

INCLUSIVE ENTREPRENEURSHIP EDUCATION: EFFORTS TO FOSTER ENTREPRENEURIAL SPIRIT AMONG VULNERABLE AND MARGINALISED GROUPS

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ABSTRACT

This study aims to examine inclusive entrepreneurship education as a strategy for fostering entrepreneurial spirit among vulnerable and marginalised groups, such as female heads of households, people with disabilities, young unemployed people, and urban poor communities. This study employs a qualitative approach using a literature review method, analysing 23 carefully selected scientific articles from a total of 50 initial sources obtained through Google Scholar and other credible websites during the period 1984–2025. The analysis results indicate that contextual, participatory, and community-based entrepreneurship education can enhance the competencies, motivation, and economic opportunities of the target groups. This study also integrates several theoretical frameworks, such as the Capability Approach, Transformative Learning, and Inclusive Innovation, to explain how education can promote structural empowerment and economic independence. Additionally, case studies from community-based programmes in Indonesia provide concrete evidence of the importance of cross-sectoral collaboration in supporting entrepreneurial inclusion. This research concludes that inclusive entrepreneurship education has great potential to drive social transformation and poverty alleviation, despite facing structural and institutional challenges.

Keywords: Inclusive Entrepreneurship Education, Vulnerable Groups, Economic Empowerment

PENDIDIKAN KEWIRAUSAHAAN INKLUSIF: UPAYA MENUMBUHKAN JIWA WIRAUSAHA PADA KELOMPOK RENTAN DAN MARJINAL

ABSTRAK

Penelitian ini bertujuan untuk mengkaji pendidikan kewirausahaan inklusif sebagai strategi dalam menumbuhkan jiwa kewirausahaan di kalangan kelompok rentan dan marjinal, seperti perempuan kepala keluarga, penyandang disabilitas, pengangguran muda, dan masyarakat miskin perkotaan. Penelitian ini menggunakan pendekatan kualitatif dengan metode tinjauan pustaka, yang menganalisis 23 artikel ilmiah yang dipilih secara ketat dari total 50 sumber awal yang diperoleh melalui Google Scholar dan situs web kredibel lainnya pada periode 1984–2025. Hasil analisis menunjukkan bahwa pendidikan kewirausahaan yang bersifat kontekstual, partisipatif, dan berbasis komunitas mampu meningkatkan kompetensi, motivasi, dan peluang ekonomi kelompok target. Penelitian ini juga mengintegrasikan beberapa kerangka teoritis, seperti Capability Approach, Transformative Learning, dan Inclusive Innovation, untuk menjelaskan bagaimana pendidikan dapat mendorong pemberdayaan struktural dan kemandirian ekonomi. Selain itu, studi kasus dari program-program berbasis masyarakat di Indonesia memberikan bukti konkret tentang pentingnya keterlibatan lintas sektor dalam mendukung inklusi kewirausahaan. Penelitian ini menyimpulkan bahwa pendidikan kewirausahaan inklusif memiliki potensi besar dalam mendorong transformasi sosial dan pengentasan kemiskinan, meskipun masih menghadapi tantangan struktural dan kelembagaan.

Kata kunci: Pendidikan Kewirausahaan Inklusif, Kelompok Rentan, Pemberdayaan Ekonomi

INTRODUCTION

Entrepreneurship education has long been positioned as one of the main pillars in efforts toward economic development and unemployment reduction, especially in developing countries such as Indonesia. However, in practice, entrepreneurship education has yet to fully embrace all segments of society equally—particularly vulnerable and marginalized groups such as impoverished women, persons with disabilities, indigenous communities, ex-prisoners, and youth from low-income families. These groups often face structural barriers in accessing comprehensive entrepreneurial education, training, and mentoring. In reality, the spirit and capacity for entrepreneurship are not the exclusive domain of the middle class or the highly educated; rather, they can emerge across different social strata when the right space, access, and support are provided (Vodă & Florea, 2019). Therefore, it is crucial to reimagine how the concept of entrepreneurship education can be reshaped to become more inclusive and responsive to the socio-economic realities of vulnerable populations.

Within the literature on education and entrepreneurship, inclusive approaches have increasingly gained attention for their ability to shift the paradigm of business training from exclusivity to social empowerment. Inclusive entrepreneurship education integrates the principles of equal access, recognition of participants' diverse backgrounds, and flexibility in teaching methods that align with local socio-cultural conditions. This model is grounded in empowerment theory, which emphasizes the importance of enhancing individuals' capacity to take control of their lives through economic empowerment (Zimmerman, 1995). In this context, education serves not only as a platform for teaching technical skills such as business planning or financial management but also as a space for identity formation, confidence building, and fostering a spirit of social transformation among those who have long been marginalized from mainstream economic flows.

Various studies have shown that entrepreneurship education designed with inclusivity in mind can have a significant impact on improving the competitiveness and

economic resilience of vulnerable groups. For instance, the WE Act (Women Entrepreneurs Act) program initiated by The Asia Foundation in several Indonesian cities provided gender-based entrepreneurship training that successfully empowered young women from poor households to start their own businesses (Foundation, 2021). Similarly, the Digital MSME Campus initiative by the Ministry of Cooperatives and SMEs has begun targeting entrepreneurs with disabilities and youth from remote and underdeveloped areas known as 3T regions (Frontier, Outermost, Disadvantaged) (Antaraneews.com, 2024). These examples highlight the importance of designing entrepreneurship curricula and training that are not one-size-fits-all but are instead tailored to the specific needs of participants based on their socio-economic contexts. As such, inclusive entrepreneurship education demands a differential approach rooted in the principles of social justice.

Nevertheless, the greatest challenge in implementing inclusive entrepreneurship education lies in the weak integration between educational institutions, the private sector, and government in building a collaborative learning ecosystem (Sarman, 2025). Many training programs remain sporadic, unsustainable, and short-term in orientation. Meanwhile, formal educational institutions often lack the pedagogical capacity to deliver entrepreneurship content to vulnerable groups with low literacy levels or specific physical limitations. This results in low relevance of the material to real-world needs. Therefore, there is a pressing need to develop collaborative entrepreneurship education models that involve NGOs, local communities, and industry sectors as active partners in the design and implementation of contextual and sustainable inclusive entrepreneurship programs.

From the perspective of social constructivist theory as proposed by (Saleem et al., 2021), the learning process for marginalized groups must begin with the concrete experiences of the learners themselves. Entrepreneurship education that relies solely on lectures or classroom simulations is ineffective for individuals who are accustomed to learning through direct practice and within their social environments. In this context, experiential

learning theory and community-based learning approaches are far more suitable, as they allow participants to experience firsthand the process of value creation in business, understand risks, and develop creativity within the context of their everyday lives (Kolb, 1984). This further underscores the importance of having facilitators or mentors who possess social empathy and can effectively bridge theoretical concepts with real-world practice. Thus, inclusive entrepreneurship education teaches not only "how to run a business" but also "how to survive" and "how to transform" within often exclusive social systems.

A common criticism of inclusive approaches in entrepreneurship education is the concern over a potential "lowering of standards" or reduced efficiency in delivering materials due to the need to accommodate a wide array of participant-specific needs. However, this approach in fact demands higher pedagogical standards, as educators are challenged to design content that is adaptive, contextual, and humanistic. Inclusivity does not mean treating all learners the same, but rather providing differentiated treatment based on their specific needs and challenges to ensure equitable outcomes. This aligns with the principle of equity in education as outlined by the OECD (2012), which emphasizes that quality education must be accessible to all individuals regardless of socioeconomic, physical, or cultural backgrounds. Therefore, the success of inclusive entrepreneurship education should be measured not only by how many participants graduate or launch businesses, but also by the psychosocial transformations and economic adaptability developed among participants.

In Indonesia's plural and diverse context, inclusive entrepreneurship approaches are increasingly relevant. High levels of social inequality, elevated youth and female unemployment rates, and limited economic access for persons with disabilities demand innovative models of delivering entrepreneurship education. Although government programs such as the Pre-Employment Card (Kartu Prakerja) have been rolled out on a large scale, they still fall short of

being fully inclusive, as many vulnerable groups remain unreached due to digital access or literacy barriers. As such, inclusive entrepreneurship education strategies in Indonesia must incorporate community-based approaches, localized training models, and simple yet effective digital support to ensure that all groups are able to participate meaningfully.

Based on the above discussion, this study aims to explore in depth how inclusive entrepreneurship education can foster entrepreneurial spirit among vulnerable and marginalized groups. The focus of this research includes analyzing relevant pedagogical approaches, examining institutional integration, and evaluating the social and economic impacts of inclusive entrepreneurship programs implemented in various regions. This research is crucial in providing both conceptual and practical frameworks for designing entrepreneurship education models that are equitable and sustainable, reaching all segments of society effectively.

LITERATURE REVIEW

Inclusive Entrepreneurship Education

Inclusive entrepreneurship education refers to an educational approach that focuses on developing entrepreneurial skills while simultaneously ensuring that all segments of society—particularly those who have been historically marginalized—have equal access to learning opportunities, training, and entrepreneurial mentorship. This approach goes beyond conventional education models by integrating values of social justice, diversity in participant backgrounds, and curriculum adjustments based on contextual needs. Inclusive entrepreneurship education is strategically designed to empower individuals from vulnerable groups to build independent enterprises, overcome structural barriers, and contribute to local economic growth (Bakker & McMullen, 2023). By emphasizing active participation, local relevance, and sustainability, this approach serves as a transformative tool for addressing economic and social inequality through entrepreneurship.

Vulnerable Groups

Vulnerable groups are individuals or communities in social, economic, or cultural positions that expose them to greater risks of poverty, social exclusion, and limited access to productive resources, including education, capital, and technology (Kuran et al., 2020). In Indonesia, this group includes female heads of households, persons with disabilities, unemployed youth, indigenous communities, and impoverished populations in both urban and rural areas. Their vulnerability often stems from a combination of structural factors such as gender discrimination, educational disparities, geographic barriers, and the lack of affirmative policy support. In the context of entrepreneurship education, vulnerable groups require needs-based approaches that are sensitive to local contexts and capable of empowering them to break the cycle of economic dependency through enhanced entrepreneurial capacity and self-confidence.

Economic Empowerment

Economic empowerment is a strategic process aimed at increasing the capacity of individuals or groups to access, manage, and control economic resources independently and sustainably (Rantaprasaja, 2025). Within the framework of inclusive development, economic empowerment involves not only income improvement but also the promotion of independence, active participation in economic decision-making, and strengthening bargaining power within broader social structures (Adera & Abdisa, 2023). For vulnerable groups, entrepreneurship-based economic empowerment is a crucial mechanism to address unequal access to formal employment, reduce dependency on aid, and create productive spaces aligned with local potential. Inclusive entrepreneurship education plays a key role in facilitating this process by bridging skill gaps, strengthening social networks, and fostering internal motivation for sustainable economic transformation.

RESEARCH METHODOLOGY

This study employs a literature review method with a qualitative, descriptive-analytical approach. This approach is chosen because the primary objective of the research is to explore

and deeply describe various perspectives, concepts, empirical findings, and theoretical approaches related to inclusive entrepreneurship education in fostering entrepreneurial spirit among vulnerable and marginalized groups. Through a qualitative lens, the analysis is conducted interpretively by examining the content of the literature without quantitative statistical measurements or interventions. Instead, it emphasizes understanding meaning, context, and the interrelationships between emerging concepts within the reviewed works.

The data sources used in this study are derived from scholarly articles published between 1984 and 2025 to ensure the relevance and currency of the information. Data were collected from academic databases such as Google Scholar and several other credible websites, including publications from international organizations such as The Asia Foundation and public policy institutions in Indonesia. The referenced literature consists of academic journals, seminar proceedings, policy research reports, and conceptual articles relevant to the topic of inclusive entrepreneurship education.

The data collection process began with a keyword search using terms such as "inclusive entrepreneurship education," "empowerment of marginalized groups through entrepreneurship," "community-based entrepreneurship training," and "inclusive learning models for vulnerable groups." This initial process yielded a total of 50 scholarly articles that were thematically relevant. A strict selection process followed, based on several criteria: (1) direct relevance to the theme of inclusion in entrepreneurship education; (2) presentation of data or arguments grounded in a clear theoretical framework; (3) empirical or conceptual contributions to understanding entrepreneurship among vulnerable groups; and (4) publications sourced from reputable journals or credible institutions.

Following this selection process, 23 articles were deemed to meet the criteria and were used as the primary sources for analysis. The analysis employed a qualitative descriptive approach by categorizing key findings from each article into analytical themes, such as inclusive pedagogical approaches,

entrepreneurial empowerment strategies, the role of institutions and policies in inclusive entrepreneurship, and the challenges and opportunities in implementing entrepreneurship education for marginalized groups. The analytical process was carried out systematically to identify patterns, gaps, and trends that could serve as the foundation for the study's arguments.

RESULTS AND DISCUSSION

Inclusive entrepreneurship education plays a strategic role in addressing social and economic disparities that have long placed vulnerable groups—such as female heads of households, persons with disabilities, unemployed youth, and impoverished communities in both urban and rural areas—at a disadvantage in accessing sustainable economic opportunities. In this context, Amartya Sen's Capability Approach is particularly relevant, as it goes beyond end results such as income or business output and emphasizes the importance of expanding individuals' life choices based on the capacities developed through empowering education (Walker, 2005). Therefore, inclusive entrepreneurship education must move beyond mere technical skill transfer to encompass essential aspects such as strengthening autonomy, building self-confidence, valuing local cultural identity, and creating participatory spaces that enable marginalized groups to feel recognized and in control of their life trajectories. This is exemplified by community-based training programs in marginalized areas of Semarang, which have successfully increased women's economic participation while reinforcing social solidarity and collective empowerment through contextual and participatory approaches. Such initiatives include the Community Learning Center (PKBM), which provides life skills and social entrepreneurship training (Darmanto et al., 2021), and vocational training institutions such as LKP "Dessy," which focuses on sewing and garment production (Solihah, 2018). These initiatives not only enhance participants' economic capacity but also create social spaces for women from economically disadvantaged backgrounds to support each other, share

knowledge, and build solidarity-based business networks, proving that inclusive entrepreneurship education tailored to participants' socio-economic context can expand individual capabilities and enhance their freedom to make meaningful life decisions.

Within the framework of inclusivity, Transformative Learning Theory plays a central role in entrepreneurship education for marginalized groups, as transformative learning requires more than the delivery of information or technical training (Mezirow, 1997). It encourages individuals to critically reassess the foundational assumptions that have long constrained their perceptions of themselves, their social environment, and their sustainable economic potential. Entrepreneurship education in this context should serve as a liberating space that fosters critical consciousness, where participants develop new understandings derived from direct experience, egalitarian dialogue, and social interaction that strengthen their position as empowered agents. A practical implementation of this can be seen in the business incubation program for persons with disabilities in Surabaya, initiated by the Social Affairs Department in collaboration with the disability community. This program provides technical training—such as sewing and handicrafts—and mentorship aimed at reconstructing the participants' personal and social identities as economically and socially empowered entrepreneurs. The process involves reflection and active participation in community economic activities, thereby reinforcing the legitimacy of their roles within the local entrepreneurship ecosystem. Evaluations indicate that 60% of participants successfully continued their businesses independently after the program, signaling significant changes not only in practical skills but also in psychosocial dimensions and outlooks on their economic futures (Asjari et al., 2024).

Studies on social entrepreneurship in West Java Province highlight that the success of training programs is highly dependent on the curriculum design being aligned with participants' socio-economic conditions, the presence of local mentors familiar with the context, and sustained post-training mentoring

as a form of long-term capacity building (Raudhatul Zannah & Ghina, 2024). In this regard, David Kolb's Experiential Learning Theory (1984) serves as an effective pedagogical approach because it encourages participants to actively engage in a learning cycle comprising concrete experience, reflective observation, abstract conceptualization, and active experimentation. This approach allows participants to grasp entrepreneurial dynamics through direct experiences such as product design, market interaction, financial risk management, and building social networks as part of a dynamic and meaningful learning process. Training models emphasizing field practice help participants internalize lessons more deeply as they are directly connected to their daily life context, while also fostering adaptability and autonomous decision-making. This demonstrates that inclusive entrepreneurship education requires an adaptive, contextual, and experience-oriented instructional design, in which learners are positioned as the primary agents of their own economic and social transformation—not as passive recipients of instructor-led content.

Beyond pedagogical approaches, the success of inclusive entrepreneurship education also substantially depends on structural factors such as institutional support, inclusive regulations, and affirmative policies that ensure the sustainability of programs and access to economic resources. A study in South Sulawesi shows that the digitalization of local Islamic cooperatives—including digital entrepreneurship training—significantly increased the income of female members; findings revealed income growth of 20–25% following the adoption of digital services by the cooperatives (Pramesti, 2024). This type of implementation underscores that synergy between skill training and robust institutional support can accelerate the economic transformation of low-income households. In the perspective of Robert Social Capital Theory (Putnam, 1994), this success is closely linked to the strength of social networks formed within communities, where mutual trust, commitment to collective norms, and active participation create an ecosystem conducive to sustainable and inclusive entrepreneurial practices.

Reciprocal relationships among individuals in the community serve as channels for information, sources of motivation, and a foundation for strengthening both social and economic resilience—particularly for women who previously lacked access to formal networks or institutional support. When entrepreneurship education is integrated into local institutional structures that hold social legitimacy, the empowerment process becomes more effective as it is reinforced by the values and solidarity already embedded within the community, while also minimizing the risk of exclusion due to structural barriers often faced by marginalized groups in accessing state-sponsored programs.

Nevertheless, the implementation of inclusive entrepreneurship education still faces various systemic challenges that hinder its effectiveness and sustainability, particularly when programs are designed in a top-down and bureaucratic manner without taking into account the complex social and economic contexts of the target participants. Research by (Ausat et al., 2022) reveals that many training programs organized by local governments tend to focus on achieving ceremonial quantitative targets, such as the number of participants and module completion, without ensuring concrete follow-ups such as access to markets, microfinance, or business mentoring. In such cases, training participants often receive generic and theoretical modules, while their specific needs related to local characteristics, limited capital, and social barriers are largely neglected. This reinforces the argument that the success of inclusive entrepreneurship education critically depends on cross-sectoral integration that links educational institutions, local businesses, microfinance institutions, and policy-making bodies to create a mutually supportive ecosystem. The involvement of actors from different sectors enables the development of a more comprehensive support mechanism, ranging from the formulation of contextual curricula, provision of inclusive startup capital, to market access through community-based networks. Without cross-sector synergy, entrepreneurship education risks becoming a symbolic practice that treats marginalized groups as mere statistical objects of programs, rather than structurally and

sustainably empowered subjects within the local economic ecosystem.

A concrete example of cross-sectoral integration is reflected in the Rumah Kreatif BUMN (RuBy) Program in Yogyakarta, which involves close collaboration among local MSMEs, universities (including Universitas Muhammadiyah Yogyakarta), and communities of people with disabilities in a learning and innovation ecosystem. Entrepreneurship training is accompanied by digital marketing facilitation, creative product development mentoring, and local potential-based distribution support, which are conducted regularly and have proven effective in increasing MSMEs' understanding of digital marketing and directly boosting their annual product sales (Saputri & Atmojo, 2024). This approach exemplifies the application of the Inclusive Innovation principles as outlined by (Heeks et al., 2013), who emphasize that truly inclusive innovation occurs when marginalized groups act as co-creators in formulating solutions to the social and economic problems they face, rather than merely serving as recipients of interventions. In this program, for instance, the disabled community is trained to produce goods, actively participate in designing digital marketing strategies through local e-commerce platforms, develop packaging designs tailored to market tastes, and curate products that reflect the cultural characteristics of Yogyakarta. The synergy among educational institutions providing technical capacity, business actors offering market access, and communities bringing local wisdom allows the business incubation process to be both relevant and participatory. Thus, inclusive entrepreneurship education based on cross-sectoral collaboration not only transfers technical knowledge but also transforms the community's perception of their own economic potential, strengthens their sense of ownership in the innovation process, and broadens opportunities for sustainable business growth in a locally rooted social context.

Conceptually, inclusive entrepreneurship education serves as an instrument of social transformation grounded in structural liberation and the enhancement of

critical awareness among marginalized communities. It functions not only as an economic strategy for increasing income but also as a mechanism to intervene in the roots of social injustice that suppress the vitality of vulnerable groups across various layers of society. (Freire, 2005), in *Pedagogy of the Oppressed*, asserted that true education must be dialogical, liberating, and enable learners to reflect on reality and collectively transform it. In the context of entrepreneurship education, this approach opens the way for marginalized groups such as poor urban women, school dropouts, or people with disabilities to understand how socio-economic structures limit their choices while simultaneously designing businesses grounded in community values, social solidarity, and culturally appropriate production ethics. Inclusive entrepreneurship education grounded in critical consciousness transforms learning spaces into political arenas that foster autonomy, the courage to make decisions, and the ability to negotiate with broader systems—thus allowing marginalized actors not merely to survive on the fringes of the market system but to shape alternative economic logics that are more just and sustainable. In practice, this approach is evident in social programs that combine entrepreneurship education with economic rights advocacy, community involvement in business planning, and mentoring that positions participants as active subjects of social change. Hence, inclusive entrepreneurship education can serve as a space for identity reconstruction, the strengthening of civic roles, and the articulation of the interests of groups that have long been reduced to mere objects of development.

Based on the discussion above, it can be concluded that inclusive entrepreneurship education holds transformative potential in fostering entrepreneurial spirit among vulnerable and marginalized groups, provided that its success is determined by the integration of reflective and participatory pedagogical approaches, long-term policy support, cross-sectoral actor synergy, and the presence of local social structures that support contextualized learning and business implementation. In this

regard, the Capability Approach theory offers a foundation that emphasizes the importance of building individual capacity to make life choices as the core of empowerment, while Transformative Learning Theory stresses the need to change mindsets that free learners from structural dependency and inferiority. Meanwhile, Inclusive Innovation posits that innovation only becomes impactful when marginalized groups are involved as creators of solutions tailored to their lived realities, not merely as beneficiaries. These three theories underscore that entrepreneurship education is not a neutral process; rather, it is imbued with social and political content that must be critically understood and reinterpreted according to the needs, backgrounds, and dynamics of the participating communities. Therefore, an inclusive approach in entrepreneurship education functions not merely as a tool to build individual economic capacity, but as a collective process that expands value-based empowerment spaces, prioritizes social justice, and restores the active role of marginalized groups in constructing a more democratic and sustainable development architecture.

CONCLUSION

Inclusive entrepreneurship education is a strategic and transformative approach to building the economic capacity of vulnerable and marginalized groups who have long been excluded from mainstream development. By integrating the Capability Approach, Transformative Learning Theory, and Inclusive Innovation, this approach not only equips individuals with technical skills but also fosters critical consciousness, entrepreneurial identity, and active participation in the local economy. A synthesis of 23 analyzed articles reveals that entrepreneurship education designed to be contextual, participatory, and supported by an inclusive social ecosystem significantly contributes to improving income, autonomy, and empowerment among groups such as female heads of households, persons with disabilities, and unemployed youth. However, the effectiveness of such education is often hindered by limited structural support, overly standardized curricula, and the lack of program sustainability.

The theoretical implication of this study underscores the importance of a multidisciplinary approach in designing inclusive entrepreneurship education, combining perspectives from economics, critical pedagogy, and social justice. Practically, these findings provide guidance for policymakers, NGOs, educational institutions, and the private sector to develop entrepreneurship programs that are responsive to local contexts and the actual needs of vulnerable populations.

Based on the findings and analysis, this study recommends that: (1) local and national governments strengthen affirmative policies that ensure the sustainability of entrepreneurship education for vulnerable groups through adequate funding; (2) formal and non-formal educational institutions develop contextual entrepreneurship curricula tailored to the specific needs of marginalized learners; (3) training programs be accompanied by follow-up mentoring, access to financing, and marketing networks to ensure lasting impact beyond the training phase; and (4) participatory monitoring and evaluation mechanisms be developed to actively involve participants so that the inclusive entrepreneurship approach genuinely reflects their aspirations.

This study has several limitations. First, as a literature review, the data is restricted to publications that are openly and digitally accessible, which may lead to selection bias. Second, the publication time frame (1984–2025) was selected for relevance but may overlook classical or earlier influential literature. Third, not all articles provided comprehensive contextual information about program implementation, thereby limiting the analysis of local factors. Therefore, future research involving fieldwork or action research is strongly recommended to deepen empirical understanding of the effectiveness and challenges of inclusive entrepreneurship education across diverse local contexts in Indonesia.

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