



Designing Inclusive Entrepreneurial Education: A Framework for Empowering Disabled Entrepreneurs

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DOI: https://dx.doi.org/10.47772/IJRISS.2025.909000473

Received: 10 September 2025; Accepted: 16 September 2025; Published: 15 October 2025

ABSTRACT

Entrepreneurship education has the power to transform lives, particularly for individuals with disabilities who often face limited opportunities in traditional employment. Beyond teaching business skills, it can provide confidence, independence, and a stronger sense of social inclusion. Yet in Malaysia, the potential of entrepreneurship education to support disabled entrepreneurs has not been fully realised. Many still encounter significant barriers with restricted access to training, limited financial support, and weak professional networks that make it difficult to start and sustain their ventures. Although policies such as the National Entrepreneurship Policy (NEP) 2030 emphasise inclusivity, many existing programmes remain generalised and fail to reflect the diverse needs of people with disabilities. This mismatch leads to low participation and limited effectiveness, raising important questions about how entrepreneurship education can be reimagined to be more inclusive and impactful. This study seeks to close that gap by exploring how disabled entrepreneurs in Malaysia experience entrepreneurship education—its accessibility, relevance, and outcomes. Using both theoretical insights and empirical evidence, the research aims to design a framework for inclusive entrepreneurial education that responds directly to the needs of this community. The proposed framework highlights not only the importance of customised training and accessible delivery methods but also the role of supportive ecosystems that connect education with finance, mentorship, and networks. By doing so, this study hopes to contribute practical solutions for policymakers, educators, and practitioners, while supporting Malaysia's wider vision of inclusive and equitable economic growth.

Keywords: Inclusive Education; Disability; Entrepreneurship; Empowerment; Malaysia

INTRODUCTION

Entrepreneurship education has increasingly been recognised as a powerful driver of empowerment and social inclusion, particularly for marginalised groups such as individuals with disabilities. Beyond imparting technical and managerial skills, entrepreneurship education can foster self-reliance, confidence, and participation in economic life (Jones & Matlay, 2011). The World Health Organization (2011) defines disability as an umbrella term that encompasses impairments, activity limitations, and participation restrictions resulting from the interaction between individuals and environmental barriers. Within this framework, entrepreneurship education can be viewed not only as a career pathway but also as a means of addressing structural inequalities faced by people with disabilities.

In the Malaysian context, disabled entrepreneurs continue to encounter persistent barriers that undermine their ability to build sustainable ventures. Research shows that many face difficulties in accessing education, financial resources, and professional networks, which collectively impede their entrepreneurial success and financial stability (Schur et al., 2009). Although entrepreneurship has the potential to provide economic independence, these barriers often prevent disabled individuals from benefiting fully from available





opportunities. Consequently, disability and entrepreneurship remain underexplored within Malaysia's broader discourse on inclusive growth and development.

The Malaysian government has shown its commitment to inclusivity through initiatives such as the National Entrepreneurship Policy (NEP) 2030, which aims to foster equitable participation in entrepreneurship across all social groups (Ministry of Entrepreneur Development and Cooperatives [MEDAC], 2019). Despite this, studies highlight that current programmes are often generic in design, neglecting the diverse needs of disabled learners and resulting in low participation and limited effectiveness (Hashim & Wok, 2014). This mismatch between policy ambition and practical outcomes underscores the urgent need to re-evaluate how entrepreneurship education can be made more inclusive.

The gap between policy and practice is also evident in academic research. While there is a growing body of literature on entrepreneurship education and inclusivity, there remains a lack of theoretical and empirical studies specifically examining how entrepreneurship education can enhance the entrepreneurial capacity, skills, and empowerment of disabled individuals in Malaysia (Ahmad et al., 2020). Without a deeper understanding of these dynamics, policymakers and educators risk designing interventions that fail to address the real challenges and aspirations of this community.

This study seeks to address this gap by investigating the awareness, accessibility, and outcomes of entrepreneurship education among disabled entrepreneurs in Malaysia. By combining theoretical insights with empirical evidence, the research aims to develop a framework for inclusive entrepreneurial education that can inform both policy and practice. The proposed framework is expected to highlight not only the importance of customised training and accessible delivery methods but also the role of supportive ecosystems, including finance, mentorship, and networking opportunities. In doing so, this study contributes to Malaysia's Shared Prosperity Vision 2030 while offering practical strategies for fostering inclusive and sustainable entrepreneurial ecosystems.

Insights from the Previous Framework

Insights from previous frameworks for building an inclusive entrepreneurial education framework for disabled individuals highlight several key elements and strategies that can be implemented to foster a more inclusive and supportive environment for entrepreneurship among people with disabilities.

- 1. Role of Universities and Educational Institutions
- 2. Barriers to Entrepreneurship Education
- 3. Strategies for Inclusivity
- 4. Health and Entrepreneurial Intention
- 5. Resilience and Motivation

Building an inclusive entrepreneurial education framework for disabled individuals involves addressing barriers to education, leveraging the role of universities and HEIs, implementing inclusive strategies, considering health and resilience factors, and drawing on practical examples and successful models. These insights collectively contribute to creating a supportive and inclusive entrepreneurial ecosystem for PWDs.

LITERATURE REVIEW

Building an inclusive entrepreneurial education framework for disabled entrepreneurs is essential for fostering economic participation and social inclusion among individuals with disabilities. Disabled entrepreneurs face a multitude of barriers that significantly hinder their ability to establish and grow their businesses. These barriers can be broadly categorized into institutional, structural, and societal challenges. Institutional barriers often manifest in the form of inaccessible business registration processes, which can deter disabled individuals from pursuing entrepreneurial ventures. Additionally, financial constraints are a major hurdle, as disabled entrepreneurs frequently struggle to secure funding due to a lack of awareness among investors about the potential of disabled-led businesses (Houtenville & Boege, 2019).





ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue IX September 2025

Research indicates that negative attitudes from funders, coupled with the complexities of navigating application systems, further complicate access to financial support. The COVID-19 pandemic has exacerbated these challenges, as disabled entrepreneurs have faced increased restrictions on physical movement, heightened financial instability, and greater health risks. Furthermore, systemic barriers such as inadequate infrastructure, societal discrimination, and insufficient formal support from vocational rehabilitation counselors or educational institutions contribute to the challenges faced by disabled entrepreneurs (Houtenville & Boege, 2019). These barriers underscore the urgent need for tailored support mechanisms and inclusive policies that can facilitate entrepreneurial activities for disabled individuals, ultimately promoting their economic participation and social inclusion. Despite the numerous barriers, various support systems and coping strategies have emerged to assist disabled entrepreneurs in overcoming challenges. Social support networks, including family, friends, and peer groups, play a crucial role in providing emotional and financial assistance. Research has shown that family support, both in terms of encouragement and financial backing, significantly influences the success of disabled entrepreneurs, particularly when external resources are limited.

Additionally, mentorship programs can provide invaluable guidance and resources, helping disabled individuals navigate the complexities of entrepreneurship (Lindsay et al., 2018). The use of technology, particularly social media, has also proven to be a powerful tool for disabled entrepreneurs, enabling them to market their products and services effectively while overcoming physical limitations (Lindsay et al., 2018). Furthermore, entrepreneurship education and training programs have been identified as essential in empowering disabled individuals by enhancing their entrepreneurial competencies, self-efficacy, and business acumen. Educational institutions, including universities and vocational training centers, play a pivotal role in fostering entrepreneurship among disabled individuals by offering specialized training, mentorship opportunities, and collaboration with key stakeholders. By creating an inclusive educational environment using principles of universal design, these institutions can help disabled entrepreneurs develop the skills and confidence necessary to succeed in their ventures (Burgstahler, 2015).

To build an inclusive entrepreneurial education framework for disabled entrepreneurs, several key recommendations can be derived from the existing literature. First, entrepreneurship training programs should be designed to address the specific needs and challenges faced by disabled individuals. This can be achieved by applying universal design principles, which emphasize accessibility and inclusivity in educational materials and delivery methods (Burgstahler, 2015). Leveraging information technology can further enhance the accessibility of these programs, ensuring that disabled entrepreneurs can participate fully in the learning process. Second, fostering supportive communities and networks is essential for providing ongoing mentorship and peer support (Lindsay et al., 2018). These networks can facilitate knowledge sharing, resource access, and collaboration among disabled entrepreneurs, ultimately enhancing their chances of success. Third, integrating entrepreneurship education into early education and vocational training can prepare disabled individuals for entrepreneurial careers from a young age. By instilling entrepreneurial skills and mindsets early on, educational institutions can help cultivate a new generation of disabled entrepreneurs. Finally, policymakers should focus on creating inclusive policies and providing adequate financial support to ensure a level playing field for disabled entrepreneurs. This includes implementing funding programs specifically targeted at disabled-led businesses and promoting awareness among investors about the potential of these enterprises (Houtenville & Boege, 2019).

By adopting these strategies, an inclusive entrepreneurial ecosystem can be developed, promoting sustainable economic growth and social justice. Ultimately, building an inclusive entrepreneurial education framework for disabled entrepreneurs is not only a matter of equity but also a means to harness the untapped potential of disabled individuals in the entrepreneurial landscape.

METHODOLOGY

This study employs a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive understanding of entrepreneurship education for disabled entrepreneurs in Malaysia. Mixed-methods research is particularly suitable for complex social issues where numerical trends alone cannot fully capture human experiences (Creswell & Plano Clark, 2018). The quantitative component allows for the measurement of patterns of awareness, accessibility, and outcomes, while the qualitative component provides





insights into lived experiences and contextual factors that influence participation. The integration of these two strands ensures greater validity and depth in developing an inclusive entrepreneurial education framework.

The study is guided by a pragmatic paradigm, which prioritises methodological flexibility and practical outcomes. Pragmatism is appropriate when research aims to address real-world challenges by valuing both objective data and subjective experiences (Morgan, 2014). This orientation is aligned with the study's goal of developing actionable recommendations for policymakers, educators, and practitioners while advancing academic understanding.

The target population includes disabled entrepreneurs in Malaysia who have engaged with, or attempted to engage with, entrepreneurship education programmes. Due to the lack of comprehensive records of disabled entrepreneurs, a purposive sampling strategy will be adopted to ensure participants meet the study criteria. To reach underrepresented voices, snowball sampling will also be utilized, where participants recommend others from their networks (Etikan, Musa, & Alkassim, 2016).

For the quantitative phase, a target of 200 survey respondents will provide sufficient statistical power to identify patterns and relationships. For the qualitative phase, approximately 20–25 semi-structured interviews will be conducted until thematic saturation is achieved (Guest, Bunce, & Johnson, 2006). This dual sampling strategy balances breadth with depth, ensuring representation while capturing individual perspectives.

A structured questionnaire will be developed to assess three main constructs: (1) awareness of entrepreneurship education programmes; (2) accessibility in terms of cost, delivery, inclusivity, and format; and (3) outcomes, including entrepreneurial intentions, skills, and confidence. Items will be measured using five-point Likert scales, adapted from established entrepreneurship education studies (Liñán & Fayolle, 2015). Surveys will be distributed online and in accessible formats (e.g., large print, screen-reader compatible) to ensure inclusivity.

Semi-structured interviews will be used to explore participants' lived experiences with entrepreneurship education. Guiding questions will focus on barriers, perceived relevance, and suggestions for improvement. This method is chosen because it allows flexibility to probe deeper into participants' perspectives while ensuring consistency across interviews (Kvale & Brinkmann, 2009). Interviews will be audio-recorded with consent and transcribed verbatim.

Survey data will be analysed using SPSS. Descriptive statistics will profile respondents, while inferential tests

such as regression and ANOVA will examine relationships between awareness, accessibility, and outcomes. This approach helps identify predictors of entrepreneurial success and participation among disabled entrepreneurs.

Interview transcripts will be analysed using thematic analysis following Braun and Clarke's (2006) six-step process: familiarisation, coding, theme generation, reviewing, defining, and reporting. NVivo software will support coding and theme organisation. Themes will be developed inductively from the data while being informed by existing theories of empowerment and inclusive education.

Findings from both phases will be integrated through a convergent design, where quantitative results provide breadth and qualitative insights provide depth. This triangulation enhances validity by cross-verifying findings and ensures that the final framework reflects both general patterns and lived realities (Tashakkori & Teddlie, 2010).

Working with disabled participants requires sensitivity and inclusivity. Informed consent will be obtained using accessible materials, and participants will be assured of confidentiality and the right to withdraw at any stage. Data will be anonymised, and participation will be voluntary. Ethical clearance will be obtained from the host institution's ethics committee.

Although a mixed-methods approach enhances robustness, limitations exist. The reliance on purposive and snowball sampling may restrict the generalisability of findings. Additionally, cultural stigma surrounding



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue IX September 2025

disability may influence participants' willingness to share openly. These limitations will be mitigated by engaging disability associations and ensuring trust-building throughout the research process.

DISCUSSION AND FINDINGS

Building an inclusive entrepreneurial education framework for disabled entrepreneurs requires a multifaceted approach that addresses both educational and social barriers. The findings from various studies highlight the importance of entrepreneurship education in enhancing the entrepreneurial actions of people with disabilities. Specifically, entrepreneurship education plays a significant role in preparing physically disabled students to engage in business start-ups by creating an inclusive environment where they can learn to monitor and respond to entrepreneurial changes. This inclusive approach is crucial as it fosters a supportive learning environment that encourages disabled students to develop entrepreneurial competencies and self-efficacy, which are essential for their success.

Universities and higher education institutions (HEIs) are pivotal in fostering an inclusive entrepreneurial ecosystem. They can achieve this through specialized training, mentorship programs, and collaboration with key stakeholders. For instance, European universities have implemented various initiatives that support disabled students in their entrepreneurial pursuits, contributing to sustainable economic growth and social justice. These initiatives align with the UN Sustainable Development Goals (SDGs), particularly SDG 4, which promotes inclusive education, and SDG 8, which encourages decent work and economic growth. By integrating entrepreneurship education into university policies, HEIs can create inclusive environments that not only mitigate bullying but also enhance self-confidence and peer respect among students with disabilities.

However, significant barriers still exist that hinder the accessibility of entrepreneurship education for people with disabilities. These barriers include inadequate access to quality education, difficulty in customizing programs, physical and digital access issues, financial constraints, and societal norms. Strategies to overcome these challenges involve applying universal design principles, tailoring education to individual needs, leveraging information technology, and fostering supportive communities. Additionally, the role of perceived health in shaping entrepreneurial intentions is noteworthy, as positive health perception can increase opportunity alertness and entrepreneurial intention among disabled individuals. This highlights the need for a holistic approach that considers both the physical and psychological aspects of disability in entrepreneurial education.

Building an inclusive entrepreneurial education framework for disabled entrepreneurs involves creating supportive and accessible educational environments, leveraging the role of HEIs, and addressing the multifaceted barriers that disabled individuals face. By fostering inclusive policies and practices, educators and policymakers can empower disabled entrepreneurs, enabling them to contribute significantly to economic and social development. The integration of entrepreneurship education into broader educational and social frameworks is essential for achieving long-term inclusivity and sustainability in entrepreneurial ecosystems.

CONCLUSION AND FUTURE RESEARCH

The conclusion of the study on designing inclusive entrepreneurial education for empowering disabled entrepreneurs highlights the critical role of tailored educational frameworks and inclusive practices in fostering entrepreneurial success among individuals with disabilities. The research underscores the importance of entrepreneurship education in enhancing the entrepreneurial actions of disabled students, particularly when combined with inclusive practices that support their unique needs and challenges.

The study consistently finds that entrepreneurship education significantly impacts the entrepreneurial intentions and actions of disabled individuals. This education must be inclusive, addressing the specific needs of disabled students to be effective. Inclusion in educational settings, where educators are committed to supporting disabled students, is crucial. This support helps create an environment conducive to learning and entrepreneurial engagement.





Disabled entrepreneurs face numerous barriers, including inadequate access to quality education, financial constraints, and societal norms. Strategies to overcome these barriers include applying universal design principles, leveraging information technology, and fostering supportive communities. Disabled entrepreneurs often possess unique personal and functional competencies, such as resilience, adaptability, and strong social skills, which are critical for entrepreneurial success. Positive health perception and opportunity alertness are significant factors influencing the entrepreneurial intentions of disabled individuals. These factors highlight the importance of addressing both physical and mental health in entrepreneurial education.

Future research should explore the intersection of gender and disability within entrepreneurship to develop a more nuanced understanding of how these social categorizations shape entrepreneurial opportunities and experiences. Conducting longitudinal studies to track the long-term impact of inclusive entrepreneurial education on the success and sustainability of disabled entrepreneurs' ventures would provide valuable insights. Investigating the role of emerging technologies, such as the metaverse, in enhancing entrepreneurship education for disabled individuals could offer innovative solutions for inclusive learning environments. Further research should focus on developing and testing inclusive entrepreneurship curriculum and policies that cater to the specific needs of disabled students, ensuring they are well-prepared for entrepreneurial careers.

In conclusion, designing inclusive entrepreneurial education frameworks is essential for empowering disabled entrepreneurs. By addressing their unique needs through tailored education, inclusive practices, and supportive environments, we can unlock their entrepreneurial potential and contribute to a more diverse and inclusive entrepreneurial ecosystem. Future research should continue to explore innovative approaches and strategies to enhance the effectiveness of these educational frameworks, ensuring that disabled individuals have equal opportunities to succeed in their entrepreneurial endeavors

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