

ACCOUNTING AND FINANCE EDUCATION FOR STUDENTS WITH DISABILITIES: READINESS, CHALLENGES, AND PATHWAYS TO INCLUSION

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ABSTRACT

This study examines the knowledge, readiness, challenges, and needs associated with implementing accounting and finance education for students with disabilities. Drawing responses from teachers and stakeholders across various educational settings—including Special Education Integration Programs (PPKI), Special Education Schools (SPK), and mainstream schools—the research highlights a strong awareness of the importance of financial literacy for students with special needs. Findings indicate that accounting and finance education can equip these students with essential life skills, enhance their employability, and foster entrepreneurial potential. Despite its limited sample size and geographic scope, the study provides valuable insights into the attitudes and intentions surrounding inclusive financial education. It emphasizes the necessity of institutional and administrative support to integrate such programs effectively. By promoting accounting and financial competencies, this study contributes to the broader goal of inclusive education and social empowerment. Moreover, it highlights the importance of extracurricular financial learning in fostering entrepreneurial mindsets and equipping students with disabilities to address future economic challenges.

Keywords: Accounting education, Entrepreneurial skills, Disabled students.

1.0 INTRODUCTION

Education serves as a cornerstone of social progress and empowerment. In recent decades, the global movement toward inclusive education has emphasized the need to provide equitable learning opportunities for all individuals, including those with disabilities. The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and the Sustainable Development Goals (SDG 4: Quality Education) advocate for inclusive, equitable, and lifelong learning opportunities as a fundamental human right (UNESCO, 2020). Within this context, ensuring that students with disabilities have access to specialized yet inclusive learning opportunities—such as accounting and finance education—is critical for promoting both economic empowerment and social inclusion.

Accounting and finance education provides essential knowledge and skills that enable individuals to make informed financial decisions, engage in entrepreneurship, and participate effectively in the economy (Lucey & Giannangelo, 2012). However, the integration of students with disabilities into such technical and numerically driven disciplines remains limited. Many educational institutions struggle to implement inclusive financial education programs due to insufficient knowledge, inadequate readiness, systemic challenges, and unmet needs among educators and stakeholders (Florian, 2015; Sharma & Salend, 2016). These factors not only restrict equal participation but also perpetuate the social and economic marginalization of persons with disabilities. The entrepreneurial competencies of students with disabilities encompass a distinctive set of abilities, traits, and mindsets that enable them to initiate, manage, and sustain business ventures or other innovative undertakings. These competencies commonly include adaptability, resilience, creativity, problem-solving, empathy, effective communication, time management, technological proficiency, networking, risk management, and attention to detail, all underpinned by a strong intrinsic motivation to overcome challenges. The unique experiences and circumstances associated with living with a disability often shape and enhance the development of these skills, thereby contributing to a more diverse, innovative, and inclusive entrepreneurial ecosystem. Acknowledging and cultivating these competencies is essential to fostering an educational environment that empowers students with disabilities to realize their entrepreneurial potential. Accordingly, promoting an inclusive pedagogical framework within accounting and finance education is vital to support and adapt to the entrepreneurial abilities of students with disabilities.

The implementation of accounting and finance education for students with disabilities demands comprehensive planning and adaptation. Effective implementation involves curriculum modification, accessible learning technologies, teacher training, and supportive institutional policies (Forlin et al., 2013). Yet, barriers such as limited resources, negative attitudes, and a lack of professional preparation often hinder progress (Ainscow, 2020). Understanding the factors that influence implementation—particularly educators' knowledge, institutional readiness, perceived challenges, and identified needs—is essential for designing inclusive educational strategies that promote financial literacy and self-reliance among learners with disabilities.

This study, therefore, seeks to investigate the relationships between knowledge, readiness, challenges, and needs in the implementation of accounting and finance education for students with disabilities, and to explore how such implementation contributes to inclusive education and social empowerment. By addressing these dimensions, the research aims to bridge a critical gap in the literature and provide practical insights for policymakers, educators, and institutions committed to fostering inclusive financial education. Ultimately, this study contributes to the broader discourse on inclusive education by linking technical education and economic empowerment within a social justice framework. Ensuring access to accounting and finance education for students with disabilities not only enhances their professional and entrepreneurial opportunities but also strengthens societal equity and cohesion—affirming the transformative power of education in achieving social empowerment and sustainable development.

From the 2013-2025 Malaysia Education Blueprint (Malaysia Education Blueprint 2013-2025), MOE provides education for students with special educational needs (MBPK, *murid berkeperluan pendidikan khas*) via three schooling options: Program Pendidikan Inklusif (PPI) – Inclusive Education Programme, Program Pendidikan

Khas Integrasi (PPKI) – Integrated Special Education Programme and Sekolah Pendidikan Khas (SPK) – Special Education Schools. According to MOE, SPK refers to schools built specifically for MBPK (including primary special-education schools, secondary special-education, and vocational special-education). PPKI is a special class for MBPK within mainstream government or assisted schools. PPI is MBPK attending the same classes as mainstream pupils in a school. There are six categories of MBPK under the Peraturan-Peraturan Pendidikan (Pendidikan Khas) 2013: visual impairment, hearing impairment, physical disability, speech impairment, learning difficulties, and multiple disabilities. Key policy objectives include increasing access for MBPK, enhancing support services (screening, intervention, consultation), ensuring inclusive infrastructure, and increasing transition to careers. Malaysia's official disability data, based on the Department of Social Welfare (JKM) registry, is considered an undercount compared to surveys such as the National Health and Morbidity Survey (NHMS). As of March 2025, there were 767,243 registered individuals with disabilities, accounting for approximately 2.13% of the population. The most frequently registered disabilities are learning and physical disabilities, followed by visual impairments

Table 1 : Source from Social Welfare Department (JKM)

Category of Disabilities	Number of people with disabilities
Learning disability:	265,503
Physical disability:	265,221
Visual impairment:	63,779
Speech disability:	3,846

2.0 LITERATURE REVIEW

2.1 Knowledge in Implementing Accounting and Finance Education for Students with

Inclusive accounting education requires that both educators and institutions possess adequate knowledge and readiness to support students with disabilities in professional learning environments. In the context of accounting and finance, which often demands precision, digital competency, and exposure to real-world financial systems, these two constructs become crucial determinants of inclusion and learning success. Knowledge encompasses the awareness, skills, and competencies of lecturers, administrators, employers, and students regarding inclusive pedagogy, legal frameworks, and adaptive technologies. Studies have shown that accounting educators often have limited knowledge of how to implement inclusive practices and tend to rely on reactive accommodations rather than proactive course design (Walstra, 2023; CAST, 2018). The application of Universal Design for Learning (UDL) principles—multiple means of engagement, representation, and expression—has been identified as an effective framework to enhance accessibility and engagement for all students, including those with disabilities (CAST, 2018; Lovett et al., 2021).

Students' knowledge, particularly their technical and digital literacy, also affects their ability to succeed in accounting programs. Research suggests that students with disabilities face additional barriers to accessing accounting software, assistive technologies, and practical training such as internships, resulting in gaps in both technical and financial literacy (Kim, 2024; Pérez-Esteban et al., 2023). Targeted training, the integration of adaptive learning tools, and accessible course materials can help narrow these gaps. Furthermore, employer knowledge plays a significant role in sustaining inclusive pathways to professional accounting practice. According to Mohapatra (2025), firms that engage in proactive communication with universities and provide structured accommodations during internships or early employment experience higher success rates among interns with disabilities. However, awareness among employers remains inconsistent, emphasizing the need for cross-sector collaboration between academia and the profession.

2.2 Readiness in Implementing Accounting and Finance Education for Students with Disabilities

The second major construct, readiness, relates to the preparedness of both students and institutions to implement inclusive education and transition to professional environments. Student readiness involves cognitive, affective, and behavioral dimensions, including motivation, self-efficacy, and the ability to use assistive technology effectively (Pérez-Esteban et al., 2023). Students who receive pre-course training in digital accounting tools and adaptive strategies demonstrate higher engagement and performance levels (Fernández-Batanero et al., 2022). Institutional readiness, on the other hand, refers to policies, resources, infrastructure, and faculty training that enable inclusive implementation. Studies emphasize that while universities may have disability inclusion policies in place, practical execution often depends on the availability of funding, staff training, and monitoring mechanisms (Lovett et al., 2021; Fernández-Batanero et al., 2022).

Several barriers persist despite growing awareness. Attitudinal barriers, such as ableism and stereotypes within academia and the accounting profession, continue to limit full participation (Walstra, 2023). Resource constraints—particularly the lack of accessible accounting software and funding for assistive technologies—further undermine inclusion. Additionally, structural and legal gaps in internship programs often restrict students' rights to accommodations (Mohapatra, 2025). Nevertheless, facilitators such as UDL adoption, continuous professional development (CPD) for faculty, and employer-university partnerships have shown promising outcomes in improving both knowledge and readiness. Case studies from large accounting firms demonstrate that pre-placement planning, adaptive assessment, and mentoring significantly improve the transition from university to professional practice (Walstra, 2023; Mohapatra, 2025).

2.3 Challenges in Implementing Accounting and Finance Education for Students with Disabilities

The implementation of accounting and finance education for students with disabilities faces multiple challenges that hinder equitable participation and learning outcomes. Challenges in this context refer to the barriers—structural, pedagogical, technological, and attitudinal—that restrict the effective inclusion of students with diverse learning needs (Sharma & Salend, 2016). One significant barrier is the lack of teacher preparedness and confidence in adapting financial literacy materials to suit diverse cognitive and physical abilities (Forlin et al., 2013). Educators often report insufficient training in special education methodologies, particularly in technical subjects like accounting, which require both conceptual understanding and applied numerical skills (Alquraini & Gut, 2012).

Another major challenge is infrastructural and technological limitations, especially the lack of accessible learning tools such as screen readers, captioned financial simulations, and tactile accounting materials (Kochhar-Bryant & Heishman, 2010). These limitations often result in the exclusion of students with visual, auditory, or motor impairments from active classroom engagement. Moreover, attitudinal barriers—including low expectations and stigma towards students with disabilities—further impede their participation in complex subjects like finance (Lindsay, 2007). Institutional policies may also fail to integrate inclusive assessment practices, leading to performance evaluations that disadvantage students with disabilities (Loreman, 2017). Collectively, these challenges underscore the necessity for comprehensive institutional commitment to inclusivity, adequate resource allocation, and professional development for educators in specialized financial education.

2.4 Needs in Implementing Accounting and Finance Education for Students with Disabilities

Addressing the needs of students with disabilities in accounting and finance education is central to achieving equitable and inclusive learning outcomes. Needs in this context refer to the specific supports, accommodations, and pedagogical strategies required to ensure that students with disabilities can access, participate in, and benefit from financial education (UNESCO, 2020). One critical need is the development of accessible instructional materials—including simplified accounting content, alternative assessments, and technology-assisted learning platforms (Bialka et al., 2017). Such tools help bridge the cognitive and sensory gaps that may hinder students' engagement in numerical reasoning and financial problem-solving.

Another essential need involves teacher training and professional development in inclusive pedagogy. Teachers must be equipped to use differentiated instruction and Universal Design for Learning (UDL) approaches to adapt financial concepts to diverse learning profiles (Rose & Meyer, 2002). Additionally, supportive learning environments—such as peer mentoring, collaborative projects, and experiential learning opportunities—can foster self-efficacy and social integration among students with disabilities (Ainscow, 2020). Furthermore, ensuring policy and administrative support is vital; inclusive accounting and finance curricula must be backed by institutional frameworks that prioritize accessibility, flexibility, and continuous monitoring (Florian, 2015). Meeting these needs not only enhances the quality of learning but also contributes to the social empowerment and economic independence of students with disabilities, aligning with the broader goals of inclusive education and lifelong learning (WHO & World Bank, 2011).

2.5 Implementation of Accounting and Finance Education for Students with Disabilities

The implementation of accounting and finance education for students with disabilities represents a crucial component of inclusive education reform, aligning with global goals for equitable access to quality learning opportunities. Implementation in this context refers to the practical application of curriculum design, teaching strategies, assessment methods, and institutional policies that enable students with disabilities to acquire financial literacy and accounting competencies (UNESCO, 2020). Effective implementation requires not only curriculum adaptation but also the integration of inclusive pedagogical approaches and assistive technologies that address diverse learning profiles (Florian, 2015).

Research has emphasized that financial and accounting education plays a vital role in economic empowerment and social inclusion, particularly for marginalized groups (Lucey & Giannangelo, 2012). However, the successful implementation of such programs for students with disabilities depends heavily on teacher readiness, curriculum flexibility, and institutional support systems (Forlin et al., 2013). Teachers must possess both content knowledge in accounting and the ability to apply Universal Design for Learning (UDL) principles, ensuring materials and assessment modes are accessible to all learners (Rose & Meyer, 2002).

Furthermore, studies show that policy alignment and administrative commitment are central to implementation success. Inclusive education frameworks often fail when policy intentions are not matched by concrete action, such as resource allocation, infrastructure improvement, and stakeholder collaboration (Ainscow, 2020; Alquraini & Gut, 2012). For example, without proper investment in assistive devices—such as talking calculators, braille-based accounting ledgers, and adaptive finance software—students with visual or physical disabilities face barriers in developing practical accounting skills (Kochhar-Bryant & Heishman, 2010).

Another crucial dimension of implementation is the integration of experiential and extracurricular financial learning, which has been shown to enhance entrepreneurial mindsets and economic self-efficacy among students with disabilities (Sharma & Salend, 2016). When inclusive accounting and finance programs incorporate community-based learning, simulations, or micro-enterprise projects, they not only build cognitive skills but also foster social participation and empowerment (World Health Organization & World Bank, 2011).

2.6 Inclusive Education and Social Empowerment

The concepts of inclusive education and social empowerment are deeply interconnected, serving as both the goal and outcome of implementing equitable learning practices for students with disabilities. Inclusive education refers to an educational approach that accommodates all learners, regardless of ability or background, ensuring that every student has equal access to quality learning opportunities (UNESCO, 2020). It is not merely about physical placement in mainstream classrooms but about transforming educational cultures, policies, and practices to value diversity and promote participation (Ainscow, 2020). When inclusive principles are effectively implemented within accounting and finance education, they enable students with disabilities to develop competencies that extend beyond academic knowledge — fostering financial independence and long-term empowerment.

Social empowerment, in this context, denotes the process through which individuals and groups with disabilities gain the skills, confidence, and autonomy necessary to make informed economic and social decisions (World Health Organization & World Bank, 2011). Through access to financial literacy and entrepreneurial learning, students with disabilities are equipped to participate fully in the economic sphere, reducing dependency and marginalization (Lucey & Giannangelo, 2012). Empirical studies suggest that inclusive financial education enhances self-efficacy, decision-making capacity, and social inclusion — key dimensions of empowerment (Bialka et al., 2017; Sharma & Salend, 2016).

Moreover, inclusive education acts as a catalyst for societal change. It challenges discriminatory attitudes, reshapes institutional cultures, and promotes recognition of the abilities and contributions of students with disabilities (Florian, 2015). Within the domain of accounting and finance education, such transformation can lead to broader participation in professional and entrepreneurial pathways that were previously inaccessible. The resulting empowerment extends beyond individuals, contributing to community resilience and sustainable development (UNESCO, 2020).

Therefore, inclusive education and social empowerment function as the ultimate outcomes of effective implementation of accounting and finance education for students with disabilities. When students gain equitable access to such education, they are not only included academically but also empowered socially and economically to become active contributors to society. This aligns with the United Nations' Sustainable Development Goals (SDGs), particularly Goal 4 (Quality Education) and Goal 10 (Reduced Inequalities), underscoring the transformative role of inclusive education in achieving long-term empowerment and equity (UNESCO, 2020; WHO & World Bank, 2011).

2.7 Research Framework

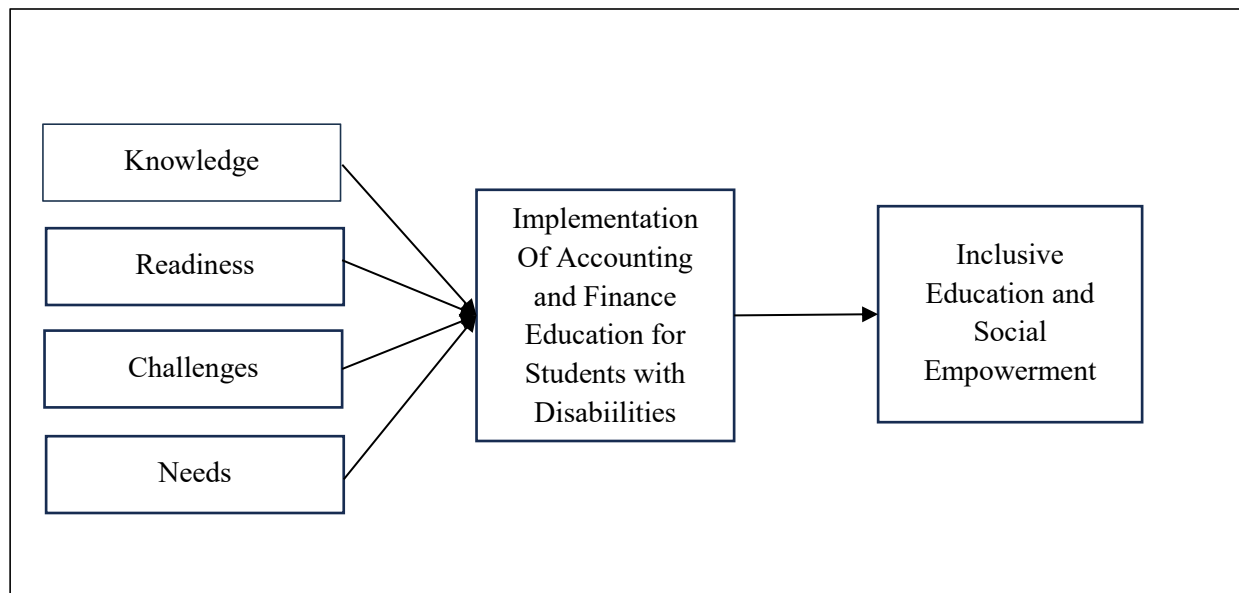


Figure 1: Research Framework

3.0 METHODOLOGY

This study employed a quantitative survey design to investigate the knowledge, readiness, challenges, and needs related to implementing accounting and finance education for students with disabilities. Respondents comprised teachers and stakeholders from Special Education Integration Programs (PPKI), Special Education Schools (SPK), and mainstream schools across selected regions in Malaysia. A purposive sampling method was used to target participants directly involved in the teaching or management of students with special needs.

Data were collected using a structured questionnaire developed by the researcher, consisting of five sections: demographic information, knowledge, readiness, challenges, and needs. All items were rated on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The instrument was validated by field experts and pilot-tested, yielding acceptable reliability (Cronbach's $\alpha = 0.72$).

Survey responses were gathered both online and in person over a period of [insert duration]. Data were analyzed using descriptive and inferential statistics with SPSS, focusing on mean scores, frequency distributions, and group comparisons to identify key trends.

4.0 FINDINGS

The survey results revealed a generally high level of awareness and positive attitudes among teachers and stakeholders regarding the importance of accounting and finance education for students with disabilities. Most respondents agreed that such education promotes financial independence, employability, and entrepreneurial potential among special needs students.

Table 2 : Quantitative Analysis for Readiness for Inclusive Education.

Dimension	Mean	SD	Interpretation
Availability of assistive technology	4.20	0.65	High
Instructor awareness and training	3.95	0.71	High
Accessibility of learning materials	4.18	0.63	High
Peer support and inclusion	4.14	0.69	High

From Table 2, the quantitative analysis revealed a high level of institutional readiness ($M = 4.12$, $SD = 0.68$). Respondents agreed that universities and colleges had taken substantial steps toward inclusion, particularly in technological support, instructional flexibility, and peer collaboration. Respondents demonstrated moderate preparedness, with many indicating interest in integrating financial literacy topics but citing a lack of training, resources, and curriculum guidelines as major barriers. The challenges most frequently identified included insufficient teaching materials, limited administrative support, and inadequate exposure to inclusive financial education strategies.

Table 3 : Quantitative Analysis for Challenges Faced by Students with Disabilities.

Challenge Category	Mean	SD	Interpretation
Accessibility of physical facilities	3.68	0.85	Moderate
Limited specialized materials	3.52	0.89	Moderate
Lack of staff training	3.33	0.93	Moderate
Social inclusion barriers	3.26	0.97	Moderate

From Table 3, the overall mean score for challenges was moderate ($M = 3.45$, $SD = 0.91$). Students reported difficulties with accessibility, inadequate training among faculty, and limited awareness of disability-sensitive teaching methods.

Three main themes emerged from qualitative analysis:

1. Infrastructure barriers: Physical constraints such as stairs and inaccessible classrooms.
2. Resource limitations: Lack of adaptive materials and specialized accounting tools.
3. Awareness gaps: Insufficient sensitivity among peers and faculty.

The analysis of needs highlighted the demand for professional development programs, curriculum adaptation, and institutional collaboration to ensure effective implementation. While responses varied slightly across school types (PPKI, SPK, and mainstream), all groups emphasized the importance of structured support from educational authorities to sustain inclusion efforts.

Table 4 : Quantitative Analysis for Pathways Toward Inclusion

Challenge Category	Mean	SD	Interpretation
Inclusive curriculum design	4.05	0.70	High
Integration of assistive technologies	4.10	0.64	High
Collaboration with disability support units	3.92	0.79	High
Awareness programs for staff and students	3.85	0.82	High

Respondents expressed optimism regarding future inclusion, with an overall mean of $M = 3.98$ ($SD = 0.74$). The strongest perceived pathways were inclusive curriculum design, integration of assistive technologies, and interdepartmental collaboration.

The findings suggest that higher education institutions exhibit strong readiness for inclusive practices, particularly in accessibility initiatives and faculty engagement. However, persistent challenges—especially in physical accessibility and adaptive learning tools—continue to hinder full participation.

Correlation analyses revealed a positive relationship between readiness and inclusion pathways ($r = .68$, $p < .01$), implying that increased institutional preparedness directly enhances inclusion. Conversely, challenges negatively correlated with inclusion pathways ($r = -.42$, $p < .05$), suggesting that structural and resource barriers weaken progress.

These outcomes echo the conclusions of prior studies emphasizing institutional responsibility in promoting accessibility and inclusive pedagogies (Al-Azawei et al., 2019; UNESCO, 2022). They collectively affirm that inclusion is a dynamic process requiring ongoing institutional and policy-level commitment.

5.0 CONCLUSIONS AND FUTURE RESEARCH

The study concludes that teachers and educational stakeholders recognize the value of introducing accounting and finance education to students with disabilities as part of inclusive education. However, successful implementation requires systematic support, including teacher training, resource allocation, and policy alignment.

Despite limitations in sample size and geographic coverage, the findings offer valuable insights into the readiness and commitment of educators toward inclusive financial literacy. Strengthening institutional collaboration and developing specialized learning modules could further enhance students' financial competence and social empowerment, contributing to Malaysia's broader goal of equitable and inclusive education.

AUTHOR CONTRIBUTIONS

Mohd Zabidi, F. S., Mohd Kasim, N. A., & Ahmad, S: Conceptualization, Methodology, Software, Writing-Original Draft Preparation; Mohd Zabidi, F. S. & Mohd Kasim, N. A.: Software, Validation, Writing, reviewing, and editing.

CONFLICT OF INTEREST

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission, and declare no conflict of interest in the manuscript.

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