UUB JOURNAL OF HUMANITIES, LAW AND SOCIAL SCIENCES
Volume 2, Number 1, 2026
ISSN: 1595-3483

POVERTY AND DISABILITY: A BI-DIRECTIONAL CIRCLE THAT DRIVES EXTREME VULNERABILITY IN NIGERIA

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Abstract
This paper examines poverty and disability as a bidirectional cycle that drives extreme vulnerability in Nigeria. They are indeed interconnected manifestations of the same processes. Poverty is humiliation and a sense of being dependent on people. The poor in society are forced to accept rudeness and insults from those they seek help from. Vulnerable persons are individuals who may be unable to protect themselves from abuse, harm or exploitation due to illness, age, poverty, mental illness or other types of physical or mental impairment, which may eventually lead to disability. The researchers adopt the doctrinal research method and state that vulnerability to poverty means the probability or risk that a household will fall into, or remain in poverty, in the foreseeable future. The paper reveals that vulnerability is most often associated with poverty and that people are vulnerable when they are segregated, discriminated against, insecure and powerless in the face of harm suffered by them, which may cause them to become people with disabilities (PWDs). The paper recommends that, in order to reduce poverty, disability and vulnerability, there should be state intervention aimed at resilience building, through social protection programmes. The paper concludes that poverty and disability form a mutually reinforcing bi-directional circle that drives extreme vulnerability.

Keywords: Poverty, Disability, Vulnerability, State, Intervention, Protection.

Introduction

The world is marred by deepening crisis and inequality between the rich and the poor. It is therefore imperative for there to be a responsive state that will enable citizens to explore opportunities that can be promoted, facilitated and enhanced for socio-economic growth and inclusive citizenship for the poor and vulnerable individuals, which includes persons with disabilities. Human beings are generally vulnerable to being hurt or ill-treated. This is so because

they are open to risks of mental or physical harm or being exploited for other people's benefit. Thus, it is the duty of the State to ensure that the poor and those who are facing temporary or persistent vulnerabilities are protected. Poverty increases and exacerbates vulnerability.

Poverty and vulnerability are phenomena that affect millions of people worldwide. They are complex and multifaceted issues that are deeply intertwined, with poverty always exacerbating vulnerability and vice versa (Lee, 2026). Vulnerable persons are individuals who may not be able to avoid abuse, harm or exploitation, which may be due to illness, age, mental illness, or other types of physical or mental impairment, which may cause them to become persons with disabilities.

Vulnerability is a broader concept of deprivation, and its measures are composite indices mainly at the country level, which combine factors that capture a country's proneness to shocks and its ability to recover from shocks. The notion of poverty enables the recognition of the need to focus not only on people who are likely to become poor due to some exogenous input, but also on those who are already poor and may become even poorer and eventually become disabled.
However, with respect to poverty, individuals who are vulnerable are persons who cannot avoid poverty because of their situations. Thus, a person is vulnerable to poverty because he is placed in a condition that will make him poor or a condition that will cause him to continue to be poor, and thereby causing an individual to become a person with disability. However, in the context of poverty, vulnerable individuals have been identified in order to further the understanding of the phenomenon called vulnerability. This paper therefore examines poverty and disability as a bidirectional circle that drives extreme vulnerability in Nigeria. It explains the connection between poverty and vulnerability, forms of vulnerability to poverty, the reduction of poverty and vulnerability, the relation of poverty and disability to vulnerability, and then ends with a conclusion.

The Connection between Poverty and Vulnerability

Every human person is open to risks of mental or physical harm and so vulnerable to being hurt or ill-treated. In fact, the issue of people's vulnerability makes it possible to avoid ideas that might call into question personal, professional and political choices as well as priorities. It can be posited that classifying poor people as vulnerable individuals is like accusing them of being responsible for the condition that is called poverty. Seeing people living in poverty as vulnerable makes it possible to distance oneself, to mask a certain cowardice, and thus to accuse people in extreme poverty either of being responsible or of being "predestined" to this inevitability that is poverty. However, the government should ensure that vulnerable people are protected in all society. Vulnerability is a word that is like notions of need, threat, susceptibility to harm or disregard, or a lack of resilience or potential. In developing countries, poverty and vulnerability have to do with preventable disasters, aversive attitudes, and violence caused by internal conflicts and wars. Poverty causes and aggravates vulnerability. Vulnerability is a social construct that exists where an individual, by reason of a personal characteristic, is classified as vulnerable or not.

It is noteworthy that vulnerability is, most often, associated with poverty. The problem of people living in extreme poverty is a global problem. The truth is that it was forecasted by the World Bank in 2015 that more than 702.1 million people were living in extreme poverty (World Bank Group, 2015/2016).[1] The reduction of people's vulnerability to the risks of poverty, using inclusive principles, is very important for the achievement of a better world. Be that as it may, the poverty condition of vulnerable persons can be said to be the result of an unfair distribution of the common good. It is, also, significant to note that the poverty condition of vulnerable individuals can be said to be the result of an unfair distribution of the common good and any discourse on the poor and vulnerable involves poverty, class and connected issues of stigma and discrimination.

Vulnerability to poverty is the risk of an individual or household falling into poverty as a result of various factors such as economic shocks, health issues, natural disasters or other unexpected events. This is an indication of the susceptibility of people to experiencing a decline in their standard of living and economic stability. Vulnerability to poverty is the probability that a household will experience at least one episode of poverty soon. A household can be said to be vulnerable if it has 50-50 odds, or worse, of falling into poverty. Poverty increases inequality and vulnerability. Moreover, people living in poverty are becoming more and more vulnerable as they carry within them the stigma of violence and suffering that comes with living in poverty. Poverty makes the people who experience it vulnerable. The truth is that individuals born in poverty grew up in slums and commuter towns rife with unemployment. Consequently, there is a need for responsive states to integrate poverty as a threshold concept on which an individual's cognitive frame is built. The reduction of poverty in society will encompass a person's freedoms and capabilities to be excluded from vulnerable groups.

Forms of Vulnerability to Poverty

In Nigeria, people are pushed into poverty due to rising food and energy prices. Moreover, lower levels of education and limited labour market skills restrict access to secure stable employment that could lead to poverty. It should be noted that vulnerability to poverty is deeply linked to climate shocks, health crises, and the lack of coping mechanisms. It is important to state that, the rising food and energy prices in Nigeria, threatens to increase poverty, with severe impacts on children, disables and the elderly who could therefore become vulnerable individuals. Vulnerability to poverty can manifest in various forms, including emotional, physical, economic, environmental, and social aspects. Some examples of vulnerability to poverty are as follows:

i. **Emotional Vulnerability**
   This is simply the skill that allows an individual to acknowledge difficult or painful emotions instead of immediately avoiding them or reacting to them (Wignall, 2020). Emotional vulnerability can be said to be the courage to acknowledge, embrace, and authentically share an individual's true feelings, fears, and needs, even when facing uncertainty. It involves fear of rejection, unresolved trauma, low self-esteem, and feelings of insecurity, which can lead to emotional vulnerability that affects an individual's ability to form healthy relationships and achieve personal goals.

ii. **Physical Vulnerability**
This has been said to refer to the ability of the built environment, such as buildings and infrastructure, to withstand impacts from hazards like natural disasters (Fuchset *et al*., 2018). Nonetheless, it involves conditions such as ageing, chronic illness, disability, and lack of access to healthcare, which can increase physical vulnerability and make it difficult to cope with health issues and prevent potential risks.

iii. **Economic Vulnerability**
This has been defined as the likelihood that a country's economic development process is hindered by the occurrence of exogenous unforeseen events, often called external shocks, that is, the exposure of an economy to exogenous shocks arising out of economic openness (Briguglio *et al*., 2009). Economic vulnerability can also be said to be the susceptibility to external economic shocks, crises, or structural weaknesses that threaten individuals', communities ', or nations financial stability, likelihood, or development. It concerns economic factors like unemployment, social exclusion, and high vulnerability to disasters and diseases, which can prevent individuals and communities from being productive and fulfilling basic needs.

iv. **Environmental Vulnerability**
This concerns environmental factors such as climate change, which impact poverty and vulnerability and lead to increased risks and challenges for those living in poverty.

v. **Social Vulnerability**
This concerns social factors like discrimination, bullying, and social exclusion, which can exacerbate existing inequalities and then create new ones, and further entrench poverty and vulnerability.

The examples above are illustrations that show the multifaceted nature of vulnerability to poverty and the various factors that can lead to it. Therefore, vulnerability to poverty is a forward-looking ex-ante measure that assesses the risk of households falling below the poverty line as a result of shocks like illnesses or economic downturns. Poverty is an ex-post measure of current deprivation, while vulnerability is an ex-ante assessment of prospects. In this way, vulnerability is expected poverty, when an individual's expected mean and variance of consumption are projected, to estimate the probability of a household falling below the poverty line. Therefore, when an individual or household expenditure level is calculated to be below a 50 per cent or higher probability of falling into poverty, then there is vulnerability to the poverty line. Nonetheless, it has not been easy to identify vulnerable individuals in the context of poverty, risk exposure and expectation of being poor.

Needless to assert that people living in poverty become more and more vulnerable as they carry within them the stigma of violence and suffering that comes with living in poverty (Le Corre, 2018). Those living in poverty remain silent, consumed by guilt and uselessness and are therefore vulnerable. High vulnerability can reinforce poverty. To be specific, when certain cases, such as an unexpected environmental disaster, chronic illness, or economic downturn, occur, such situations can push a poor household deeper into deprivation. Such a cyclical

relationship between poverty and vulnerability creates a poverty-vulnerability trap, where hardship across generations will be perpetuated as a result of not having resources together with the inability to manage risks.

The Reduction of Poverty and Vulnerability

There is a need to reduce poverty in our society. However, to reduce poverty and vulnerability, there should be State intervention aimed at resilience building through social protection programmes, by way of cash transfer, food assistance, and health coverage; disaster risk reduction, through community-based planning, early-warning systems, and infrastructure improvements, which helps to mitigate vulnerability for impoverished populations; access to education and healthcare to enhance human capital and adaptive capacity, in order to enable better coping strategies; and inclusive policies and empowerment to strengthen social participation and political representation, in order to reduce social vulnerability and foster equitable development to reduce poverty. It must be borne in mind that since poverty and vulnerability are intertwined concepts, addressing poverty requires not only increasing income and resources of the people in the society, but also reducing vulnerability through risk management, social protection, access to healthcare and education and community resilience. Policies such as unemployment insurance, targeted cash transfers, drought relief, affordable housing, and disaster preparedness programs aim to protect both the poor and the vulnerable and should be implemented.

Moreover, strengthening community networks and promoting equitable economic opportunities are essential to break the cycle between poverty and vulnerability. It is therefore significant for there to be effective interventions that must address both poverty and vulnerability to promote sustainable development and social well-being of individuals in society. Issues relating to poverty and vulnerability must be addressed and considered by the State, because vulnerability limits the effectiveness of development efforts. It is important to observe that reducing vulnerability enhances the capacity of individuals and communities to face stresses, thereby preventing poverty from deepening. Vulnerability can often reduce to poverty when there is an absence of income, measured against thresholds or consumption levels. Vulnerability is not only about what one earns or what one owns. It is about what you lack, such as power, access, safety, dignity, and voice. In practice, vulnerability can be said to be a complex and nuanced experience, shaped by context. Those people born in poverty grew up in slums and commuter towns rife with unemployment. One important fact about those people living in poverty is that they have intelligence and wisdom, and they share common solidarity. But poverty makes the people who experience it vulnerable.

Vulnerability in relation to poverty refers to a household's or individual's susceptibility to fall into or remain trapped in poverty when exposed to unexpected negative events, known as "shocks". It is a forward-looking measure that anticipates future deprivation rather than only looking at static, current poverty rates. Poverty and vulnerability are therefore closely related, because poverty indicates current deprivation, which makes individuals vulnerable, as a result of the fact that they are exposed to risks. Thus, while poverty measures current deprivation, vulnerability captures the exposure and resilience of people to future risks. A vulnerable

individual may not be poor today but could become poor when they experience shock, whereas a poor person is potentially more exposed and less able to cope with further adverse events and therefore remains vulnerable. Consequently, addressing vulnerability is critical for poverty prevention and reduction in order to avoid disability. This is based on the fact that disability and poverty are indeed interconnected manifestations of the same processes.

The Relation of Poverty and disability to Vulnerability

Poverty and disability form a mutually reinforcing, bidirectional cycle that drives extreme vulnerability. Poverty is a state or condition in which one lacks the financial resources and essentials for a certain standard of living (United Nations 2020). Poverty has been defined as the inability to attain the lowest quality of life (Aigbokan, 2000). Poverty makes a major difference in the vulnerability of Persons/People with Disabilities (PWDs) in Nigeria. The disabled person who lives in poverty is more vulnerable. It was declared that in Nigeria, 9 out of 10 PWDs are poor (NIALS, 2010). Poverty creates conditions like malnutrition and lack of healthcare that cause disability. In turn, disability causes poverty through discrimination, lack of employment, and out-of-pocket medical costs. Both factors compound to severely restrict agency and resilience, and it can therefore be stated that disability causes poverty. Thus, it was stated that disability is a cause and consequence of poverty (Smith, 2011). In fact, disability and poverty are closely related.

Disability and poverty are indeed deeply connected to each other. The connection is expressed because disability, for instance, can prevent access to employment opportunities, which could increase the risk of poverty. On the other hand, a poor person may become disabled because of untreated diseases, because he or she will be unable to get health care. Persons with disability could become poor, because they do not have adequate immunisation, lack of employment and when they suffer from injuries and diseases that are infectious (Elwan, 1999). The condition of being poor and disabled, therefore, reinforces each other. Disability can then become a vicious cycle, because it could be caused by poverty and poverty could as well be caused by disability. Thus, it was stated that:

> … poverty causes vulnerability when individuals become disabled because of a lack of adequate nutrition and when they contract disease because of a polluted environment and when they are unable to afford health care services, when they do not live a healthy lifestyle because they are ignorant and are not educated. Poverty is caused by disability when it prevents individuals from getting education, causes lack of employment, thereby reducing the opportunities to development and acquiring resources (Ibekwe & Aduma, 2019).

It has been reported by the World Health Organization (WHO) that:

> On average, disabled persons and/ or when households that have a member that is disabled will experience deprivation and poverty that is extreme, together with shortage of food, problem with housing, inability to get safe water and sanitation, and then unable to get health care, with less assets than individuals that do not have disability (World Health Organization, 2011).

It has been stated that people with disabilities and people who are old, together with individuals who are living on dollar that is less than 1.9 in one day, as specified by the international standards, are more vulnerable than people who are members of a population (Aluko, 2023). However, people with disabilities face systemic discrimination, exclusion from the workforce, and lower wages. Living with disability introduces "disability costs"-steep, unavoidable expenses for medical treatments, assistive devices, and accessible transportation. On the other hand, poverty causes disability. Poor individuals are disproportionately exposed to occupational hazards, polluted environments, and unsafe housing. Lacking quality healthcare and early intervention, treatable injuries or chronic health conditions can quickly lead to permanent impairments. The intersection of being poor and being disabled increases a person's vulnerability to external shocks, such as economic downturns or health crises. Impoverished persons with disabilities struggle to access basic sanitation, nutritious food, and legal protection. They face entrenched social exclusion, marginalization, and lower literacy rates globally. The problems encountered by impoverished individuals frequently expose them to higher rates of physical and sexual abuse, particularly impacting women. The concept of vulnerability is useful as it can help to consider disabled people who are situated at the margins of poverty and whose complex socio-structural and impairment-related issues can increase the chances of an individual or family falling into poverty and can, in turn, make the extraction from poverty much more difficult. However, addressing this systemic vulnerability requires robust advocacy and targeted support programmes. Towards this end, organizations like the World Bank track socio-economic outcomes and advocate for inclusive development and integrated social protection frameworks. In the USA, groups like the National Disability Institute actively work to break down financial inequalities, improve access to services, and address the "benefit cliffs" where modest income gains cause individuals to lose necessary disability support. It is important to note that being vulnerable is not a passive state, but it can help the individuals who are being marginalized and can encourage policymakers to consider traditional governmental responses to poverty.

Poverty and the Discrimination of Persons who are Disabled in Nigeria

Poverty is known to be a major factor that has caused the discrimination of persons who are disabled in Nigeria. PWDs are experiencing preponderant economic inadequacies because the government has no planned social welfare programmes for their needs. Thus, it was stated that, in many countries that are developing, the government is has no proper support for a capital development for people that are disabled (Aiyeleso, 2016).

An estimated 25 to 35 million disabled Nigerians live in Nigeria, placing them among the country's most vulnerable populations. These groups of persons face systemic exclusion,

pervasive stigma, and barriers to basic services, with compounded vulnerabilities disproportionately affecting women and poor individuals. Many persons with disabilities in Nigeria face human rights abuses. For example, they suffer discrimination. Poor families are more vulnerable to financial risks because the onset of disability can lead to additional financial commitments. People who are disabled may experience greater poverty in Nigeria than people without disabilities. Persons with disabilities struggle to access healthcare due to high costs and inadequate insurance. Women with disabilities experience multiple forms of sexual harm. Moreover, children and young disabled individuals are more vulnerable to child-specific harm because of stigma for people with disabilities. Persons with disabilities also face significant barriers to participating in governance, anti-corruption, and many other aspects of life. They face heightened risk of trafficking, sexual violence and other forms of discrimination.

PWDs hardly obtain gainful employment, a situation that leads to poverty. They are sometimes called those who beg in society. It was stated that access to justice for individuals who are not disabled is being trampled on daily. To buttress this point, it has been reiterated that the court system in Nigeria is known to be congested, and it is not easy for individuals who are not disabled to get justice. The situation of disabled members of society is therefore worse (Umegbolu, 2021). It was then stated that:

> …many courts do not provide post barriers on gutters, and they do not have ramps or handrails that will aid people that are disabled that goes to the courts. There are no instructions or guidelines for the people that are having problem with hearing, no provision is made for sign language interpreters or for those that are blind …disabled individuals were not taken into consideration with respect to how they can be able to access offices, rooms and toilets that are not spacious enough for disables, including the roads that are not motorable for disables to use (Umegbolu, 2021).

In Nigeria, the position of persons with disabilities is said to be unwelcoming because most of the people who are disabled do not have access to education and health care, and they are not allowed to participate in society (Ibekwe & Aduma, 2019). Individuals who are disabled suffer discrimination and exclusion. They experience barriers in receiving services and getting opportunities in society (Eleweke, 2013), even with the existence of enacted laws. Thus, it was stated that, despite the new law, Nigerians who are disabled lament discrimination (Okakwu, 2019). People that are disabled, most times suffer isolation and rejection and may also be denied access to worship centres. When they have access to some worship centres, some individuals decline seating close to them. People who are disabled are usually labeled with derogatory names. Examples can be found among the Yorubas (Adewokan, 2019), where they are called Abirun (Handicapped), Abami (Strange person), Didinrin (Imbecile), and Alawoku (Mentally retarded). It has been asserted that disabled people are among the poorest of the poor (Omiegbe, 2021).

Nigeria is a country of immense ethnic, cultural, linguistic, and religious diversity. In some cultural societies in Nigeria, people who are disabled are treated in a manner that is repugnant to natural justice, equity and good conscience. In such societies, disabilities are considered evil. Disabled individuals are regarded as carriers of evil and people with bad luck. In some Nigerian cultures, a child who is born deformed could be thrown into the evil forests and the families are required to go through a cleansing process. Those who survive the ordeal are usually isolated, marginalized, and not allowed to participate fully in society. Other members of society do not want to mingle with them or see them as individuals who can enjoy the same rights and privileges as themselves. They are therefore prevented from taking part in cultural activities.

Moreover, many PWDs are faced with human rights abuses. They face violence and discrimination. They also lack access to healthcare and housing and may not be able to access education. Many PWDs are confirmed poor individuals who live in abject poverty and are prevented from accessing public services and opportunities. PWDs are faced with several challenges, such as being treated negatively and being shown a wrong attitude in society. However, definite rights that are enjoyed by Nigerian citizens have been conferred by the 1999 Constitution of the Federal Republic of Nigeria (CFRN, as amended). These rights provided in the Constitution are inalienable, and disabled citizens cannot be prevented from enjoying them. The issues relating to PWDs, which concern how they can access equal rights and rights that are fundamental, are provided by the 1999 Constitution of Nigeria in Section 42(2), which is the right that enables individuals to be free from discrimination to the effect that no freeborn of Nigeria shall be made to suffer any disability or deprivation because of how he was born.

It is important to note that, Nigeria ratified the United Nations Convention on the Rights of Persons with Disability (CRPD) was ratified by Nigeria on the 30th day of March 2007 and its Optional Protocols was ratified on 24th of September 2010. Moreover, the Discrimination against Persons with Disability (Prohibition) Act 2018 (Human Rights Watch, 2019), which contains the recommendations made by the Convention concerning the Rights of individuals who are disabled, provides that penal damages should be paid to disabled individuals who face discrimination. Section (1) of the law provides that any person who is guilty of discriminating against an individual who is disabled would be liable to pay a fine of one hundred thousand naira where the perpetration was done by an individual, or one million naira where the perpetration was done by an institution or face a term of six months in prison or both. Furthermore, discrimination against disabled individuals is prohibited by the law, and those who contravene this law shall face sanctions with fines. A five-year provisional period was further provided for amenities to be modified, especially in public buildings, and that assistive tools in vehicles should be fixed to enable easy access and use by persons who are disabled. The establishment of the National Commission for Persons with Disabilities (NCPWD) was approved in accordance with the Prohibition Act 2018 bill. The Commission prevents the discrimination of persons who are disabled and gives them equal rights and opportunities just like those without disabilities.

CRPD was ratified by Nigeria in 2007, and the Optional Protocol was ratified in 2010. However, civil society groups in Nigeria, and persons who are disabled have called on the government to

practice what they have stipulated. But the Discrimination against Persons with Disabilities (Prohibition) Act of 2018 is acknowledged to have been the work put in place by those who advocate and fight for disabled individuals (Ewang, 2019). Nevertheless, there are various Non-Governmental Organizations (NGOs) that fight for the rights of persons who are disabled in Nigeria. Despite the commitment of Nigerian Government to international and domestic instruments toward PWDs, and the concern of NGOs that supports, many PWDs are still suffering from discrimination and they are often not allowed to participate in their communities in Nigeria. It is noteworthy that the goals of the national and sub-national governments cannot be accomplished to alleviate poverty and promote economic growth without including individuals who are disabled in the developmental plan.

Conclusion

This paper shown that vulnerability is most often associated with poverty and disability. The work has further shown that the problem of persons who are extremely poor is a global one. It also established that, in order to reduce poverty, disability and vulnerability, there should be state intervention aimed at resilience building through social protection programmes by way of cash transfer, food assistance, and health coverage, disaster risk reduction through community-based planning and infrastructure improvements, which will help to mitigate vulnerability for impoverished populations, in order to enable better coping strategies. The paper has revealed that poverty and disability form a mutually reinforcing bidirectional circle that drives extreme vulnerability and that disability and poverty are indeed deeply connected. The paper further revealed that poverty has caused discrimination of persons who are disabled in Nigeria and that PWDs face preponderant economic inadequacies, because the government has no well-established social welfare programmes to cater for their needs. Moreover, the paper states that in Nigeria, apart from poverty, cultural and religious beliefs are major factors that cause people with disabilities to become vulnerable.

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