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Inclusive Entrepreneurship and Artificial Intelligence: A Psychological Perspective on Opportunities for Young People with Disabilities in Algeria

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Abstract:

The economic inclusion of young people with disabilities remains a major challenge in Algeria despite public policies promoting socio-professional integration. Persistent institutional, social, and technological barriers continue to limit access to employment and entrepreneurship. In this context, artificial intelligence (AI) represents an innovative opportunity to foster entrepreneurial inclusion through accessible digital tools such as intelligent assistants, adaptive interfaces, and AI-supported training environments. Beyond reducing functional limitations, these technologies may strengthen key psychological resources required for entrepreneurial success, including self-efficacy, resilience, self-esteem, and intrinsic motivation. Drawing on Bandura's theory of self-efficacy and the self-determination framework proposed by Ryan and Deci, this study examines the psychological contribution of AI to entrepreneurial engagement among young people with disabilities. Particular attention is given to the role of AI in reducing internalized stigma and enhancing confidence in entrepreneurial abilities. Two hypotheses guide the research: first, that AI-based tools reinforce entrepreneurial self-efficacy more effectively than traditional support mechanisms; second, that they reduce negative self-perceptions associated with disability while encouraging persistence in entrepreneurial projects. The study adopts a qualitative case study methodology based on the life narratives of three young entrepreneurs with disabilities who have integrated AI technologies into their entrepreneurial pathways. The findings highlight AI as both a technological and psychosocial enabler, facilitating autonomy, decision-making, and social participation. They also suggest that AI can contribute to a more inclusive entrepreneurial ecosystem by empowering individuals to overcome psychological and structural barriers, thereby supporting sustainable economic participation and social inclusion.

Keywords: Self-efficacy; Artificial Intelligence; Resilience; Young People with Disabilities

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1. Introduction

The economic inclusion of young people with disabilities remains a major challenge in Algeria. Although public policies aimed at promoting socio-professional integration do exist, they are still insufficient in both scope and implementation. These young individuals continue to face significant obstacles to employment and entrepreneurship due to institutional, social, and technological barriers (Shakespeare, 2013). At the same time, artificial intelligence (AI) is emerging as a transformative force, offering new opportunities for empowerment through personalized assistive technologies and inclusive interfaces.

This study explores how AI can enhance entrepreneurial engagement among young people with disabilities in Algeria, with a focus on psychological dimensions such as self-efficacy, resilience, and intrinsic motivation.

2. Statement of the Problem

In Algeria, young people with disabilities face persistent institutional, social, and psychological barriers that limit access to entrepreneurship, despite policies promoting socio-professional inclusion (OECD, 2017). These barriers include restricted funding, inadequate training, and limited infrastructure, compounded by internalized stigma that undermines self-esteem, confidence, and persistence (Corrigan & Watson, 2002; Shakespeare, 2013). Traditional support systems rarely address their specific needs, perpetuating exclusion from innovation-driven economies.

Meanwhile, artificial intelligence (AI) is emerging as a powerful enabler of autonomy and accessibility, offering tools such as intelligent assistants, voice-to-text interfaces, and personalized learning platforms (Russell & Norvig, 2021). These technologies can reduce functional limitations and foster entrepreneurial engagement. Yet, little empirical research has examined how AI influences psychological resources essential to inclusive entrepreneurship—self-efficacy, motivation, resilience, and the mitigation of stigma (Bandura, 1997; Ryan & Deci, 2000; Masten, 2001). This gap is particularly critical in low- and middle-income countries like Algeria, where digital transformation remains nascent.

This study therefore investigates how AI can function not only as technological support but also as a psychological enabler that strengthens entrepreneurial potential. Specifically, it explores the extent to which AI-based tools enhance self-efficacy, motivation, resilience, and positive self-perception among young people with disabilities.

Accordingly, the research is guided by the following question:

How does the use of artificial intelligence (AI) tools support the entrepreneurial engagement of young people with disabilities, particularly in enhancing their psychological resources such as self-efficacy, motivation, resilience, and self-perception?

3. Review of literature

3.1. Inclusive Entrepreneurship

Inclusive entrepreneurship refers to a set of initiatives designed to ensure equitable access to entrepreneurship for individuals traditionally underrepresented or marginalized, such as youth, women, or persons with disabilities (OECD, 2017). It is not solely an economic strategy but also a means of social integration, autonomy, and justice. According to Maritz and Laferriere (2016), inclusive entrepreneurship encompasses the removal of systemic barriers that prevent disadvantaged groups from starting and sustaining businesses, thus contributing to a more just and balanced economy. Similarly, Hechavarría and Ingram (2018) define inclusive entrepreneurship as the creation of entrepreneurial ecosystems that are accessible, supportive, and responsive to the needs of marginalized populations, promoting equal opportunity and long-term participation.

For young people with disabilities, inclusive entrepreneurship serves as a pathway toward professional inclusion, enabling them to overcome systemic barriers while affirming their social roles and capabilities. In the context of this study, inclusive entrepreneurship is defined as the entrepreneurial engagement of young people with disabilities in Algeria who use artificial intelligence tools to compensate for functional limitations, enhance autonomy, and promote professional integration. Psychological theories, such as Bandura's (1997) self-efficacy theory, highlight how belief in one's abilities shapes motivation and perseverance. Similarly, Ryan and Deci's (2000) self-determination theory emphasizes the importance of autonomy and intrinsic motivation in sustained entrepreneurial behavior. These frameworks help explain how inclusive entrepreneurship becomes both a practical and transformative space for marginalized populations.

3.2. Artificial Intelligence as an Enabler of Accessibility and Psychological Empowerment

Artificial Intelligence (AI) is broadly defined as the development of systems capable of performing tasks typically requiring human intelligence, such as reasoning, language processing, and decision-making (Russell & Norvig, 2021). According to Nilsson (2010), AI refers to the scientific and engineering discipline concerned with building intelligent machines that can perform complex tasks autonomously, often using

symbolic logic, probabilistic reasoning, or machine learning algorithms. Similarly, Kaplan and Haenlein (2019) define AI as "a system's ability to correctly interpret external data, to learn from such data, and to use those learnings to achieve specific goals and tasks through flexible adaptation."

Within an inclusive framework, AI acts as a powerful enabler of accessibility by offering personalized, adaptive tools that can mitigate functional, cognitive, and social barriers faced by people with disabilities (Shakespeare, 2013). In this study, AI is operationalized through accessible tools such as ChatGPT, Canva AI, Descript, or Synthesia, which assist participants in content production, communication, and digital organization tailored to their specific needs.

Beyond its technical utility, AI can also be understood as a psychosocial catalyst. The concept of resilience (Masten, 2001) sheds light on the capacity to transform adversity into strength, while Corrigan and Watson's (2002) theory of stigma emphasizes how internalized prejudice can inhibit agency. The positive and empowering use of AI tools may counteract these effects, reinforcing identity, self-esteem, and participation. In this sense, AI is not merely assistive but also a mechanism of psychological and social reinforcement within inclusive entrepreneurial trajectories.

4. Hypothesis

Based on the theoretical foundations and objectives of the study, the following hypotheses are proposed:

H1: Young people with disabilities who utilize AI-based tools (intelligent assistants, voice interfaces, training simulators) develop stronger entrepreneurial self-efficacy than those without access to such tools.

H2: These tools contribute to reducing negative internalized representations of disability and promote persistence in entrepreneurial projects.

5. Methodology

a) Design of the Study

This research is based on a qualitative multiple case study approach, drawing specifically on the life story method. This methodological choice is guided by the aim of gaining an in-depth understanding of the lived experiences of young entrepreneurs with disabilities, particularly in relation to their use of artificial intelligence (AI) tools. The life story method makes it possible to capture the subjective, evolving, and context-dependent nature of individual trajectories, while accounting for the psychological

mechanisms mobilized throughout the entrepreneurial process—namely self-efficacy, intrinsic motivation, resilience, and internalized stigma.

Three cases were purposefully selected through purposive sampling to reflect a diversity of profiles and types of disability: Oussama (blind), Leïla (person with reduced mobility), and Nabil (partially deaf). All three are engaged in entrepreneurial activities that incorporate AI tools for production, communication, or business management purposes. In-person interviews were conducted, recorded with the participants' informed consent, and fully transcribed. The narratives were then subjected to cross-case thematic analysis, aligned with the theoretical dimensions retained (Bandura, 1997; Ryan & Deci, 2000; Masten, 2001; Corrigan & Watson, 2002). Quantitative data from the accompanying questionnaires served to enrich the interpretation of the life stories by validating certain perceptions expressed during the interviews. This methodological triangulation strengthens the internal validity of the results and helps to identify shared psychological dynamics, while respecting the uniqueness of each individual trajectory.

b) Research instrument

Two research instruments were used in this study. The first was a Likert-scale questionnaire designed to assess the entrepreneurial self-efficacy of young people with disabilities and their perception of AI as a tool for enhancing autonomy. It included items related to sociodemographic data, usage of AI tools, perceived psychological benefits, and encountered barriers.

The second instrument was a semi-structured interview guide, organized around five key themes: personal trajectory, self-perception, AI usage, perceived benefits, and obstacles. The interviews, analyzed using a thematic approach, enabled deeper exploration of dimensions such as resilience, motivation, and internalized stigma.

6. Résultats et Discussion

- **First Case: Oussama (Blind, Digital Content Creator)**

The questionnaire results reveal that Oussama demonstrates a very high level of entrepreneurial self-efficacy, with maximum scores on items related to autonomous task management, business planning, and problem-solving. He reports daily use of AI-based tools—particularly ChatGPT, NVDA, and Grammarly—and asserts that these technologies enable him to overcome his visual limitations without external assistance. Oussama expresses a highly positive perception of AI, viewing it as a driver of autonomy, competence, and personal empowerment. He considers these tools essential to his professional activity, which is reflected in his strong sense of control over his work environment.

The qualitative data from the interview confirm and expand upon these findings. Oussama describes his journey as an identity reconstruction shaped by technological engagement. He emphasizes that AI allowed him to "find his voice again" and "regain control" over his professional life. His narrative highlights a strong sense of resilience developed in response to major sensory loss and reinforced by his mastery of digital tools. He now feels recognized for his skills and socially valued, indicating a substantial reduction in internalized stigma. In this case, AI emerges not only as a functional aid but also as a powerful vector of self-affirmation and social recognition.

- **Second Case: Leïla (Wheelchair User, Digital Marketing Entrepreneur)**

Through the questionnaire, Leïla expresses a high level of self-efficacy, particularly in organizational management and strategic decision-making. She regularly uses several AI tools—including Canva Magic, Jasper, and Trello with automation—and believes that these technologies enhance her ability to meet market demands efficiently while increasing her speed and autonomy in task execution. Her responses also indicate strong intrinsic motivation, with high agreement on items related to the enjoyment of creation, the need for independence, and the desire to positively impact her environment. She also notes an improvement in her social image, as she is now perceived as more competent and proactive due to her proficient use of digital tools.

Her interview confirms this positioning. Leïla emphasizes how AI has helped her reframe her professional identity, shifting others' focus away from her disability and toward her performance outcomes. She describes her wheelchair as now being "secondary" in professional interactions. She articulates a deep sense of empowerment—a regained sense of agency—and speaks of a profound psychological transformation: from the frustration of not being hired to the pride of having created her own business. Leïla also sees herself as a role model for other young women with disabilities, which illustrates her resilience, social commitment, and strong sense of perceived competence fueled by her mastery of technological tools.

- **Third Case: Nabil (Partially Deaf, Artisan-Designer and Video Trainer)**

Analysis of the questionnaire reveals that Nabil demonstrates a moderate to high level of entrepreneurial self-efficacy, with notable improvement since integrating AI tools into his professional practice. He primarily uses Descript, Synthesia, and RunwayML to compensate for his hearing limitations and to communicate effectively with clients and his audience. He reports that AI has helped increase his visibility, professionalize his communication, and establish a reputation as an expert in his field. Nabil also

expresses a growing sense of personal value and social usefulness, although some questionnaire items still reflect uncertainty, particularly in the area of direct social interactions.

In the interview, Nabil openly discusses his initial difficulties with verbal expression and feeling understood. He describes AI as a bridge to the world—a surrogate voice that has allowed him to express himself differently, through visuals and video. He highlights a newfound creative energy made possible by tools that showcase his visual craftsmanship. His narrative reveals a form of both technical and symbolic resilience, in which he transforms limitation into opportunity. He also notes a shift in how others perceive him: clients are now more focused on the quality of his work than on his disability, which has positively impacted his self-esteem. Although he remains somewhat reserved in social settings, Nabil affirms that AI has boosted his confidence, supporting the idea that technological tools can reduce the effects of social stereotypes and enhance professional expression.

- **General Synthesis**

The cross-case analysis reveals a strong convergence between the quantitative questionnaire data and the qualitative interview findings, highlighting the complementary value of the mixed-method approach. Although the three participants differ in terms of disability, professional activity, and entrepreneurial trajectory, they all report that artificial intelligence has become an essential resource supporting not only their professional performance but also their psychological empowerment. This convergence reinforces the credibility of the findings and suggests that AI may play a broader role in inclusive entrepreneurship than previously acknowledged.

The first major finding concerns entrepreneurial self-efficacy. Across all three cases, participants reported increased confidence in planning, problem-solving, communication, and business management after integrating AI-based tools into their professional activities. These findings strongly support Hypothesis 1, indicating that AI contributes to strengthening entrepreneurial self-efficacy among young people with disabilities. This result is consistent with Bandura's (1997) Social Cognitive Theory, which emphasizes that self-efficacy develops through mastery experiences, successful task completion, and positive feedback. AI tools appear to facilitate these mastery experiences by reducing functional barriers and enabling participants to accomplish entrepreneurial tasks more independently and efficiently. As participants experienced repeated success through AI-assisted activities, their confidence in their entrepreneurial capabilities progressively increased.

A second important finding concerns the reduction of internalized stigma. The participants consistently described a shift in how they perceived themselves and how they believed others perceived them. Rather than being identified primarily through their disability, they increasingly viewed themselves—and were recognized by others—as competent entrepreneurs capable of producing valuable products and services. These findings provide empirical support for Hypothesis 2 and are closely aligned with the work of Corrigan and Watson (2002), who argued that reducing self-stigma enhances personal empowerment and social participation. In all three narratives, AI functioned not merely as an assistive technology but as a mechanism for identity reconstruction, allowing participants to redefine themselves through competence, creativity, and professional achievement.

The findings also resonate with Self-Determination Theory (Ryan & Deci, 2000). Participants repeatedly referred to feelings of autonomy, competence, and intrinsic motivation. Oussama emphasized his ability to work independently without external assistance; Leïla described the satisfaction of creating her own business after experiencing employment discrimination; and Nabil highlighted the pleasure of expressing his creativity through AI-supported audiovisual production. These experiences illustrate how AI can satisfy the three basic psychological needs identified by Self-Determination Theory—autonomy, competence, and relatedness—thereby fostering sustained entrepreneurial engagement.

Resilience also emerged as a central psychological mechanism across the three cases. Rather than simply compensating for disability-related limitations, AI enabled participants to transform adversity into opportunity. Oussama reconstructed his professional identity after losing his sight, Leïla converted exclusion from the labor market into entrepreneurial success, and Nabil transformed communication barriers into creative strengths through AI-generated visual content. These trajectories are consistent with Masten's (2001) conceptualization of resilience as "ordinary magic," whereby individuals successfully adapt to adversity through the mobilization of personal and environmental resources. In this perspective, AI can be understood as an environmental resource that enhances adaptive capacity and supports long-term entrepreneurial persistence.

Beyond individual psychological benefits, the findings suggest that AI contributes to a broader process of social inclusion. Participants reported greater professional visibility, increased recognition from clients and colleagues, and stronger participation in economic life. These observations support the argument that digital technologies can reduce structural barriers faced by people with disabilities, as highlighted by Shakespeare (2013). Rather than replacing human capabilities, AI appears to amplify

existing competencies and create more equitable opportunities for participation in entrepreneurial ecosystems.

Overall, this study demonstrates that artificial intelligence performs a dual function within inclusive entrepreneurship. On the one hand, it serves as a technological facilitator by improving productivity, communication, and access to entrepreneurial resources. On the other hand, it acts as a psychosocial catalyst by strengthening self-efficacy, reducing internalized stigma, enhancing resilience, and supporting positive identity construction. These findings extend existing literature by showing that AI should not be viewed solely as an accessibility tool but also as a psychological resource capable of fostering empowerment and sustainable entrepreneurial engagement among young people with disabilities.

Although based on three qualitative case studies, these findings provide valuable exploratory evidence and open promising avenues for future research. Larger quantitative studies could further examine the relationships between AI use, entrepreneurial self-efficacy, resilience, and business outcomes across different disability groups and cultural contexts.

7. Conclusion

Artificial intelligence (AI) represents a promising avenue for advancing inclusive entrepreneurship by addressing not only the functional challenges associated with disability but also the psychological barriers that often limit entrepreneurial engagement. The findings of this study demonstrate that AI-based tools extend far beyond their traditional role as assistive technologies. They contribute to the development of entrepreneurial self-efficacy, strengthen intrinsic motivation, foster resilience, and reduce internalized stigma, thereby enabling young people with disabilities to redefine their professional identities and actively participate in economic life. Through the experiences of the three participants, AI emerged as both a technological facilitator and a psychosocial catalyst, supporting autonomy, creativity, decision-making, and social recognition.

From a theoretical perspective, this study enriches the emerging literature on inclusive entrepreneurship by integrating psychological theories of self-efficacy, resilience, self-determination, and stigma reduction into the analysis of AI-supported entrepreneurial processes. While previous studies have primarily emphasized the technical benefits of AI or the economic dimensions of disability inclusion, the present research highlights the psychological mechanisms through which AI contributes to empowerment. It therefore suggests that the effectiveness of AI should be understood not only in terms of

productivity or accessibility, but also in terms of its capacity to transform self-perceptions, strengthen agency, and facilitate long-term entrepreneurial engagement.

The findings also carry important practical implications. Policymakers, entrepreneurship support agencies, universities, vocational training centers, and disability organizations should consider AI as a strategic resource for promoting inclusive economic participation. Expanding access to AI technologies, developing inclusive digital literacy programs, and integrating AI-based entrepreneurial training into support services could significantly enhance the employability and entrepreneurial potential of young people with disabilities. Furthermore, fostering partnerships between technology developers, public institutions, and disability advocacy organizations would contribute to creating more accessible and equitable entrepreneurial ecosystems.

Nevertheless, the study presents certain limitations. The qualitative design, based on three case studies, provides an in-depth understanding of individual experiences but does not allow statistical generalization. In addition, participants were already actively engaged in entrepreneurial activities and relatively familiar with digital technologies, which may not reflect the experiences of all young people with disabilities. Future research should therefore involve larger and more diverse samples representing different types of disabilities, socioeconomic backgrounds, and entrepreneurial sectors. Longitudinal and mixed-methods studies would also help examine how AI influences entrepreneurial trajectories over time and whether the observed psychological benefits translate into sustainable business performance and long-term social inclusion.

Ultimately, inclusive entrepreneurship should not rely solely on technological innovation but on the interaction between technology, psychological empowerment, and supportive social environments. AI can become a powerful instrument of inclusion only when accompanied by equitable policies, accessible digital resources, and educational strategies that strengthen both technological competencies and human capabilities. In this sense, AI is not merely a tool for overcoming disability-related barriers but a transformative resource that promotes dignity, autonomy, innovation, and equal opportunities.

8. Recommendations

a) **Integrate artificial intelligence into entrepreneurship support programs for young people with disabilities** : It is essential that entrepreneurship support structures (such as ANSEJ, ANGEM, and university incubators) incorporate specific modules on the use of AI tools (e.g., ChatGPT, Canva, Synthesia). These tools can help young people with disabilities compensate for functional limitations

and enhance their professional autonomy. Such integration would align technical assistance with inclusive and adaptive innovation strategies.

b) **Develop accessible and tailored training programs in digital skills and AI** :Targeted training—both online and in-person—should be designed to meet the specific physical, sensory, and cognitive needs of young entrepreneurs with disabilities. These programs must be inclusive in format and content and provide individualized pedagogical support. Universities, youth centers, and disability-focused associations can serve as key platforms for implementing such capacity-building initiatives.

c) **Raise awareness among mentors, trainers, and institutions about the psychosocial role of AI in inclusion**: Professionals involved in entrepreneurial support—such as vocational psychologists, job coaches, and career advisors—should be trained to understand the psychological benefits of AI. These include enhanced self-efficacy, reduced internalized stigma, and increased intrinsic motivation. By doing so, they will be better equipped to leverage AI tools not only as technical aids but also as powerful drivers of empowerment and social integration.

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