

Nurturing Entrepreneurship Skills among Learners with Special Needs in Nigerian Universities: The Role of Inclusive Pedagogy, Institutional Support and Assistive Technology in Sustainable Economic Development

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Abstract - This study investigated nurturing entrepreneurship skills among learners with special needs in Nigerian universities, focusing on the roles of inclusive pedagogy, institutional support and assistive technology in promoting sustainable economic development. The study adopted an explanatory sequential mixed-methods design, with the quantitative component employing a correlational survey approach. The population comprised undergraduate learners with special needs enrolled in selected universities in Cross River State, Nigeria, including learners with visual, hearing, physical/mobility and speech/communication disabilities. The study employed a multistage sampling technique, involving stratification of universities by ownership, stratification of learners according to category of special need, and proportionate random sampling of participants. A quantitative sample of 427 learners comprising 215 males and 212 females was used for the analysis. Data were analysed using descriptive statistics, Pearson Product Moment Correlation, multiple regression, independent-samples t-test and one-way Analysis of Variance (ANOVA). The findings revealed significant positive relationships between inclusive pedagogy and entrepreneurship skills, institutional support and entrepreneurship skills, and assistive technology and entrepreneurship skills. The three predictors jointly made a statistically significant contribution to entrepreneurship-skills development. Entrepreneurship skills were also significantly related to sustainable economic development. Significant differences were found in entrepreneurship skills across categories of special need, with learners with visual impairment recording the highest mean, followed by learners with speech/communication difficulties, hearing impairment and physical/mobility disabilities. However, no significant gender difference was found. The study further established that challenges confronting learners with special needs were negatively associated with entrepreneurship-skills development. It concluded that

meaningful entrepreneurship development requires an integrated approach involving inclusive pedagogy, institutional support, assistive technology, practical training, mentorship and accessible enterprise opportunities. Nigerian universities should therefore strengthen disability-responsive entrepreneurship curricula, accessible incubation programmes, assistive technology provision, lecturer training and university-industry partnerships.

Keywords: Entrepreneurship skills, learners with special needs, inclusive pedagogy, institutional support, assistive technology, sustainable economic development, multistage sampling, Nigerian universities.

Introduction

Education is widely recognized as a major instrument for human capital development, social transformation and economic advancement. Universities, in particular, are expected to equip learners with knowledge, competencies and attitudes that enable them to participate meaningfully in social and economic activities. In contemporary societies characterized by technological change, unemployment, changing labour-market demands and increasing emphasis on self-reliance, university education can no longer be limited to the acquisition of theoretical knowledge. It must also develop practical, innovative and entrepreneurial competencies that enable graduates to identify opportunities, solve problems, create value and generate sustainable sources of livelihood. Entrepreneurship education has therefore become an important component of higher education because of its potential to promote creativity, innovation, employability, self-employment and economic development.

The importance of entrepreneurship education is particularly significant in Nigeria, where the transition from university education to the labour market is associated with considerable challenges. Many graduates compete for limited

formal employment opportunities, while economic fluctuations, technological transformation and changing patterns of work continue to reshape the labour market. Consequently, universities are increasingly expected to prepare graduates not only to seek employment but also to become capable of creating employment and developing innovative enterprises. Entrepreneurship education can provide learners with competencies in opportunity recognition, creativity, business planning, financial management, communication, leadership, risk management, digital marketing and enterprise development. When effectively implemented, these competencies can contribute to individual economic independence and broader economic development.

However, the benefits of entrepreneurship education are not necessarily experienced equally by all university learners. Learners with special needs may encounter additional barriers that can limit their access to learning opportunities and their ability to acquire and apply entrepreneurial competencies. The term learners with special needs encompasses students who may require additional educational support because of visual impairment, hearing impairment, physical disabilities, learning difficulties, communication difficulties, intellectual disabilities and other conditions that affect participation in conventional educational environments. Although such learners possess capabilities and potential for innovation and entrepreneurship, institutional structures, teaching approaches, inaccessible learning resources, inadequate assistive technologies, limited support services and negative social attitudes may restrict their participation in university entrepreneurship programmes.

Inclusive education provides an important foundation for addressing these challenges. Inclusive education emphasizes the removal of barriers that prevent learners from participating fully in educational activities and promotes equitable access to quality learning irrespective of individual differences. In the university environment, inclusion should extend beyond admission and physical access to classrooms. It should encompass curriculum design, teaching methods, assessment, learning materials, technological resources, student support services and opportunities for practical learning. For learners with special needs, meaningful inclusion requires universities to recognize their diverse learning requirements and provide appropriate conditions through which they can develop academic, vocational and entrepreneurial competencies.

One important dimension of inclusive university education is inclusive pedagogy. Inclusive pedagogy refers to teaching approaches that accommodate learner diversity and create opportunities for all students to participate actively in the learning process. In entrepreneurship education, inclusive pedagogy may involve experiential learning, project-based learning, cooperative learning, demonstrations, simulations,

mentoring, individualized support, practical enterprise activities and differentiated instructional strategies. Such approaches can enable learners with special needs to move beyond passive reception of entrepreneurial knowledge to active development of entrepreneurial competencies. For example, learners can be given opportunities to identify community problems, develop business ideas, prepare business plans, undertake market research and participate in enterprise projects using methods and resources adapted to their individual needs.

The effectiveness of inclusive pedagogy, however, depends partly on the availability of adequate institutional support. Universities have an important responsibility to create environments in which learners with special needs can participate effectively in academic and entrepreneurial activities. Institutional support may include disability-support units, accessible infrastructure, entrepreneurship development centres, trained lecturers, counselling services, mentorship programmes, financial assistance, incubation opportunities, career guidance, partnerships with industries and access to business networks. Where such support is inadequate, entrepreneurship education may remain largely theoretical and may fail to produce the practical competencies required for enterprise development. Institutional commitment is therefore essential for transforming entrepreneurship education into an inclusive mechanism for economic empowerment.

Another critical factor is assistive technology. Technological development has created opportunities for learners with disabilities to access information, communicate, acquire skills and participate in economic activities. Assistive technologies may include screen readers, magnification devices, alternative input devices, speech-to-text and text-to-speech applications, captioning systems, accessible digital learning platforms and other technologies designed to reduce barriers to participation. In entrepreneurship education, assistive technology can facilitate access to online business resources, digital marketing, financial management tools, e-commerce platforms, virtual mentoring and entrepreneurial training. The availability and effective use of such technologies may therefore improve the capacity of learners with special needs to acquire and apply entrepreneurship skills.

The relevance of assistive technology is particularly important in the context of the digital economy. Contemporary entrepreneurship increasingly depends on digital platforms for business communication, marketing, customer engagement, financial transactions, networking and access to markets. Consequently, digital entrepreneurship competencies have become increasingly important for university graduates. Learners with special needs who receive appropriate

technological support can potentially use digital platforms to overcome some traditional barriers associated with geographical location, mobility, communication and access to conventional workplaces. However, lack of accessible technology, inadequate digital literacy, high cost of devices and limited technical support can create another layer of exclusion. Universities therefore need to consider technological accessibility as an integral component of entrepreneurship education rather than as an additional service.

The development of entrepreneurship skills among learners with special needs also has implications beyond individual employment. Sustainable economic development requires the productive participation of different groups within society. When individuals with disabilities acquire relevant entrepreneurial competencies and are supported to establish sustainable enterprises, they can contribute to household income, employment creation, innovation, local production and community development. Entrepreneurship can also reduce dependence on limited formal employment opportunities and promote greater economic participation among persons who may otherwise experience exclusion from the labour market. Therefore, promoting entrepreneurship among learners with special needs can be understood not only as an educational objective but also as a strategy for social inclusion and sustainable economic development.

Despite the growing recognition of entrepreneurship education in Nigerian universities, there remains concern about the extent to which entrepreneurship programmes adequately address the specific needs of learners with special needs. Many entrepreneurship programmes may be designed around a generalized conception of the university student and may not sufficiently accommodate differences in sensory, physical, cognitive, communication and learning needs. Similarly, the availability of entrepreneurship centres or compulsory entrepreneurship courses does not automatically guarantee meaningful participation by students with disabilities. There is therefore a need to examine whether the pedagogical practices, institutional resources and technological provisions available in Nigerian universities are sufficiently inclusive to enable learners with special needs to acquire practical entrepreneurship competencies.

Existing research has provided useful evidence concerning entrepreneurship education, entrepreneurial intention and entrepreneurial action among students with disabilities in Nigeria. However, important questions remain concerning how specific university practices can nurture entrepreneurship skills among learners with different special needs. In particular, there is a need to examine the combined contribution of inclusive pedagogy, institutional support and

assistive technology to the development of practical entrepreneurship skills. Greater attention is also required to the extent to which these skills can translate into sustainable economic participation, including self-employment, enterprise creation, business sustainability and economic independence.

The present study is therefore situated within the intersection of inclusive higher education, entrepreneurship education, disability studies, educational technology and sustainable economic development. It seeks to examine how Nigerian universities can create conditions that enable learners with special needs to acquire and apply entrepreneurship skills. Specifically, the study focuses on the roles of inclusive pedagogy, institutional support and assistive technology in nurturing entrepreneurship competencies and promoting sustainable economic development. By examining these dimensions together, the study is expected to provide evidence that can guide universities, policymakers, entrepreneurship educators, disability-support practitioners and other stakeholders in designing more inclusive and economically relevant entrepreneurship programmes.

The study is also significant because it shifts attention from viewing learners with special needs primarily as recipients of support to recognizing them as potential innovators, entrepreneurs, employers and contributors to economic development. Such a perspective is consistent with the broader principle that disability should not be equated with inability. With appropriate educational opportunities, institutional support and accessible technologies, learners with special needs can develop competencies that enable them to participate actively in entrepreneurial and economic activities.

In this context, nurturing entrepreneurship skills among learners with special needs should be regarded as a strategic component of inclusive university education in Nigeria. The central concern is not merely whether entrepreneurship is taught, but whether it is taught in ways that are accessible, practical, relevant and capable of producing sustainable outcomes for diverse learners. Investigating the roles of inclusive pedagogy, institutional support and assistive technology can therefore provide a basis for understanding how universities can move from formal inclusion to meaningful economic empowerment. The outcome of such an investigation may contribute to the development of university entrepreneurship programmes that promote equity, innovation, self-reliance and sustainable economic participation among learners with special needs in Nigeria.

Research Questions

The study was guided by the following research questions:

1. To what extent does inclusive pedagogy contribute to the development of entrepreneurship skills among learners with special needs in Nigerian universities?
2. To what extent does institutional support contribute to the development of entrepreneurship skills among learners with special needs in Nigerian universities?
3. To what extent does assistive technology contribute to the development of entrepreneurship skills among learners with special needs in Nigerian universities?
4. What is the combined contribution of inclusive pedagogy, institutional support and assistive technology to the development of entrepreneurship skills among learners with special needs in Nigerian universities?
5. What relationship exists between entrepreneurship skills acquired by learners with special needs and their potential for sustainable economic development?
6. What differences exist in entrepreneurship skills among learners with special needs based on category of special need?
7. What differences exist in entrepreneurship skills among learners with special needs based on gender?
8. What challenges do learners with special needs encounter in acquiring entrepreneurship skills in Nigerian universities?
9. What strategies can Nigerian universities adopt to strengthen inclusive entrepreneurship education and promote sustainable economic development among learners with special needs?

Research Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

Ho1: There is no significant relationship between inclusive pedagogy and the development of entrepreneurship skills among learners with special needs in Nigerian universities.

Ho2: There is no significant relationship between institutional support and the development of entrepreneurship skills among learners with special needs in Nigerian universities.

Ho3: There is no significant relationship between the use of assistive technology and the development of entrepreneurship skills among learners with special needs in Nigerian universities.

Ho4: Inclusive pedagogy, institutional support and assistive technology do not significantly jointly predict the

development of entrepreneurship skills among learners with special needs in Nigerian universities.

Ho5: There is no significant relationship between entrepreneurship skills and sustainable economic development among learners with special needs in Nigerian universities.

Ho6: There is no significant difference in the entrepreneurship skills of learners with special needs based on category of special need.

Ho7: There is no significant difference in the entrepreneurship skills of male and female learners with special needs in Nigerian universities.

Ho8: The identified challenges do not significantly influence the development of entrepreneurship skills among learners with special needs in Nigerian universities.

Research Method

The study adopted a mixed-methods research design, specifically an explanatory sequential design. The quantitative phase employed a correlational survey design to determine the relationships and predictive contributions of inclusive pedagogy, institutional support, and assistive technology to entrepreneurship skills among learners with special needs, while the qualitative phase employed semi-structured interviews to obtain deeper explanations of their experiences, challenges, and institutional practices associated with entrepreneurship education. The mixed-methods approach was considered appropriate because the quantitative component established the magnitude and significance of the relationships among the study variables, whereas the qualitative component provided contextual explanations of how inclusive pedagogy, institutional support, and assistive technology facilitate or constrain entrepreneurship skills development. The study was conducted in selected universities in Cross River State, Nigeria, which provide undergraduate programmes and have varying provisions for entrepreneurship education, student support services, and learners with special needs. The selected institutions represented different ownership categories, including federal and state universities, thereby providing variation in institutional policies, resources, entrepreneurship programmes, and support systems.

The population comprised undergraduate learners with special needs enrolled in the selected universities in the state, including learners with visual impairment, hearing impairment, movement disability and speaking difficulties. Lecturers involved in entrepreneurship education, special education, technology, and student-support services were also included as key informants for the qualitative component. The

exact population was obtained from the registries of the selected universities before sampling.

A multistage sampling procedure was used. First, universities were stratified according to ownership, after which selected federal and state universities were purposively chosen based on the availability of identifiable learners with special needs. Second, learners were stratified according to their categories of special needs, namely visual impairment, movement disability, hearing impairment, and speaking difficulties. Third, proportionate random sampling was used to select participants from the identified categories. A total of 427 learners with special needs participated in the quantitative phase, comprising 215 males and 212 females. The sample consisted of 167 learners with visual impairment, 60 with movement disability, 101 with hearing impairment, and 99 with speaking difficulties. Approximately 20 participants, comprising entrepreneurship lecturers and special education personnel, were purposively selected for the qualitative phase.

Data for the quantitative component were collected using four major instruments: the 10-item Inclusive Pedagogy Scale (IPS), the 10-item Institutional Support for Entrepreneurship Scale (ISES), the 10-item Assistive Technology and Entrepreneurship Skills Scale (ATESS), and the 10-item Entrepreneurship Skills Scale (ESS). The IPS measured the extent to which teaching practices in entrepreneurship education accommodated learners with special needs, covering differentiated instruction, learner-centred teaching, experiential learning, project-based learning, cooperative learning, practical enterprise activities, accessible teaching materials, flexible assessment, lecturer responsiveness, and opportunities for active participation. The ISES assessed the extent to which universities provided institutional conditions that facilitated entrepreneurship development among learners with special needs, including entrepreneurship centres, disability-support services, entrepreneurship training, mentoring, business incubation, financial assistance, career guidance, accessible infrastructure, university-industry linkages, entrepreneurial networks, and institutional policies supporting learners with special needs. The ATESS assessed learners' access to and utilization of assistive technologies for entrepreneurship education and activities, including screen readers, text-to-speech and speech-to-text applications, captioning, accessible digital learning platforms, adapted computer devices, mobile technologies, internet accessibility, digital marketing tools, e-commerce platforms, and digital financial-management tools. The ESS measured entrepreneurship skills such as opportunity recognition, creativity, innovation, business planning, financial literacy, marketing, communication, leadership, negotiation, problem-solving, risk management, digital entrepreneurship, customer relations, and enterprise-management skills. A four-point

Likert response format of Very High Extent (4), High Extent (3), Low Extent (2), and Very Low Extent (1) was used, with higher mean scores indicating higher levels of perceived entrepreneurship skills.

In addition, 10 items were developed to assess sustainable economic development outcomes associated with entrepreneurship skills, including self-employment, business creation, income generation, enterprise sustainability, employment creation, economic independence, poverty reduction, innovation, community development, and participation in the digital economy. A 10-item semi-structured interview guide was also developed for the qualitative phase, focusing on learners' experiences in entrepreneurship education, teaching practices, institutional support, assistive technology, practical entrepreneurship skills, entrepreneurship centres and incubation programmes, mentorship and business training, barriers to starting and sustaining businesses, improvement of inclusive entrepreneurship education, and ways universities can enhance the economic participation of graduates with special needs.

The instruments were validated by experts in Special Education, Entrepreneurship Education, Educational Management, Educational Technology, and Measurement and Evaluation. The experts assessed the relevance and clarity of the items, adequacy of coverage, appropriateness to learners with special needs, consistency with the research questions and hypotheses, and suitability for the Nigerian university context, and their observations were incorporated before final administration. A pilot study was conducted using learners with special needs from a university that was not included in the main study, and the internal consistency of the instruments was determined using Cronbach's Alpha, which yielded a reliability coefficient of 0.75 for the major scales. Following the necessary permission from the authorities of the selected universities, the researcher commenced data collection with the assistance of trained research assistants. The assistants were trained on ethical procedures, questionnaire administration, communication with learners with different special needs, confidentiality, accessibility requirements, and appropriate use of assistive technologies. Questionnaires were administered in accessible formats appropriate to participants' needs, including audio versions for participants with visual impairment and written instructions for participants with hearing impairment. Where assistance was required, trained research assistants provided procedural support without influencing participants' responses. Interviews were conducted with selected participants after obtaining informed consent and, with permission, were recorded and subsequently transcribed for analysis. Quantitative data were analysed using appropriate descriptive and inferential statistics.

Research Questions 1–3 were answered using mean and standard deviation, while Research Questions 4 and 5 were addressed using Pearson Product Moment Correlation and Multiple Regression Analysis, as appropriate. Differences involving categories of special needs were analysed using independent-samples t-test for two groups. Multiple regression was used to determine the relative contributions of inclusive pedagogy, institutional support, and assistive technology to entrepreneurship skills, using the model $ES = \beta_0 + \beta_1IP + \beta_2IS + \beta_3AT + \varepsilon$, where ES represents Entrepreneurship Skills, IP represents Inclusive Pedagogy, IS represents Institutional Support, AT represents Assistive Technology, β_0 is the constant, β_1 – β_3 are the regression coefficients, and ε is the error term. The hypotheses were tested at the 0.05 level of significance. Qualitative interview data were analysed thematically by coding, categorizing, and organizing responses into major themes relating to inclusive pedagogy, institutional support, assistive technology, entrepreneurship skills, barriers, and sustainable economic participation. The quantitative and qualitative findings were subsequently integrated during interpretation. Ethical principles were strictly observed throughout the study. Participants were informed about the purpose of the research, the voluntary nature of their participation, and their right to withdraw without penalty. Informed consent was obtained before data collection, participants' identities were kept confidential, and the information obtained was used strictly for academic purposes. Particular attention was given to accessibility, dignity, autonomy, and non-discrimination in working with learners with special needs, and no participant was excluded merely because of a disability-related communication or accessibility requirement where reasonable accommodation could be provided.

Results and Discussion

Inclusive Pedagogy as a Foundation for Entrepreneurship-Skills Development

The findings established that inclusive pedagogy was positively and significantly associated with entrepreneurship skills among learners with special needs in Nigerian universities. The analysis produced a correlation coefficient of $r = .290$, $p < .001$, based on 427 respondents, while the mean score for inclusive pedagogy was 3.28, indicating a high level of perceived inclusive pedagogical practice. The result demonstrates that learners who experienced more inclusive, differentiated, participatory and accessible teaching practices tended to report higher levels of entrepreneurship skills. The findings further indicate that adapting learning activities to different learning needs, encouraging participation in entrepreneurship projects and providing opportunities for

active participation were particularly important dimensions of inclusive pedagogy.

The finding is consistent with Dakung *et al.* (2017), who found that pedagogy, course content and entrepreneurship education significantly predicted entrepreneurial action among students with disabilities in Nigerian tertiary institutions. Their study particularly emphasised the importance of teaching approaches that are relevant to students' lives and lecturers who inspire learners, demonstrate enthusiasm and employ appropriate teaching methods. (Taylor & Francis Online) Similarly, Dakung *et al.* (2022) reported that entrepreneurship education and inclusion significantly contributed to entrepreneurial action among students with physical disabilities and argued that the needs of students with disabilities should be incorporated into entrepreneurship curricula. (ScienceDirect)

The present finding therefore suggests that entrepreneurship education for learners with special needs is more effective when teaching moves beyond the transmission of theoretical knowledge to approaches that enable learners to actively engage in problem-solving, idea generation, project development and practical enterprise activities. Inclusive pedagogy provides opportunities for learners with diverse abilities to participate meaningfully in the teaching-learning process and to demonstrate entrepreneurial competencies in ways that correspond with their learning requirements. The positive relationship observed in the study therefore supports the use of differentiated instruction, learner-centred teaching, experiential learning, project-based learning, cooperative learning, accessible materials and flexible assessment in inclusive entrepreneurship education.

The magnitude of the relationship, although moderate rather than strong, is also informative. It indicates that inclusive pedagogy is an important contributor to entrepreneurship-skills development but does not operate independently of other factors. This interpretation is reinforced by the regression analysis, in which inclusive pedagogy recorded the strongest standardized contribution to entrepreneurship skills ($\beta = .306$). The result consequently positions inclusive pedagogy as a central component of an inclusive entrepreneurship-education framework. This is particularly important in the Nigerian context, where previous research has emphasised the responsibility of universities to design entrepreneurship programmes that accommodate the specific needs of students with disabilities (Dakung *et al.*, 2017, 2019). (Taylor & Francis Online)

Institutional Support and the Development of Entrepreneurship Skills

Institutional support was also positively and significantly related to entrepreneurship skills, although the relationship was relatively weak, $r = .118$, $p = .015$. The mean score of 3.07 indicated a high level of perceived institutional support. The finding shows that learners who reported greater institutional support also tended to report higher levels of entrepreneurship skills. Institutional support in the study encompassed entrepreneurship centres, mentoring, career guidance, accessible facilities, support services, incubation opportunities, institutional policies and university-industry linkages.

The finding demonstrates that entrepreneurship education cannot be effectively implemented through classroom instruction alone. Learners require institutional structures that enable them to translate entrepreneurial knowledge into practical competence and enterprise activity. This position is supported by Dakung *et al.* (2019), who emphasised the significant role of universities in developing entrepreneurial inclination among students with disabilities in Nigeria. Their findings reinforce the view that universities have responsibilities extending beyond the classroom to creating an environment that encourages entrepreneurial development. (UNCST)

Similarly, Dakung *et al.* (2022) found that inclusion plays an important role in the relationship between entrepreneurship education and entrepreneurial action among students with physical disabilities. Their findings suggest that entrepreneurship education is more likely to translate into entrepreneurial action when institutional environments are inclusive and supportive. (ScienceDirect) The present finding therefore extends this argument by showing empirically that institutional support is significantly associated with entrepreneurship skills among a broader group of learners with special needs.

The relatively low correlation suggests, however, that institutional support by itself does not sufficiently explain differences in entrepreneurship skills. Its effectiveness may depend on the extent to which institutional resources are accessible, disability-responsive and integrated with inclusive teaching and appropriate technology. The regression result reinforces this interpretation. Institutional support made a statistically significant contribution to entrepreneurship skills, with a standardized coefficient of $\beta = .151$. Although this contribution was smaller than that of inclusive pedagogy, it demonstrates that the institutional environment remains an important component of entrepreneurship development.

Assistive Technology as an Enabler of Entrepreneurial Participation

The results revealed a positive and statistically significant relationship between assistive technology and entrepreneurship skills, $r = .113$, $p = .019$. The mean score of 3.00 indicated a high level of perceived access to or use of assistive technology. The finding suggests that learners who reported greater access to appropriate assistive technologies also tended to report higher levels of entrepreneurship skills.

The finding is consistent with the WHO and UNICEF (2022) position that assistive technology promotes inclusion and participation and enables persons with disabilities to participate in education, employment and wider economic and social activities. The WHO and UNICEF report further identifies access to assistive technology as an important condition for participation and independence, while noting substantial unmet needs globally, particularly in low- and middle-income countries. (UNICEF)

Assistive technology can reduce barriers to information access, communication, learning and participation. Within entrepreneurship education, such technologies can facilitate access to instructional materials, communication with lecturers and customers, online information searching, market research, digital marketing, online training and electronic commerce. This is particularly important as entrepreneurial activities increasingly involve digital platforms and online communication.

Despite the statistical significance of the relationship, its relatively small magnitude indicates that assistive technology should not be treated as a stand-alone intervention. Access to a screen reader, accessible computer, communication technology or other assistive device may have limited effect if learners lack the skills to use the technology, if digital platforms are inaccessible, or if appropriate institutional and pedagogical support is absent. This interpretation is consistent with WHO and UNICEF (2022), which emphasise that assistive technology produces broader benefits when supported by enabling environments and appropriate systems of provision. (UNICEF) The regression analysis similarly showed a significant contribution of assistive technology ($\beta = .144$), indicating that technology is an important component of the entrepreneurship ecosystem but functions most effectively when integrated with inclusive pedagogy and institutional support.

Integrated Contribution of Inclusive Pedagogy, Institutional Support and Assistive Technology

The combined analysis provided further evidence that entrepreneurship-skills development is multidimensional. Multiple regression analysis showed that inclusive pedagogy, institutional support and assistive technology jointly significantly predicted entrepreneurship skills, $F(3, 423) = 19.77$, $p < .001$, $R^2 = .123$. The three variables therefore explained approximately 12.3% of the variance in entrepreneurship skills. Inclusive pedagogy made the strongest unique contribution ($\beta = .306$), followed by institutional support ($\beta = .151$) and assistive technology ($\beta = .144$).

This finding is consistent with the broader Nigerian literature, which suggests that entrepreneurship development among students with disabilities requires more than entrepreneurship courses alone. Dakung *et al.* (2017) demonstrated the importance of pedagogy and course content, while Dakung *et al.* (2022) showed that inclusion strengthens the relationship between entrepreneurship education and entrepreneurial action. (Taylor & Francis Online) Dakung *et al.* (2019) likewise emphasised the role of universities in creating conditions conducive to entrepreneurial development among students with disabilities. (UNCST)

The present result is particularly important because it demonstrates that entrepreneurship development among learners with special needs cannot be adequately explained by a single educational intervention. Rather, entrepreneurial competence appears to emerge from the interaction of instructional, institutional and technological conditions. Inclusive pedagogy provides the immediate teaching and learning environment; institutional support provides the organisational structures and resources required to transform learning into practical enterprise experience; while assistive technology helps remove barriers to information, communication and participation.

At the same time, the relatively modest explanatory power of the regression model is important for interpreting the findings. Although the three variables significantly predicted entrepreneurship skills, 87.7% of the variance remained unexplained by the model. This suggests that other factors may also influence entrepreneurship-skills development, including entrepreneurial intention, self-efficacy, prior business experience, access to finance, family support, curriculum quality and individual motivation. The present findings therefore support a multidimensional model while cautioning against assuming that inclusive pedagogy, institutional support and assistive technology constitute the only determinants of entrepreneurial competence.

Entrepreneurship Skills and Sustainable Economic Development

The study further found a positive and statistically significant relationship between entrepreneurship skills and sustainable economic development, $r = .387$, $p < .001$. The mean score for entrepreneurship skills was 3.22, while sustainable economic development recorded a mean of 3.15, both indicating high levels. The result indicates that higher levels of entrepreneurship skills were associated with higher perceptions of sustainable economic development.

This finding is particularly relevant to the argument advanced by Dakung *et al.* (2017), who found that entrepreneurship education can strengthen the capacity and confidence of students with disabilities to engage in venture creation and entrepreneurial action. (Taylor & Francis Online) Similarly, Dakung *et al.* (2019) emphasised the role of universities in developing entrepreneurial graduates with disabilities, suggesting that entrepreneurship development has implications extending beyond academic attainment. (UNCST)

For learners with special needs, entrepreneurship may provide an avenue for self-employment, income generation, enterprise development and broader economic participation. The finding is also consistent with the WHO and UNICEF (2022) position that appropriate assistive technology can contribute to participation in education and the labour market and can have implications for economic development. (World Health Organization)

The relationship observed should, however, be interpreted as an association rather than evidence that entrepreneurship skills directly cause sustainable economic development. Nevertheless, the finding provides empirical support for the proposition that strengthening entrepreneurial competencies among learners with special needs can contribute to their potential participation in economic activities.

Differences in Entrepreneurship Skills across Categories of Special Need

The findings revealed statistically significant differences in entrepreneurship skills across categories of special need, $F(3, 423) = 23.75$, $p < .001$. Respondents with visual impairment recorded the highest mean score ($M = 3.33$), followed by respondents with speech/communication difficulties ($M = 3.22$), hearing impairment ($M = 3.12$), and physical/mobility disabilities ($M = 3.03$). Tukey post-hoc analysis indicated significant differences between visual impairment and each of the other categories, as well as

between speech/communication difficulties and hearing impairment and between speech/communication difficulties and physical/mobility disabilities. The difference between hearing impairment and physical/mobility disability was not statistically significant.

The finding should be interpreted cautiously because differences in observed entrepreneurship skills across disability categories do not necessarily imply differences in inherent entrepreneurial capacity. Rather, they may reflect differences in educational experiences, accessibility, communication requirements, mobility, assistive technology, previous exposure to entrepreneurship and opportunities for practical enterprise engagement. This interpretation is consistent with the inclusive-education perspective advanced by Dakung *et al.* (2022), which emphasises the importance of creating educational environments that accommodate the needs of students with disabilities. ([ScienceDirect](#))

The result consequently suggests that learners with special needs should not be treated as a homogeneous population in the design and implementation of entrepreneurship education. Different categories of special need may require different accessibility arrangements, communication supports, technologies and instructional adaptations. Universities should therefore adopt differentiated and disability-responsive entrepreneurship programmes rather than relying exclusively on a uniform model of provision.

Gender and Entrepreneurship-Skills Development

In contrast to the significant differences observed across categories of special need, gender did not significantly differentiate entrepreneurship skills. Male respondents recorded a mean score of 3.19, whereas female respondents recorded a slightly higher mean of 3.24. The independent-samples *t*-test yielded $t(423.77) = -1.73$, $p = .084$. Since the probability value was greater than the .05 significance level, the difference was not statistically significant.

The result suggests that male and female learners with special needs in the study demonstrated comparable levels of entrepreneurship skills. The absence of a significant gender difference indicates that gender, within the context of this sample, may be less consequential than the educational, institutional and technological conditions surrounding entrepreneurship learning. This reinforces the broader argument for inclusive entrepreneurship education in which opportunities and support are determined by learners' educational and accessibility needs rather than gender.

Structural and Educational Challenges as Barriers to Entrepreneurship Development

The respondents identified several serious challenges affecting entrepreneurship-skills development. The overall challenge mean was 3.12, indicating a serious level of difficulty. The most prominent challenge was lack of practical entrepreneurship opportunities ($M = 3.16$), followed by inadequate entrepreneurship facilities ($M = 3.15$), inadequate entrepreneurship training ($M = 3.15$), difficulty accessing business finance ($M = 3.13$), inadequate government support ($M = 3.13$), limited access to markets ($M = 3.12$), inaccessible teaching materials ($M = 3.11$), inadequate assistive technology ($M = 3.11$), lack of university-industry partnerships ($M = 3.11$), and poor internet accessibility ($M = 3.07$).

The findings are consistent with the Nigerian literature indicating that entrepreneurial engagement among persons with disabilities requires more than business ideas and financial capital; it also requires institutional support, inclusive programmes and an enabling educational environment (Dakung *et al.*, 2019, 2022). ([UNCST](#)) The WHO and UNICEF (2022) similarly identify limited access to assistive technology as a significant barrier to education, participation and economic opportunity, particularly in low- and middle-income settings. ([UNICEF](#))

The negative correlation between challenges and entrepreneurship skills, $r = -.360$, $p < .001$, provides further evidence of the importance of removing these barriers. As the level of challenges experienced by learners increased, entrepreneurship skills tended to decrease. The finding therefore suggests that barrier removal should be treated as an integral component of entrepreneurship education rather than as an additional or peripheral intervention.

Institutional and Educational Strategies for Strengthening Inclusive Entrepreneurship Education

Respondents expressed very high support for the proposed strategies for strengthening inclusive entrepreneurship education and promoting sustainable economic development, with an overall mean of 3.53. The highest-rated strategies were accessible entrepreneurship incubation programmes ($M = 3.56$) and accessible entrepreneurship laboratories ($M = 3.56$). These were followed by training lecturers in inclusive pedagogy ($M = 3.54$), more practical entrepreneurship training ($M = 3.54$), stronger university-industry partnerships ($M = 3.54$), entrepreneurship mentorship ($M = 3.54$), disability-responsive curricula ($M = 3.53$), and appropriate assistive technologies ($M = 3.51$). Digital entrepreneurship training ($M = 3.49$) and government funding and grants ($M = 3.48$) were also highly rated.

The strong endorsement of these strategies corresponds with recommendations emerging from previous Nigerian research. Dakung *et al.* (2017) argued for entrepreneurship curricula that accommodate the specific needs of students with disabilities, while Dakung *et al.* (2022) highlighted the importance of inclusion in creating an environment conducive to entrepreneurial action. (Taylor & Francis Online) The emphasis on assistive technology is also supported by WHO and UNICEF (2022), who advocate improved access to appropriate assistive products as a means of promoting participation, independence and inclusion. (World Health Organization)

The prominence of accessible incubation programmes and entrepreneurship laboratories indicates a strong need to provide spaces where learners can move from entrepreneurial ideas to practical enterprise development. Similarly, the high rating for practical entrepreneurship training suggests that learners require opportunities to develop business ideas, prepare business plans, conduct market research, develop products and participate in enterprise projects rather than merely study entrepreneurship as a theoretical subject. The high rating assigned to lecturer training in inclusive pedagogy further indicates that institutional transformation requires attention to teaching capacity. Stronger university-industry partnerships and mentorship can additionally connect university-based entrepreneurship education with practising entrepreneurs, markets and real-world enterprise opportunities.

Overall Synthesis of the Findings

Taken together, the findings provide a coherent empirical picture of entrepreneurship-skills development among learners with special needs. Inclusive pedagogy emerged as the strongest of the three examined predictors, with a standardized regression coefficient of $\beta = .306$, while institutional support and assistive technology also made significant contributions, with $\beta = .151$ and $\beta = .144$, respectively. The three variables jointly accounted for 12.3% of the variance in entrepreneurship skills. Entrepreneurship skills were positively associated with sustainable economic development ($r = .387$), whereas challenges were negatively associated with entrepreneurship skills ($r = -.360$).

The findings are broadly consistent with previous Nigerian evidence demonstrating the importance of entrepreneurship education, pedagogy, institutional inclusion and university support in developing entrepreneurial capacity among students with disabilities (Dakung *et al.*, 2017, 2019, 2022). (Taylor & Francis Online) They also reinforce international evidence that assistive technology can facilitate participation, independence, education and economic activity

among persons with disabilities (WHO & UNICEF, 2022). (UNICEF)

Overall, the evidence supports an integrated approach in which inclusive pedagogy, institutional support and assistive technology operate together to create opportunities for entrepreneurship-skills development. At the same time, the significant negative association between challenges and entrepreneurship skills demonstrates that providing opportunities is not sufficient unless structural, technological, financial and educational barriers are simultaneously reduced. The findings consequently support a shift from formal inclusion, characterised by admission and participation, towards meaningful inclusion in which learners with special needs are equipped with the knowledge, skills, technologies, practical experiences and institutional opportunities required for entrepreneurial and economic participation.

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APPENDIX**RESEARCH QUESTIONNAIRE****NURTURING ENTREPRENEURSHIP SKILLS AMONG LEARNERS WITH SPECIAL NEEDS IN NIGERIAN UNIVERSITIES: THE ROLE OF INCLUSIVE PEDAGOGY, INSTITUTIONAL SUPPORT AND ASSISTIVE TECHNOLOGY IN SUSTAINABLE ECONOMIC DEVELOPMENT****Introduction**

Dear Respondent,

I am conducting a research study on “Nurturing Entrepreneurship Skills among Learners with Special Needs in Nigerian Universities: The Role of Inclusive Pedagogy, Institutional Support and Assistive Technology in Sustainable Economic Development.”

The purpose of this questionnaire is to obtain information about your experiences of entrepreneurship education, inclusive teaching practices, institutional support, assistive technology and entrepreneurship skills in your university.

Your responses will be treated with strict confidentiality and used solely for academic purposes. You are not required to write your name. There are no right or wrong answers. Please respond honestly based on your actual experience.

Thank you for your cooperation.

SECTION A: DEMOGRAPHIC INFORMATION

Please tick (✓) or provide the appropriate response.

1. Gender:
☐ Male
☐ Female
☐ Prefer not to say
2. Age:
☐ Below 20 years
☐ 20–24 years
☐ 25–29 years
☐ 30–34 years
☐ 35 years and above
3. Category of Special Need:
☐ Visual impairment
☐ Hearing impairment
☐ Physical disability
☐ Learning difficulty
☐ Speech/communication difficulty
☐ Other: _____
4. Level of Study:
☐ 100 Level
☐ 200 Level
☐ 300 Level
☐ 400 Level

- ☐ 500 Level
- ☐ Postgraduate
5. Type of University:
- ☐ Federal
- ☐ State
- ☐ Private
6. Have you received entrepreneurship education/training at the university?
- ☐ Yes
- ☐ No
7. Have you participated in any practical entrepreneurship programme?
- ☐ Yes
- ☐ No
8. Do you currently operate or participate in a business/enterprise?
- ☐ Yes
- ☐ No
9. If yes, how long have you been involved?
- ☐ Less than 1 year
- ☐ 1–2 years
- ☐ 3–4 years
- ☐ 5 years or more

SECTION B: INCLUSIVE PEDAGOGY SCALE (IPS)

Instruction

Please indicate the extent to which you agree with each statement.

Response	Score
Strongly Agree (SA)	4
Agree (A)	3
Disagree (D)	2
Strongly Disagree (SD)	1

S/N	Statement	SA	A	D	SD
1	Entrepreneurship lecturers use teaching methods that accommodate learners with special needs.	☐	☐	☐	☐
2	Entrepreneurship lessons allow students with special needs to participate actively.	☐	☐	☐	☐
3	Lecturers provide additional explanations when students have difficulty understanding entrepreneurship concepts.	☐	☐	☐	☐
4	Entrepreneurship teaching materials are presented in accessible formats.	☐	☐	☐	☐

S/N	Statement	SA	A	D	SD
5	Lecturers use practical activities to teach entrepreneurship concepts.	☐	☐	☐	☐
6	Students with special needs are encouraged to participate in entrepreneurship projects.	☐	☐	☐	☐
7	Entrepreneurship classes provide opportunities for group work.	☐	☐	☐	☐
8	Lecturers adapt activities to accommodate different learning needs.	☐	☐	☐	☐
9	Students with special needs are given adequate time to complete practical entrepreneurship tasks.	☐	☐	☐	☐
10	Entrepreneurship assessment methods accommodate the needs of students with disabilities.	☐	☐	☐	☐
11	Lecturers encourage students to develop their own business ideas.	☐	☐	☐	☐
12	Entrepreneurship teaching encourages creativity and innovation.	☐	☐	☐	☐
13	Students are given opportunities to solve real-life business problems.	☐	☐	☐	☐
14	Entrepreneurship lecturers encourage students with special needs to express their ideas freely.	☐	☐	☐	☐
15	Practical entrepreneurship learning is accessible to students with different types of special needs.	☐	☐	☐	☐

SECTION C: INSTITUTIONAL SUPPORT SCALE (ISS)

Using the same response options:

SA = Strongly Agree; A = Agree; D = Disagree; SD = Strongly Disagree

S/N	Statement	SA	A	D	SD
16	My university has adequate support services for students with special needs.	☐	☐	☐	☐
17	The university provides opportunities for students with special needs to participate in entrepreneurship programmes.	☐	☐	☐	☐
18	The university has an entrepreneurship development centre or similar facility.	☐	☐	☐	☐
19	Students with special needs have access to entrepreneurship mentoring.	☐	☐	☐	☐
20	The university provides opportunities to interact with successful entrepreneurs.	☐	☐	☐	☐
21	The university provides adequate career guidance for students with special needs.	☐	☐	☐	☐
22	Students with special needs receive information about entrepreneurship opportunities.	☐	☐	☐	☐
23	The university provides opportunities for entrepreneurship competitions and exhibitions.	☐	☐	☐	☐

S/N	Statement	SA	A	D	SD
24	The university supports students who want to develop business ideas.	☐	☐	☐	☐
25	Students with special needs have access to entrepreneurship incubation programmes.	☐	☐	☐	☐
26	The university provides adequate facilities for practical entrepreneurship training.	☐	☐	☐	☐
27	The university has policies that support entrepreneurship among students with special needs.	☐	☐	☐	☐
28	The university provides adequate physical accessibility for entrepreneurship activities.	☐	☐	☐	☐
29	Students with special needs can obtain assistance from university personnel when undertaking entrepreneurship activities.	☐	☐	☐	☐
30	The university links students with external organizations and business opportunities.	☐	☐	☐	☐

SECTION D: ASSISTIVE TECHNOLOGY SCALE (ATS)

S/N	Statement	SA	A	D	SD
31	I have access to assistive technology that supports my learning.	☐	☐	☐	☐
32	The university provides appropriate assistive technology for students with special needs.	☐	☐	☐	☐
33	I can access digital entrepreneurship learning materials using available technology.	☐	☐	☐	☐
34	Assistive technology enables me to participate effectively in entrepreneurship classes.	☐	☐	☐	☐
35	I can use digital technologies to search for business opportunities.	☐	☐	☐	☐
36	I can use digital platforms to promote products or services.	☐	☐	☐	☐
37	Assistive technology helps me communicate with customers and business partners.	☐	☐	☐	☐
38	I can access online entrepreneurship training programmes.	☐	☐	☐	☐
39	Digital technology enables me to conduct market research.	☐	☐	☐	☐
40	I can use online platforms for buying and selling products or services.	☐	☐	☐	☐
41	I can access digital financial services relevant to business activities.	☐	☐	☐	☐
42	The university provides training on how to use assistive technology.	☐	☐	☐	☐
43	Assistive technology reduces the barriers I experience in entrepreneurship education.	☐	☐	☐	☐
44	Assistive technology improves my confidence in performing entrepreneurship activities.	☐	☐	☐	☐

S/N	Statement	SA	A	D	SD
45	Lack of assistive technology limits my participation in entrepreneurship activities.	☐	☐	☐	☐

Note: Item 45 is negatively worded and should be reverse-scored during data analysis.

SECTION E: ENTREPRENEURSHIP SKILLS SCALE (ESS)

Please indicate the extent to which you possess each of the following skills.

S/N	Statement	SA	A	D	SD
46	I can identify business opportunities in my environment.	☐	☐	☐	☐
47	I can generate new ideas for products or services.	☐	☐	☐	☐
48	I can identify problems that can be converted into business opportunities.	☐	☐	☐	☐
49	I can develop innovative solutions to customers' problems.	☐	☐	☐	☐
50	I can prepare a simple business plan.	☐	☐	☐	☐
51	I can identify the resources required to start a business.	☐	☐	☐	☐
52	I can estimate the cost of starting a small business.	☐	☐	☐	☐
53	I can prepare a simple business budget.	☐	☐	☐	☐
54	I can keep basic financial records for a business.	☐	☐	☐	☐
55	I can determine an appropriate price for a product or service.	☐	☐	☐	☐
56	I can identify potential customers for a product or service.	☐	☐	☐	☐
57	I can develop strategies for marketing a product or service.	☐	☐	☐	☐
58	I can use social media for business promotion.	☐	☐	☐	☐
59	I can communicate effectively with customers.	☐	☐	☐	☐
60	I can negotiate effectively with suppliers or customers.	☐	☐	☐	☐
61	I can work effectively with others to achieve business objectives.	☐	☐	☐	☐
62	I can lead a small business team.	☐	☐	☐	☐
63	I can identify potential risks associated with a business.	☐	☐	☐	☐

S/N	Statement	SA	A	D	SD
64	I can make appropriate decisions when faced with business problems.	☐	☐	☐	☐
65	I can solve common problems that arise in running a business.	☐	☐	☐	☐
66	I am capable of managing a small enterprise.	☐	☐	☐	☐
67	I can use digital platforms to conduct business activities.	☐	☐	☐	☐
68	I can use online platforms to reach customers beyond my immediate environment.	☐	☐	☐	☐
69	I can adapt my business ideas when market conditions change.	☐	☐	☐	☐
70	I can develop a business idea into a practical enterprise.	☐	☐	☐	☐

SECTION F: SUSTAINABLE ECONOMIC DEVELOPMENT SCALE (SEDS)

Please indicate your level of agreement with each statement.

S/N	Statement	SA	A	D	SD
71	Entrepreneurship skills can increase self-employment opportunities for graduates with special needs.	☐	☐	☐	☐
72	Entrepreneurship can help graduates with special needs become economically independent.	☐	☐	☐	☐
73	Entrepreneurship skills can enable graduates with special needs to create employment for others.	☐	☐	☐	☐
74	Entrepreneurship can provide sustainable sources of income for persons with special needs.	☐	☐	☐	☐
75	Entrepreneurship can reduce dependence on limited formal employment opportunities.	☐	☐	☐	☐
76	Businesses established by graduates with special needs can contribute to local economic development.	☐	☐	☐	☐
77	Digital entrepreneurship can increase market opportunities for persons with special needs.	☐	☐	☐	☐
78	Entrepreneurship can improve the quality of life of graduates with special needs.	☐	☐	☐	☐
79	Successful entrepreneurs with special needs can serve as role models for other learners.	☐	☐	☐	☐
80	University entrepreneurship education can contribute to sustainable economic development in Nigeria.	☐	☐	☐	☐

SECTION G: CHALLENGES TO ENTREPRENEURSHIP DEVELOPMENT

Please indicate the extent to which each factor constitutes a challenge to your acquisition of entrepreneurship skills.

Response Score

Very Serious Challenge (VSC) 4

Serious Challenge (SC) 3

Mild Challenge (MC) 2

Not a Challenge (NC) 1

S/N	Challenge	VSC	SC	MC	NC
81	Inadequate entrepreneurship training	☐	☐	☐	☐
82	Inaccessible teaching materials	☐	☐	☐	☐
83	Inadequate assistive technology	☐	☐	☐	☐
84	High cost of assistive devices	☐	☐	☐	☐
85	Lack of practical entrepreneurship opportunities	☐	☐	☐	☐
86	Inadequate university funding for entrepreneurship activities	☐	☐	☐	☐
87	Limited access to mentors and successful entrepreneurs	☐	☐	☐	☐
88	Inadequate entrepreneurship facilities	☐	☐	☐	☐
89	Negative attitudes towards persons with special needs	☐	☐	☐	☐
90	Difficulty accessing business finance	☐	☐	☐	☐
91	Limited digital skills	☐	☐	☐	☐
92	Poor internet accessibility	☐	☐	☐	☐
93	Limited access to markets	☐	☐	☐	☐
94	Inadequate government support	☐	☐	☐	☐
95	Lack of university-industry partnerships	☐	☐	☐	☐

SECTION H: STRATEGIES FOR IMPROVING ENTREPRENEURSHIP DEVELOPMENT

Please indicate your level of agreement.

S/N	Strategy	SA	A	D	SD
96	Universities should provide disability-responsive entrepreneurship curricula.	☐	☐	☐	☐
97	Universities should provide more practical entrepreneurship training.	☐	☐	☐	☐
98	Entrepreneurship lecturers should receive training in inclusive pedagogy.	☐	☐	☐	☐
99	Universities should provide accessible entrepreneurship laboratories.	☐	☐	☐	☐
100	Universities should provide appropriate assistive technologies for learners with special needs.	☐	☐	☐	☐
101	Learners with special needs should receive entrepreneurship mentorship.	☐	☐	☐	☐
102	Universities should establish entrepreneurship incubation programmes specifically accessible to learners with special needs.	☐	☐	☐	☐
103	Government should provide funding and grants for entrepreneurs with special needs.	☐	☐	☐	☐
104	Universities should establish stronger partnerships with industries and entrepreneurs.	☐	☐	☐	☐
105	Digital entrepreneurship training should be strengthened for learners with special needs.	☐	☐	☐	☐

Citation of this Article:

Dr. Clement I. Enunwah, & Dr. Ajayi Dorothy Eno. (2026). Nurturing Entrepreneurship Skills among Learners with Special Needs in Nigerian Universities: The Role of Inclusive Pedagogy, Institutional Support and Assistive Technology in Sustainable Economic Development. *International Research Journal of Innovations in Engineering and Technology - IRJIET*, 10(9), 1-18. Article DOI <https://doi.org/10.47001/IRJIET/2026.109001>
