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DIGITAL TRANSFORMATION FOR INCLUSIVE ENTREPRENEURSHIP: A LITERATURE REVIEW ON ECONOMIC EMPOWEREMENT FOR PEOPLE WITH DISABILITIES

Ni Kadek Dwi Julia Putri[1]
[1] Department of Management, Faculty of Economic and Business, Udayana University, Bali, Indonesia
Corresponding Author: e-mail : putri.250521107@student.unud.ac.id

Abstract: People with disabilities represent approximately sixteen percent of the global population, yet they continue to experience disproportionately high unemployment, lower incomes, and exclusion from mainstream economic life. Entrepreneurship has been proposed as an alternative or complementary pathway to economic empowerment, while digital transformation including artificial intelligence, digital platforms, mobile financial services, and assistive technologies may reduce barriers to economic participation. At the same time, unequal access, resources, and skills can reproduce or deepen exclusion. This study uses a descriptive literature review of thirty-one peer-reviewed articles published between 2021 and 2026. The literature was categorized by publication year, geographic context, research method, and thematic focus, then synthesized through descriptive and thematic analysis. The findings identify five interrelated mechanisms: the access, resource, and skills dimensions of the digital divide; organizational and technological readiness; digital-skills and AI training outcomes; digital financial inclusion; and AI, automation, and assistive technologies as both enabling and constraining forces. The review also identifies tension between individual entrepreneurial empowerment and broader structural change, as well as differences between high-income, low and middle-income contexts. The study provides a theory-grounded synthesis for inclusive digital entrepreneurship and identifies implications for policy, training, technology design, and future research.
Keywords: assistive technology; digital transformation; people with disabilities; economic empowerment; inclusive entrepreneurship

1. Introduction

More than 1.3 billion people, roughly sixteen percent of the world's population, live with some form of disability (World Health Organization, 2025). This represents a substantial part of the global labor force and consumer market, yet people with disabilities (PwD) continue to experience persistent economic exclusion. (Jurado-Caraballo & Quintana-García, 2025) report that only 50.8% of PwD in the European Union are employed, compared with 75% of people without disabilities, while 37.6% of PwD remain economically inactive compared with 17.6% of their non-disabled peers. Comparable patterns are documented across different institutional settings, including Ghana, Italy, Chile, and Uganda (Peprah et al., 2023); (Moscatelli et al., 2024); (Scapini, 2026); (Bechange et al., 2021) (Greenwood et al., 2023). These patterns persist despite legal and policy instruments intended to support equal participation. The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) establishes rights related to non-discrimination and access to work. However, the reviewed literature indicates an implementation gap.