



Review Report

Empowering Individuals with Disabilities through Entrepreneurship in Nigeria: An Integrative Review

Vera Victor-Aigbodion^{1*} 

¹Department of Educational Psychology, Faculty of Education, University of Johannesburg, Auckland Park campus, 2006, Johannesburg, South Africa

***Correspondence:** Vera Victor-Aigbodion, Department of Educational Psychology, Faculty of Education, University of Johannesburg, Auckland Park campus, 2006, Johannesburg, South Africa (E-mail: verav@uj.ac.za)

Abstract: This paper examined the available literature on persons with disabilities (PWDs) in Nigeria with respect to empowering them through entrepreneurship. Using the integrative review research method, this paper highlighted some of the barriers faced by PWDs in becoming successful entrepreneurs as well as offered possible solutions/strategies to overcome these barriers. Three databases were searched with search terms carefully coined to generate relevant results. Based on the available literature, the idea of empowerment for the disabled in Nigeria varies across religious and cultural diversity. Empowerment could mean a mandatory religious practice of giving alms (*Zakat*) to the most deserving individuals. It could be used as a political tool by people in government offices. Empowerment obliges privileged people to remember the less privileged and disabled in the society. Some of the common barriers faced by PWDs in venturing into entrepreneurship were found to include a lack of entrepreneurial education, discrimination, difficulty in raising start-up capital, and poor enactment/implementation of legislation among others. However, potential solutions to these challenges were found to include the enactment and enforcement of legislation favourable for PWDs to thrive in entrepreneurship, educational investment, provision of accommodating environment, adequate financing, and provision of assistive technology among others. Nigeria still has a long way to go in assisting PWDs to achieve their full potential. Empowerment of PWDs should come in the form of entrepreneurial education with which they can learn to become self-reliant and financially independent.

Keywords: Empowerment, Entrepreneurship, Persons with disabilities, Zakat

1. Introduction

There are approximately one billion people, or one in seven, around the world live with a disability (World Health Organization, 2011). A majority of this population lives in low- and middle-income countries, and they are among the most vulnerable in their communities (Lalu et al., 2023). In Nigeria alone, 19 million persons are estimated to be living with a disability (Nwokorie & Devlieger, 2020). Nigeria is home to some of the world's most common disabilities, such as visual impairment, hearing impairment, physical impairment, intellectual impairment, and communication impairment, as pointed out by Lalu et al. (2023). The most common disabilities that affect Nigerians include loss of vision, mobility and hearing. Empirical studies have shown that a minimal number of persons with disabilities (PWDs) in Nigeria receive primary, secondary or tertiary education as most of them earn less than \$38 a month with begging as the commonest occupation (Smith, 2011).

Before now, PWDs did not always have the opportunity to get educated until the 20th century when the efforts of missionaries brought about education for the disabled (Abodunrin, 2019). Since then, activists and NGOs have continued to advocate for the education and empowerment of the disabled to properly integrate them into society as self-reliant individuals. However, several factors have continued to pose a limitation towards achieving this aim in Nigeria. To this end, this paper aims to highlight those factors by reviewing extant literature and empirical evidence from Nigeria and Nigerian scholars.

1.1. Research Questions

- a) How is the idea of disability viewed by Nigerian scholars?
- b) How do Nigerian scholars define the concept of empowerment?
- c) What are the barriers to entrepreneurship among the disabled identified by Nigerian scholars?
- d) What are the solutions provided by Nigerian scholars to tackle challenges faced by PWDs in entrepreneurship?

2. Materials and Methods

This study used the integrative review method of research to analyse research studies conducted in Nigeria on the concept of disability and empowerment of persons with disabilities using entrepreneurship. This researcher searched three databases: Google Scholar, PsycINFO and Scopus. The researcher also searched the reference list of all included articles and conducted this review using the methods described by Whitemore and Knafl (2005).

3. Results and Discussion

The search for articles suitable for this review produced results from which the most relevant ones were selected. A careful review of the existing studies produced the following findings.

3.1. *The concept of disability/Persons with Disabilities (PWDs)*

World Health Organization (2021) defines disability as the result of interactions between individuals with a health condition and certain personal and environmental factors, such as negative attitudes, limited social support and inability to access public spaces and transportation. Scholars and researchers approach the concept of disability from two different perspectives (a medical perspective and a social perspective). According to the medical model, disability should be treated like other diseases using medical remedies; while the social model, Abdullahi (2018) believes that disability is caused by societal attitudes and environmental barriers. In addition to those born with serious impairments, those with long-term conditions that have developed during childhood or adulthood, and some individuals with temporary impairments, which can be physical, intellectual, sensory, social, or psychological, are also included in the disability population. As the World Health Organization (2021) notes, everyone will experience difficulties in functioning during their lifetime, especially as they get older. According to World Health Organization (2021), Disability refers to long-term impairments in physical, mental, intellectual, or sensory functioning that prevent people from participating fully in society on an equal basis with others.

3.2. *Empowerment of PWDs*

PWD empowerment simply means giving them equal opportunities, ensuring a fulfilling and quality life, providing community development as well as contributing to their happiness (Bodang & Lalu, 2016). Nwokorie and Devlieger (2020) opined that in a Nigerian setting, empowerment is the term used to describe ad hoc support services for disabled people. For the purpose of this review, empowerment simply means the act of improving the capacity development of disabled persons to help them become self-reliant both financially and otherwise. It involves ensuring that they can exist and live independently without constantly being at the mercy of other people for their physical, financial and psychological needs.

Several scholars have argued that PWDs are faced with several obstacles that prevent them from achieving their full potential as humans. They are often not given ample opportunities to showcase their skills and contribute to their all-around development because they are usually treated with pity



and seen as people who cannot contribute to societal and community development. Hence, the discrimination, stigma and lack of access to opportunities ordinarily provided for by law. In limited cases where they have been educated and fit for employment, empowerment or other related opportunities, they are often denied such opportunities due to their disability. The misconception among society members that PWDs are not capable of reason remains one of the many underlying reasons for this (Dakung et al., 2019). This, according to Ofuani (2011) makes their situation dire because they have limited opportunities to overcome poverty caused mostly by either lack of enabling legislation or weak implementation and enforcement of existing legislation/policies to improve their employability and access to skills acquisition opportunities. In addition, Ofuani (2011) argues that economic empowerment can reduce poverty for PWDs by enabling them to take care of themselves.

However, economic empowerment of PWDs would not be possible without entrepreneurship education as the bedrock. Over time, education has proven to be the foundation for both personal, community and national development of individuals and PWDs are not an exception despite obvious barriers and limitations. Since persons with disabilities face discrimination and are often denied opportunities in cases where they have been educated and fit for employment, empowerment or other related opportunities (Ofuani, 2011), it is argued that access to entrepreneurial education will reduce the rate of unemployment, poverty and exclusion in Nigeria, thereby bringing about national development as well as to ensure that the education system produces graduates relevant to the needs of businesses (Akpokiniovo, 2017). For Abdullahi (2018), entrepreneurship and life-long education are possible solutions to the problem of disabled persons' disadvantage in the labour market and social exclusion since they are not exempted from problems facing the country.

Away from entrepreneurship education, research has revealed other means of empowering persons with disabilities in Nigeria. Muhammad et al. (2022) in a study found that *Zakat* is the most effective method for improving the economic conditions of people with disabilities in Nigeria's Gombe State. *Zakat*, according to Muhammad et al. (2022) is not merely a tax or spiritual exercise but an economic tool which promotes the constant flow of wealth from the rich to the poor and gives them power. Hence, allowing them to become self-reliant. The practice of *Zakat* involves paying a certain amount of wealth to a less fortunate person based on Shari'ah law. Muhammad et al. (2022) also argue that using this strategy ensures that money flows from the rich to the poor, which ensures



long-term economic growth for the poor and needy in society.

In the Igbo people's cultural context, the idea of empowerment has to do with a traditional/moral obligation of helping the less privileged persons in the society as contained in a proverb which says "*Onye ji ngaji eri, cheta onye ji aka eri*" simply translated to mean that "he who eats with a spoon (rich) should remember those who eat with bare hands (poor) (Devlieger & Nwokorie, 2019). Similarly, Akpokiniovo (2017) observed that granting PWDs access to entrepreneurial education will reduce unemployment and poverty as well as promote development in Nigeria while achieving Sustainable Development Goals. Furthermore, another study by Lalu et al. (2023) proposed CBR as a strategy to assist persons with disabilities to live normal and comfortable lives using their community's local resources. Findings from the study revealed that the programme contributed to the empowerment of persons with disabilities in the community under study by providing sensitization programmes for PWDs. Another study by Akinyemi (2016) utilized an exploratory research method to expose PWDs to the achievements of other PWDs who are already doing well in their different fields using skills they had been empowered with. Akinyemi (2016) further stated that society should motivate persons with special needs and encourage them to involve in entrepreneurial activities.

3.3. Barriers/Challenges to Entrepreneurship Empowerment of PWDs

As with every other life venture, entrepreneurship can be very demanding, time-consuming and requires sacrifice for anyone to succeed in it. While this takes a huge toll on entrepreneurs in Nigeria, it is twice harder for persons with disabilities. This is considering the fact that they are forced to grapple with the harsh economic realities of the country as well as their disabilities which imposes extra limitations on them. According to research, Nigerians with disabilities face numerous challenges because they lack legislation protecting their rights to receive these services, are inadequately funded, do not have effective inclusion programs, and lack facilities, personnel, and resources (Eleweke & Soje, 2016). Similarly, Abdullahi (2018) cited a lack of trained personnel, and difficulty in raising start-up capital, among others as some of the problems persons with disability face in pursuing entrepreneurship as a career option.

Based on the available literature reviewed by this researcher, below are some of the common barriers/challenges faced by PWDs in establishing themselves through entrepreneurship.

3.3.1. Absence/poor implementation of necessary legislation: It is appalling to know that Nigeria does not have active or effective federal legislation that protects the rights of people with disabilities.

Therefore, to ensure that people with disabilities in Nigeria have access to education and other services that will help them develop their talents and contribute to national development, the Nigerian government needs to enact and implement the necessary laws so that they can enjoy human rights protections, be free of discrimination, and be equal (Eleweke & Soje, 2016). This is bearing in mind that these laws when enacted would reduce the difficulties of PWDs and enable them to function effectively in society. Page | 140

3.3.2. Difficulty in raising start-up capital: Just like every other entrepreneur, people with disabilities often experience difficulties in financing their businesses, and low employment rates, poor education and lack of access to loans and other financial instruments are possible reasons for this. Loans and other financial facilities meant to help persons with disabilities start their businesses are either too difficult to get or with unfavourable conditions (Akos & Davou, 2013).

3.3.3. Discrimination: Discrimination against PWDs has continued to thrive in Nigeria. People tend to have reservations about buying or doing business with disabled persons for unknown reasons. This implies that a disabled person who is into fashion designing would most likely enjoy lesser patronage compared to their counterparts. This could be due to the long-standing mentality that disabled persons belong to the streets. Hence, those who try to change this narrative tend to deal with undue discrimination.

3.3.4. Lack of entrepreneurial education: Researchers have agreed that granting PWDs access to entrepreneurial education will reduce unemployment and poverty as well as empower them to become self-reliant (Akinyemi, 2016; Akpokiniovo, 2017; Ofuani, 2011). But this is not always the case in a typical Nigerian setting because most persons with disability lack access to quality entrepreneurial education. With this, they find it difficult to start the entrepreneurship journey without the necessary foundation to succeed. People with disabilities can gain confidence/capacity to take risks as entrepreneurs through entrepreneurial education (Dakung et al., 2017).

3.4. Solutions/Strategies for Empowering PWDs through Entrepreneurship

Having analysed some of the barriers faced by persons with disability in venturing into entrepreneurial activities, it is pertinent to also provide solutions and possible strategies for overcoming these challenges. Based on the available literature, PWDs can be effectively empowered through entrepreneurship using certain strategies with the sole aim of addressing the above-listed challenges.

3.4.1. *Enactment/enforcement of relevant legislation:* Enacting and enforcing relevant laws and policies that aim to enable persons with disabilities to pursue their entrepreneurial goals remains one of the strategies for empowering PWDs through entrepreneurship. A law of this kind should contain provisions ensuring the protection of the rights of persons with disabilities and should be backed by sanctions against the violators (Ofuani, 2011). Page | 141

3.4.2. *Educational investment:* Since it has been found that entrepreneurship education plays a vital role in empowering persons with disability, it is only necessary to increase investment in the education of PWDs. This would take away the financial burden of education from the disabled and their family members as well as encourage them to opt for education against street begging. Hence, empowering them to become independent and contribute towards national growth.

3.4.3. *Provision of the accommodating environment:* Persons with a disability require an accommodating environment that would cater for their unique needs in society. Accommodating the disabled would involve building public places, classrooms, offices, etc in an inclusive manner that would not just provide a staircase but additional routes/walkways for persons with wheelchairs. Abdullahi (2018) noted that the idea behind these specialized accommodations is not to discriminate against PWDs or because less performance is expected of them, but rather to reduce the effects of their disability.

3.4.5. *Adequate financing:* The inability to access start-up finance for businesses is one of the major barriers faced by persons with disabilities. Since society makes it twice harder for PWDs to gain meaningful employment, it is only reasonable to provide them with financial instruments with which to become self-employed through entrepreneurship. Aside from the occasional empowerment programs by NGOs and politicians (Nwokorie & Devlieger, 2020), and the use of zakat in Muslim-dominated parts of Nigeria (Muhammad et al., 2022), the provision of an enabling environment and conditions for PWDs to access loans, grants and other financial aid instruments would help them thrive in entrepreneurship.

3.4.6. *Provision of assistive technology:* Abdullahi (2018) defines an assistive technology device as any item or equipment that has been modified and is used to increase or improve and ease the functioning of persons with disability. Similar to the provision of an accommodating environment, assistive technology devices help persons with disabilities to live a less disabled life with the help of devices like hearing aids, guide sticks and special mobile apps or devices for the visually impaired,



and wheelchairs among others. As simple and common as these may sound, they remain a luxury for most disabled persons in Nigeria due to existing poverty rates in the country. Most disabled persons who have business ideas find themselves unable to actualise these ideas because they are totally dependent on other people to do almost everything. Using technologies like the computer is essential to compete in today's business and reach a wider clientele and also gather information (Abdullahi, 2018).

4. Implications, Recommendations, Limitations and Suggestions

Findings from this integrative review have shown that Nigeria still has a long way to go in the fight for assisting persons with disabilities to achieve their full potential and exist comfortably alongside their non-disabled counterparts. PWDs remain marginalised members of society despite several international treaties aimed at helping them favourably co-exist in society despite their disabilities. The fact that most scholars agree with the idea that empowering the disabled would make them productive members of society and actively contribute to national development. It is therefore recommended that PWDs take advantage of available educational opportunities and training to empower themselves and utilise the active parts of their body to help themselves out, move from disability to ability in disability as well as become self-reliant and financially independent.

Government and lawmakers should enact and enforce legislatures that would ensure a conducive and favourable ground for disabled entrepreneurs to thrive in society. With proper investment into the education of the disabled, provision of assistive technology and structural facilities that cater for the special needs of PWDs, they would be better positioned to succeed and thrive as entrepreneurs. At the grassroots level, community members should key into their religious and cultural idea of empowerment which could be assisting the less privileged ones around them to navigate life and entrepreneurship journey with fewer hurdles. On a final note, this study recommends more research into the lived experiences of disabled entrepreneurs in Nigeria as that would help paint a clearer picture of their struggles and shed light on their needs and challenges which would in turn stir national discourse and influence policy making in their favour. It is also advised that future research expand the scope of study to include other countries aside from Nigeria as well as other search databases so as to discover papers that may have been left out by this researcher.

As with integrative reviews which have been critiqued for their potential for bias and lack of rigour, this study is not without limitations which include the fact that it only utilised studies conducted in Nigeria and not the entire continent or world at large. Hence, it does not consider the views of scholars from other countries to compare what is obtainable in Nigeria and elsewhere. Secondly, the researcher only searched three databases for this review, which means that other papers on the same topic may have been left out during the review.

5. Conclusion

Based on the available literature reviewed in this study, the idea of empowerment for the disabled in Nigeria varies across religious and cultural diversity. With this diversity comes different ways of accommodating and ensuring the empowerment of PWDs across cultures. But despite this diversity, most Nigerian scholars agreed that the empowerment of persons with disabilities should start with entrepreneurship education and skill acquisition training where they would be exposed to knowledge, skills and experiences that would help them ideate, nurse and bring their entrepreneurial ideas to life. Away from entrepreneurial education, scholars in Nigeria have commonly submitted that for PWDs to thrive, factors such as adequate funding, investment into the education of PWDs, relevant legislation that protects PWDs and provision of assistive technology and accommodating environment should be put in place for the benefit of persons with disabilities in the country.

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Conflict of Interest

The author declares that there is no conflict of interest.

Author Contributions

VV was responsible for all aspects of this research including but not limited to conceptualization, methods, data analysis, language editing, discussion, writing and approval of this article for publication.

Data Availability Statement

The original contributions presented in the study are included in the article. Further inquiries can be directed to author.

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