucial factor in driving business success for disabled micro-entrepreneurs, with social network support playing a complementary role. The primary purpose of this research is to identify and prioritize

the factors that contribute most significantly to the business success of disabled micro-entrepreneurs.

Specifically, the study aims to evaluate the relative importance of financial resources, technological resources, informational resources, and social network support using the AHP, a structured decision-making tool that enables the comparison of various criteria (Istiqomah et al, 2020). By applying the AHP, the study offers a systematic approach to understanding the dynamics between access to resources and social support, allowing for the prioritization of interventions that can improve the business outcomes of disabled entrepreneurs. Then, the study aims to determine which resources are most crucial to their business success and to what extent supportive social networks contribute to fostering long-term growth and social recognition. Based on the literature and theoretical framework, the study hypothesizes the following:

Financial Resource Support will be the most crucial factor in improving the business performance of disabled micro-entrepreneurs, contributing significantly to their Economic Independence, while Social Networks and Technical Training will play secondary roles in fostering Social Recognition and Business Innovation. These hypotheses are grounded in existing research that emphasizes the importance of financial capital in overcoming the barriers faced by disabled entrepreneurs. However, the study also acknowledges the complementary role of technology and information, which are essential for innovation and market competitiveness.

Previous studies on entrepreneurship and disability have highlighted the numerous barriers that disabled individuals face in the business

world. Persons with disabilities are members of society who encounter barriers to work, are vulnerable to extreme poverty, and have low representation in development discussions and forums (Permatasari et al., 2022). Studies show that, throughout the life cycle, people with disabilities in Indonesia have consistently lower educational attainment, lower health outcomes, fewer economic opportunities, and less access to public services than people without disabilities (Larasati et al., 2019). People with disabilities often lack access to public transportation, even though the government is obligated to provide physical accessibility in public facilities and infrastructure (Irwanto et al., 2010). Access to financial resources is one of the most significant challenges for disabled entrepreneurs, as they often lack the credit history or collateral needed to secure traditional loans (Goodman et al., 2017; Prasetya & Mawardi, 2019a). In their study, they found that disabled entrepreneurs are more likely to rely on personal savings or informal lending mechanisms, which limit their ability to invest in their businesses. The importance of financial capital is noted, with governments' grants and subsidies playing a crucial role in enabling disabled entrepreneurs to start and grow their businesses (Istiqomah et al., 2020).

In addition to financial challenges, technological and informational resources have also been identified as key barriers (Miethlich & Oldenburg, 2019b; Puli et al., 2024; Zutiasari et al., 2021). Access to assistive technologies can help disabled entrepreneurs overcome physical barriers, while digital tools can enhance business efficiency and enable access to broader markets (Mota et al., 2020; Usman & Projo, 2021). However, many disabled entrepreneurs struggle to afford these technologies, further limiting their competitiveness. Informational resources,

such as access to market data, legal advice, and business training, are equally important, as they enable entrepreneurs to make informed decisions and navigate regulatory environments (Cameron & Suarez, 2017; Puli et al., 2024). Disabled entrepreneurs often lack access to these informational resources, which further hinders their ability to succeed.

The role of social networks in entrepreneurship has been widely studied, with social capital theory providing a framework for understanding how relationships with family, friends, mentors, and community organizations can provide emotional and practical support (Jurado-Caraballo & Quintana-García, 2024; Prasetya & Mawardi, 2019a). For disabled entrepreneurs, these networks are particularly critical in providing access to resources that may not be available through formal channels. Community and institutional support, in particular, can offer mentorship, advocacy, and access to funding or training opportunities (Norafandi & Diah, 2017). However, disabled entrepreneurs are often excluded from traditional business networks due to physical accessibility barriers, communication challenges, or social stigmas (Istiqomah et al., 2020; Puli et al., 2024; Usman & Projo, 2021). This exclusion further limits their ability to build professional relationships and access the resources needed for business success.

While previous studies have examined the barriers encountered by entrepreneurs with disabilities, few have adopted a structured decision-making framework such as the AHP to assess the relative significance of various enabling factors. The novelty of this research lies in applying AHP to quantitatively prioritize these factors, offering a more systematic and transparent approach than earlier qualitative explorations. By integrating the AHP method with insights from social

capital and communicative-relational perspectives, this study provides a distinctive lens for understanding how entrepreneurs with disabilities mobilize resources and social networks to enhance business performance and inclusion.

This study is grounded in two complementary perspectives: social capital theory and the communication theory of resilience, both of which emphasize the relational and dialogic processes underlying entrepreneurial success. Social capital theory posits that networks of relationships, then built on trust, reciprocity, and shared norms, constitute resources that enable access to information and opportunities (Betts & Buzzanell, 2022; Buzzanell & Turner, 2003; Kašperová, 2018; Yessenia et al., 2022). Buzzanell's Communication Theory of Resilience views resilience not as an individual attribute but as a communicative achievement. Together, these theories frame social network communication as both a resource and a process, highlighting relational capability as central to inclusive entrepreneurship.

METHOD

The study employed a mixed-method approach combining qualitative expert evaluation with quantitative AHP analysis to evaluate the factors that influence the business performance of disabled micro-entrepreneurs. Qualitative insights (e.g., expert interviews and open-ended assessments) are used to identify and define the criteria and sub-criteria, while quantitative data (e.g., surveys and scoring scales) are applied to derive pairwise comparisons and numerical weights. The AHP method was selected for its capacity to systematically prioritize criteria through structured decision-making, enabling a rigorous determination

of the relative importance of key resources, financial, technological, and informational resources, and social network support. This approach aligns with prior work that demonstrates AHP's effectiveness in weighting diverse resource categories and contextual factors. Five experts were purposively selected to represent policy, academia, finance, advocacy, and entrepreneurial experience. Experts conducted pairwise comparisons to determine factor importance, and results were aggregated using the geometric mean (Istiqomah et al., 2020). Ethical approval was obtained from the BRIN ethics committee, and accessibility accommodations were provided. The study was conducted in three regions in Indonesia (Jakarta, West Java, and Yogyakarta) where networks of disabled micro-entrepreneurs are most active.

The population of this study comprised micro-entrepreneurs with disabilities engaged in various business sectors, including crafts, culinary enterprises, services, and digital microbusinesses across three regions in Indonesia. Participants were selected based on their relevance to the study objectives, particularly their active involvement in micro-enterprise management and direct experience in navigating resource and communication barriers. This selection ensured representation across different disability types and business contexts, allowing the study to capture diverse forms of adaptive and communicative practices within entrepreneurial settings.

The number of participants was guided by the principle of data saturation in the qualitative phase, ensuring that the information collected was rich enough to identify recurring themes and inform the analytical hierarchy used in the subsequent

AHP process. This combination allowed for a comprehensive understanding of both the structural and communicative dimensions influencing the success of entrepreneurs with disabilities.

Data for this study were collected through a two-stage process combining qualitative exploration and quantitative prioritization. In the first stage, qualitative data were obtained through in-depth interviews with micro-entrepreneurs with disabilities. The purpose of this stage was to explore their lived experiences, challenges, and adaptive communication practices in managing their businesses. Interviews focused on topics such as access to financial and non-financial resources, support from family and institutions, and participation in social or professional networks. Each interview lasted between 45 and 90 minutes and was conducted either face-to-face or online, depending on accessibility needs and geographic location. All interviews were audio-recorded with participants' consent and later transcribed verbatim for thematic analysis. The insights derived from these interviews were used to identify and structure the key dimensions influencing entrepreneurial success, which then formed the basis for the hierarchical model applied in the AHP phase.

In the second stage, the AHP was employed to quantitatively evaluate and prioritize the factors identified in the qualitative phase (Canco et al., 2021; Muljono et al., 2019). Pairwise comparison matrices were developed following 1–9 scale, and the resulting weights were calculated using the geometric mean method (Saaty, 1980). The AHP served as a systematic decision-support tool that translated expert and stakeholder judgments into measurable priority rankings. This two-stage integration ensured both contextual depth and analytical rigor, where the qualitative

findings grounded the model in real experiences, and the AHP provided a structured mechanism for quantifying the relative importance of each factor.

The AHP was applied to systematically prioritize the factors influencing business performance among micro-entrepreneurs with disabilities (Istiqomah et al., 2020). AHP was chosen because it enables both qualitative judgments and quantitative weighting to be integrated in a structured and transparent way, allowing complex and context-specific criteria to be compared systematically.

The analysis began with the development of a hierarchical model derived from insights gained through the in-depth interviews. The overall goal of the hierarchy was to *improve the business performance of entrepreneurs with disabilities*. Two main criteria were identified, which are: Access to Resources and Social Network Communication, and each comprises several sub-criteria. Under Access to Resources, the sub-criteria included *Financial Resource Support*, *Technical Training and Mentorship*, and *Networking and Partnership Programs*. Under Social Network Communication, the sub-criteria included *Family and Friends Support*, *Disability Support Organizations*, and *Government and Institutional Support*.

At a strategic level, three improvement objectives were formulated: Economic Independence, Social Recognition, and Business Innovation. These objectives represent multidimensional outcomes aligned with inclusive entrepreneurship and communicative resilience. The AHP framework provided a means to evaluate the relative importance of these objectives and criteria, using pairwise comparisons based on expert and stakeholder judgments.

Pairwise comparisons were conducted using Saaty’s 1–9 scale, where 1 represents equal importance, and 9 indicates extreme importance of one element over another. All pairwise matrices were tested for consistency, with an acceptable Consistency Ratio ($CR \leq 0.10$) ensuring logical coherence in the judgments. The individual expert inputs were then aggregated using the geometric mean method to generate normalized weights across all levels of the hierarchy.

The AHP procedure followed the expert-recommended steps of problem structuring, criteria hierarchy development, pairwise comparison, consistency verification, and synthesis of priorities, ensuring methodological rigor and logical coherence throughout the analysis. The resulting weighted structure served as the analytical foundation for subsequent interpretation, ensuring that the prioritization of factors reflected both tangible resource dimensions and

communicative-relational aspects.

RESULTS AND DISCUSSION

The Analytic Hierarchy Process results revealed a clear pattern in how resources and communicative factors contribute to the business performance of entrepreneurs with disabilities. The normalized weights derived from the aggregated expert judgments show that Access to Resources (0.62) carried greater overall importance compared to Social Network Communication (0.38). Within Access to Resources, Financial Resource Support (0.402) emerged as the top priority, followed by Technical Training and Mentorship (0.182) and Networking and Partnership Programs (0.151). Within Social Network Communication, Disability Support Organizations (0.135) ranked highest, followed by Family and Friends Support (0.072) and Government and Institutional Support (0.058), as shown in Table 1.

Table 1
Summary of the final ranking of criteria and sub-criteria.

Criteria	Sub-criteria	Global Weight	Rank	Interpretation
Access to Resources (0.62)	Financial Resource Support	0.402	1	Enables capital access and business continuity
	Technical Training and Mentorship	0.182	2	Builds adaptive and innovative capability
	Networking and Partnership Programs	0.151	3	Expands market linkages and collaboration
Social Network Communication (0.38)	Disability Support Organizations	0.135	4	Acts as a communicative and advocacy bridge
	Family and Friends Support	0.072	5	Provides emotional and informal assistance
	Government and Institutional Support	0.058	6	Represents policy-level facilitation with limited accessibility

Source: AHP computation (2025)

Consistent with prior studies on social protection and empowerment of people with disabilities (Bahry et al., 2023; Miethlich & Oldenburg, 2019), financial access remains the primary determinant of business success. Most entrepreneurs with disabilities continue to face systemic barriers in obtaining capital, often due to collateral requirements and the lack of inclusive financing mechanisms. The high weight assigned to Financial Resource Support (0.402) confirms that sustainable entrepreneurship depends first on meeting baseline capital needs.

However, the communicative-relational perspective reframes this finding: financial access alone does not guarantee independence. The *ability to articulate needs, build trust, and negotiate access* through networks determines whether resources can be effectively mobilized. As expressed by one expert informant, “*Finance matters, but communication opens the door.*” In this sense, the results align with *social capital theory*, where access to resources is not merely transactional but relational, mediated by communication within trust-based networks (Jayles et al., 2022; Pranowo, 2019).

Training, Mentorship, and Communicative Capacity

The second-highest factor, Technical Training and Mentorship (0.182), highlights the importance of adaptive capacity and communicative learning. Training is most effective when embedded in mentorship structures that allow for ongoing dialogue, mutual reflection, and co-construction of strategies. From a *communication resilience* standpoint (Buzzanell, 2010), mentorship provides space for entrepreneurs to reinterpret barriers, share experiences, and form collective problem-solving communities.

These relational exchanges move beyond technical instruction; they nurture communicative agency—the capacity of entrepreneurs to represent themselves, seek assistance, and adapt their messages to different institutional audiences. This

mirrors findings from (Hsieh et al., 2019), who emphasized that adaptive communication is a crucial mechanism for sustaining entrepreneurial motivation among marginalized groups.

Networking and Partnership Programs: Trust and Collaboration

Networking and Partnership Programs (0.151) ranked third, underscoring the role of networks as communicative infrastructures. Entrepreneurs with disabilities often depend on intermediaries (such as NGOs, cooperatives, and peer communities) to access customers and markets. These networks serve as communication systems of trust, facilitating information flow and resource exchange.

In this study, networking was perceived as both an enabler and a constraint: while social media and online platforms offer new outreach opportunities, digital barriers and low accessibility often limit participation. This aligns with digital inclusion remaining uneven among disabled entrepreneurs in Indonesia (Akhmad & Santoso, 2023; Pérez-Macías & Fernández, 2022). Therefore, building accessible communication channels, both offline and online, becomes as crucial as financial support itself.

Disability Support Organizations: Communicative Anchors of Inclusion

Among social network factors, Disability Support Organizations (0.135) were recognized as the most influential. Their importance lies in their communicative and advocacy functions: translating policy into practice, connecting entrepreneurs to markets, and mediating dialogue between business owners and institutions. These organizations often operate as knowledge brokers, facilitating training, product promotion, and collective bargaining for inclusion.

From the standpoint of *social capital theory*, such organizations strengthen *bridging social capital*, connections that span across institutional

and community boundaries (Barba-Sánchez et al., 2023). Their communicative role reflects Buzzanell's notion of *resilience through dialogue*, where collective storytelling and coordinated advocacy transform exclusion into empowerment (Buzzanell, 2010).

Family, Friends, and Government Support: Emotional and Structural Layers

The influence of Family and Friends Support (0.072), although modest, remains essential for sustaining motivation and emotional stability. These close relational ties constitute *bonding social capital*, providing psychological resilience and informal communication that complements institutional assistance.

Conversely, Government and Institutional Support (0.058) ranked lowest, suggesting that policy frameworks have yet to fully translate into accessible and communicative support systems. Bureaucratic complexity, inconsistent information flow, and limited consultation with disabled entrepreneurs reduce the effectiveness of such programs. This finding echoes that inclusive governance in Indonesia remains largely top-down, with limited two-way communication between policymakers and beneficiaries (Prasetya & Mawardi, 2019; Suardi & Nugroho, 2021).

Integrative Discussion: Communication as Capital

Taken together, the AHP results reinforce the argument that communication functions as a form of capital. Tangible resources provide the means to operate, but communicative resources (dialogue, trust, and collaboration) determine sustainability and growth. This conceptual shift aligns with the *Communicative-Relational Model of Inclusive Entrepreneurship* proposed in this study, where *social network communication* mediates between access to resources and performance outcomes.

Financial capital enables production, yet communicative capital sustains legitimacy, innovation, and resilience. The interplay of these dimensions explains why entrepreneurship among people with disabilities thrives when networks are dialogic, inclusive, and adaptive (Naami et al., 2023; Salisu et al., 2019). As such, success is not merely the result of individual resource accumulation but the collective capacity to engage, exchange, and evolve within supportive communicative ecosystems.

CONCLUSION

The AHP analysis demonstrates that financial resources remain foundational, but their effectiveness depends on communicative interactions within social networks. Disability support organizations play a crucial bridging role, linking entrepreneurs to institutions and markets, while training and mentorship strengthen communicative competence and innovation. In short, inclusive entrepreneurship is sustained not by capital alone, but by communication, the ongoing process through which entrepreneurs build meaning, negotiate access, and construct resilience within their communities.

While this study provides valuable insights into the communicative-relational dynamics of entrepreneurship among people with disabilities, several limitations should be acknowledged. First, the AHP model relied on a limited number of expert evaluations, which, although adequate for structured prioritization, may not fully capture the diversity of lived experiences across different disability groups and regional contexts. Future research should consider expanding the participant base by combining expert panels with participatory approaches involving a larger number of entrepreneurs.

Second, the cross-sectional design of this study restricts the ability to observe how communicative networks evolve over time. Longitudinal or network-tracing studies could offer deeper insights into how relationships, trust, and adaptive communication patterns develop in response to changing economic or technological conditions. Third, while the present study emphasized social network communication as a mediating mechanism, future research could further integrate digital communication technologies, exploring how online platforms enhance or constrain inclusivity

for disabled entrepreneurs in both local and global markets.

Overall, future investigations should seek to refine and validate the *Communicative-Relational Model of Inclusive Entrepreneurship* through mixed-method approaches and comparative studies across sectors or countries. Such work will contribute to the advancement of inclusive policy design and provide a more comprehensive understanding of how communication functions as a form of capital within entrepreneurship ecosystems.

REFERENCES

- Akhmad, K. A., & Santoso, T. J. (2023). Factors affecting the business development of women with disabilities in Indonesia. *IJDS Indonesian Journal of Disability Studies*, 10(1), 95–104. <https://doi.org/10.21776/ub.ijds.2023.010.01.08>
- Bahry, N. S., Kori, N. L., Ali, A. M., Mat, A., & Azian, A. (2023). The challenges of disabled entrepreneurs: A systematic review. *Journal of International Business, Economics and Entrepreneurship*, 8(2), 54–63. <https://doi.org/10.24191/jibe.v8i2.24044>
- Barba-Sánchez, V., Salinero, Y., Estévez, P. J., & Ruiz-Palomino, P. (2023). How entrepreneurship drives life satisfaction among people with intellectual disabilities (PwID): A mixed-method approach. *Management Decision*. <https://doi.org/10.1108/MD-11-2022-1568>
- Betts, T., & Buzzanell, P. M. (2022). Enacting economic resilience: A synthesis of economic and communication frameworks. *Journal of Risk and Financial Management*, 15(4). <https://doi.org/10.3390/jrfm15040178>
- Buzzanell, P. M. (2010). Resilience: Talking, resisting, and imagining new normalcies into being. *Journal of Communication*, 60(1), 1–14. <https://doi.org/10.1111/j.1460-2466.2009.01469.x>
- Buzzanell, P. M., & Turner, L. H. (2003). Emotion work revealed by job loss discourse: Backgrounding-foregrounding of feelings, construction of normalcy, and (re)instituting of traditional masculinities. *Journal of Applied Communication Research*, 31(1), 27–57. <https://doi.org/10.1080/00909880305375>

- Cameron, L., & Suarez, D. C. (2017). Disability in Indonesia: What can we learn from the data? *Australia Indonesia Partnership for Economic Governance*, August, 65.
- Canco, I., Kruja, D., & Iancu, T. (2021). AHP, a reliable method for quality decision making: A case study in business. *Sustainability (Switzerland)*, 13(24). <https://doi.org/10.3390/su132413932>
- Garcia, P. O., & Capitán, Á. J. O. (2021). Entrepreneurship for people with disabilities: From skills to social value. *Frontiers in Psychology*, 12(July). <https://doi.org/10.3389/fpsyg.2021.699833>
- Goodman, N., O'day, B., & Morris, M. (2017). Financial capability of adults with disabilities findings from the national financial capability study. *National Disability Institute*.
- Hsieh, Y., Maria Josse Molina, V., & Weng, J. (2019). The road to entrepreneurship with impairments: A challenges-adaptive mechanisms-results model for disabled entrepreneurs. *International Small Business Journal: Researching Entrepreneurship*, 37(8), 761–779. <https://doi.org/10.1177/0266242619867654>
- IFC. (2024). *Investing for inclusion : Exploring a disability lens*.
- Irwanto, Eva, R. K., Asmin, F., Mimi, L., & Okta, S. (2010). The situation of people with disability in Indonesia. *Center For Disability Studies Universitas Indonesia*, November, 11.
- Istiqomah, N., Mafruhah, I., & Dewa, A. L. (2020). Sheltered workshop model on social protection and empowerment of people with disabilities (PwDs) to prepare competitive human resources in the era of the ASEAN economic community. *International Journal of Innovation, Creativity and Change*, 12(8), 682–699.
- Jayles, B., Cheong, S. A., & Herrmann, H. J. (2022). Modeling the resilience of social networks to lockdowns regarding the dynamics of meetings. *Physica A: Statistical Mechanics and Its Applications*, 602. <https://doi.org/10.1016/j.physa.2022.127618>
- Jurado-Caraballo, M. Á., & Quintana-García, C. (2024). Disability inclusion in workplaces, firm performance, and reputation. *European Management Journal*, xxx. <https://doi.org/10.1016/j.emj.2024.08.001>
- Kašperová, E. (2018). Identity as a causal power: Contextualizing entrepreneurs' concerns. *International Journal of Entrepreneurship and Innovation*, 19(4), 237–249. <https://doi.org/10.1177/1465750318763213>
- Larasati, D., Huda, K., Cote, A., Rahayu, K., & Siyaranamual, M. (2019). *Policy brief: Inclusive social protection for persons with disability in Indonesia*. <https://bpjs-kesehatan.go.id/BPJS/index.php/post/read/2018/827/JKN-KIS-Ramah-Bagi-Penyandang-Disabilitas>

- Miethlich, B., & Oldenburg, A. G. (2019a). Employment of persons with disabilities as competitive advantage: An analysis of the competitive implications. *Proceedings of the 33rd International Business Information Management Association Conference, IBIMA 2019: Education Excellence and Innovation Management through Vision 2020*, 7146–7158. <https://doi.org/10.33543/16002/71467158>
- Miethlich, B., & Oldenburg, A. G. (2019b). The employment of persons with disabilities as a strategic asset: A resource-based-view using the value-rarity-imitability-organization (VRIO) framework. *Journal of Eastern Europe Research in Business and Economics*, 2019, 1–13. <https://doi.org/10.5171/2019.667087>
- Mota, I., Marques, C., & Sacramento, O. (2020). Handicaps and new opportunity businesses: what do we (not) know about disabled entrepreneurs? *Journal of Enterprising Communities*, 14(3), 321–347. <https://doi.org/10.1108/JEC-12-2019-0120>
- Muljono, P., Purwono, J., Cahyadi, E. R., & Hamzah. (2019). Economical empowerment index of Posdaya as participatory of community empowerment programe in Indonesia. *Italian Sociological Review*, 9(1), 65–96. <https://doi.org/10.13136/isr.v9i1.230>
- Naami, A., Mills, A. A., & Abbey, E. (2023). Financial capability and asset building (FCAB) for persons with disabilities in Ghana: The role of social workers. *Global Social Welfare*, 10(1), 29–38. <https://doi.org/10.1007/s40609-022-00250-x>
- Norafandi, M. N. A., & Diah, N. M. (2017). The prospects of people with disabilities (PWDs) participation in entrepreneurship: The perspective of university students with physical and sensory disabilities. *International Journal for Studies on Children, Women, Elderly And Disabled*, 2(2011), 79–85.
- Pérez-Macías, N., & Fernández, J. L. (2022). Personal and contextual factors influencing the entrepreneurial intentions of people with disabilities in Spain. *Disability and Society*, 37(7), 1216–1238. <https://doi.org/10.1080/09687599.2021.1874302>
- Permatasari, R. I., Hermawan, S., & Jaelani, A. K. (2022). Disabilities concessions in Indonesia: Fundamental problems and solutions. *Legality: Jurnal Ilmiah Hukum*, 30(2), 298–312. <https://doi.org/10.22219/ljih.v30i2.23814>
- Pranowo, A. S. (2019). The role of Indonesian disability entrepreneurial empowerment on product quality and its impact on community trust. *International Journal of Recent Technology and Engineering*, 8(2), 1016–1020. <https://doi.org/10.35940/ijrte.B1067.0982S919>
- Prasetya, A., & Mawardi, M. K. (2019). Opportunities and challenges of entrepreneurship approach for people with disability empowerment in a developing country. *Advances in Economics, Business and Management Research*, 93(AICoBPA 2018), 62–66. <https://doi.org/10.2991/aicobpa-18.2019.14>

- Puli, L., Layton, N., Bell, D., & Shahriar, A. Z. (2024). Financial inclusion for people with disability: A scoping review. *Global Health Action*, 17(1). <https://doi.org/10.1080/16549716.2024.2342634>
- Ravesangar, K., Halid, H., & Singh, R. (2023). Social entrepreneurship for young people with disabilities: A conceptual analysis. *Issues and Perspectives in Business and Social Sciences*, 3(1), 1–13. <https://doi.org/10.33093/ipbss.3.1.1>
- Saaty, T. L. (1980). *How to make a decision: The analytic hierarchy process*.
- Salisu, I., Hashim, N., & Galadanchi, A. H. (2019). Entrepreneurial career resilience and entrepreneurial career success: Does entrepreneurial career commitment matter? *Management Science Letters*, 9(1), 73–90. <https://doi.org/10.5267/j.msl.2018.10.014>
- Suardi, I., & Nugroho, A. E. (2021). *Memperkuat resiliensi dan kemampuan adaptasi UMKM untuk percepatan pemulihan ekonomi pasca pandemi COVID-19*.
- Usman, H., & Projo, N. W. (2021). Encouraging entrepreneurship for people with disabilities in Indonesia: The united nations' 'leave no one behind' promise. *Journal of Population and Social Studies*, 29(January), 195–206. <https://doi.org/10.25133/JPSSV292021.012>
- Wicaksana, H., & Fauzi, M. (2024). Governance analysis framework of disabilities in Indonesia. *Jurnal Manajemen Pelayanan Publik*, 08(01), 30–47.
- Yessenia, V. L. R., Francisco, Á. R. D., & Yadira, R. S. (2022). Entrepreneurships of people with disabilities in the framework of sustainable management of the canton Pedernales-Ecuador. *Revista de Ciencias Sociales*, 28(3), 235–250. <https://doi.org/10.31876/rcs.v28i3.38471>
- Zutiasari, I., Rahayu, W. P., Martha, J. A., & Zumroh, S. (2021). Barriers to entrepreneurship education for disabilities in Indonesia. *Advances in Economics, Business and Management Research*, 193(Bistic), 150–159.

