

## Title

# The depressed Nigerian economy, social welfare, and the dynamics of poverty among persons with disabilities in the coronavirus disease (2019) era

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## Abstract

This paper investigates the welfare of Persons with Disabilities (PwDs) in Ibadan. It discusses how exclusionary, discriminatory practices and institutionalized prejudice shapes their access to social services and economic opportunities. Given the economic crisis that accompanied the Coronavirus Disease 2019 (COVID-19) pandemic, including financial and food crises, loss of livelihood, lack of government disability assistance, and hyperinflation, the rate of unemployment/poverty among PwDs is expected to increase in Nigeria. To learn how the epileptic Nigerian economy is shaping poverty among PwDs, data were collected from randomly selected 150 PwDs using questionnaires. Descriptive and statistical analysis of the data shows that PwDs face systemic barriers that restrict their access to economic opportunities. Barriers before and after the COVID-19 pandemic include negative stereotypes about PwDs among employers, limited education/training opportunities for PwDs, lack of friendly/accessible public transit, poor enforcement of laws protecting the rights of PwDs, and unfavorable business climates for PwDs in Nigeria. Beyond enlightening the public on respecting the rights of PwDs, this paper recommends that governments at all levels create an employment bureau to support PwDs that are willing/able to work. This bureau should be provided adequate funds to pay monthly disability assistance to empower registered unemployed PwDs.

## Key words

coronavirus disease of 2019, social development, Nigeria, persons with disabilities, poverty

## Key dates

Submitted November 2022; Accepted December 2022

## How to cite this article using ASWNet style

Arowolo, M. (2022). The depressed Nigerian economy, social welfare, and the dynamics of poverty among persons with disabilities in the coronavirus disease (2019) era. *People centred – The Journal of Development Administration (JDA)*, 7(4), 109-118.

### Indexing



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Published by the Institute of Development Administration (IDA)  
43 St David Road, Hatfield Harare, Zimbabwe.  
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[www.jda.africasocialwork.net](http://www.jda.africasocialwork.net)

## Introduction

For decades, scholars and development experts have shown the nexus between disabilities and poverty, providing verifiable data to demonstrate their complex relationship, particularly in Low and Middle-Income Countries (LMICs). Specifically, those researching this region have argued that poverty is often the cause and consequence of disability (Elwan, 1999; Zimmer, 2008; Parnes, 2009). Although this claim is plausible, certain disabilities caused by automobile accidents, industrial hazards, and natural disasters are not related to poverty, and there are poor people without any form of disability. Nevertheless, disabilities are a global phenomenon cutting across age, gender, race, and religion.

The World Health Organization (WHO) estimates that about one billion people live with one or more disabilities, and this number continues to rise dramatically due to an increase in chronic health conditions worldwide (WHO, 2021). Of this figure, more than 29 million are in Nigeria—a country of over 200 million people—as of 2018 (World Bank, 2020). While the World Bank's statistic draws on data from the 2018 Nigeria demographic and health survey, anecdotal evidence suggests that this huge number, even though significant, is probably higher given that the country lacks a database for Persons with Disabilities (PwDs). Interestingly, 90 percent of this minority and marginalized group in Nigeria live below the poverty line of \$1.90 a day, despite the fact that less than 2 percent are included in government social protection programs (Haruna, 2017; Leonard Cheshire Disability, 2018).

Since the return to democracy in 1999, successive administrations in Nigeria have tried to improve the country's economy at all levels by implementing poverty eradication programs and introducing policies encouraging job creation. Yet, most state-led socio-economic policies and programs have not met people's expectations (Danaan, 2018). Due largely to incompetence and endemic corruption, Nigerian leaders have found it challenging to sustain critical sectors like agriculture, education, and health, which led to the country being ranked 158th out of 189th on the Human Development Index (Amaechi, 2018; UNDP, 2018). This problem explains why Nigeria has the highest number of people living in extreme poverty since the United Nations Development Programme (UNDP) published its report on human development. To fully understand how this poor Nigerian economy is

shaping the social condition of PwDs, particularly after the Coronavirus Disease of 2019 (COVID-19) outbreak, this study investigates the dynamics of poverty among the marginalized group. It proposes that government should prioritize their welfare and empowerment.

## Background

Most PwDs in Nigeria depend on family and friends for care and support, and a few with poorly paid employment or retail business barely make ends meet. Without a drastic improvement in Nigeria's economy, the welfare of these vulnerable people is at greater risk. According to a study by the not-for-profit and non-governmental organization, the Inclusive Friends Association, on the plight of PwDs in Nigeria, more than 63 percent of adults with disabilities have no jobs, and about 30 percent of youths with disabilities are out of school (Onyeji, 2021). This survey reveals the worrisome condition of most PwDs in Nigeria, particularly in the four northern states—Jigawa, Kaduna, Kano, and Zamfara—it studied. More specifically, the “situation analysis” documented by this organization provides insight into the continued exclusion of PwDs from socio-economic opportunities (Inclusive Friends Association, 2021a). Without a doubt, livelihood interventions are critical to addressing poverty and other economic challenges in a developing country like Nigeria. However, in an environment where stigma and discrimination hinder minority groups from accessing social services and economic opportunities, one wonders how PwDs will rise above poverty and unemployment in the depressed economy that has worsened since the outbreak of the COVID-19 pandemic in 2020.

The outbreak of COVID-19 has further drawn attention to the plight of PwDs globally because of the huge threat the pandemic and its accompanying restrictions posed to developing economies and social relations. Different studies suggest that governments across the world failed to protect the social and economic rights of PwDs (Brennan, 2020). Even in developed Western economies like Canada, one COVID-19 disability study shows that employers of most PwDs reduced their work hours or relieved them of their duties during the pandemic (Abilities Centre, 2020). Although respondents identified their unmet needs in this study, more than 75 percent received income support from their government during the pandemic despite the global disruption of the market and supply chains. Interestingly, a similar study to measure the well-being of PwDs in Nigeria during the

COVID-19 outbreak reveals how the disproportionate impact of the pandemic has exacerbated the country's systemic failures. Among other observations, the study finds that official economic responses to the pandemic ignored inequality and other institutional barriers restricting PwDs from accessing economic opportunities, thus exposing them to deprivation, unemployment, and poverty (Inclusive Friends Association, 2021b). To be sure, the study reports that 94 percent of PwDs in the surveyed states experienced reduced income after the government imposed COVID-19 restrictions on Nigeria. While a significant portion of PwDs hardest hit lost their sources of livelihood (jobs and business) to the poor business activities of the period, 71 percent indicated their health suffered due to the lockdowns and restrictions.

Despite cutting across the six geopolitical zones of Nigeria with a total of twelve states, which represent one-third of states in Nigeria, the scope of the study does not cover Oyo State. Therefore, this study examines how PwDs in the Ibadan metropolis—Oyo State capital—fared in the Nigerian depressed economy before, during, and after the COVID-19 outbreak. The goal is to call attention to the catastrophic impact of social exclusion on PwDs in Nigeria, a problem the COVID-19 pandemic has worsened. Moreover, by shedding light on the varied experiences of PwDs, the authorities will take urgent actions to address appropriate disability services and support issues in the country.

### **Disability and the Experience of PwDs in Ibadan**

Conceptually, disability is a state of mind or body restricted from certain activities and considered normal in everyday life. The World Health Organization categorizes disability as an abnormal state of a psychological, physiological, or anatomical structure that limits the ability to perform human duties as expected (WHO, 1980). In other words, it is an improper coordination of the brain leading to physical or mental defects in humans, which hinder active participation in normal life activities. Kunitz and Shuttleworth (2001) opine that the word disability surfaces when there is a perceived functional limitation. Their perspective on disability suggests that such improper coordination or limitation hinders interaction and integration into society as those with such defects may not have full control of their body parts, including eyes, legs, mouth, ears, and senses. In this context, PwDs include those with one or more physical or mental challenges.

Empirical evidence indicates disability can be grouped into three categories (WHO, 2001). According to the WHO, the first impairment is inefficiency or weakening body structure, such as losing a limb. The second category is activity limitation, and those with it experience difficulty seeing, hearing and walking. While the third category of disability is participation restrictions, sources show that it is sometimes present at birth or later in life (due to accidents), putting those affected at the mercy of their family and society. Ajuwon et al. (2014) corroborate that the condition can occur at any time in an individual's life. Their work shows that disabilities, whether physical, cognitive, mental, sensory, emotional, or developmental, limit or hinder interaction with people. Given the inability to engage in daily activities actively, people label PwDs "disabled." In Ibadan and other western Nigerian towns, cultural and religious beliefs play a major role in the perception of and attitudes toward PwDs. In this region, many use derogatory names like *didinrin* (imbecile) and *abami* (strange person) to describe PwDs (Sambo et al. 2016). In this region, some people consider PwDs to be suffering from a curse, punishment for violating social norms, or attacks of witches and wizards. In a study by Angba (2017) on students living with intellectual disabilities in demonstration schools in Ibadan, the author argues that these children speak, learn, and walk at a lower rate than children without disabilities. More importantly, he notes that they suffer neglect by their families, who see them as dents in their family image. While this keeps PwDs from achieving their potential as people discriminate against them, not everyone shares such beliefs, as PwDs are regarded as royals in other cultures.

Apart from the humiliation many PwDs face at home, they also suffer from government neglect. Discussing the transportation problem that PwDs experience in Ibadan, Ipingbemi (2015) shows that unfriendly transportation systems add to the socio-economic difficulties of PwDs in the city. Based on the data collected from 388 people who are either blind or crippled, he argues that such systems limit the economic opportunities the PwDs could access. He further suggests that about 72% of the study participants have basic education but depend on begging as a major means of survival. Although his findings are relevant to this study, the study predates the outbreak of COVID-19. Hence, the need to account for the impact of the pandemic on the conditions of PwDs.

Other studies on the experience of PwDs in Ibadan reveal that those using public transport express fear of stampedes at bus terminals during

rush hours when people struggle for transport. In his study on the ill-treatment of PwDs by fellow commuters and drivers, Adeworan (2019) notes the general lack of empathy for PwDs among Ibadan residents. The study shows that several PwDs experience discrimination and verbal abuse. Similarly, bus drivers are said to be impatient with them when getting on and off their buses. For Haruna (2017), the cost of using mobility aids, such as wheelchairs, particularly limits the capacity of PwDs to search for jobs or engage in profitable economic activities, especially those too poor to secure their own cars and drivers. While those with wheelchairs usually pay double transportation fees because of their chairs—extra load, the use of public services generally is a significant problem for PwDs in Ibadan.

Similar to how most PwDs make special transportation arrangements before going out, some also have difficulty finding rental apartments due to the belief among landlords in Ibadan that PwDs cannot effectively and efficiently manage rental properties because of their conditions (Adeworan, 2019). For this reason, a physically challenged woman in Ibadan informed the author that the unpleasant reactions towards PwDs in the town have helped them gain confidence and self-esteem. Many of them see their condition as God's will, allowing them to divert their energy to survival strategies. Nevertheless, most existing studies agree that despite their worsening conditions, family support remains important in relieving PwDs of pressures and assisting with responsibilities. Some have enjoyed and are still enjoying the support of their family members.

Recent government policies designed to address some of the challenges confronting PwDs have not had the desired impact on their socio-economic conditions. Similar to the African Charter on the Rights of Persons with Disabilities adopted in 2018, the Nigerian Discrimination against Persons with Disabilities (Prohibition) Act of 2018 protects PwDs from verbal and physical abuses, but the law does not go far enough. To be sure, the Act requires organizations and employers of labor to make their premises accessible to PwDs. Yet, many businesses in Ibadan lack facilities like elevators to accommodate and support the inclusion of PwDs (Omolawal & Obisesan, 2019). Moreover, enforcement of the Act is not only lacking. State governments have also done little to support the infrastructural development that PwDs require to access economic opportunities. This makes further research necessary to understand how PwDs in Ibadan are coping in the depressed

Nigerian economy since the outbreak of COVID-19 and its attendant economic crisis.

### Research questions and goals

This study examined the impact of the pandemic on PwDs in Ibadan, where a non-inclusive labor market exists. It discusses the rising costs of living and income inequality in Ibadan, particularly in the absence of inclusive disability assistance programs for PwDs. Questions the paper answered are:

1. What factors predispose PwDs to poverty in the Ibadan metropolis?
2. What are the social development programs available to PwDs?

## Methods

### Study location

This research was carried out in Ibadan, the Oyo state capital. The city is made up of eleven (11) Local Government Areas (LGAs), but the study was limited to the five (5) LGAs in metropolitan Ibadan. This comprises Ibadan north, Ibadan south-west, Ibadan north-east, Ibadan south-east, and Ibadan north-west. According to the Nigerian National Population Commission (2020), the city's population was 3,565,108. The researcher selected Ibadan because of its high population density and the city's large number of businesses and public institutions.

### Method and sample size

The researcher collected secondary data from journal articles, official reports, book chapters, and other sources. To collect primary data, 150 PwDs aged 18 to 65 were randomly selected from the five LGAs in Ibadan. The researcher visited popular markets across the five LGAs in metropolitan Ibadan where she recruited 30 PwDs for the study. The researcher recruited the other participants (30 PwDs each) from homes and shelters managed by the government and private organizations in the Ibadan metropolis. These included the government Rehabilitation Center for the Disabled at Moniya, Cheshire Home for the Disabled in Ibadan North, Sekinat Olapeju Adekola Center for the Disabled in Ibadan South East, and W. O. Lawal Center for the Handicapped in Ibadan South West. Only those with physical disabilities and who could give consent were recruited.

The researcher informed them about the study and their right to withdraw from participating in

the study at any time. Afterward, the researcher obtained their consent verbally before administering the data collection instrument: structured questionnaires. Quantitative data collected were analyzed using descriptive statistics, including frequency distribution, percentage, mean and standard deviation, particularly for research questions. This analysis was carried out by entering the data into Statistical Package for Social Sciences (IBM SPSS) version 26. The analysis was presented in tables and explained/interpreted with mean and standard deviation. In an effort to broadly assess how PwDs are coping with economic difficulties in Nigeria, statements of opinion were measured using a 4-point rating scale ranging from strongly agree to disagree.

## Results

Table 1: Demographic characteristics of PwDs in Ibadan

S/N	Variable	Labels	Frequency	Percentage
1	Gender	Male	52	34.7
		Female	98	65.3
2	Age	18-30 years	54	36.0
		31-46 years	65	43.3
		47-62 years	26	17.3
		63-65 years	5	3.3
3	Marital status	Single	67	44.7
		Married	49	32.7
		Separated/Divorced	28	18.7
		Widow/Widower	6	4.0
4	Number of children at home	None	69	46.0
		One	31	20.7
		Two	23	15.3
		Three	14	9.3
		Over three	13	8.7
5	Local Government of Residence	North	42	28.0
		North West	29	19.3
		North East	30	20.0
		South East	30	20.0
		South West	19	12.7

Table 1 shows the demographical characteristics of PwDs in Ibadan. *Gender*: 34.7% are male, and 65.3% are female. According to their age range, 36% of PwDs in Ibadan are between 18-30 years old, 43.3% are between 31-46 years, 17.3% are between 47-62 years, and 3.3% are between 63-65 years of age. This suggests that youths and young adults with disabilities are more than the elderly. Their *marital status* indicates that 44.7% are single, 32.7% are married, 18.7% are separated/divorced, and 4.0% are widows/widowers. The *number of children at home*: 46% of the respondents had no children,

20.7% had one child, 15.3% had two children, 9.3% had three children, and 8.7% had over three children at home.

Table 2: Employment/Income status of PwDs in Ibadan

S/N	Variable	Labels	Frq	%
1	A	Inactive (Cannot work)	23	15.3
		Student	12	8.0
		Unemployed	39	26.0
		Self-employed	61	40.7
		Civil servant	5	3.3
		Private organization	10	6.7
2	B	Less than ₦30,000	132	88.0
		₦30,000-₦50,000	9	6.0
		₦50,000-₦70,000	2	1.3
		₦70,000-₦100,000	2	1.3
		₦100,000-₦120,000	5	3.3
		₦120,000		
3	C	No	147	98.0
		Yes	3	2.0
4	D	No	138	92.0
		Yes	12	8.0

- A. Current occupation
- B. Monthly income from employment
- C. Do you currently receive any financial assistance from the government?
- D. Are you aware of Nigeria's Discrimination against Persons with Disabilities (Prohibition) Act of 2018, passed in January 2019?

Table 2 shows the education/employment/income of PwDs in Ibadan. Data on their *academic qualification* shows that 28% attended special needs school, 19.3% had primary school leaving certificates, 20.7% had vocational training, 17.3% had secondary school leaving certificates, 6% had diploma certificates, and 8.7% had bachelor's degrees. For *current occupation*, 15.3% are inactive, 8% are students, 26% are unemployed, 40.7% are self-employed, 3.3% are civil servants, and 6.7% are in private organizations. Since only 14.7% of PwDs in Ibadan have post-secondary education, this account for why most of them (66.7%) are either unemployed or self-employed.

In light of the above, 88% of PwDs earn less than ₦30,000 monthly income from their employment, 6% earn between ₦30,000-

₦50,000, 1.3% earn ₦51,000-₦70,000 and ₦71,000-₦100,000, while 3.3% earn about ₦101,000-₦120,000 monthly. This shows how a lack of quality education impacts employment opportunities available to PwDs and their monthly income. More importantly, the majority, 98.0%, of the PwDs do not receive any financial assistance from the government, while 0.7% receive less than ₦5,000, and 1.3% receive between ₦5,000-₦10,000 from the government. Interestingly, the majority, 91.3%, who regard themselves as PwDs, stated they were unaware of Nigeria’s Discrimination Against Persons With Disabilities (Prohibition) Act of 2018, passed in January 2019.

**Research Question 1:** What factors predispose PwDs to poverty in the Ibadan Metropolis?

Table 3: Factors predisposing PwDs to poverty

s/n	Items	SD	D	A	SA	$\bar{x}$	S.D
1	A	2 1.3 %	9 6.0 %	49 32. 7%	90 60. 0%	3. 51	0.6 73
2	B	1 0.7 %	7 4.7 %	37 24. 7%	105 70. 0%	3. 64	0.6 05
3	C	99 66. 0%	49 32. 7%	1 0.7 %	1 0.7 %	1. 36	0.5 34
4	D	3 2.0 %	28 18. 7%	70 46. 7%	49 32. 7%	3. 10	0.7 66
5	E	64 42. 7%	75 50. 0%	10 6.7 %	1 0.7 %	1. 65	0.6 34
6	F	1 0.7 %	11 7.3 %	59 39. 3%	79 52. 7%	3. 44	0.6 60
7	G	2 1.3 %	11 7.3 %	53 35. 3%	84 56. 0%	3. 46	0.6 92
8	H	2 1.3 %	10 6.7 %	71 47. 3%	67 44. 7%	3. 35	0.6 67
9	I	1 0.7 %	8 5.3 %	46 30. 7%	95 63. 3%	3. 57	0.6 28
10	J	4 2.7 %	1 0.7 %	25 16. 7%	120 80. 0%	3. 74	0.6 07
<b>Weighted Mean = 3.08</b>							

- A. Lack of disabilities-friendly infrastructure impact my access to job opportunities
- B. Economic barriers like lack of capital/loans have prevented me from starting a business

- C. Job advertisements in Ibadan encourage and facilitate applications of PwDs
- D. COVID-19 outbreak significantly limited my access to economic opportunities
- E. Before COVID-19, I received employment offers for work I am qualified to do
- F. Stringent employment conditions continue to make it difficult for me to apply for jobs
- G. Discrimination by employers affect the type of jobs I get (inappropriate job placement)
- H. Before COVID-19, the economic situation in Ibadan allowed me to make more income
- I. Barriers to socio-economic opportunities has increased than before COVID-19 outbreak
- J. COVID-19 and its economic impact has negatively affected the cost of living

Table 3 shows the factors predisposing PwDs to poverty in the Ibadan Metropolis. Response to the statement on how the outbreak of COVID-19 and its economic impact has negatively impacted the quality and quantity of goods and services PwDs could afford ( $\bar{x}=3.74$ ) was ranked highest by the mean score rating. This suggests that chronic inflation and increasing living costs in Ibadan have worsened the economic circumstances of PwDs. This was followed in succession by economic barriers (lack of startup capital and inaccessibility to loans), which prevented PwDs in Ibadan from starting their businesses ( $\bar{x}=3.64$ ). Next in the order is the increase in stigma/discrimination, barriers to accessing social services, and economic opportunities since the outbreak of the COVID-19 pandemic ( $\bar{x}=3.57$ ). Other factors include the lack of disability-friendly infrastructure in Ibadan for PwDs to fully utilize employment opportunities ( $\bar{x}=3.51$ ) and harmful stereotypes by potential employers against PwDs, resulting in inappropriate job placement ( $\bar{x}=3.46$ ). Some respondents also indicated that they encountered and continue to encounter stringent recruitment conditions that make it difficult for them to apply for jobs ( $\bar{x}=3.44$ ). Although some noted that before the COVID-19 outbreak, economic situations in Ibadan allowed them to make some income ( $\bar{x}=3.35$ ), since the pandemic happened, its economic impact has significantly limited their access to jobs and other economic opportunities ( $\bar{x}=3.10$ ).

**Research Question 2:** What are the social development programs available to PwDs in Ibadan?

Table 4: Social development programs available among PWDs in Ibadan

S/ N	Ite ms	SD	D	A	SA	$\bar{x}$	S.D
1	A	83 55.3 %	66 44.0 %	-	1 0.7 %	1. 46	0.5 39
2	B	89 59.3 %	59 39.3 %	1 0.7 %	1 0.7 %	1. 43	0.5 48
3	C	133 88.7 %	17 11.3 %	-	-	1. 11	0.3 18
<b>Weighted Mean = 1.33</b>							

*A = In response to COVID-19, loan companies and microfinance banks in Ibadan have developed products and services for PwDs*

*B = I am aware of government assistance programs for PwDs in Ibadan*

*C = The federal, state, and local governments in Nigeria have taken important and effective steps to eradicate poverty among PwDs*

Table 4 shows the responses of PwDs to the number of poverty eradication initiatives they are aware of in the Ibadan metropolis. Most respondents revealed that no major social development programs are available to PwDs. However, 0.7% of respondents indicated that after the pandemic, loan companies and microfinance banks had developed programs/products and services for PwDs, while 1.4% indicated that there are a few government assistance programs designed for them.

## Discussion

In the Ibadan metropolis, nearly two-thirds of the studied sample aged between 18 to 40 years old, and 79.3% of the participants have basic education. This finding aligns with Ipingbemi’s (2015) result, emphasizing that PwDs, although educated, may depend on begging as a major means of survival. It also showed that over one-third of the study group had no occupation either because they could not work or were unemployed, which is consistent with the finding of Loeb et al. (2008). These scholars discovered that in the Western Cape part of South Africa, where the economy is stronger, the number of non-disabled working-age adults with employment doubled that of people with disabilities. This explains why PwDs in Nigeria mostly resorted to begging for livelihood.

As gathered from this study, self-employment is the major form of employment for PwDs, supporting Palmer’s (2011) assertion that people with disabilities in developing countries can benefit from employment in the informal economy. However, it is important to state that private businesses and investments in the depressed Nigerian economy are precarious, and entrepreneurs risk losing their capital to the poor economy anytime. Furthermore, this study shows that most participants earn less than 30,000 naira (68 USD) monthly in the depressed Nigerian economy, and 88.0% earn below the minimum wage, indicating the nexus between poverty and disability. Graham et al. (2014) found a similar link in their study, showing that inadequate income or experiences of “income earning handicap” help create and sustain poverty among PwDs.

In addition, given that 98% of PwDs in this study do not receive any disability assistance from the government, these marginalized people end up in poverty, especially after the COVID-19 outbreak. Yet, scholars have shown that government disability assistance plays an important poverty alleviation role in some African countries (Graham et al. 2010). To be sure, they showed that in South Africa, this disability grant constituted an income for households with PwDs and was used to meet basic needs, including food and clothing. This contrast with the situation in Nigeria. Worse still, this study finds that most participants are unaware of Nigeria’s 2018 disability Act, which protects their rights. This discovery in Ibadan reinforces the finding of Aboagye et al. (2022) in their study on Nigeria, Ghana, Senegal, and Cape Verde, where government programs and policies meant to improve the lives of PwDs did not reflect in practice. The implication is that there is a need for awareness campaigns to increase the knowledge of PwDs about their rights and government programs designed to eliminate discrimination against them.

Concerning the welfare of PwDs in the COVID-19 period, this study reveals a significant relationship between the depressed Nigerian economy and poverty among PwDs. Respondents noted that there is no government social development program provided for them. This is not peculiar to Ibadan or Nigeria. Several reports by the United Nations and other experts corroborate this finding, showing that many public health measures implemented to contain the virus globally do not consider the needs of PwDs (Sabatello et al., 2020; United Nations, 2020). This reflects the need for government

agencies to re-evaluate their social development policies/programs.

More specifically, the findings of this study indicate that the COVID-19 pandemic has worsened the living condition of PwDs in Nigeria due to the depressed economy. Indeed, PwDs are currently experiencing the same economic hardship caused by the COVID-19 outbreak as those without disabilities. However, PwDs are at a higher risk due to the socio-economic exclusion they experience in Nigeria, including lack of quality education, low educational achievement, lack of assistive technology, and non-existence of disability-friendly transportation systems and buildings. This situation constitutes a critical setback to the UN's Sustainable Development Goals (Finatto et al., 2021). Hence, governments at all levels need to educate the public about the plights of PwDs in Nigeria to eradicate negative perceptions about them and enhance their access to employment and other economic opportunities.

Beyond enlightening the public on respecting the rights of PwDs, this paper recommends that governments at all levels create an employment bureau to support PwDs willing/able to work. This bureau should be provided adequate funds to pay monthly disability assistance to empower registered unemployed PwDs. Also, corporate bodies should be mandated to create space for PwDs in their establishments to enhance inclusive work environments in Nigeria and tap into their skills.

## Conclusion

As demonstrated in this study, the limited socio-economic opportunities available to PwDs in Nigeria engendered by systemic and institutional barriers foster unemployment, low income, and poverty among PwDs. Also, the rising prices of food items and inadequate financial assistance contribute significantly to the hardship they are experiencing in the Ibadan metropolis. This situation worsens for PwDs lacking employment or skill to obtain decent livelihood and those who lost their jobs to the pandemic. Similarly, very few PwDs in the study area are aware of Nigeria's 2018 Discrimination Against Persons with Disabilities (Prohibition) Act. Worst still, most PwDs do not receive disability assistance from government or non-governmental agencies, which could reduce poverty among them. Hence, this study recommends urgent government intervention in enforcing social policies/programs that would enhance the inclusion of PwDs. This will go a long way to

improving their well-being. Finally, the government should ensure that a significant portion of national protection programs is devoted to engendering the economic empowerment of PwDs. While this study finds that future research is required to understand the impact of COVID-19 on the social well-being of PwDs, the researcher also discovered that PwDs experience discrimination differently based on the type and severity of disabilities, especially for those with mental health problems. Thus, further study will deepen our understanding of these experiences. Nevertheless, any proposed social intervention in poverty must include the full involvement of PwDs themselves.

## Acknowledgment

*I am immensely grateful to Dr. Adebisi Alade (University of Victoria) for his insightful comments and excellent contributions, which significantly improved earlier versions of this paper. I also thank ASWNet's anonymous reviewer(s) for their helpful suggestions. I nevertheless take responsibility for any errors or omissions of fact or interpretation.*

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