

Entrepreneurship Education for Financial Sustainability of Learners with Learning Disabilities: A Case Study of Federal College of Education (Special), Oyo

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Abstract

Entrepreneurship is an important key element towards enhancing an independent and productive living for people in the society. It is a best tool to improve economy of a country as well as molding a person to be self-employed rather than be a job seeker. Thus, learners with learning disabilities are under-represented in the workforce, often facing discrimination by employers, and not served in good manner due to their lack of entrepreneurship skills. However, entrepreneurship skills among learners with learning disabilities still remain challenges to researchers and educators. Hence, the purpose of this study is to examine the role of entrepreneurship in promoting the financial sustainability of learners with learning disabilities: a case of Federal College of Education (Special), Oyo. This study used descriptive research design. Simple random sampling technique was used to select forty (40) respondents (learners) in the Department of Education for Learners with Learning Disabilities. Simple statistical tool was used to analyze the data collected from the respondents. From the analysis, the results reveals that learners with learning disabilities are not financially stable, secure and they face financial difficulties on a regular basis. Based on the findings of this study, recommendations were made that teachers, school administrators, curriculum planners should endeavour to develop a comprehensive entrepreneurship skills either as a training or core subject both at secondary and tertiary levels of education.

Keywords: Entrepreneurship Education, Financial Sustainability, Learners with Learning Disabilities

Introduction

Entrepreneurship is an opportunity identification skill which helps in meeting the needs of an individual, closing gaps or

problems than can be addressed through innovative products, services, or business models. These skills are driven by a desire to create something unique and valuable, and

they constantly seek ways to differentiate themselves from competitors. Shane and Venkataraman (2020) viewed entrepreneurship as a multifaceted concept that encompasses the process of identifying and exploiting opportunities to create value through the establishment and growth of new ventures. Dean (2025) sees entrepreneurship as unravels growth for everybody, quicken economic growth; indorses innovation, social changes, research and existing enterprise.

Entrepreneurs play a crucial role in the financial sustainability of an individual by generating employment opportunities, stimulating technological advancements, and fostering competition globally. An entrepreneur is an individual who takes on the risks and responsibilities associated with a business, with the aim of achieving financial success and generating value.

Learners with learning disabilities are those who perform at an average or above average level of intelligence. These categories of individuals find it difficult to excel in all areas of academics but still struggle to overcome behavioural and psychological difficulties. Learning disabilities is a lifelong challenge, hence it is not a disease neither curable. However, with appropriate support and interventions, an individual with learning disabilities can achieve series of success in school, home, at work, in relationships and in the community. Learning disabilities are

believed to occur due to an abnormality in the central nervous system either in the structure of the brain or in the functioning of brain chemicals.

Learners with learning disabilities may have limited access to the necessary resources and support systems that can help them overcome their challenges. The resources include specialized educational programs, assistive technologies, and individualized support from trained professionals. The lack of these resources can exacerbate their vulnerability and hinder their educational progress and they may struggle to express their needs, seek accommodations, and navigate the educational system effectively. Learners with learning disabilities may face challenges in accessing higher education or securing employment opportunities that align with their interests and abilities. This can limit their options and make them more vulnerable to economic and social disadvantages in the long run. It is important to recognize and address these vulnerabilities by providing inclusive educational environments, supportive resources, and fostering a culture of understanding and acceptance. By doing so, learners with learning disabilities can be helped to overcome these challenges and reach their full potential (Kingston, 2020).

Statement of the Problem

The financial sustainability of learners with learning disabilities is a pressing issue that

requires attention. Limited access to quality education and employment opportunities significantly hinders their ability to achieve financial independence and contribute to their communities (Adewale, 2018). There is a need to explore the role of entrepreneurship in addressing these challenges and empowering learners with learning disabilities to attain financial stability in life.

Purpose of the Study

The purpose of this study is to examine the role of entrepreneurship in promoting the financial sustainability of learners with learning disabilities: a case of Federal College of Education (Special), Oyo By understanding the impact of entrepreneurial activities on their economic well-being, this study aims at providing entrepreneurial skills in financial sustainability of learners with learning disabilities.

Objectives of the Study

The following are the objectives of this study:

- i. To assess the current economic status and financial challenges faced by learners with learning disabilities.
- ii. To examine the role of entrepreneurship in enhancing their financial sustainability and independence of learners with learning disabilities.
- iii. To identify the barriers of entrepreneurship among learners with learning disabilities.

- iv. To explore the strategies and interventions that can be implemented to promote entrepreneurship and financial sustainability among learners with learning disabilities.

Research Questions

The following are the research questions for this study:

1. What are the effects of current economic status of learners with learning disabilities?
2. What are the financial challenges faced by learners with learning disabilities?
3. What are the barriers for entrepreneurship among learners with learning disabilities?
4. What strategies and interventions can be implemented to promote entrepreneurship and financial sustainability among learners with learning disabilities?

Literature

Concept of Entrepreneurship

The concept of entrepreneurship is elusive, that is difficult to define and taking various meanings as it is viewed differently by different scholars with regard to the context it is employed for. For example, the psychologist (behaviourist) sees it as “the need for achievement, perceived locus of control, and risk-taking propensity”. The economist looks at it as bringing together the factors of production (land, labour, capital, and entrepreneur) and bearing the risk of buying at a certain price and selling at uncertain prices.

While the sociologist views it as the ability to recognize and act upon market opportunities in order to provide social services. Neither of these approaches is sound and all-embracing because each focuses upon some aspects of entrepreneurship and leaving some untouched.

Types of Entrepreneurship

Entrepreneurship can be categorized into various types based on different factors and characteristics. Here are some common types of entrepreneurship:

➤ **Small Business Entrepreneurship:**

This type of entrepreneurship involves starting and managing small-scale businesses. Small business entrepreneurs typically operate locally and focus on providing products or services to meet the needs of a specific market segment. Examples include local restaurants, retail stores, or service providers.

➤ **Scalable Startup Entrepreneurship:**

Scalable startup entrepreneurship is characterized by high-growth potential and a focus on innovation and scalability. Entrepreneurs in this category aim to build businesses that can rapidly grow and capture a significant market share. They often seek venture capital or other forms of funding to fuel their growth. Examples include technology startups in sectors like software, biotechnology, or e commerce.

➤ **Social Entrepreneurship:** It involves creating and managing businesses with the primary goal of generating positive social or

environmental impact. Social entrepreneurs address social problems or meet unmet societal needs through innovative business models. They prioritize social or environmental outcomes alongside financial sustainability. Examples include enterprises focusing on poverty alleviation, sustainable agriculture, or renewable energy.

➤ **Corporate Entrepreneurship:**

Corporate entrepreneurship refers to entrepreneurial activities within established organizations or corporations. It involves employees or teams within a company taking risks, innovating, and pursuing new opportunities to create value for the organization. Corporate entrepreneurs often have access to existing resources, infrastructure, and financial support from the company.

➤ **Technopreneurship:**

Technopreneurship combines entrepreneurship with technology and innovation. Technopreneurs create and manage businesses that leverage technology to develop and deliver innovative products or services. They often operate in high-tech industries and embrace emerging technologies such as artificial intelligence, blockchain, or virtual reality.

➤ **Lifestyle Entrepreneurship:** Lifestyle entrepreneurship focuses on creating a business that aligns with the entrepreneur's personal interests, passions, and desired

lifestyle. Lifestyle entrepreneurs prioritize freedom, flexibility, and work-life balance. They may start businesses related to hobbies, travel, wellness, or personal services.

➤ **Serial Entrepreneurship:** Serial entrepreneurs are individuals who start, manage, and exit multiple businesses over their careers. They continuously seek new opportunities, launch ventures, and move on to the next endeavor once their current enterprise is established or sold. Serial entrepreneurs often leverage their experience, networks, and resources from previous ventures to increase their chances of success in subsequent ventures. It is important to note that these categories are not mutually exclusive, and many entrepreneurs may exhibit characteristics from multiple types. Additionally, entrepreneurship is a dynamic field, and new types or hybrids of entrepreneurship may emerge as the business landscape evolves. Shuaibu et al. (2021)

What is Learning Disabilities?

Learning disabilities are neurological disorders that affect an individual's ability to acquire, process, and retain information effectively, leading to significant difficulties in academic performance (American Psychiatric Association, 2013). These disabilities can persist throughout a person's lifetime and can impact various aspects of learning, such as reading, writing, math, and reasoning skills (Fletcher, Lyon, Fuchs, &

Barnes, 2017). According to the National Institute of Child Health and Human Development (2020), learning disabilities are characterized by specific difficulties in acquiring and using language, both spoken and written. Dyslexia, a specific reading disability, is one of the most commonly known learning disabilities (Shaywitz & Shaywitz, 2018). It is important to note that learning disabilities are not indicative of a lack of intelligence or motivation, but rather reflect variations in how the brain processes information (Swanson, Harris, & Graham, 2014).

Learning disabilities refer to a group of neurodevelopmental disorders that affect the way individuals acquire, process, and use information. These disabilities impact specific areas of learning and can significantly interfere with academic achievement, as well as other areas of life such as social interactions and daily living skills. It's important to note that learning disabilities are distinct from intellectual disabilities, as individuals with learning disabilities typically have average or above-average intelligence.

Entrepreneurship in Financial Sustainability for Learners with Learning Disabilities

Entrepreneurship plays a significant role in promoting financial sustainability for learners with learning disabilities. By creating opportunities for self-employment and economic empowerment, entrepreneurship can enhance their financial well-being and long

term stability. According to Madaus, Foley, and McGuire (2016), entrepreneurship provides individuals with learning disabilities the chance to leverage their unique skills and abilities for economic success. It offers them the opportunity to establish their own businesses and pursue self-employment as a viable career option. Butterworth, Homonoff, and Moore (2018) emphasize that entrepreneurship fosters empowerment and self-determination for individuals with learning disabilities. By starting their own businesses, they can take control of their financial destiny and overcome employment barriers. This study highlights the significance of entrepreneurship in enabling individuals with learning disabilities to pursue their passions and create their own economic opportunities.

The National Council on Disability (2017) states that entrepreneurship can contribute to increased financial resilience for individuals with learning disabilities. By diversifying their income streams and building assets through their own businesses, individuals with learning disabilities can mitigate the financial risks associated with traditional employment. This study highlights entrepreneurship as a means of providing individuals with learning disabilities a more stable and sustainable source of income.

Strategies for Creating Entrepreneurship Skills in Financial Sustainability for Learners with Learning Disabilities

Entrepreneurship education and skill development can be beneficial for individuals with learning disabilities by providing them with opportunities to explore their strengths, improve their self-confidence, and develop practical skills. Below are some of the strategies for creating entrepreneurship skills in financial sustainability for learners with learning disabilities:

- **Individualized Approach:** Recognize that learning disabilities vary widely, and individuals may have different strengths and challenges. Take an individualized approach by identifying each person's unique abilities, interests, and learning styles to tailor the entrepreneurship education and skill development program accordingly.
- **Strength-Based Approach:** Focus on identifying and nurturing the strengths of learners with learning disabilities. Help them discover their talents, passions, and areas where they excel. By building upon their strengths, you can boost their self-esteem and motivation, which are crucial for entrepreneurship.
- **Practical Skills Development Approach:** Provide practical skill development opportunities relevant to entrepreneurship. This may include teaching financial literacy, marketing, communication

skills, project management, and problem-solving techniques. Break down complex concepts into smaller, manageable steps and use visual aids, hands-on activities, and real-life examples to enhance understanding.

➤ **Accessible Learning Materials**

Approach: Ensure that learning materials are accessible and cater to different learning styles. Use a variety of formats such as written, visual, and audio materials to accommodate diverse learning preferences. Consider using assistive technologies, including text-to-speech software, screen readers, or speech recognition tools to aid in comprehension and participation.

➤ **Collaborative Learning and Mentoring Approach:**

Encourage collaborative learning environments where individuals can work together, exchange ideas, and support one another. Peer mentoring programs or partnerships with successful entrepreneurs who have experience working with individuals with learning disabilities can provide valuable guidance, inspiration, and role modeling.

➤ **Practical Experiences Approach:**

Offer opportunities for practical experiences to apply entrepreneurship skills. This can include organizing small-scale business projects, participating in entrepreneurship competitions, or engaging in internships or apprenticeships with local businesses. Real-world experiences

can consolidate learning, foster independence, and strengthen problem-solving abilities.

➤ **Emotional and Social Support**

Approach: Recognize the emotional and social challenges learners with learning disabilities may face. Provide a supportive and inclusive environment that encourages open communication, empathy, and understanding. Address any anxieties or concerns they may have, and offer resources for emotional well-being.

➤ **Flexible Assessment Methods:** Adapt assessment methods to accommodate different learning styles and challenges. Consider alternatives to traditional written exams, such as presentations, demonstrations, or project-based assessments. Focus on evaluating the application of skills and knowledge rather than relying solely on written tests.

➤ **Continuous Evaluation and Feedback Approach:**

Regularly assess progress and provide constructive feedback to help individuals track their development and identify areas for improvement. Celebrate achievements and highlight successes to boost confidence and motivation.

Methodology

This study used descriptive research design to examine the role of entrepreneurship in promoting the financial sustainability of learners with learning disabilities: a case of Federal College of Education (Special), Oyo. Simple random sampling technique was used

to select forty (40) respondents in the Department of Education for Learners with Learning Disabilities. Questionnaire was used as an instrument for this study and it was divided into two sections (A and B). Section A consists of demographic information of the

respondents while section B consists of responses generated for this study using Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD) as key responses. Simple statistical tool was used to analyze the data collected from the respondents.

Results

Demographic Data

Table 1: Gender

	Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	18	45	45.0	45.0
	Female	22	55	55.0	100.0
	Total	40	100	100.0	

55% of the respondents of the study are female. 45% of the responses are male. This table indicates that female respondents were many compared to the male respondents.

Table 2: Age Level

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16-20	19	47.5	47.5	47.5
	21-25	10	25	25.0	72.5
	26 above	11	27.5	27.5	100.0
	Total	40	100	100.0	

Section B

Research Question 1: What is the current economic status of learners with learning disabilities?

Table 3

Item	Response	Frequency	Percentage (%)
I struggle to find employment opportunities	SA	15	37.5
	A	8	20
	SD	7	17.5
	D	10	25
Total		40	100

Table 4

Item	Response	Frequency	Percentage (%)
I find it difficult to afford educational materials, textbooks, and other educational needs.	SA	25	62.5
	A	12	30
	SD	3	7.5
	D	-	-
Total		40	100

Research Question II: What are the barriers for entrepreneurship among learners with learning disabilities?

Table 5

Item	Response	Frequency	Percentage (%)
I believe that my disability hinders my entrepreneurial abilities	SA	6	15
	A	8	20
	SD	14	35
	D	12	30
Total		40	100

Table 6

Item	Response	Frequency	Percentage (%)
I have access to resources and support networks that facilitate entrepreneurship.	SA	22	55
	A	13	32.5
	SD	5	12.5
	D	-	-
Total		40	100

Research Question 3: What strategies and interventions can be implemented to promote entrepreneurship and financial sustainability among learners with learning disabilities?

Table 7

Item	Response	Frequency	Percentage (%)
I am confident in my abilities to overcome challenges and succeed as an entrepreneur.	SA	19	47.5
	A	11	27.5
	SD	6	15
	D	4	15
Total		40	100

Table 8

Item	Response	Frequency	Percentage (%)
I have access to entrepreneurial resources and materials that are adapted to my needs.	SA	25	62.5
	A	9	22.5
	SD	7	17.5
	D	-	-
Total		40	100

Discussion

The results reveals that individuals with learning are not financially stable, secure and they face financial difficulties on a regular basis. Also, individuals with learning disabilities were unable to meet their financial needs. This is in line with the study of Jones, Bell and Hartman (2020) that entrepreneurship can play a key role in the financial sustainability of learners with learning disabilities. However, offer a more nuanced, qualitative understanding of the entrepreneurial experiences of this group. Entrepreneurial also provided more in-depth insights into the specific challenges faced and support mechanisms utilized by entrepreneurs with learning disabilities. The analysis above also shows that the individuals with learning disabilities struggle to find employment opportunities and they face discrimination in the workplace due to their disability. Also realized that individuals with learning disabilities have limited access to financial resources and services and find it difficult to manage their finances effectively. It also reveals that they find it difficult to afford

educational materials, textbooks, and other educational needs.

Conclusion

The study concludes that emphasizes should be tailored on entrepreneurship education programs, targeted financing schemes, and the development of a supportive ecosystem that caters to the unique needs and challenges of learners with learning disabilities. By implementing these interventions, the study suggests that entrepreneurship can become a viable pathway for this individual to achieve financial sustainability and independence, ultimately improving their overall quality of life and social inclusion in the society.

Recommendations

Based on the findings of this study, the following recommendations were made:

- Teachers, school administrators should facilitate partnerships and collaboration among various stakeholders, including policymakers, educational institutions, social service providers, and the private sector, to develop a comprehensive and coordinated approach to supporting the entrepreneurial endeavors of learners with learning disabilities.

- Government should establish more dedicated financing schemes, such as loan programs, grants, or microfinance initiatives, to provide learners with learning disabilities with the necessary start-up capital and resources to launch their businesses.
- There should be design and implementation of specialized entrepreneurship education programs by government or non-governmental agencies that cater to the unique learning styles and needs of learners with learning disabilities.

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