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Entrepreneurial Resilience among Persons with Disabilities: A Narrative Review of Entrepreneurship Education, Self-Efficacy and Inclusive Support Mechanisms

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Abstract: This narrative review examines entrepreneurship education, entrepreneurial self-efficacy, and inclusive support in relation to entrepreneurial resilience among persons with disabilities (PWDs). Sources were drawn from a study literature matrix and related publications, with relevance assessed against these topics. The review considered empirical studies alongside conceptual work and policy guidance, while research involving other populations provided supplementary perspectives. The synthesis suggests that accessible education and support may contribute to entrepreneurial confidence and competence. However, these outcomes do not establish sustained business activity, venture survival, or improved income. The review distinguishes psychological and educational gains from longer-term business outcomes and considers coping and adaptation alongside external support conditions. Differences between sources and the lack of a detailed search and selection record limit its conclusions. Future research should track business outcomes over time using accessible measures. Programme providers should address participants' learning and support needs and evaluate whether provision supports continued entrepreneurial participation.

Keywords: *Entrepreneurship education, entrepreneurial self-efficacy, entrepreneurial resilience, inclusive entrepreneurship, persons with disabilities*

1. Introduction

Persons with disabilities (PWDs) face barriers to starting and sustaining businesses, including inaccessible services, limited access to finance and markets, and fragmented support. These difficulties can restrict entrepreneurial participation even when individuals have the interest and skills to pursue self-employment. Research on disability inclusion in Malaysia highlights the importance of social entrepreneurship and coordinated support in addressing barriers to workforce participation (Rahim & Osman, 2024). International guidance similarly emphasises accessible training and business support as components of inclusive entrepreneurship (Organisation for Economic Co-operation and Development, 2023).

Entrepreneurship education (EE) offers one means of developing the skills and confidence needed to pursue business opportunities. Inclusive approaches may combine practical business activities, mentoring, accessible learning materials, and assistive technologies to accommodate different learning and participation needs (Krüger & David, 2020). A review by Shan et al. (2025) examines the contribution of inclusive EE to entrepreneurial competence development among students with disabilities. Entrepreneurial self-efficacy (ESE), or confidence in performing entrepreneurial tasks, is also relevant: broader entrepreneurship research links ESE to the relationship between learning experiences and entrepreneurial intention (Zhao et al., 2005). However, greater confidence or intention should not be treated as evidence of sustained business activity.

Understanding entrepreneurial resilience therefore requires attention to both individual capabilities and the conditions in which businesses operate. Research on EE for PWDs highlights gendered experiences and differences in personal and professional development (Habib & Cooney, 2025). Studies involving other populations offer additional perspectives on self-efficacy and resilience, including research on prison entrepreneurship programmes and SMEs operating during crises (Ciptono et al., 2023; Naba Boukari, 2025). These findings may help explain relevant relationships, but their applicability to PWD entrepreneurs requires careful consideration. Evidence concerning entrepreneurial intention, readiness and competence also needs to be distinguished from evidence concerning venture survival and sustained income.

This narrative review brings together literature on EE, ESE and inclusive support mechanisms to examine their relevance to entrepreneurial resilience among PWDs. It considers how learning opportunities and psychological resources relate to social, technological and institutional support, while distinguishing evidence

directly involving PWDs from supplementary research involving other populations. The review contributes an integrated interpretation of these relationships and identifies gaps in the evidence connecting educational and psychological outcomes with sustained entrepreneurial participation.

2. Literature Review

Theoretical Foundations

The Theory of Planned Behavior (TPB) provides a useful starting point for understanding entrepreneurial intention. It explains intention in terms of attitudes towards a behaviour, subjective norms and perceived behavioural control (Ajzen, 1991). In entrepreneurship, these concepts help explain whether individuals view starting a business favourably, perceive support from others, and believe they can undertake the tasks involved. Perceived behavioural control overlaps with self-efficacy, although the two constructs should not be treated as identical. For this review, TPB helps frame how entrepreneurship education may relate to perceived capability and intention; it does not, by itself, establish whether an individual will sustain a business through adversity.

Social Cognitive Career Theory (SCCT) offers a complementary perspective by considering self-efficacy, outcome expectations, and goals alongside contextual supports and barriers (Lent et al., 1994). Applied to entrepreneurship, it provides a basis for examining how learning experiences and perceived opportunities relate to confidence in pursuing self-employment. This perspective is relevant to PWDs because entrepreneurial choices may depend on both perceived capability and access to suitable learning and support. Research examining entrepreneurial self-efficacy as a mediator between education and startup readiness illustrates a related relationship, although such findings do not establish that readiness leads to sustained entrepreneurial activity (Adeniyi, 2023).

Resilience adds a different focus: how entrepreneurs respond to setbacks and changing conditions. At the individual level, psychological resilience concerns coping and recovery, whereas resilience at the venture level concerns adaptation and continuity of business activity. Social networks and institutional support may provide resources that assist these responses. Stewart and Winston (2025), for example, propose a framework connecting entrepreneurial development with university and stakeholder networks. Such conceptual work helps frame resilience as involving both personal resources and external support, but should be distinguished from empirical evidence that particular interventions improve resilience.

Together, these perspectives guide the interpretation of the literature in this review. TPB helps explain entrepreneurial intention, while SCCT draws attention to learning, self-efficacy and contextual conditions. Resilience perspectives extend the discussion to coping, adaptation and business continuity. Their combined use allows the review to consider how education and support may relate to entrepreneurial participation without assuming that greater confidence or stronger intention necessarily results in sustained ventures.

Entrepreneurship Education and Entrepreneurial Self-Efficacy

Entrepreneurship education for PWDs can take different forms, depending on participants' needs and the organisations delivering it. Inclusive curricula place emphasis on accessible materials, flexible learning activities and appropriate assistive technologies (Krüger & David, 2020). Community initiatives offer another route, connecting entrepreneurship support with local organisations and opportunities for participation (Rahim & Osman, 2024). The OECD also discusses tailored business advice and support for persons with disabilities, recognising that training is one component of a broader support system (Organisation for Economic Co-operation and Development, 2023). These approaches vary in delivery, but share a concern with making entrepreneurial learning and services accessible.

Practical activities and mentoring are important considerations in the design of these programmes. Business planning, market testing and small projects give learners opportunities to practise entrepreneurial tasks, while feedback can help them assess their progress and identify areas requiring further support. Digital learning may offer additional flexibility, particularly where travel or mobility presents difficulties, although its usefulness depends on accessible platforms and participants' digital skills. Involving PWDs in programme design can help providers identify barriers that would otherwise be overlooked (Krüger & David, 2020; Organisation for

Economic Co-operation and Development, 2023). These features provide a basis for inclusive delivery; their effects on business outcomes still require evaluation.

Entrepreneurial self-efficacy helps explain why educational experiences may relate to entrepreneurial intention and readiness. Zhao et al. (2005) reported a mediating role for self-efficacy in the relationships between perceived learning, prior experience, and entrepreneurial intention. Subsequent research has examined similar relationships in educational settings, including the mediating role of ESE between entrepreneurship education and startup readiness (Adeniyi, 2023; Liu et al., 2019). Reviews also identify self-efficacy among the factors considered in studies of entrepreneurship education and intention (Prasetyowati et al., 2025; Rauf & Jones, 2025). This literature supports examining ESE as a possible link between learning and entrepreneurial aspirations, while recognising that the relationships may differ across settings.

The relevance of these findings to PWDs requires attention to the populations and outcomes studied. Evidence from general student samples can inform the discussion of learning and confidence, but does not establish that the same relationships hold for PWD entrepreneurs. Disability-focused work offers a more direct basis for understanding inclusive education and competence development (Shan et al., 2025), alongside differences in participants' experiences and support needs (Habib & Cooney, 2025). For this review, increased self-efficacy is therefore considered an educational and psychological outcome, distinct from business formation, venture survival and sustained income.

Entrepreneurial Resilience among Persons with Disabilities

In this review, entrepreneurial resilience refers to the capacity of PWD entrepreneurs to respond to setbacks, adapt their business activities, and sustain entrepreneurial participation over time. It includes psychological responses, such as managing stress and recovering from difficulties, as well as business responses, such as adjusting operations or finding alternative sources of revenue. Psychological resilience is relevant to this understanding but measures of individual coping do not, on their own, establish whether a venture can survive or adapt (Connor & Davidson, 2003). Confidence, coping and business continuity therefore need to be considered as related but distinct aspects of entrepreneurial experience.

The conditions surrounding an entrepreneur also matter. Access to advice, finance, markets and accessible services may affect the options available when difficulties arise. Conceptual work on entrepreneurial resilience networks draws attention to the role of universities and other stakeholders in supporting entrepreneurial development (Stewart & Winston, 2025). For PWD entrepreneurs, this review consequently considers personal and business responses alongside the social and institutional conditions that may support them. It treats inclusion and external support as conditions relevant to resilience, rather than assuming that their presence demonstrates resilience or guarantees venture survival.

Inclusive Support Mechanisms

Inclusive support mechanisms address the practical and social conditions surrounding entrepreneurial participation. Family, mentors, and peer networks may provide encouragement, advice, and connections to business resources. Research on SMEs in crisis settings examines social networks alongside entrepreneurial self-efficacy and resilience (Naba Boukari, 2025). Although this offers a useful perspective, it should not be assumed to describe PWD entrepreneurs' experiences directly. Disability-focused literature provides a more relevant basis for considering differences in support needs and access to entrepreneurial opportunities (Habib & Cooney, 2025; Rahim & Osman, 2024).

Institutional support includes accessible training and business advice, financial assistance and links to markets (Organisation for Economic Co-operation and Development, 2023). These provisions may help address barriers that individual confidence or business skills alone cannot resolve. Inclusive procurement is another potential route to market access, but arrangements supporting disability-inclusive employment should not automatically be treated as support for PWD-owned businesses. Their relevance depends on eligibility rules and implementation, and their effects on venture continuity require evaluation.

Digital services offer further possibilities for accessing information, learning, and customers. Research on digital entrepreneurship education and social media considers their relationships with self-efficacy and

entrepreneurial readiness, although these findings are not necessarily specific to PWDs (Adininggar et al., 2025; Rafiah et al., 2025). For PWD entrepreneurs, the usefulness of digital services also depends on accessible design, suitable technologies, and opportunities to develop digital skills. Digital inclusion is therefore considered a potential support for participation, rather than evidence of improved resilience or sustained income.

3. Methodology

Narrative Review Design

This study used a narrative review to examine the relationships among entrepreneurship education, entrepreneurial self-efficacy, inclusive support mechanisms, and entrepreneurial resilience among persons with disabilities (PWDs). This approach suited the review because the literature includes studies from different disciplines and settings, using varied research designs and outcome measures. It allowed empirical findings to be considered alongside conceptual work and policy guidance. The aim was to identify relevant patterns, differences and gaps in the literature, rather than calculate a pooled effect or provide an exhaustive account of all available studies.

Literature Identification and Selection

The review was based on the literature matrix prepared for this study, together with related research and guidance on disability-inclusive entrepreneurship. The sources included empirical studies, review papers, conceptual publications, programme reports and international guidance. Their relevance was considered in relation to entrepreneurship education, entrepreneurial self-efficacy, resilience and support for entrepreneurial participation. Studies involving PWDs provided the main basis for disability-specific discussion. Research involving other populations was considered for its relevance to these topics, although its findings cannot be assumed to apply directly to PWD entrepreneurs. Conceptual and policy sources informed the discussion of accessibility, programme design and institutional support. A detailed search and selection record was not maintained, which limits the reproducibility of the review and its coverage of the available literature.

Review and Synthesis Procedure

The literature was compared and discussed under themes reflecting the review's focus: entrepreneurship education, entrepreneurial self-efficacy, entrepreneurial resilience and inclusive support. Accessibility, digital inclusion and methodological limitations were also considered within these themes. The synthesis examined similarities and differences in the reported findings, with attention to the populations studied, research settings and types of outcomes. In particular, gains in confidence, competence and entrepreneurial intention were distinguished from outcomes such as business formation, venture survival and sustained income. Findings from other populations were treated as supplementary evidence, while policy recommendations were distinguished from empirical results. The resulting synthesis offers an interpretation of the literature rather than a causal estimate of the relationships examined.

4. Results and Discussion

Inclusive Entrepreneurship Education and Entrepreneurial Self-Efficacy

The reviewed literature suggests that inclusive entrepreneurship education may support entrepreneurial confidence and competence among PWDs. Shan et al. (2025) examine competence development among students with disabilities, while OECD guidance discusses accessible training alongside tailored business support (Organisation for Economic Co-operation and Development, 2023). These sources contribute different types of evidence: educational findings concern participants' capabilities, whereas policy guidance identifies approaches to programme delivery. Neither should be taken as sufficient evidence that training produces sustained income or venture survival. The distinction matters because confidence and readiness are closer to the learning experience than longer-term business outcomes.

Practical learning offers a plausible explanation for the relationship between education and entrepreneurial self-efficacy. Business projects allow learners to practise tasks and assess their progress, while feedback and exposure to entrepreneurial experiences may help them judge their capabilities. In a survey of 289 final-year

TVET students in Nigeria, Adeniyi (2023) found that the searching, planning, and implementing dimensions of ESE partially mediated the relationship between entrepreneurship education and startup readiness, whereas the marshalling dimension did not. This suggests that the relationship may differ across entrepreneurial tasks rather than operate uniformly.

Overall, the literature provides a clearer basis for discussing self-efficacy and competence than for concluding that inclusive education improves entrepreneurial resilience over time. Research on prison entrepreneurship programmes offers supplementary evidence concerning education, self-efficacy, resilience and intention in a constrained setting (Ciptono et al., 2023), but it cannot establish the same relationships among PWD entrepreneurs. This review therefore interprets educational gains as potentially relevant to entrepreneurial participation, while recognising that their connection with business continuity and livelihoods requires further evidence.

Entrepreneurial Self-Efficacy and Entrepreneurial Resilience

Entrepreneurial self-efficacy may help explain how learning relates to entrepreneurial action, but its relationship with resilience requires separate consideration. Confidence in planning, recognising opportunities and mobilising resources does not necessarily mean that an entrepreneur can sustain a business through setbacks. Research on prison entrepreneurship programmes examines self-efficacy and resilience in relation to entrepreneurial intention, while research on SMEs considers these constructs alongside social networks in a crisis context (Ciptono et al., 2023; Naba Boukari, 2025). These studies offer relevant perspectives, although they do not establish the same relationships among PWD entrepreneurs. A contrasting result comes from Pratama et al. (2025), whose study of 120 university entrepreneurship association members found that ESE neither predicted nascent entrepreneurial behaviour nor mediated the relationships examined. Although this was not a disability-focused sample, the finding illustrates why confidence should not be treated as equivalent to entrepreneurial action. This review therefore considers self-efficacy as a potentially relevant psychological resource, while distinguishing it from demonstrated coping, business adaptation and venture continuity.

Inclusive Support, Accessibility and Digital Inclusion

Universal Design for Learning provides a basis for making course materials, activities and assessments accessible. Practical options include written transcripts, captioning, accessible slides and alternative assessment formats, depending on participants' needs (Career and Technical Education Technical Assistance Center, n.d.). These options should be considered alongside suitable assistive technologies and flexible schedules. Accessibility also matters in digital delivery: online materials and activities can introduce barriers if participants cannot navigate or use them. Inclusive programme design therefore needs to consider how learners access and complete entrepreneurial tasks, as well as the content being taught (Krüger & David, 2020).

Participants' experiences may differ by gender, disability type and socioeconomic circumstances. Habib and Cooney (2025) discuss gendered pathways in entrepreneurship education for PWDs, drawing attention to differences that a uniform approach may overlook. Accessible formats and support arrangements therefore need to reflect participants' learning and communication needs (Krüger & David, 2020). Involving PWDs in programme design may help identify these needs, but better alignment should not be assumed to produce sustained business outcomes. Follow-up evaluation is needed to examine whether accessible learning and support are associated with continued entrepreneurial participation.

Methodological Limitations and Research Gaps

The reviewed literature includes quantitative studies examining relationships among entrepreneurship education, self-efficacy and entrepreneurial intention or behaviour, alongside reviews synthesising these relationships (Prasetyowati et al., 2025; Pratama et al., 2025; Rauf & Jones, 2025; Ye & Kang, 2025). Structural equation modelling allows researchers to examine proposed relationships and estimate indirect effects. However, an indirect effect estimated from cross-sectional data does not establish that education preceded changes in self-efficacy or entrepreneurial outcomes. Studies using different populations, measures, and settings also need to be compared cautiously.

These design and sampling choices affect how the findings can be interpreted. Cross-sectional studies cannot readily distinguish the proposed direction of a relationship from reverse causality or unmeasured influences. Findings from a single institution or a narrowly selected group may also have limited applicability to other populations, particularly PWD entrepreneurs with different support needs. Qualitative research can add detail about participants' experiences and contextual barriers, but serves a different purpose from estimating intervention effects. Together, these approaches provide useful perspectives while leaving questions about change over time and sustained business outcomes unresolved.

Measurement Validity, Cultural Adaptation and Accessibility in Data Collection

Measurement requires attention because entrepreneurial self-efficacy can refer to confidence in different tasks, including planning, recognising opportunities and mobilising resources. Established measures provide a starting point (Chen et al., 1998; McGee et al., 2009), but their suitability for a particular language, setting or disability group requires assessment. Differences between studies may reflect the instruments used as well as participants' experiences. Clear reporting of scale items, adaptations, and reliability and validity evidence would make findings easier to interpret and compare.

Accessibility also affects who can participate and how responses are collected. Appropriate options may include accessible online forms, large-print or audio materials and assisted interviews where needed. Piloting these formats with intended participants can help identify difficulties before data collection (United Nations Statistics Division, 2026). Assistance should support participation without directing responses. Accessible consent procedures and protection of sensitive disability-related information are equally important.

An important research gap concerns the connection between educational outcomes and subsequent business activity. Findings about self-efficacy, competence, or intention do not establish whether participants later start businesses, maintain operations, or earn sustained income. Future evaluations should therefore track these outcomes over time and distinguish changes associated with training from other influences. Comparisons across gender, disability groups and socioeconomic settings would also help identify differences that overall programme results may conceal.

This narrative review has limitations of its own. A detailed search and selection record was not maintained, so its coverage cannot be considered exhaustive or readily reproduced. It also draws on research involving populations other than PWDs and combines empirical studies with conceptual and policy sources. These sources offer different forms of evidence and cannot support equivalent conclusions. The synthesis should therefore be read as an interpretation of the selected literature, rather than proof of causal relationships or programme effectiveness.

Integrated Discussion

Taken together, the literature suggests that education, self-efficacy and inclusive support should be considered alongside one another. Broader entrepreneurship research links learning experiences with self-efficacy and entrepreneurial intention (Zhao et al., 2005), while disability-focused literature examines accessible education and participants' differing experiences (Habib & Cooney, 2025; Krüger & David, 2020). These perspectives help frame how learning and support may relate to entrepreneurial participation, but do not establish a continuous pathway from training to venture survival. The contribution of this review is to distinguish confidence and readiness from sustained business outcomes, while considering the support conditions relevant to that transition. For PWD entrepreneurs, resilience therefore requires attention to coping and business adaptation as well as the opportunities and constraints surrounding entrepreneurial activity.

5. Conclusion and Recommendations

This narrative review brings together perspectives on entrepreneurship education, entrepreneurial self-efficacy, and inclusive support to consider entrepreneurial resilience among PWDs. The literature suggests that accessible learning and support may contribute to entrepreneurial confidence and competence, but these outcomes should be distinguished from venture survival and sustained income. The review's contribution is to make this distinction explicit and consider personal coping and business adaptation alongside the conditions surrounding entrepreneurial participation. Improved confidence alone is insufficient evidence of resilience.

The conclusions remain provisional because the review combines different forms of evidence, includes research involving other populations, and lacks a detailed search and selection record. Further research should examine how educational outcomes relate to business activity over time, using accessible measures suited to the groups involved. For practitioners, the findings support attention to learning accessibility and participants' support needs, alongside evaluation of whether programmes contribute to continued entrepreneurial participation.

Recommendations

Recommendations for Future Research

Future research should examine which combinations of practical learning, mentoring and accessible support help PWD participants develop entrepreneurial self-efficacy and sustain business activity. Studies should distinguish confidence and intention from business formation, survival and income, and explore how these relationships differ by gender, disability type and socioeconomic circumstances. Digital government services, procurement opportunities and targeted finance also warrant evaluation, including whether eligible PWD entrepreneurs can access them. Cost-effectiveness analysis would help assess the resources required to maintain and extend promising programmes.

Longitudinal studies with baseline and follow-up assessments could track changes in self-efficacy alongside subsequent business outcomes. Where feasible and ethical, randomised or suitable quasi-experimental designs could strengthen causal inference. Banks et al. (2023) provide a published protocol for evaluating a disability-targeted micro-entrepreneurship programme; the protocol describes a planned evaluation rather than evidence of programme effectiveness. Qualitative interviews and process evaluations could complement outcome measures by examining participants' experiences, accessibility barriers and reasons for continuing or leaving a programme.

Recommendations for Entrepreneurship Education, Practice and Policy

Education providers should involve PWD participants and disability organisations in identifying learning needs and barriers. Universal Design for Learning can guide accessible materials and assessment options, while practical business tasks and mentoring can give participants opportunities to apply their learning (Krüger & David, 2020; Organisation for Economic Co-operation and Development, 2023). Programme budgets should account for appropriate accessibility support, such as captioning, assistive technologies or alternative formats, according to participants' needs. Partnerships with local business advisers and support organisations may also help participants access advice after training.

Practitioners and policymakers should assess whether business registration, finance and market-access services are usable by PWD entrepreneurs. Digital services and procurement initiatives could be piloted where relevant, with clear eligibility criteria and evaluation of their reach and outcomes. Follow-up plans should extend beyond immediate confidence and intention measures to examine business activity, income and continuity. The duration of follow-up should reflect the programme objectives and allow sufficient time to observe business development.

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