



Chapter 24

Social Exclusion of Women with Disabilities: Implication for Policy Options

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Abstract

Social exclusion of women with disabilities has remained widespread, despite their roles in society. As nation-builders, women with disabilities are excluded in many ways, especially socially, politically, and economically, despite their political and economic contributions to nation-building. The social model of Disability Theory was used for the study. The study utilised mixed methods for data collection. A uniform level of analysis was employed for the quantitative data, while content analysis was used to analyse the qualitative data. Results from the study indicated that disability is a social construct and one of the challenges facing human beings in the world. In every aspect of their lives, women with disabilities are faced with significant challenges that may result in depression and frustration if adequate attention is not given to them. The study also found that exclusion from political participation, employment, governance, and the negative attitude of the public towards people with disabilities were considered the major issues contributing to the exclusion of women living with disabilities. The study also revealed that asking for alms was viewed as a supplement to other survival strategies. Based on these findings, this study concludes that women with disabilities are marginalised and face severe social exclusion because of cultural and societal beliefs. The study recommends that social inclusion of

women with disabilities in all aspects be advocated as a means of reducing exclusion amongst them.

Keywords: Disability, Nigeria, Social Exclusion, Social Inclusion, Nigeria

Introduction

Women are the nation's builders, but despite playing a crucial role in our society, they are vulnerable and face many difficult life situations. Women constitute almost half of the world population, and they account for a sizeable portion of the labour force (Bharti, 2021). In many societies, women often take on significant roles, including those of mothers, producers, home administrators, community organisers, and political and sociocultural societal activists. In Africa, women and girls with disabilities experience prejudice on numerous levels because of their age, gender, and disability. Almost 15% of the world's population - men and women - is made up of people with impairments (WHO, 2011).

Disability means any form of physical or mental condition that restricts a person's way of life. It ranges from visual impairments and lameness to complex intellectual or mental health challenges. Research reveals that about 15% of the world's population suffers from various forms of disability (WHO, 2011). The number is expected to keep increasing because of continuing conflicts, terrorism, hunger, and ageing populations. People with disabilities are usually discriminated against in virtually everything, including education and employment. Of the majority of people who are living with disabilities, about 80% reside in developing countries, and globally, women and girls with disabilities account for about 20% of all women and more than half of all people with disabilities (Omolawal & Obisesan, 2022). For example, women who are living with disabilities are twice as likely to be illiterate, three times as likely to have unmet needs, twice as likely to be unemployed, and twice as likely to not have access to the Internet. Amongst those who are employed, women with disabilities are two times less likely to hold positions of authority or management (Mahmood et al., 2022). The majority of women with disabilities are undereducated, untrained, unemployed, and ill, making them the worst-off in society. People with disabilities are nevertheless excluded from human rights privileges like employment, the right to marry and own property, the ability to establish a bank account, the right to vote, legal competence, education, and the right to live (Jobodwana & Tshifhumulo, 2021).

However, despite their significant contributions, women with disabilities continue to face inadequate representation and limited opportunities to work and pursue their careers. In Nigeria, people with

disabilities make up a larger percentage of the population than the worldwide percentage of people with disabilities. According to the global survey on disability conducted in 2018 (UNESCO, 2018), over 25 million Nigerians have at least one impairment, with 3.6 million having major mobility difficulties. Despite this large number, people with disabilities are often deprived of full and effective participation in society on an equal footing with others (Mbada et al., 2022). In Nigeria, as across the world, some measures have been taken to address the needs of those with disabilities. The ratification of the Discrimination Against Persons with Disabilities (Prohibition) Act 2018 (Federal Republic of Nigeria, 2019) was a necessary step forward in January 2019. However, implementation has not happened yet. In order to lessen their dependence and promote their social and economic development, it is critical to take care of women with impairments. The inclusion of people with disabilities in mainstream decision-making is a major problem because over 90% of the population still sees these individuals as deserving of assistance, maintenance, and other humanitarian efforts rather than as active members of society who contribute to the growth of their country (Haruna, 2017). Unfortunately, notwithstanding the efforts made by international organisations like the United Nations, other regional organisations, and numerous governments to create and enact laws intended to guarantee the rights of people with impairments throughout the world, this has not been adequately realised in Oyo State, South West Nigeria, hence this study. The main objectives of this study are to investigate social exclusion amongst women with disabilities and its implications for policy options. The study is crucial because it concurs with the time that the Sustainable Development Goals (SDGs) (UN, 2015) have given conservable attention to social exclusion. The introduction, theoretical framework, empirical review, methodology results and discussion, conclusion, and recommendation make up the structure of this study.

Theoretical framework

The study was based on the social model of Disability Theory, which aims at influencing society to make room for those who have impairments. People with disabilities established the social model of disability, which is a process of viewing the world. The theory posits that people become impaired because of societal barriers like the absence of ramps or accessible lavatories in buildings or because of other people's attitudes, such as the idea that people with disabilities cannot perform specific activities. This paradigm sees disability as a social construct rather than a personal trait. The social model states that people's limitations are not the cause of disability. Instead, it is society's inability to provide the proper services and effectively guarantee that

the needs of people with disabilities are taken into consideration in societal organisation. Similarly, Ngubane-Mokiwa (2018) states that treatment of people with disabilities is not cast in stone but can be renegotiated and restructured through community engagement to represent genuine inclusion. He stresses further that society denies impaired people access to fundamental social services, preventing them from reaching their full potential and exercising their rights. In a similar vein, Haruna (2017) claims that the social model seeks to rescue and emancipate people with disabilities and positively empower them to overcome any barriers to their involvement in society. By actively carrying out the tasks required of them as lawmakers, the legislature should assist disabled people in achieving full participation in their communities so that they can live and work independently.

Empirical review

Recent years have seen an increase in the number of studies on people with disabilities conducted around the globe. Disability necessitates a complete role reorientation on the part of the person.

Gomathi's (2021) research on *The social exclusion of women with disabilities in Sivagangai district: A gender analysis*, a descriptive and analytical research design, was used for the study. A mixed method of data collection was employed to collect the data. The data was analysed at uniform levels. The result of the study shows that a large majority of the respondents (72.5%) are facing problems because of disabilities. Also, about 45% of them face discrimination in their houses. In fact, 10% of them are not aware of their legislative rights. The study concluded that the consequences of disability have an impact at personal, interpersonal, family, and social levels. The study also concluded that governments need to enhance their coordination to enhance the quality of life of disabled women.

An inclusive future for promoting disability inclusion was studied by Thompson et al. (2021). They advocate for disability inclusion. In order to find comprehensive information regarding their perceptions of the coronavirus disease 2019 (COVID-19) pandemic, a narrative interview technique was used. The study revealed that the experiences of persons with disabilities in Nigeria during the COVID-19 pandemic were essentially a common outcome. In other words, they had basically the same experience. The study also shows that the pandemic and government responses to it had further marginalised people with disabilities in Nigeria. The study recommends that inclusive approaches be implemented in order to ensure that attitudes towards people with disabilities should be averted in order to overcome current difficulties and potential future crises. This study erroneously concludes that

government responses to PwDs are unfavourable to them without taking into account the fact that some state governments have a soft spot for the person with disabilities.

Kalidasan and Sivakumar (2020) studied *The collision of COVID-19: Livelihood analysis of women with disabilities through a gender lens*. The study was guided by Feminist Theory. The study was qualitative, and found that women who are affected by disabilities are faced with multiple challenges, such as lack of opportunities for education, a lack of legal capacity, access to community support services, lack of accessible communication and information, inadequate healthcare, a lack of employment, attitudinal barriers, and so on. The study concluded that the COVID-19 precautionary measures, such as limitations and differentiated local responses, amongst others, led to difficulties and unpleasant experiences for women with disabilities in their daily lives.

Adwoman (2019) examined the realities of life with disability in Ibadan, Nigeria. The study employed an exploratory design. The study was qualitative in nature and was an ethnographic study. The study came to the conclusion that there is a need for facilities and services that will improve and simplify the lives of women with disabilities. The study also suggested that there is a need for access to everything that individuals without disabilities have, and the government should be able to provide them with these things.

Haruna (2017) conducted research on the problems of living with disability in Nigeria. Data for this study was gathered from a documentary source. The medical model and the social model of disability were chosen as the theoretical frameworks for the study. The study revealed that the majority of individuals in their community, including the government, discriminate against people with disabilities. The study also found that the majority of those living with disability have negative experiences with appropriate training, social exclusion, sustainable and reliable empowerment, employment, and participation in decision-making on matters that directly affect their lives, such as lack of access to public facilities.

Methodology

A cross-sectional survey design was used for the study. This study was conducted in Oyo State, South West Nigeria. The population for the study comprised four clusters of people with disabilities (physically challenged, vision-impaired (blind), albinism, and hearing-impaired) aged 18 years and older, literate in English, and able to give informed consent. The number of respondents was calculated using Taro Yamane's (1973) formula. For the study, a total of forty respondents was chosen. Both quantitative and

qualitative data collection techniques were used. These encompassed the focus group discussions (FGDs), the questionnaire, and key informant interviews (KII). Different methods of data collection were used to ensure that the limitations of one form of data collection were balanced by the strengths of another. Copies of questionnaires were administered to 40 women with disabilities. The questionnaire schedule was structured into two sections. The first section was designed to obtain information on the socio-demographic characteristics of respondents. The other sections were structured to raise questions about the other objectives, which included examining the forms of social exclusion suffered by women with disabilities in the study area, exploring the challenges faced by women with disabilities in the study area, and investigating their coping mechanisms.

For the qualitative data, the complementary instruments used in the study involved six to eight FGDs, guides and the five KIIs. The FGDs allowed the participants to share their opinions on the subject of the study. While the KIIs guide was also utilised to gather information from the key officers of the women living with disabilities, qualitative data was used to supplement the data gathered from the questionnaire, and comments from the interviews were quoted directly to emphasise key aspects. Five KIIs were conducted. Four KIIs were conducted with the key officers of women living with disabilities. One key officer was selected from the welfare department of the Ministry of Women's Affairs and Social Inclusion in Oyo State, making a total of five KIIs. Two different KII schedules were designed to collect information from the women with disabilities' executive members and the officials of the ministry. This is to elicit information on their experiences with people with disabilities. The officers were chosen based on their in-depth managerial skills, competence, experience, knowledge, and involvement in the activities of the PwDs. The KIIs also assisted the researchers in gaining practical experience with the topic under investigation. The questions were structured and unstructured to give room for adequate exploration and to adjust the questions based on a respondent's condition of response. The interviews were conducted at the appropriate venues of their choice. This study also adopted two approaches to data analysis: a quantitative and a qualitative approach. The quantitative data collected was coded and analysed at a univariate level, comprising descriptive statistics (percentage score, frequency distribution, tables, and charts). Descriptive statistics were used because of their ability to distribute the respondents according to the various values of the study variables. Similarly, both quantitative and qualitative data was also triangulated for better research results with the support of the IBM® SPSS® Statistics software package.

The qualitative data was collected through KIIs and **FGDs** and were transcribed, translated, and analysed using content analysis and the descriptive method. The data was used to supplement the questionnaire data, and where necessary, comments from the interviews were quoted verbatim to highlight important points.

Results and discussion of findings

Socio-demographic characteristics of the respondents

This section offers information on the socio-demographic characteristics of respondents, sex of respondents, age, occupation, marital status, education, living arrangement, level of income, and number of children as depicted in the figures and tables below:

Table 27 depicts the respondents' socio-demographic characteristics. For the sex of the respondents, 100% of the population was female. This infers that the study comprises a female population. This may also be the belief that women are amongst the most vulnerable groups in society. The table also shows that 50% of the respondents were not married, 25% were married, 7.5% were widowed, 5% were divorced, and 12.5% were separated. This denotes that the high number of unmarried respondents may be attributed to the challenges faced by women with disabilities. This is also an indication that Nigeria is a patriarchal society where men are not prepared to marry a woman with a disability. Similarly, according to the Advocacy for Women with Disabilities Initiative organisation (AWWDI), women with disabilities are seen as less qualified for marriage because they are thought to be asexual, incapable of giving birth, and unable to perform basic household duties. These perceptions make them appear to be unable to fulfil their gendered roles as wives and mothers. In fact, spouses who are unable to deal with the perceived shame associated with disability may desert wives who become disabled during their marriage.

Badran et al. (2022) assert that gender is an important factor, with women with disabilities experiencing greater stigma and unfavourable conditions than men with disabilities. On the education side, the table reveals the distribution of the respondents: the majority (37.5%) have no access to inclusive education; 27.5% studied in primary school; 20% attended secondary school; and 15% had a tertiary education certificate. This result supports Thompson (2019), who confirms that obstacles to accessing education for persons with disabilities comprise long and difficult commutes, poverty and high school prices, unfavourable attitudes and stigma, inaccessible infrastructure, and a lack of professional support services.

According to Morakinyo et al. (2018), disabled persons should be given equal chances, such as access to education, without facing any prejudice based on their impairments. The educational level is a very critical factor in women with disabilities' programmes and support in order for them to be effective. This result also indicated that the low level of education experienced by the respondents can serve as a barrier to their full participation in society. In terms of religion, the table shows that Christians constituted 42.5% and Muslims 32.5%. 5% stated that they do not belong to any religion, while 20% belong to an African traditional religion. A close look at the table shows that the respondents practice two major religions in Nigeria (Christianity and Islam). The result depicts that through religion, the majority of them developed their confidence in God, believing that everything would be well notwithstanding their problems and the ill-treatment that they received from the general public. Religion gave them hope and the capacity to stay in their condition. In terms of the age of the respondents, the result indicated that 20% of the respondents were between 26 and 40 years old, showing a working population amongst the respondents. This further shows that the respondents can contribute their own quota for the development of the economy if a chance to participate is given to them.

On the occupation of the respondents, the findings showed that about 45% had no job. 32.5% were self-employed, 5% were engaged by private firms, and 17.5% were employed by the government. From the table, unemployment posed the highest percentage, indicating that the majority of the respondents have nothing to do for a living. This result may be attributed to a disability. This revelation may also be attributed to the societal attitude towards people living with disabilities. This result supports the European Institute on Gender Equality's published data in 2021 (EIGE, 2021), which reported that 20% of women with disabilities were employed full-time in the EU (European Union) in 2021, compared to 28% of men with disabilities and 49% of women without disabilities as against 65% of men without disabilities in full-time employment (the full-time employment rate takes into account the higher incidence of part-time employment amongst women and is obtained by comparing each worker's average number of hours worked with the average number of hours worked by a full-time worker). The lack of employment opportunity amongst women with disabilities is crucial and needs urgent attention to enable them to properly have a sense of belonging in society.

Table 27 also shows the respondents' socio-demographic characteristics. A critical investigation was carried out on the number of children who belonged to the respondents. The table shows that the respondents have two to four children to cater for. 68% of the total

population sampled had zero to two children, showing a low number of children. This may be because of the limited resources at their disposal as well as their condition. The table also shows that about 25% had up to four children. It was learned during the focus group discussion that the number of children was as a result of sexual abuse and also to serve as caregivers or their guides, especially the visually impaired and physically challenged groups. An investigation was carried out on the level of income of the respondents. It was discovered that 25% of the respondents earned less than N20,000, while the majority, 45%, earned between N20,000 and N39,999; 22.5% of the respondents earned between N40,000 and N59,999; 5% earned within the range of N60,000 to N79,999; and 2.5% earned N80,000 and above. These findings support Catalyst's (2020a) assertion that although women comprise 39% of the global workforce, pay disparities persist across all levels and nations, with women earning on average, 32% less than their male counterparts. However, with the present situation of the Nigerian economy, what the majority of them earn as monthly income is insufficient to provide for themselves and their families. For example, the results revealed that only 2.5% of the respondents earn N80,000 or more as their monthly income, which is so injurious to their condition. This shows that women with impairments had lower incomes. Additionally, this prohibits women from living a normal life and has an impact on their basic needs. On the living arrangements, the table indicates that 15% of the respondents are living with their spouse; 22.5% live with their children; 40% live with their family; 12.5% live alone; and 10% live in a charity home.

Table 27: Socio-demographic & socio-cultural Characteristics of the Respondents

| Characteristics | Frequency | Percentage |
|-------------------------------|-----------|------------|
| Sex of the respondents | | |
| Male | 0 | 0.0 |
| Female | 40 | 100 |
| Total | 40 | 100 |
| Age in years | | |
| 20-25 | 5 | 12.5 |
| 26-30 | 8 | 20 |
| 30-35 | 15 | 37.5 |
| 36-40 | 5 | 12.5 |
| 40 above | 7 | 17.5 |
| Total | 40 | 100 |

Women Representation in Governance in Nigeria

| Characteristics | Frequency | Percentage |
|------------------------------------|-----------|------------|
| Educational status | | |
| No formal education | 15 | 37.5 |
| Primary school | 11 | 27.5 |
| Secondly school | 8 | 20 |
| Tertiary education | 6 | 15 |
| Total | 40 | 100 |
| Marital status | | |
| Never married | 20 | 50 |
| Married | 10 | 25 |
| Widowed | 3 | 7.5 |
| Divorced | 2 | 5 |
| Separated | 5 | 12.5 |
| Total | 40 | 100 |
| Occupation | | |
| Employed by government | 7 | 17.5 |
| Employed by private firm | 2 | 5 |
| Self-employed | 13 | 32.5 |
| Unemployed | 18 | 45 |
| Total | 40 | 100 |
| Religion | | |
| No religion | 2 | 5 |
| Christian | 17 | 42.5 |
| Muslim | 13 | 32.5 |
| African traditional religion | 8 | 20 |
| Total | 40 | 100 |
| Number of Children | | |
| 0-2 | 27 | 67.5 |
| 2-4 | 10 | 25 |
| 4 and above | 3 | 7.5 |
| Total | 40 | 100 |
| Level of Income (per month) | | |
| Less than 20000 | 10 | 25 |
| 20000-39999 | 18 | 45 |
| 40000-59999 | 9 | 22.5 |
| 60000-79999 | 2 | 5 |
| 80000 above | 1 | 2.5 |
| Total | 40 | 100 |
| Living Arrangement | | |
| With spouse/partner | 6 | 15 |
| With children | 9 | 22.5 |
| With family | 16 | 40 |
| Alone | 5 | 12.5 |
| Charitable home | 4 | 10 |
| Total | 40 | 100 |

Source: Field Survey, 2022

Forms of social exclusion amongst the women with disabilities

Figure 18 presents the forms of social exclusion through which women with disabilities are socially excluded amongst the respondents. These include economic exclusion at 17%, social exclusion at 27%, political exclusion at 18%, service exclusion at 25%, and gender inequality at 13%. These results show that women living with disabilities are faced with so many challenges that prevent them from playing an active role in society. For the qualitative information, it was found that on social exclusion, the respondents were not usually involved in social interaction and community activities. On the economic aspect, it was discovered that a lack of resources and low income reduced the standard of living. Lack of access to financial aid and a lack of jobs were most experienced by women. In terms of political activities, they were not seen anywhere. In social services, they lack access to medical care, public buildings, etc., the exclusion is within all four clusters of social exclusion used in the study. From the figure, social exclusion posed the highest percentage, depicting that people's approaches towards women with disabilities are one of the most challenging conditions for women living with disabilities. This revelation is consistent with O'Grady and Howard's (2010) assertion that individuals with disabilities are the most socially excluded and underprivileged members of society (cited in Omolawal & Obisesan, 2019). Additionally, one of the main causes of social exclusion is gender inequality. The perception of disabled women as having inferior status is common and is reinforced by societal norms and beliefs. These findings also contradict the 1999 Nigerian Constitution (Federal Republic of Nigeria, 1999), which mandates that all groups of people should be treated equally and justly. Therefore, it is expected that public buildings will be constructed to meet everyone's accessibility demands. This will guarantee that everyone has the chance to find a suitable job and engage in social activities. This finding is also not in line with the Nigerian Gender Policy, which guarantees 35% affirmative action for Nigerian women. This result was further stressed by a respondent, who stated thus:

“I am a civil servant, I went to school and made a very good result but because I am a woman and also a physically challenged person. My school denied me the opportunity to be the head of my department for many years because of my condition. The issue lingered for years, transferring from one school to another until the matter wants to gets to the state governor and they became afraid that if care is not taken their job may be affected and that was when I was given the post. Even my fellow women were against me. Because of disability my junior has been my boss for four to five years. I suffered but I thank God for today (KII / female/).

This result should be attributed to attritional behaviour towards PwDs by society. A respondent explained thus:

Ha! We are not finding life easy ooo! We suffer a lot here, like we the physically challenged persons, vehicles do not like to carry us because of our condition. Even when they want, they always complain of space where we will put our wheelchair or crutches. Even the vehicle design did not favour us at all. It is a problem. (KII / female / physically challenged).

A respondent stated thus:

“When we go out, they lie to us that where we are going to a far place due our condition. For example, I was coming for this meeting and the rider who brought me to this place told me that it is very far and charged me high price, I told him that I know where I am going and that it is a “stone throw” he left me and I stood there for a long time when God brought the one that is manageable. We are not pleased the way and manner the society is seeing us. Sometimes, we need to cross road to do one thing or the other you will never see any one rendering help. Are we the one that choose to be in this condition? God show us mercy. The only solution is that we wait for our bill to be signed so that our problems will be reduced by the grace of God. (FGDs / female / vision impaired)

Forms of Social Exclusion

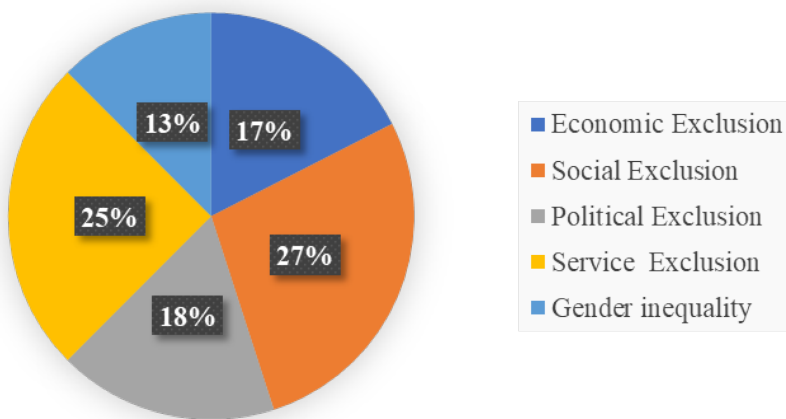


Figure 18: Forms of Social exclusion amongst the women living with disabilities. Source: Field Survey.

Challenges faced by the women with disabilities

Disability is a global challenge. Despite the fact that both men and women experience the aggravation of living with a condition, women are more likely to become disabled. In the patriarchal society of Nigeria, men are favoured above women. There is a preference for disabled men over women. Regarding their social, economic, political, and health situations, they are the most marginalised. They are not regarded as a group that society should prioritise. In Nigeria, politics has historically been an empire dominated by older men who are usually wealthy, which has led to the political exclusion of women from political discussion and choices. Notwithstanding that Nigerian women count for about half the country's population, they occupy less than a quarter of the political seats in the National Assembly. Their contribution remains a subtle issue in the various zones of the country. To build an operative democracy, the participation of people at the local level is critical, yet this is where women usually lack the opportunity to participate in decision-making processes. Women with disabilities in Nigeria are subject to double discrimination because of their age, ethnicity, and gender, which results in additional tasks for them compared to men. Because this age range is typically connected with marriage or parenthood aspirations, age eligibility rules for candidates (such as being between 25 and 30 years old) may be harmful to women's efforts to run for office. The result revealed that 25% of the respondents were having challenges accessing the social services meant for the general public, 20% for marital status, 10% for sexual abuse, 15% for accessing healthcare services, getting employment recorded, and 12.5% for inclusive education. These findings are a result of being excluded from fully participating in society. To stress this further, a respondent from the focus group discussion responded:

“in terms of marriage, I am a 43 years old graduate without a job and a husband. It was before that I was thinking of husband but not now. I have resigned to faith. I face sexual abuse. They only need me to warm their beds and not for marriage. I am facing all these challenges because of disability. Let me ask you a question, will you allow your brother to marry me? It is not easy for us especially the vision impaired! (FGDs / female / vision impaired)”

A respondent explained:

that even if a man wants to marry us, the family will never accept such a woman if he insists, they man will be disowned by the family. May God help us? Ha! We are not finding life easyooo! (FGDs / female / vision impaired).

A hearing-impaired respondent lamented thus:

we face abuse everywhere because we cannot hear any sound unless we see it with our own eyes. Insult upon insult. hospital, public transport, religious organisation, there is no interpreter, we find it difficult to express ourselves to the doctor and other places that we need assistance We need public interpreter for us to be fully integrated in society. (FGDs / female / hearing impaired).

An albino lamented that her two children are also albinos:

Every time I do go to quench fight because of my children. They face abuse and physical assault. At school, they don't see well on the chalk board and teachers are not doing anything about their problem. People said that we not physically challenged but we are suffering a lot. We lack employment, inclusive education, marital issues etc. Sometimes they call me 'moon'. In some areas we are seen as sprit. We are not welcomed in some area at all. (KII / female / albinism).

This result revealed that women with disabilities experience limited opportunities in terms of inclusive education, employment, marriage, and health services. The situation for women with disabilities is worsening amongst the disabled population because of disability across cultures. This result also supports Tade's (2021) assertion that negative social construction by the families' spouses, neighbours, and others was caused by culture and religious beliefs about disability and led to multiple victimisations with harmful consequences for the lives of people living with disabilities.

Challenges faced by the women with disabilities

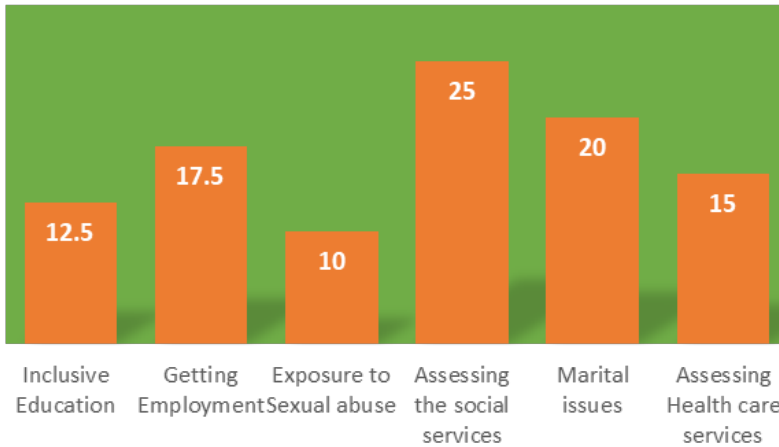


Figure 19: Responses of respondents on challenges of women living with disability. Source: Field Survey.

Coping mechanisms amongst women with disability.

On the coping mechanisms for women with disabilities, this includes remittances, charity, begging for alms, self-reliance, religious organisations, and pensions. As indicated in Figure 19, about 50% of the respondents recorded begging for alms to support themselves and keep their lives going. Dependency on charity is 20%; pensions are recorded at 5%; assistance from religious organisations constitutes 7.5%; remittances are 5%; and individual self-help is recorded at 12.5% as a survival mechanism for their livelihood. The findings indicate that the respondents considered depending on charity as a major means of coping with disability. This result supports what was experienced from the respondents' characteristics, where the age of the respondents showed a working population, and it is also evident that about 13% were able to care for themselves despite these conditions. That also showed that they lack employment opportunities; this may be why those relying on pensions for survival stood at 5%. This result implies that the respondents need to be provided with jobs so as to live a meaningful life. This result was also supported by the respondents, who affirm:

“We resorted to begging because of the condition we find ourselves. it is not easy for us especially now that the country is facing financial crises. We need to design the means of coping with our circumstances instead of receiving sympathy and pity from the society. (FGDs / female / vision-impaired / 2022).

Another respondent added thus:

it is not easy for those of us with coloured skin, there is nothing for us to protect ourselves from harsh sun. Look at me, my skin looks like somebody that was gutted by fire.

Another respondent stated thus:

Mobility is our challenge, most of us find it difficult because of wheelchair or crutches. I took my child to the hospital for treatment, there is no means us to enter the place. It’s a serious challenge because we cannot access health facilities and even social services like roads. The roads are bad for us to the wheel chair. (FGDs / female / physically challenged).

The Coping Mechanisms Amongst Women With Disability

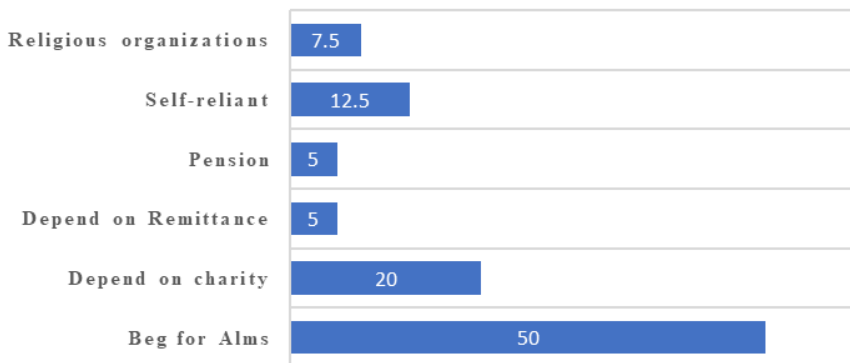


Figure 20: Responses of respondents on the coping mechanisms amongst women with disability. Source: Field Survey.

Lessons from other countries about people with disabilities

Addressing the vulnerability of people with disabilities has been at the core of the UN development system. This emphasis is consistent with the Sustainable

Development Goals (SDGs) of the United Nations, which see gender equality as an essential component of a future that is peaceful, prosperous, and sustainable (UN, 2015: SDG 5). It is important to learn lessons from other countries to emulate the way forward.

In Australia, the National Disability Strategy 2010–2020 (DSS, 2010) was established to enhance the lives of Australians with disabilities, their families, and careers through a unified, national approach to disability policy and programme development on the significance of making inclusive development for people living with disabilities (PwDs) more comprehensive, covering all aspects of life. Nigeria can learn from the Australian government.

The Nigerian government can also learn from the Ugandan government, which has established a Special Grant for Persons with Disabilities within the Ministry of Gender, Labour, and Social Development (MGLSD) (MGLSD, 2022) to assist people with disabilities in their efforts to generate money. This aims to provide employment, raise income levels, and make it possible for people with disabilities to participate actively in the development process. In Uganda, people with disabilities had also been elected as members of Parliament. The legal framework recognised the rights of people with disabilities and offered the fundamental rules and regulations to solve their issues.

Bosnia and Herzegovina's 2016–2021 Strategy for the Advancement of Rights and Status of PWD (FZS, 2017), which covered all aspects such as healthcare, education, accessibility, vocational rehabilitation and employment, and social protection through financial support, is another example of comprehensive social inclusion for PwDs that is modelled after UN Convention I.

Lessons from other African countries on women's representation and participation in politics

In taking measures towards gender representation, it is necessary to consider the policies and programmes available in other African countries to pull out valuable lessons that can be emulated.

South Africa

In South Africa, in efforts to guarantee that women are represented in the South African parliament, three forms were involved: namely, women's parties, draft legislation requiring gender equality in political parties, and the voluntary adoption of quotas by the African National Congress (ANC). South Africa has 45.61% women in its parliament as of 2022, which

is commendable when compared to Nigeria. They also recorded a level of women's participation above 40%.

Zimbabwe

Because of women's difficulties in accessing financial credit and other opportunities, the Zimbabwean government established the Zimbabwe Women's Microfinance Bank in 2018 (AFI, 2021). This initiative aims to support women entrepreneurs. By doing this, women can receive assistance in participating in political activities. In Zimbabwe, women also held roughly 30.57% of the seats in parliament, compared to only 3.91% in Nigeria.

Kenya

The Kenyan Constitution of 2010 (Parliament of Kenya, 2010) acknowledges women by way of establishing special seats for women in the parliament, which resulted in the election of 47 women into the National Assembly, the nomination of 16 women by political parties, and the appointment of 1 woman to represent the youth and persons with disabilities.

Rwanda

In Rwanda, women held over 60% of seats in the national parliament. In Africa, the country had the strongest female participation in politics. Globally, it was ranked as the first and best-performing country concerning female representation (IPU, 2019). It has the highest percentage of women in power in the parliament of any other country.

Namibia

In 1997, the Namibian government implemented the National Plan of Action (NPAC) (Republic of Namibia, 2019) and the National Gender Policy (NGP) (Republic of Namibia, 2020) to tackle gender disparities, which were ratified in 1998. The Namibian government has made significant progress and established gender cells in each office, ministry, and agency. The proportion of women in parliament rose from 25% to 47%. There have also been parliamentary discussions focusing on gender issues. There was gender sensitivity training for the legislators. In 2022, the Namibian government allocated N\$5.4 billion (or 9.2% of the overall budget) to gender-responsive budgeting for the country's annual budget.

Uganda

The Ugandan government has implemented five programmes to increase women's emancipation: The Youth Livelihood Programme (YLP) (MGLSD,

2014), the Social Assistance Grants for Empowerment (SAGE) (MGLSD, 2015a), and the Uganda Women Entrepreneurship Programme (UWEP) (MGLSD, 2015b). This is to enable women to participate fully in society. In Uganda, a total of 34.9% of seats in parliament were occupied by women. There are more and more governmental and non-governmental institutions fighting for women's representation in politics. Even researchers and decision-makers are aware that in order for countries to truly experience nation-building, women must be mobilised and given the opportunity to participate in the development process. Their development must be considered distinct from that of men.

Conclusion

Disability is a social construct and one of the challenges facing human beings in the world. People living with disabilities constitute a significant number in our society, including women with disabilities. Women with disabilities are faced with significant challenges in every aspect of their lives, that may result in depression and frustration if adequate attention is not given to them. In Nigeria, people with disabilities are the most disadvantaged group, of which women with disabilities are the worst-hit. The situation of women with disabilities is in line with Connie Laurin-Bowie's (2015) assertion that to recognise the reason that disabled people continue to be amongst the most disadvantaged people in the world, we must ponder how people with disabilities are seen by the public and policymakers and how development policy addresses disability. Social policy is required to increase public awareness and reduce misconceptions regarding disability. This will encourage women with disabilities to reach their potential.

Policy suggestion

- Creating public awareness about disability problems would help to reduce the stigma and unfavourable attitudes that the general public has towards women who live with disabilities. The general public should see people with disabilities more favourably. Women ought to be seen as an integral part of society. The general public needs to be made aware that there is ability in disability and that people with disabilities should not face discrimination. They should be treated with respect.
- There should be inclusive education in our society since it is the cornerstone of a society that values diversity. At the same time, winning the battle against prejudice and discrimination requires both integration and early human rights education for children. If they are given the required assistance, the majority of impaired children can participate in regular education.

- The government at all levels should make social services accessible to women living with disabilities so as to meet their needs. This will enable them to be more fully integrated into society.
- The educated ones amongst women with disabilities should have access to employment opportunities in order to help them manage their condition.
- The Disability Act, which has become a global concern and has been signed in Nigeria, should be signed and implemented in Oyo State. This will enable them to be fully integrated in society.

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