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## Ability in Disability: Coping Strategies of the Disabled to Economic Hardship in Nigeria

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### Abstract

Persons living with disabilities have adopted several coping strategies to cope with the myriad of challenges they encounter on a daily basis. Some of these coping strategies include seeking social support, problem solving, escaping and avoidance, isolation, confrontation, social media, movies, making friends and utilising relationships. These coping strategies, however, differ with demography and purpose. For instance, disabled students could easily adopt any of these strategies to navigate daily experiences but for older adults seeking economic opportunities, these may not readily be available. The sad reality for disabled persons in Nigeria however is the fact that there are no social supports to help as coping strategies, hence persons with disabilities have to rely on their immediate environment for the necessary helps and support that can be provided them. This study investigates the coping strategies adopted by persons with disabilities to navigate the harsh economic realities in Nigeria in order to make a living. Secondary sources were reviewed to provide data for the study and the findings were thematically analysed. The study established that disabled persons rely on empowerment from government and non-government stakeholders to acquire skills and capital for business. The study therefore recommends the implementation of necessary policies and legislations that promote and protect the rights of disabled people to engage their skills and potentials for dignified living like their non-disabled counterparts.

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### Introduction

Coping with harsh economic realities in the 21st century especially after the global economic meltdown of 2007 has been the order of institutions, organisations and nations around the world (Elekdag, 2009; Tong, 2009) <sup>[19, 59]</sup>. For many nations and individuals, economy-altering events as the financial meltdown, corona-virus pandemic and lockdown and several other similar events have constituted serious challenges to dignified living (Smit *et al.*, 2023; Roy & Das, 2022) <sup>[56, 52]</sup>. Businesses have also been unable to recover from some of these economy-altering events which has led thousands to poverty (Smit *et al.*, 2023) <sup>[56]</sup>. For developing nations like Nigeria, unemployment levels and underemployment statistics continue to rise significantly higher beyond the coping strategies of national projections (Farayibi & Asongu, 2020) <sup>[25]</sup>. In the midst of these harsh and dire circumstances, however, people with disabilities are faced with more challenges than their average counterparts. These

challenges arise from both internal and external factors that work to discourage and demoralise persons with disabilities (World Bank, 2021) <sup>[64]</sup>. In Africa where 10% of the population are reportedly people with disabilities (WHO, 2011), there is the general notion that disabled peoples are destitute and acquired disabilities i.e. disability in adulthood, is socially associated with evil (Sadiki & Kibirige, 2022; Khupe, 2010; Lustig & Strauser, 2007) <sup>[53, 33, 36]</sup>. In some African cultures, the items and belongings of disabled persons are considered ritually unclean and unfit for another human but for animals because they are believed to be possessed by evil spirits (Khupe, 2010) <sup>[33]</sup>. Navigating these sociocultural and socioeconomic barriers in societies that have little or no provisions for the welfare and sustenance of persons with disabilities is a concern and ordeal many PwDs have to deal with (Devlieger & Nwokorie, 2019; Eleweke & Soje, 2016) <sup>[17, 20]</sup>.

Within Nigeria, Shilni (2017) observed that individuals with disabilities are considered liabilities and are thus subjected to various forms of inhumane treatment and depending on the age demography were institutionalised and kept away from society <sup>[54]</sup>. Similarly, Omoniyi (2014) in his study discovered that the prejudice against disabled people in Nigeria is almost universal affecting the social, economic, education, mental and psychological wellbeing of these people <sup>[48]</sup>. Struggling for economic survival in the midst of psychological burdens and social deprivations are extra complications that persons with disabilities have to cope with to make a living in the country (Akinyemi, 2016; Akos & Davou, 2013) <sup>[5, 6]</sup>. The extent of social and cultural deprivation for disabled persons is further observed by Omoniyi (2014) who notes that certain communities and traditional attitudes towards disabled children imprint the feeling of unworthy for social relations and cultural participations <sup>[48]</sup>. This means a significant number of such persons are subjected to negative psychological attitudes that relegate them from mainstream society but at adulthood are expected to compete with their able peers for economic survival (Akinyemi, 2016) <sup>[5]</sup>. Although Nigeria's first attempt at recognising the rights and privileges of disabled persons was during the Federal Military Government in 1993 when the government passed decrees regarding disabled persons, decades after, there is still no comprehensive framework guiding the expression of such persons in public and private spheres in the country (Shilni, 2017) <sup>[54]</sup>. The 1993 Nigerians with Disability Decree amongst other provided and recognised the following rights of disabled persons:

- Free medical/health services and tax-free purchase of health materials
- Free education at all levels in the government schools and vocational training
- Right to vocational rehabilitation and employment
- Subsidised housing
- Accessibility to facilities in terms of mobility
- Free accessible transportation by bus, rail or other conveyance other than air travel that serves the general public's needs
- Supportive auxiliary social services
- Sport and recreational services
- Telecommunication facilities which include television programmes with Braille, special telephone devices for the hearing-impaired and free postal services for medical materials purchased

- Right to legal services
- Right to vote

These decrees were meant to be the starting point of revaluating the human dignity and privileges of persons with disabilities. However, as several scholars have noted, this decree has never been really implemented so that decades after, there are no infrastructural or social structures to accommodate the plight of disabled persons in the country (Olaitan, 2021) <sup>[47]</sup>. With over 25% of her total population reportedly comprised of disabled persons, there are no adequate government and nongovernmental commitment to improving the coping strategies of disabled persons in the country (Shilni, 2017) <sup>[54]</sup>. This is particularly dire considering that the majority of disabled people in the country are within workable age while those under the care of parents and guardians have no adequate packages to manage the burdens of caring for disabled children (Shilni, 2017) <sup>[54]</sup>. While all categories of disabled persons tend to feel the burden of disability at some point in their lives, older adults with disabilities are reportedly more susceptible to the challenges that come with disability (Jaiswal *et al.*, 2020; Mick *et al.*, 2018) <sup>[32, 37]</sup>. The isolation and loneliness that comes from not being able and allowed to engage in formal and informal social networks, leisure activities and social participation are burdens that tell more on adults than younger persons (Iwuagwu & Kalu, 2021) <sup>[30]</sup>.

In the midst of this, Nigeria is a signatory to the United Nations sustainable development goals (SDGs) amongst other acts which generally promotes inclusive governance and the rights of persons with disabilities (UNDP, 2018) <sup>[61]</sup>. Nigeria for instance ratified the 2006 UN Convention of the Rights of Persons with Disability after years of docility of the 1993 Disability Decree (Shilni, 2017) <sup>[54]</sup>. In 2019, Nigeria further adopted the Discrimination Against Persons with Disabilities (Prohibition) Act that directs all public building to be accessible to persons with disabilities (Federal Republic of Nigeria, 2018; Ewang, 2019) <sup>[26, 22]</sup>. The Act also outlaws all kinds of discrimination against disabled people in the country (FRN, 2018) <sup>[26]</sup>. However, Iwuagwu *et al.*, (2023) in their study observed that this has not been the case since ratification as persons with disabilities have experienced systematic forms of social exclusion and potential obstacles in attempting to integrate into the larger society based on their disabilities.

Interestingly, disability is a phenomenon that affects individuals irrespective of sex, age, religion political and social status but coping strategies according to scholars is mostly determined by the economic status of the individual (World Bank, 2021; Oyaró, 2015; Mitra *et al.*, 2011) <sup>[64, 50, 38]</sup>. While there is obvious physical, mental, social and psychological limitations that come with being disabled, the economic class and ability of a person with disability determines to a large extent the flexibility and coping strategy adopted (van der Mark *et al.*, 2017) <sup>[62]</sup>. According to Haruna (2017), there are about 2billion physically challenged people in the world but the majority of them are from developing countries as beggars and socially excluded persons <sup>[29]</sup>. In Nigeria alone, there are over 25million projected persons living with disabilities but with no adequate economic intervention and mobility infrastructure to aid their socialisation in society (CeDDI, 2016). According to the United Nations, it is estimated that one in every ten persons is suffering from one form of disability or the other. More

interestingly, it is estimated that nine out of every ten persons with disability live below the poverty level in Nigeria (NLS, 2010) <sup>[40]</sup>. As such, where disabled people are victims of infectious diseases as meningitis, tuberculosis, small pox, polio, blindness, stroke, cardiovascular diseases, cancer and any other serious disease, the majority are unable to take care of themselves or afford treatment (Haruna, 2017; Akinkugbe *et al.*, 2010) <sup>[29, 4]</sup>. In fact, Haruna (2017) related in his study that people with disability tend to have lesser legal protection, live in extreme poverty and poor health together with poor educational achievement compared to non-disabled persons <sup>[29]</sup>. This glaring statistics show that whereas there are several policy documents and legislations fostering the rights and privileges of persons with disabilities to participate adequately in socioeconomic activities, there are still no practical steps taken to implement these.

Mitra *et al.*, (2011) thus avers that disability mostly affects vulnerable and marginalised people more especially those with lower income, particularly women, children and older person <sup>[38]</sup>. Contrary to the popular opinion that disabled people are poor however, Mitra *et al.*, (2011) argues that disability is both a cause and consequence of poverty, in other words, poverty makes individuals more vulnerable to disability and disability reinforces poverty by depriving people of economic opportunities that would otherwise been open to them <sup>[38]</sup>. This is more visible when there is a combination of demographic factors as age, gender and low socioeconomic status. In the midst of the gross picture of persons with disabilities, several coping strategies have been adopted to cope with the myriad of challenges they encounter on a daily basis. Some of the coping strategies adopted by PwDs to navigate their daily experience include seeking social support, problem solving, escaping avoidance, social media, movies, making friends and utilising relationships (Kim *et al.*, 2020; Deasy *et al.*, 2014) <sup>[15]</sup>. These coping strategies however differs with demography and purpose. For instance, disabled students could easily adopt any of these strategies to navigate daily experiences but for older adults seeking economic opportunities, these may not readily be available. The sad reality for disabled persons in Nigeria however is the fact that there are no social supports to help as coping strategies hence persons with disabilities have to rely on their immediate environment for the necessary helps and support that can be provided them (Ezeonu *et al.*, 2021) <sup>[23]</sup>. This study therefore is an attempt to investigate the coping strategies adopted by persons with disabilities to navigate the harsh economic realities in Nigeria. This is important to discover the areas of social supports that can be strengthened for the sake of PwDs and the socioeconomic, socio-political and sociocultural obstacles to the self-assertion of disabled persons in the country.

### Research Questions & Objectives

The main research question for this study is, what are the coping strategies adopted by disabled persons to cope with economic hardship in Nigeria? The specific research questions are;

- What coping strategies do disabled persons engage to earn a living?
- How effective are the coping strategies to the overall health and wellbeing of disabled persons?
- What are the challenges to dignified living for disabled persons in Nigeria?

The overall research objective is to discover the coping strategies of disabled persons in the economic hardship of Nigeria. Specifically, the research objective is aimed at the following:

- To discover the coping strategies disabled persons engage to make a living in Nigeria;
- To determine how effective these coping strategies are to the overall health and wellbeing of disabled persons in Nigeria; and
- To ascertain the challenges to dignified living for disabled persons in Nigeria.

### Literature Review

#### Conceptual Clarification – Disability: Ability in Disability

The traditional concept of disability connotes a dysfunction or impairment in the normal functioning of the body (World Bank, 2020; Fairfax *et al.*, 2019; Okhakume *et al.*, 2016) <sup>[64, 24, 46]</sup>. The dynamics of this have been debated variously among scholars. Some of the broadest and popular conceptualisation in the literature are explored in this section. The World Health Organisation provides some definitive templates for understanding disability and its usage in popular literature. An exploration of WHO documents between the 1990s and 2000s shows that disability is conceptualised as an impedance or irregularity of mental, physiological or anatomical structures or capacities (WHO, 2020; 2012) <sup>[68, 67]</sup>. Also the term has been used to connote the diverse encounters and influences in an individual's body that limits their capacity to initiate movements as expected (Nwatu, 2023; Olaitan, 2021) <sup>[42, 47]</sup>. The WHO further provides the explanation that disability encompasses impediment in actions, restrictive participation and is usually the result of interactions between impairment and negative natural effects (WHO, 2020) <sup>[68]</sup>. In other words, disability is the inability to perform a natural task due to impairment and the WHO reports that at certain points in their lifetime, most individuals will experience some form of disability (WHO, 2012/2001) <sup>[67]</sup>. This undermines the conceptualisation that relates disability to accidental or unnatural causes and also makes disability a natural end that most individuals will face in their lifetime (Olaitan, 2021) <sup>[47]</sup>. This understanding counters the perception in many African societies that disability is a bad omen or negative indication of evil (Sadiki & Kibirige, 2022) <sup>[53]</sup>.

A more political conceptualisation is provided by the Union of the Physically Impaired Against Society (UPIAS) which understands disability as the drawback or limitation of engagement that is associated with contemporary social arrangement that makes no practical plans for individuals with physical limitations to express themselves (UPIAS, 1981) <sup>[60]</sup>. In other words, disabled people are only so designated because their abilities are not allowed to manifest by social hindrances and structural limitations (Yilmaz *et al.*, 2018; Young *et al.*, 2016) <sup>[69, 70]</sup>. This concept of disability is relative and brings about a novel idea that is predominantly silent in literatures which is the fact that disabled people are actually gifted and able people but requiring different set of tools and equipment to manifest these skills (World Bank, 2021; Olaitan, 2021) <sup>[64, 47]</sup>. The non-availability of these skills however leads to the inability or dis-ability of these individuals to actively participate and perform in society like their non-disabled counterparts (UPIAS, 1981) <sup>[60]</sup>. In fact, the UPIAS considers disability in this context to be a form of

social oppression against persons with impairment (UPIAS, 1981) <sup>[60]</sup>. The World Report on Disability (2011) outlines another perspective of disability as the society-wide and cross-temporal limitations that are obtainable in the cause of performing certain tasks that society imposes on the individual. A similar definition is related by the Americans with Disabilities Act of 1990 which defines disability as the cognitive or physical limitations that restrict an individual from participating in everyday living (ADA, 1990) <sup>[9]</sup>. Each of the definitions and conceptualisation explored above tend to associate disability with society limitations rather than personal or individual biological impairments. In other words, these definitions and conceptualisations do not primarily relate to physiological impairments but to the neglect or restrictions that persons with these impairments face in the cause of conducting their daily personal and social businesses (Haegele & Hodge, 2016) <sup>[28]</sup>. This approach presupposes the fact that if provided with the right tools, environment and opportunities, persons with disabilities may perform better and meet up with expectations as their non-disabled counterparts. Three major premises are visible in the conceptualisation of disability above, namely:

- a. The presence of an impairment that could be biological, emotional or mental
- b. Social restrictions from performing similar tasks as others in society;
- c. Inability to carry out daily routine tasks and engagements such as self-care, strolling, standing, talking, learning etc.

According to the 2008 Convention on the Protection and Promotion of the Rights and Dignity of Persons with Disabilities, disability or persons with disability refer to individuals who have long-drawn physical, mental, cognitive or tactile impairments that together with society barriers work to upset the full expression and participation of such persons in public spheres (Olaitan, 2021) <sup>[47]</sup>. Going a bit further than this, the Nigerian federal government defined disability as the point when an individual receives temporary or permanent Certificate of Disability that may subsist for a substantial temporal frame, restrict their functional capacities, fundamentally diminish their perseverance and debar their performance of daily routines (ADA, 2018 in Olaitan, 2021) <sup>[47]</sup>. According to Kasnitz and Shuttleworth (2001 cited in Olaitan, 2021), disability is when individuals experience social segregation because they are perceived by others to be functionally limited not necessarily that they cannot perform these tasks unaided. The WHO (2007) <sup>[65]</sup> further describes that functional limitation occurs at three levels:

- a. Body levels when an individual cannot move their legs or any part of their bodies
- b. Activities level when an individual finds it difficult to walk, talk, see or combine body functions in performing tasks
- c. Participation level when an individual cannot work or combine a group of activities to fulfil personal and social roles due to lack of provision of necessary equipment and infrastructure for mobility.

The limitations that impaired people may differ in scope and depth depending on the level of impairment and the state of the environmental conditions for the individual (Nosek, 2008) <sup>[41]</sup>. Oyaro (2015) for instance notes that the level of functionality experienced by an individual depends on factors

such as the inborn capacity of the individual as well as the features of the individual's immediate environmental circumstances that makes it either possible or difficult for him/her to partake in public activities <sup>[50]</sup>. Disability therefore resonates more with social hindrances than it does with physical or mental body limitations. In fact, there have been the debate about whether individuals are disabled or impaired since the 70s with Disabled Peoples Organizations claiming that they were only impaired but not disabled and must be reflected as such in policymaking (Olaitan, 2021) <sup>[47]</sup>. The implications of this in functionality is that providing these individuals with the set of tools needed to function optimally in society brings about their abilities and skills that are otherwise shrouded by their physical or body impairments (WHO, 2021) <sup>[68]</sup>. But disability in the sense used by many people carries the notion of inability to function both personally and socially and hence isolation and relegation which they argue does not reflect their true state (Fairfax *et al.*, 2019; Okhakume *et al.*, 2016) <sup>[24, 46]</sup>. As used in this study therefore, disability is conceptualised not as personal inability to perform certain tasks but as social hindrances to perform these tasks because of misperception of the capacity and limitations of impaired persons or persons living with physiological disabilities. This conceptualisation carries with it the notion that disabled people are able to perform certain personal and social tasks including earning dignified living if given the right tools. Hence this investigation into the Nigerian society which has a significant population of disabled people to discover how they cope with the harsh economic conditions of the nation.

### Coping Strategies for Disabled Persons

According to Tesfaw *et al.*, (2022), coping strategy is the ability to adjust, adapt and meet a challenge successfully especially in a constantly changing environment <sup>[58]</sup>. Tennen *et al.*, (cited in Tesfaw *et al.*, 2022) observed that coping essentially entails that an individual constantly changes their behavioural and thought patterns to master, reduce and minimise stress levels as well as the restoration of balance in an attempt to manage specific external demands. Coping strategies thus is an attempt to manage the stress that comes from various psychological distress while maintaining sanity (Desalegn *et al.*, 2023; Abubakar *et al.*, 2017) <sup>[16, 2]</sup>. Religion and relating with the spirit realm through organised religion is recognised as one of the commonest forms of coping strategies adopted by people to manage stress and adversity encountered in daily living (Stuntner, 2015) <sup>[57]</sup>. And while this has a significantly spiritual implication, it also has strong emotional and psychological effects on the individual (Desalegn *et al.*, 2023) <sup>[16]</sup>. For disabled people who are unable to freely engage their bodies in movements and functions, the stress that comes from such circumstances are reportedly felt not only by them but also those close to them (Gyasi & Yeboah, 2021). Many times, this has effects on the mental and physical health of the disabled people and their caregivers which makes the issue of coping strategies very important (Asa *et al.*, 2021; Ogbodu *et al.*, 2015) <sup>[10, 45]</sup>. Generally, the systems that disabled people adopt to cope with physical stress in mobility and public participation as related from the literature are wheelchairs, artificial limbs, reliance on close relatives and friends, etc. (Nwatu, 2023; Esere *et al.*, 2016; Ambati, 2015) <sup>[42, 21, 8]</sup>.

As important as these levels of coping strategies however, they have the merits and demerits as well as their limitations

in helping PwDs cope with stress. For instance, the primary issues many persons with disability with according to Gyasi and Yeboah (2020) has to do with availability of wheelchair and difficulty in repairing or maintaining these devices when they break down. Then there is also the concern of non-availability of appropriate mobility infrastructure and technologies to help mobility of disabled people which further increases stress levels (Ambati, 2015) <sup>[8]</sup>. Importantly, coping strategies are necessary to improve the social and mental health of disabled people because it gives them opportunity to participate and socialise like their non-disabled peers (Sadiki & Kibirige, 2022; Shilni, 2017) <sup>[53, 54]</sup>. Routine activities like fetching water, going to the market, washing clothes and even engaging exercises if done effortlessly reduces the burdens of disability for disabled persons (Gyasi & Yeboah, 2020). However, due to the predominantly poor and unavailable infrastructure to enable disabled people express themselves socially and freely, they are compelled to adopt coping strategies such as social supports (Ezeonu *et al.*, 2021) <sup>[23]</sup>.

According to Gyasi and Yeboah (2020), stress is a real problem encountered by the average individual and more so for the disabled as it affects every individual in various forms and magnitude. As McEwen and Gianaros (2010 cited in Gyasi & Yeboah, 2020) rightly observed, high stress levels most times is an indicator of future health problems for the individual. But unlike the disabled who lack the necessary tools and equipment to ease pressures, non-disabled persons can ease the pressure on them by resorting to exercises, meditation, singing, strolling, walking, running, or any other physically or mentally engaging activity (Gyasi & Yeboah, 2020; Shilni, 2017) <sup>[54]</sup>. Mindfulness is one of the coping strategies recognised by scholars as gaining increasing attention among people with terminal and physical health problems like cancer, chronic pain and depression (Gyasi & Yeboah, 2020; Segal, 2013). Meditation has also been recognised to be major coping strategy that helps people cope with stressful situations (Kabat-Zinn, 2005 cited in Gyasi & Yeboah, 2020). Religious beliefs and spiritual practices as briefly identified above is also adopted as coping and management strategies for depressions, suicide, anxiety and substance abuse (Gyasi & Yeboah, 2020; Bezyak *et al.*, 2017) <sup>[11]</sup>. For disabled people, this is also used. As Koenig (2009:42) recognises, “emotionally vulnerable people resort to religious beliefs and doctrines to reinforce neurotic tendencies through prayers to eliminate fears or guild and restrict negative thoughts”.

Furthermore, religious beliefs provide a sense of meaning and purpose in the midst of difficult situations that gives disabled people the sense of importance and motivates them to navigate societal barriers and find self-expression (Bezyak *et al.*, 2017; Overmars-Marx *et al.*, 2014) <sup>[11, 49]</sup>. This optimistic and hopeful character reflected in religious texts and liturgy provides the much needed succour (Simplican *et al.*, 2015; Cobigo *et al.*, 2012) <sup>[55, 13]</sup>. Also, religious organisations especially in Africa have been known to provide the community of support to persons in need especially adulthood disabled persons and parents of disabled children that helps to reduce isolation and loneliness (Sheler, 2004 cited in Gyasi & Yeboah, 2020). The advantage of this coping strategy to many disabled persons especially for the relatively poor is that it is cheap and available irrespective of financial, social, physical and mental circumstances (Gyasi & Yeboah, 2020). Studies on coping strategies of disabled persons in

Ghana showed that majority of the respondents attributed their sustenance to their faith in God and the religious community to which they belong (Gyasi & Yeboah, 2020).

Another strategy is the use of music which according to Alpert (2010 cited in Gyasi & Yeboah, 2020) is an art of sound that expresses ideas and emotions in significant forms through the elements of rhythm, melody, harmony and colour. This is used by all kinds of people and gathering to reflect hopes, aspiration, pain, fears and even purpose (Gyasi & Yeboah, 2020). Scientifically, music increases the activity of the nervous system in the body and also relaxes it especially sedative music which are soothing, soft, romantic (Iwanaga *et al.*, 2004 cited in Gyasi & Yeboah, 2020). This has been resorted to by disabled persons especially those skilled in the art and there have been prominent disabled musical artists across the world (Victor-Aigbodion, 2023) <sup>[63]</sup>. The exciting and relaxing tendencies of music makes it a viable tool for coping with the stress that comes with being disabled physically and dealing with societal barriers. On the role of music to relax pressures and escape social and societal barriers, Alpert (2010 cited in Gyasi & Yeboah, 2020) notes that persons with disabilities tend to avoid social restrictions and stigmatisation associated with being disabled by taking solace in various kinds of music. For these persons, they remain as dependents on some relatives or friends and do not engage much in any physical activity to reduce exposure to the public (Ramakuella & Malukele, 2011). However, the reason for such isolation more than choice is the inability of disabled persons to actively adopt a different form of coping strategy without public disregard and support. Music thus presents a simple and easy option for disabled person to sulk in and escape societal barriers and obstacles.

The above strategies however relate to the overall coping strategy of disabled persons in the midst of internal and external social barriers. This study specifically considers the coping strategies adopted to deal with financial and economic earnings. For adult disabled persons specifically, reliance on families and friends for supports may be very stressful and inconsistent hence this study investigates how disabled persons engage their disability to fend for themselves.

## Methodology

The study engaged a qualitative approach and adopted secondary sources to investigate the coping strategies of disabled people in Nigeria's economic hardship. Studies that investigated the plight of disabled persons in relation to economic engagements were reviewed and findings were analysed thematically using the desk review methodology. The findings of the study were outlined and discussed in recurring themes.

## Presentation and Discussion of Results

The findings of the study are discussed in line with the research question which is essentially to investigate the coping strategies of disabled persons in Nigeria's harsh economy. Firstly, studies on economic coping strategies for disabled people are scarce and this presented a significant challenge to retrieving data for the current study. This notwithstanding, the study was able to retrieve few empirical and theoretical studies on coping strategies for disabled people in the country and these findings are thematically discussed below. The research objectives were to discover the coping strategies engaged by disabled people to make a living in Nigeria, to determine how effective these coping strategies

are to the overall health and wellbeing of disabled persons in Nigeria and lastly to ascertain the challenges to dignified living for disabled persons in Nigeria. The findings are thus presented below in line with these themes.

### **R.Q. 1 Economic Coping Strategies by Disabled People in Nigeria's Harsh Economy**

The findings from the study are particularly telling as they show that although policies exist stipulating the role and prescription of employment opportunities for disabled persons, this has not been implemented. This notwithstanding, several scholars have argued and shown that disabled people in Nigeria also possess skills that they employ to make a living (Lalu *et al.*, 2023; Dakung *et al.*, 2019; Akinyemi, 2016) <sup>[35, 14, 5]</sup>. But with prevalent poverty and several setbacks, they rely mostly on government and nongovernmental empowerment to fund their skills and petty businesses especially for the adult population (Victor-Aigbodion, 2023) <sup>[63]</sup>. According to Nwokorie and Devlieger (2020), empowerment of disabled people through adhoc support services are common practices that Disabled Peoples Organisations (DPOs) rely on to provide supports to their members. This empowerment according to Victor-Aigbodion (2023) involves improving the capacity development of disabled people so they can become self-reliant financially and otherwise <sup>[63]</sup>. The motivation to live independently and start their own families without being at the mercy of other people for the personal, financial, psychological and social needs drives many skilled and non-skilled disabled persons in different parts of the country to engage petty business or develop skills (Nwokorie & Devlieger, 2020). This empowerment according to Victor-Aigbodion (2023) sometimes takes the form of showcasing their skills and abilities in forums where they can be empowered to start up a business and contribute to society generally <sup>[63]</sup>.

Eleweke and Soje (2016) observed however that this endeavour is not altogether lofty for many PwDs as they have to navigate several societal and financial barriers to access these empowerments <sup>[20]</sup>. According to findings from the study of Ogbonnaya *et al.*, (2020), disabled persons related that whenever they seek the attention of others, it is usually interpreted as asking for alms which is not the case. But in the midst of these, some disabled persons who have confronted these challenges in society have managed to learn and acquire skills such as shoemaking, baking, tailoring and others have engaged nonskilled activities as opening petty businesses (Tesfaw *et al.*, 2022; Eboiyehi & Moghalu, 2018) <sup>[58, 18]</sup>. Due to physical restrictions in movements, these businesses are usually established around the home for easy accessibility. This confirms the notion of disability by Haegele and Hodge (2016) which shows that PwDs are not really disabled but are so considered by the societal and environmental barriers that exist to make these people look idle and lazy <sup>[28]</sup>. As Victor-Aigbodion (2023) indicates, majority of the disabled people in Nigeria are not given the opportunities to showcase their skills and contribute to the overall development in the country because of the misperception <sup>[63]</sup>. The perception and attitudes of Nigerians towards people with disability is one of pity and helpless people who cannot fend for themselves or contribute meaningfully to society hence their systemic neglect (Dakung *et al.*, 2019) <sup>[14]</sup>. Resultantly, these people are summarily neglected even in legislative options that should help to empower them and provide them with necessary skill

acquisition opportunities to improve the living standards (Ofuani, 2011) <sup>[44]</sup>. As studies by Ofuani (2011) shows, economic empowerment of disabled people in Nigeria have been instrumental in improving living standards and removing them from the category of poor and deprived <sup>[44]</sup>. Part of the economic empowerment programmes provided for persons with disabilities is entrepreneurship education (Abdullahi, 2018) <sup>[1]</sup>. According to the study of Victor-Aigbodion (2023), considering that many persons with disabilities are deprived of formal education at early stage of development, government empowerment programmes provide them with entrepreneurial skills to manage financial investment more appropriately <sup>[63]</sup>. There is however relative disparity between disabled people in the northern part of the country and the other regions. For instance, while they all face the challenge of societal and environmental limitations in mobility, there is considerable evidence that disabled people in the south have more prospects at education and employment than their counterparts in the north (Lalu *et al.*, 2023; Eboiyehi & Moghalu, 2018; Akinyemi, 2016) <sup>[35, 18, 5]</sup>. In the Southwest region for instance, it is revealed in the study of Eboiyehi and Moghalu (2018) that disabled people engage in petty businesses through supports from government and nongovernmental organisations. For educated PwDs, it is easy to acquire social empowerment programmes that can enhance their self-reliance during and after education (Victor-Aigbodion, 2023) <sup>[63]</sup>. This is however in contrast to the reports from the north which indicates a predominant reliance on charity and religious offerings for survival (Ajao *et al.*, 2020; Abdullahi, 2018) <sup>[3, 1]</sup>.

In a study in Gombe state in northern Nigeria, it was discovered that disabled people relied mostly on Zakat, a religious taxation system that entails giving a certain amount of wealth from the rich to the poor (Muhammad *et al.*, 2022) <sup>[39]</sup>. This system which is relatively rare ensures that poor disabled people are provided with the financial resources required to meet daily needs. This however differs from the skill-based coping strategy adopted in other regions of the country that promotes human capital and dignified living among people with disabilities. As Akpokiniovo (2017) argues in his study, unemployment, poverty and exclusion in Nigeria can only be summarily addressed by entrepreneurial education which is what is provided to the disabled in southern Nigeria <sup>[7]</sup>. Abdullahi (2018) corroborates this by noting that entrepreneurship and life-long education are the possible solutions to the perceived disadvantage of persons with disabilities in the country's labour market <sup>[1]</sup>. He notes that following the social disadvantage and exclusion from employment opportunities in the country, the best course of action is to empower disabled people rather than engaging short term interventions as charity that keeps them poor and dependent on others (Abdullahi, 2018) <sup>[1]</sup>.

According to findings from studies by Akinyemi (2016) on the state of empowerment of disabled persons in southwest Nigeria, it was revealed that some persons considered disabled by social standards were doing exceptionally well in their various fields of endeavour <sup>[5]</sup>. He notes further that exposing the achievements and results of disabled people who have been successful in self-employment to other jobless and isolated disabled persons had the positive implication of motivating them to take more proactive steps to become self-reliant and independent (Akinyemi, 2016) <sup>[5]</sup>. Similarly, Lalu *et al.*, (2023) also discovered in his study that providing disabled people with the necessary sensitisation and

awareness programmes had the effect of improving the living standards of these people [35]. Therefore, empowerment programmes through sensitisation and skill acquisition programmes are some of the major coping strategies adopted by disabled people to earn a living in Nigeria. Nwokorie and Devlieger's (2019) study in Nigeria's southeast revealed similar patterns of charity as a form of empowerment to the disabled [43].

Other coping strategies revealed from the review indicates begging for alms, relying on family members, and relying on religious organisations for provision as some methods engaged by persons with disabilities (Haruna, 2017; Ajao *et al.*, 2020) [29, 3]. However, these methods are mostly inconsistent and according to Olaitan (2021) do not dignify the personality and standards of the disabled people in the country who have advocated for equal rights and privileges as their non-disabled peers [47]. In the midst of the economic hardship in Nigeria therefore, findings show that disabled people are summarily relegated from employment opportunities and have to rely on empowerment opportunities to gain entrepreneurial skills and financial support to establish businesses to make ends meet.

## R.Q. 2 Effectiveness of Economic Coping Strategies by Disabled People in Nigeria

The various methods identified above have several implications on the lives and living of disabled people in the country. Firstly, findings from the study indicated that the majority of methods adopted to cope with economic hardship in Nigeria are non-dignifying especially for uneducated folks which makes up the majority of the fold. For the findings of this study, the effectiveness of empowerment, begging alms, reliance on family members, and reliance on religious organisations are discussed.

### 1. Empowerment Programmes

From the findings of the study, empowerment programmes are more effective in improving the life and existence of people living with disabilities. This has been argued considerably by scholars who observed that the societal and environmental limitations of disabled persons already put them at disadvantage in acquiring formal jobs and employment (Akpokiniovo, 2017). But entrepreneurial trainings and skill acquisition programmes are very effective and convenient for improving their capacity and sense of socialisation (Victor-Aigbodion, 2023). For one, empowerment programmes include them in social development programmes and provides opportunity for their abilities to be utilised beyond the physical limitations that is evident in their physiology (Abdullahi, 2018; Eboiyehi & Moghalu, 2018) [1, 18]. The advocacy of the World Bank and scholars for the inclusion of persons with disabilities into mainstream economic development processes is sufficiently addressed by providing empowerment programmes (World Bank, 2021) [64]. Beyond the fact that it is relatively cheap and less stressful, it is also dignifying. As Akpokiniovo (2017) put it, empowerment programmes expand not only the income generating avenues for disabled people but also considerably improve revenue generation for the nation at large [7]. Furthermore, empowerment programmes reduce the rate of unemployment and underemployment among disabled people in the country (Abdullahi, 2018) [1]. Although there is the concern of effective implement of these programmes across the country but in the few areas where it has been

utilised, it has served the population of disabled people positively hence its recommendation to other persons in similar conditions.

### 2. Begging Alms

Traditionally, this is the approach engaged in many rural and urban centres by disabled people to earn a living in Nigeria, especially in the northern part of the country (Ajao *et al.*, 2020) [3]. This has become so prevalent that it is not expected that disabled people can acquire skills and lead dignified lives (Ogbonnaya *et al.*, 2020). However, as findings from the study has shown, there are disabled people who have confronted societal challenges and emerged successful in different fields of endeavours. Sadly, the majority of disabled people in Nigeria still rely on begging for alms for survival especially in Nigeria's northern region and rural areas where disabled people are viewed firstly as below humans coupled with their lack of access to educational opportunities (Muhammad *et al.*, 2022; Ajao *et al.*, 2020; Akinyemi, 2016) [39, 3, 5]. Begging however does not effectively improve the lives and living of disabled people even though it may gratify immediate desires of hunger and food. Currently, many Nigerian cities are undergoing infrastructural developments that involves the removal of makeshift structures and beggars along major roads. Hanging around major road junctions for daily stipends from passers-by does not improve the self-esteem and capacity of disabled people but keeps them at the mercy of others. Although it constitutes one of the major avenues for many disabled people especially the rural and urban poor, it is not effective for creating ability out of them.

### 3. Reliance on Family Members

Another non-dignifying approach is utmost reliance on family members and relatives for survival and stipends (Ezeonu *et al.*, 2021; Ogbonnaya *et al.*, 2020; Gyasi & Yeboah, 2020) [23, 45, 27]. This is however not effective especially for adult disabled persons. For children under the care of parents, this approach might help in providing them with the necessary social and financial support required to acquire necessary skills and abilities to lead dignified lives (Chukwu *et al.*, 2019) [12]. But as studies have shown, disabled people living among family members are also faced with the issue of social pressures, verbal abuse and stigmatisation as associated with traditional African society (Chukwu *et al.*, 2019; Okhakhume *et al.*, 2016; Ogbodu *et al.*, 2015) [12, 46, 45]. In such an atmosphere, it is difficult to develop capabilities and capacities for self-reliance hence while it is effective for a time, it is not sustainable. Therefore, reliance on family members as a coping strategy is not altogether effective for enhancing dignified living for persons with disabilities. The study of Chukwu *et al.*, (2019) for instance discovered that while disabled persons relied on social supports from family relatives as a coping strategy, the stress level associated with providing care and financial assistance to disabled people are huge stressors that many cannot cope with [12]. Therefore, while this method may be effective at the early stage of disability, it does not present a sustainable and viable option for self-reliance. More importantly, family members may not always be available to meet the financial responsibilities of adults even though they can assist. But as Victor-Aigbodion (2023) reasons, providing disabled people with adequate empowerment in the form of skill acquisition and business establishment reduces their reliance on a third party for

financial earnings <sup>[63]</sup>. Also, reliance on family members for financial assistance limits the level of socialisation and social participation of disabled persons hence its ineffectiveness for dignified living.

#### 4. Reliance on Religious Organisations

Religious organisations present one of the prevalent options engaged by disabled people to cope with financial needs and economic hardship. According to Gyasi and Yeboah (2020), this method essentially means relying on the charity of religious institutions and individuals for subsistence and this is widely used across Nigeria especially in the absence of family social supports. Religious convictions are important for motivation and hopeful exertions especially for disabled people. However, for financial earnings and dignity, such approach may not lead to the full realisation of the potentials of persons with disabilities. As Abdullahi (2018) rightly notes, depending on charity for living may only recycle the order of poverty and lack in the absence of earnings and moneymaking ventures for disabled people <sup>[1]</sup>. The example of the almajiri concept in northern Nigeria where children under the guidance of a religious leader are led to seek alms for daily survival typifies the reliance of disabled people on religious organisations for survival (Zaikari *et al.*, 2014). Similarly, the Zakat concept engaged in northern Nigeria for disabled people while laudable is however not sustainable mostly because of the vast population of people living with one form of disability or the other (Muhammad *et al.*, 2022) <sup>[39]</sup>. Therefore, while it may be part of the coping strategies adopted by persons with disabilities to cope with economic hardship, it is not effective enough for recommendation for an estimated 25million people living with disabilities in the country (World Bank, 2021) <sup>[64]</sup>. Therefore, it may only serve as an avenue but not the sole strategy for coping with economic hardship in Nigeria because it deals essentially with relying on others for survival.

Summarily, from the review, the most effective method of coping with economic hardship for disabled people in the country has to do with economic empower and skill acquisition rather than seeking employment or relying on a third party for survival. This is mostly so considering the various limitations and barriers to social mobility. But with self-reliant and financial independence strategies, disabled persons can choose to develop themselves and socialise as desired.

#### R.Q. 3 Challenges to Dignified Living for Disabled People in Nigeria

From the findings of the study, the following challenges are identified as hindering disabled people for living dignified lives and expressing their inner potentials for socialisation and economic growth. These challenges border on policy implementations, lack of mobility infrastructures and support systems for disabled persons, absence of financial supports to pursue skill acquisition and business establishment, continual discrimination and stigmatisation in the Nigerian society, and lack of entrepreneurial education for disabled persons to engage entrepreneurial interests. These are briefly considered below:

1. **Poor Policy Implementations:** Although the Nigerian government has developed several policies and frameworks to guide the social inclusion and protection of the rights of persons with disabilities in the country,

these are still largely at the policy level (FRN, 2018; Shilni, 2017). There has been no decisive move to implement these legislations so that employment opportunities for them are non-existent, accessibility into public infrastructures are still absent and general perception of these persons are still predominantly negative and unhealthy (Eleweke & Soje, 2016). Seeking and living a healthy life in such an atmosphere is difficult. Beginning from education to employment opportunities, there are still no special considerations for disabled persons in the country.

2. **Absence of Financial Supports:** Findings showed that while some disabled persons have enjoyed financial support from the government and nongovernmental organisations to set up businesses, the vast majority still lack these opportunities. In other words, the commitment of the government and nongovernmental stakeholders to providing financial supports to persons with disabilities are not enough. According to Akos and Davou (2013), loans and other financial facilities slated for persons with disabilities to help set up businesses are either too hard to acquire or contains very stringent conditions that discourage them from accepting those loans.
3. **Discrimination:** Punitive laws notwithstanding, persons with disabilities as revealed from the study continue to experience patterns of discrimination in Nigerian society and this influences the interactions and relations with persons with disabilities. For instance, Victor-Aigbodion (2023) noted that people for unknown reasons still have reservations about buying and doing business with persons with disabilities hence they are likely to experience low patronage in any business choice compared to their non-disabled counterparts. This presents a challenge to self-reliance and economic independence of disabled people in the country.
4. **Lack of Entrepreneurial Education:** While it is generally recommended that access to entrepreneurial education would make up for the loss of formal education for disabled persons (Akpokiniovo, 2017; Akinyemi, 2016; Ofuani, 2011), there continues to be an absence of this training for disabled people in the country. For many who desire to venture into business and other vital money making ventures, the absence of the methods and processes and dynamics of the business world presents a challenge (Victor-Aigbodion, 2023). To address this however, there is need to provide adequate education on business and entrepreneurship as this will help reduce the risk of business failure as well as boost confidence of disabled persons.
5. **Infrastructural Challenges:** This has to do with the absence of special road infrastructures for disabled persons which affects their mobility and socialisation even when they attempt to socialise. Aside infrastructures, many disabled persons lack mobility equipment such as wheelchairs and where these are provided, they are unable to navigate public and private buildings to socialise freely. This reduces the prospects of going to public places like the market, banks, schools and even churches.

Summarily, the findings from the study indicate that disabled people continue to face significant challenges in navigating economic means for survival. Generally, the commitment of the government to the plight of disabled people will be reflected in special recognition in education and empowerment processes which are lacking. But these notwithstanding, it is important to note that a good number of disabled people especially among adults are engaging innovative ways to navigate these challenges and eke a living for themselves and even their families. Although the socioeconomic environment is generally challenging, disabled people in Nigeria are confronting societal barriers and eking out dignified living for themselves.

### Conclusion

This study has reviewed the economic coping strategies of disabled people in Nigeria in the midst of the economic hardship. Specifically, the study investigated the coping strategies adopted by persons with disabilities to navigate the harsh economic realities in Nigeria and revealed the core areas where social supports can be strengthened. From the findings of the study, economic empowerment in the form of skill acquisition, business empowerment and other self-reliant are the methods that disabled people engage to cope with economic realities in Nigeria. The study has also shown that these strategies are not without challenges but present the most viable option to achieving dignified living for disabled people in Nigeria. Lastly, the study showed that implementing the various legislations and policies on persons with disabilities are important to provide a basis for creating an enabling environment for persons with disabilities to express their skills and potentials. The study however relied mostly on secondary literatures with very few empirical studies due to the dearth of studies on the economic coping strategies of disabled people in Nigeria. This was made up for by critically investigating the few empirical studies on coping strategies of disabled people in the country and gleaning the relevant data from them. The study thus presents new insight and perspectives to the issue of disabled persons in Nigeria and Africa generally as not previously done by scholars. Findings also reveal the need to provide financial and welfare packages for caregivers of persons with disability.

### Policy Recommendations

From the findings of the study, the following policy recommendations are made to enhance the utilisation of the potential of disabled people in Nigeria.

1. Implementation of existing legislations and policies on protection, privileges and inclusion of disabled persons in economic processes in Nigeria. Findings from the study indicate the need for policymakers to implement the various policies and legislations that help the capacity building and expression of disabled person. Without implementing these national and international conventions, there is no basis for encouraging and driving ability in disability in the Nigerian society.
2. Investment in educational and empowerment processes. There is vital need to improve the educational and entrepreneurial prospects of disabled people in Nigeria by investing significantly in special education and skill acquisition. This can be done through establishment of a ministry or government department for disabled people in the country.
3. Enhance accommodating environment for disabled people to express themselves freely. This can be done by initiating a policy to provide a certain allowance of representation for disabled people in public buildings, offices and administration.
4. Provide adequate financing for persons with disabilities. There should be a policy to foster adequate financing for persons with disabilities either in education, business or politics for the sake of social inclusion and adequate representation.
5. Assisting technologies. The Nigerian government should deliberately engage the acquisition of impairment-aiding technologies for disabled persons to assist their participation and socialisation.
6. Mobility and accessibility infrastructures. The construction of special needs infrastructures for disabled persons in the country should be a priority for the government evident in road constructions, and public buildings.

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